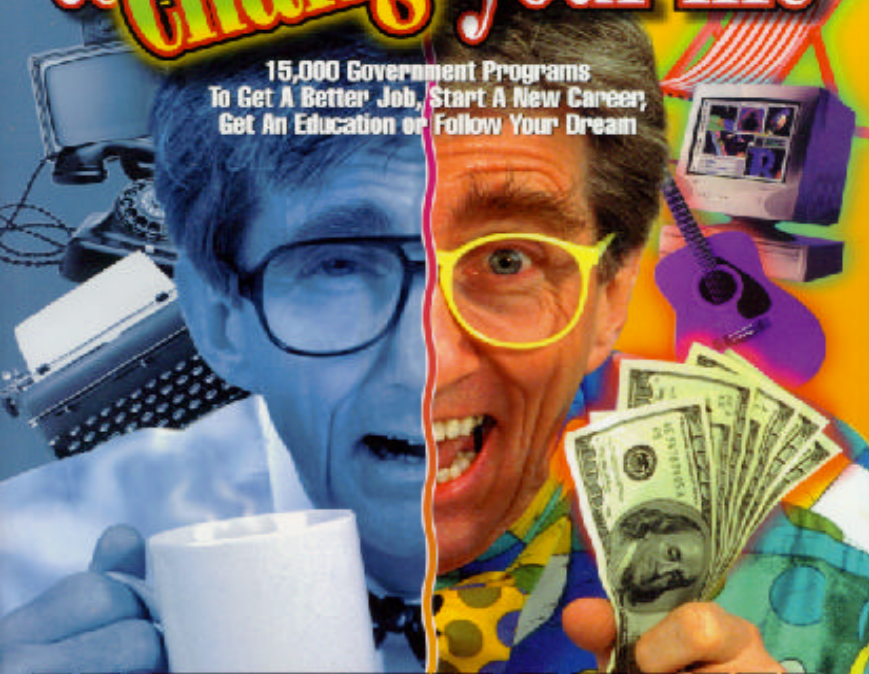


FREE MONEY to change your life

15,000 Government Programs
To Get A Better Job, Start A New Career,
Get An Education or Follow Your Dream



MATTHEW LESKO

with Andrew Nappawa and Mary Ann Martello

FREE MONEY TO CHANGE YOUR LIFE

First Edition

by

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FIRST EDITION

Library of Congress Cataloging-in-Publication Data

Lesko, Matthew.

Naprawa, Andrew

Martello, Mary Ann

ISBN #1-878346-40-7 (paperback)

Other books written by Matthew Lesko:

Lesko's Info-Power III

Government Giveaways for Entrepreneurs III

Info-Fobia: How To Survive In An Information Society

Free Legal Help

Free Health Care

Everything You Need To Run A Business At Home

Gobs and Gobs of Free Stuff

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Introduction

Isn't It About Time?

Hate your job? Feel as though your life is at a standstill? Want more time with your family? Need more money? Or simply feel unfulfilled? Don't just complain about your life. Do something about it. You can even get **free money to change your life**.

Sounds unbelievable, doesn't it? Like those late night infomercials who find some garbage collector in Cincinnati who read some book and became a millionaire overnight.

Don't worry, this isn't television. This is about real life. Because the government is certainly real and that's what I'm talking about. The government is where all this money comes from. And it's not just happening to one person in Cincinnati. It's happening to over 20 million people each and every year. Rich people, poor people, young people, and even old people are all eligible for programs that the government offers to help change your life.

There are over 5,000 government money programs where you can find opportunities like:

- \$50,000 to Open Up a Coffee House
- \$30,000 to Go to School in Hawaii
- \$43,000 to Become a French Chef
- \$100,000 to Open a Country Inn
- \$30,000 to Become a Grizzly Bear Tagger
- \$70,000 to Study Arts Management
- \$50,000 to Edit Science Magazines at Home
- \$2,000 to Study Storytelling
- \$20,000 to Produce a TV Show For Kids
- \$12,000 to Attend a Cowboy Festival in Australia
- \$5,000 to Start a Street Hockey Equipment Distributorship
- \$75,000 to Renovate an Old House
- \$100,000 to Start a Day Care Center

These are programs which give out billions in taxpayers money each year but never spend a dime in letting people know that they're available.

Most of us only dream about getting money to make changes in our lives. We dream of winning the lottery or inheriting a bundle from some long lost relative. Or we may be wishing for a giant raise that will somehow solve all our problems. But none of these dreams seem to come true and we continue to languish through life in varying states of unhappiness. To change takes effort, and for some of us, it seems easier to complain about our lot in life than to stir things up by taking a new direction.

What most of us are totally unaware of, is that on the other side of a telephone line is over \$350 billion worth of taxpayers funds that you can use to help make your dreams come true.

Next year you could be one of the:

- 1,000,000 entrepreneurs who will get money from the government to start or grow a business, or
- 4,000,000 people who will get money to invest in real estate, or
- 6,000,000 people who will get money to go to college, or

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- 10,000,000 people who will get free help and training for a better job, or
- the tens of thousands of people who will get free money to help them travel around the world, work on their invention, change their neighborhood, or start their own nonprofit, or
- one of the many who have gotten money to become an artist, a writer, a talk show host, or cowboy.

Is there a catch? Yes, there is. The catch is that getting the money is going to take effort on your part. You won't have to invest thousands of dollars in high priced seminars, consultants, or experts, but you will have to invest some of your time. In our information driven society, it's information that is the tool for success. This book gives you all the tools you need to change your life because it's loaded with all kinds of valuable information. But it has to be you that puts it all to use. Changing your life isn't like adding a room to your house, where you can hire a contractor to do all the work. You have to take an active role in order to change your life, and here are the tools to help you do it.

Being Prepared For Change

We are living in a society with a very high misery index. I don't mean the official misery index that the economists refer to as a combination of current inflation and unemployment statistics. The misery I'm talking about is the fact that very few people seem to be happy. There are very few people who truly enjoy their jobs, or even their lives in general. Most people would rather be somewhere else, or seem to live in constant fear that the job they really don't enjoy anyway will be taken away from them.

The only way to deal with this anxiety is to learn how to deal with the changes that are happening in our society. But to do this people have to change themselves. We all know that the only people who really like change are busy cashiers and babies with wet diapers!.

Change is moving like a freight train through our society, and successful people are the ones who will learn how to deal with it and change their lives to accommodate it. Those who are anxious about our changing society as well as those who are already victims of it both fall into the trap of feeling that they can still wait until they have to do anything serious with their own lives in order to deal with our changing society.

If you are one of those who is not quite sure about the impact change is having on our society, these facts should make it all a little clearer for you.

- From about 1979 to 1994, Fortune 500 companies eliminated over 47 million jobs. That's about 25% of the entire U.S. workforce. Recent layoffs include 85,000 at IBM, 83,500 at AT&T, and 74,000 at General Motors.
- From 1979 to 1993, all age groups of men saw their wages go down or stay the same, except men over 65.
- A 30-year old man today makes 20% less than a 30-year old made 25 years ago. For the first time since WWII a generation of men in their late forties and early 50's have suffered a decline in wages.
- Wages declined at the same time when corporations experienced record breaking profits, executives' salaries have gone through the roof, and the Dow Jones

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Industrial index has gotten so high that it gave investors' nose bleeds!

- The number of people who consider themselves self-employed has almost doubled since 1977.
- In 1992, temporary jobs accounted for two out of every three new private sector jobs. Temporary, contract, and part time workers now make up more than 25 percent of the U.S. workforce.
- More people now work for Manpower Inc., a temporary worker firm than, for IBM or General Motors.
- The average person now works 180 more hours per year than they did a generation ago.
- In 1978, the average person with a college degree earned 38% more than a person with only a high school diploma. By 1990, college grads earned 80% more than high school grads.
- 70% of all the new jobs created in our country have been managerial, professional, and other positions that require higher education, but only about 25% of the workforce has a college degree.
- In 1980, United States Steel, America's largest integrated steel company, employed 120,000 people in steel production. Ten years later, it employed only 20,000 people in steel production, and yet produced almost the same steel tonnage.
- There are more people on campuses today who are over 35 than there are 18 and 19 year olds.
- In the 1980's, 45% of those laid off got their jobs back, but in the 1990's, only 15 to 20% of those laid off get their same jobs back.
- Almost 70% of those laid off workers will earn less than they did before being laid off.
- You have a 50% greater chance of being laid off than you have of being a victim of crime.
- Even the newspaper comic strip character Spider Man announced that he couldn't make enough money with his spider powers so he was changing careers and joining a circus.

Have you had enough?

How To Change In A Changing Society

Nothing that worked for you yesterday is likely to work for you tomorrow. The only thing that will remain constant is change. If you don't change yourself, someone else is going to do it for you and you may be less than ready for it. Change is the code word for survival in

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the new economy. Both organizations and individuals who want to thrive or hope to survive are those that learn how to continually reinvent themselves.

You can no longer get a job with a big company and look forward to 30 years of work with full health insurance and a retirement plan. Those kinds of jobs that used to be available in our transportation and manufacturing industries and paid \$50,000 a year with only a high school diploma are quickly disappearing with each merger or downsizing.

Workers have become disposable, and the only workers that become valuable are those that have skills for the new jobs that are being created and skills for the old ones that are disappearing. We're leaving the industrial age and entering the age of information and services. We're now living at a time where muscles are no longer needed but where brain power is all important. Over 70% of all the new jobs are knowledge based. Almost all new high paying jobs require analytical and information oriented training.

Getting Trained and Retrained

Both the doctor who is trying to keep up on the latest cures to cancer and the typist who is trying to keep up on the latest in word processing programs know that they have to keep learning in order to service their clients to the best of their abilities. Those who don't learn something new will be destined to watch the world pass them by. And those who don't enter the workforce with the latest skills will likely find themselves on the bottom rungs of the ladder for a long, long time.

In our society there is no reason not to get the education and training you need to get ahead in our highly specialized economy. There are hundreds of programs worth tens of billions of dollars for people of all ages and all economic backgrounds just waiting to be used. And these programs are not going to go away due to budget cuts because voters want to keep them. Right before the 96 elections, 67% of the electorate said that education and training is the most effective way to improve things economically, and only 36% said the same thing about tax cuts.

Here are the kinds of programs you can take advantage of in order to get trained or retrained in our fast changing society:

- Free College Tuition If You're Over 55
- Free Tutoring If You're a Woman Having Trouble in Math and Science
- Free Training and Expense Money If You're a High School Dropout
- Grants To Go To College If You Make Over \$100,000 Per Year
- Free Training If You're a Woman Who Wants a Job in the Construction Industry
- \$6,500 for College If You Lost Your Job Because of Imports
- \$10/hour for a Part Time Job To Help Pay For Your College Tuition
- \$3,000 for a New Employer To Hire and Train You
- \$63,000 To Cover All Your College Expenses

Change For A Wealthier, Healthier, and Fun Life

Getting a job you really like or simply getting out of one you dislike is not only a faster way to a wealthier life, it's also a faster way to a healthier life and one that holds a lot more fun for the individual. It will not only be healthier and more fun for you, it will also be healthier

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and more fun for your loved ones and those around you who will obviously benefit from your increased optimism and sense of fulfillment.

Researchers at the University of Pennsylvania found that parents who have control over how, when, and where their work gets done have fewer behavior problems with children than those parents who have less control over their lives. They also found that the amount of time parents spend working isn't linked to their children's behavior. But what does seem to have an impact on children is how much parents' work tensions affect home life.

Another group of researchers at the University of California, Irvine, has found that parents with more stimulating, challenging jobs are warmer, less harsh, and more responsive in their parenting.

Accomplishing career goals is also a major factor in our mental health and well-being. A sociologist at the University of Wisconsin at Madison interviewed 3,052 women at age 35 to see what kind of career goals they set for themselves. The researcher then interviewed them again at age 53 to see how well they were doing. She found that those who fell short of their career goals had lower levels of psychological well being and higher levels of depression compared with women who had attained their career goals.

I recently interviewed a group of gerontologists and leaders of organizations who work with the elderly, and to a person, they each preach that the key to a long and healthy life is staying engaged in meaningful activity. Searching for that career that you enjoy most is the best way to stay involved in stimulating activity for the longest possible time.

And if you are looking for real fun in life, you might find it in the struggle to find out what you really want to do in life. So many people believe that fun is sitting around doing nothing or doing something that requires no effort. It's no fun to play someone in a game that is at a level that is way beneath your ability. Beating them by an overwhelming score quickly loses its sense of fun. We have the most fun when we play someone who is a little bit better than we are and are successful in figuring out a way to beat them. Fun is derived when we achieve something that is unexpected because that is when we experience true growth.

Fun is doing something whether we get paid for it or not. And when we are engaged in that kind of fun, time becomes unimportant, our worries seem to disappear, and we are able to share the joy and happiness of life with others.

So why be stuck doing something when you would rather be doing something else? Here are 10,000 programs worth over \$350 billion dollars to help you do the things you always wanted to do with your life.

This Book Takes Work

You can't expect to pay for the book, place it on your shelf, and have your life magically changed. You also can't expect your life to change even after you buy the book and sit down and read it. In order for the book to be valuable to you, it is going to require a lot of hard work on your part.

You are the one who is going to have to make the telephone call in order to get the book to work for you. You are the one who is going to have to read the application forms, fill out these forms, and maybe even fill them out again.

It's going to take a lot of effort. It's even going to take a lot of time. It could take six weeks, or even six months, or longer. That's simply the way the world works. Even if it takes you 16 months, if it means a lifetime of satisfaction, then it's well worth your efforts.

It's also important to know that you just can't apply to one program, or just one office. That would be like looking for a job and asking only one employer if they will hire you today. If that employer says no to you, it certainly doesn't mean that there aren't any jobs in the world. So if one office says that there is no money for your idea, that doesn't mean that it's true everywhere. There are thousands of offices and each year millions of people will be getting money through hundreds of programs.

It's All Not In The Book

It's impossible for this book to have every imaginable program there is in the universe. Organizations are adding programs every day, and no matter how good our research staff is, it is still possible that we missed some programs when we were compiling this book. So with this in mind, as you are contacting offices in this book for information about their programs, be sure to inquire if they know of any other programs that may be relevant to your search. It is very likely that people working in a given field may know what other programs are available in their field. It never hurts to ask, and that holds true for the sources listed in this book.

How To Treat The People Who Are Going To Give You Money

The key to getting what you need from the sources in this book is how you treat these people when you first call them. Remember, most of these people will get paid the same salary if they hang up on you right after you say hello, or if they work for you for free for two weeks. We have no control over their salary. Even though your tax dollars go toward paying their salary, you have no control over how much they get or even if they get it all. But how much help they give you about the inside information on getting the money in their program or help in filling out their forms or directing you to other programs depends a great deal on how well you treat them. This also goes for everyone else in our society: the teller at your bank or the customer representative at your insurance company. Sure, they all want to help you, because it's their job. But you have to help create an environment in which they want to help you as much as they possibly can. And the only way you can accomplish this is by using your personality.

Another problem is that many people believe that government employees are all lazy and shiftless people, so they don't deserve our best and most courteous behavior. It does you no good at all to believe this. Because if you do, they will feel this from you and will be less inclined to help you. These people have the money and help you need to change your life, so you should be doing all

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you can to make it easy for them to help you.

Here are some simple things to keep in mind when dealing with the people in this book. Remember, getting help and information is a people business, and how much help and information you get depends on how well you treat the people who have the information that you want.

Ten Basic Telephone Tips

1) **Introduce Yourself Cheerfully**

The way you open the conversation will set the tone for the entire interview. Your greeting and initial comment should be cordial and cheerful. Your telephone attitude should give the feeling that this is not going to be just another telephone call, but a pleasant interlude in someone's day.

2) **Be Open and Candid**

You should be as candid as possible with your source since you are asking the same of him. If you are evasive or deceitful in explaining your needs or motives, your source will be reluctant to provide you with information.

3) **Be Optimistic**

Throughout the entire conversation you should exude a sense of confidence. If you call and say "You probably aren't the right person" or "You don't have any information, do you?" it makes it easy for the person to say "You're right, I can't help you." A positive attitude will encourage your source to stretch his mind to see what information he might have that could possibly help you and maybe even save you some money.

4) **Be Humble and Courteous**

You can be optimistic and still be humble. Remember the old adage that you can catch more flies with honey than you can with vinegar. People in general, and experts in particular, love to tell others what they know, as long as their position of authority is not questioned or threatened. In fact, if they are made to feel like an expert by the way you treat them, chances are that they will give you more information than they originally intended to give.

5) **Be Concise**

State your problem simply. A long-winded explanation may bore your contact and reduce your chances for getting a thorough response.

6) **Don't Be a "Gimme"**

A "gimme" is someone who says "give me this" or "give me that," and has little consideration for the other person's time or feelings. Remember to "ask" for information or a particular document that you're interested in.

7) **Be Complimentary**

This goes hand in hand with being humble. A well placed compliment about your source's expertise or insight about a particular topic will serve you well. In searching for information in large organizations, you are apt to talk to many colleagues of your source, so it wouldn't hurt to convey some respect for your source's abilities. A good example of a favorable comment might be, "Everyone I spoke to said you are the person I must talk with." It is reassuring for anyone to know that they have the respect of their peers.

8) Be Conversational

Avoid spending the entire time talking about the information you need. Briefly mention a few irrelevant topics such as the weather, the Washington Redskins, or the latest political campaign. The more social you are without being too chatty, the more likely that your source will open up to you.

9) Return the Favor

You might share with your source information or even gossip you have picked up elsewhere. However, be certain not to betray the trust of another source. If you do not have any relevant information to share at the moment, it would still be a good idea to call back when you are further along in your research when you might have information of value to offer to an especially helpful source.

10) Send Thank You Notes

A short note, typed or handwritten, will help ensure that your source will be just as cooperative in the future, should you need their help.

Lesko's Lessons On Life



Many of us still believe that money will solve all of our problems. We say to ourselves: 'If I only had the money, I'd start my own business; I'd go back to school and become an art teacher; or be like Mother Teresa, and spend the rest of my life doing something meaningful.'

Money was probably your motive for buying this book.

I'm promising you free money to change your life — and I can deliver — but stop for a minute and think about it. Isn't this the same finger we point at our elected representatives in Washington? Congress tries to solve the country's problems by throwing more and more money at them, we say. In our hearts, we know money won't cure the nation, yet in our own lives, we think it will.

But that doesn't makes us hypocrites. We have been raised to strive toward success, and to equate success with a fat bank account. Not so. Money isn't going to solve our problems. In fact, it often creates more problems than it solves. Ask any big lottery winner. We all think about ways to make money doing the kind of work that we want to do — something fun and exciting, and certainly not what we're doing now. We yearn to escape the humdrum everyday kind of life and instead, do something that makes us really want to get out of bed every morning.

While many of us use money as an excuse for not chasing our dream, success takes a lot more than ready cash. It takes a strong will, perseverance, and, above all, a commitment to the chase. These are the important ingredients, and none of them requires a nickel. -ML



YOU CAN'T BUY SOMEONE ELSE'S MAGIC

Money will not solve your problems. It seems that it will, but ask anyone who has made a lot of cash, quick. There's always some motivational talk show person with a monetary cyclone to offer that promises to make millionaires of us all. They dangle dollars as bait. An inspiring author, a stimulating seminar, or a self help guru to guide you along is usually part of the deal, too. We tell ourselves this person has figured out the mysteries of success, and if we read a book or attend a seminar, some of it will rub off, and all of our problems will suddenly disappear. That's precisely what all of these fast talkers hope for.



The more people who fall for their line, the more money they pull in. All the while, they're busy developing their next "get rich" scheme to hype to anyone willing to listen. Their ideas for success are like puffy clouds that suddenly materialize, quickly change form, and just as suddenly disappear.

Things don't work that way. You can't buy someone else's magic, you have to find your own — then nourish it with your actions. We all have our own unique magic, we just have to tap into it so that we can share it with the world in our own special way.

Many of these self help gurus are magicians all right, because they have a magical way of getting people to part with their money. Even the good ones, those who really do have something to offer, can only give you a few tools that you might be able to use to build your own success in life.

Changing your life is not like putting in a new bathroom — it's not redecorating. You can't hire a contractor to build a new life, it's got to be a do-it-yourself project. And it usually takes some time, a lot of hard work, and maybe even a little luck.

STRIVE FOR FAILURE

My fear of failure was one of the biggest obstacles I had to overcome to achieve something worthwhile with my life. By being so afraid of failing, I did everything on the safe side. I followed the rules I'd learned in school, or the advice of one expert after another. But none of it worked, and as a consequence, my first two businesses were crashing failures. I'm probably the only person who had a computer software business back in the mid 1970s that failed, and I honestly believe one of the reasons was because I had an MBA in Computer Science. I ran my businesses like I had been taught to back in school, thinking that it would guarantee my success. Boy was I wrong! I followed the book instead of following my instincts, and it took two failed businesses to unlearn everything I'd been taught.

But now I can say that these failures were the best thing that ever happened to me. They taught me that the world did not end when my efforts failed, and the experience forced me to think harder about how to launch my next business. I concluded that my first two businesses went bust because I'd followed the advice of too many other people. I listened to their recommendations for success instead of following my own heart and, as a result, I didn't have any fun running the show. And certainly one of the biggest reasons that we all dream of having our own business is to have a little fun.

The third time, I said to myself, "I'm going to do this the way I think it should be done, not how everyone else says it should".



I figured that the worst thing that could happen was another failure, and having already experienced two, I knew it wasn't all that painful and that I would survive. This time, I told myself, at least I'll have some fun failing. Sure enough, that's when I had my first success, and success is a whole lot more fun than failure, take it from someone who has had both experiences.

I believe that you have to fail to succeed at anything — it's the only way most of us learn the important lessons in life. Without risking failure, you can't get anywhere in life. So it's important to prepare yourself to handle failure, because it's probably going to happen more than once before you succeed at something. Look at children learning to walk, or a kid on his or her first bike. It's the same process when we begin any new adventure on the road to success. Falling down, brushing ourselves off, and getting up to try again is all part of the learning process — whether you're two years old or 62!

When my kids first started to walk they would hold on to the edge of the coffee table for security. Then they would take one step by themselves and then fall on their butts. Then they would crawl back to the coffee table, grab the edge, pull themselves up, and try it again. But sure enough they would fall again. And this would go on for days, until they finally made it all the way to the kitchen without falling. They learned perseverance through this process, and gained confidence in themselves when they finally succeeded.

This is also true of anything new that you're going to do in life. You try. Then you fail. You try again. And then you fail again. You keep doing it until you get it right.

"Daniel Defoe wrote 'Robinson Crusoe' at age fifty-nine."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

YOUR FEARS ARE WRONG

We all have fears. Some of these fears are real, but often, they are simply imagined fears that have no real basis. The problem is that often unreal fears stop us from doing the things we really want to do.

Here's an example. The average taxpayer is consumed with the fear of an IRS audit. It's a fear that rules much of our lives, especially around tax time. But do you know your real chances of being audited are only about 9 out of 1,000. So why do we worry so about being audited? Probably because of an even bigger fear — the fear of being audited and the government finding out that we have somehow cheated and we'll end up in jail. Well, the chances of that happening to you is about 1.6 out of 100,000.

Your chances of being injured in a car accident are far greater than your chances of going to jail for cheating on your taxes. Yet, we all seem to fear the tax man much more than the driver next to us on the highway. It's a fear with no basis in fact, but a true fear, nonetheless.



Every day when we want to go somewhere, we get into our cars and never worry about the dangers involved. We just get into the car and go. But when we want to go somewhere new with our life, we sit down and think about the fears of going down this new path, for

example:

- we may lose our home
- we may wind up on welfare
- we may become a bag lady, homeless, or
- we may even starve to death

We're intelligent and we don't want these bad things to happen. So we stop, and we don't take the chance of going in a new direction. We limit ourselves to the safe path — the 9 to 5 job, the minuscule raise each year — instead of venturing out and testing the unknown path.

Don't let unrealistic fears stop you from doing what you really want to do in life. Listed below are a number of fears along with an estimate of your chances of these predicaments happening to you.

- Your chances of dying in a plane are 1 in 300,256
- Your chances of starving are 1 in 1,061,399
- Your chances of getting hit by a car are 1 in 40,471
- Your chances of dying in an auto accident are 1 in 6,157
- Your chances of dying from a snake bite are 1 in 28,657,778
- Your chances of dying from excessive cold are 1 in 402,371
- Your chances of dying due to a volcano or earthquake are 1 in 15,171,765
- Your chances of dying from being struck by lightning are 1 in 4,524,912
- Your chances of dying from a falling object are 1 in 361,232

GOALS ARE A TRAP

Maybe it was having parents who lived through the Depression or seven years of business school that made me believe that I always had to have quantitative goals or a plan of where I wanted to be in five years. When I got out of the Navy, my goal was to have a million dollar business. But after having two businesses that failed, this goal was beginning to look about as likely as me playing tennis at Wimbledon. But lo and behold, my third business made it. We were doing over a million and a half dollars of business within about three years. When I reached the million dollar mark, I got on the phone and called everyone I could think of to tell them the news. And when that was over, big deal. I had to go to work the next day and think of another goal to strive for.

I remember another big goal of mine that was even more disappointing. I always wanted to be a guest on one of the big morning TV talk shows, like The Today Show or Good Morning America. It was back in 1981 when I finally got my big break and was invited to be on Good Morning America. I was so excited, thinking that this was my big break. I had this fantasy of being on the show, being terrific, and then getting a call from some fat cat smoking a cigar in Hollywood who was going to make me some kind of big star. I saw lots of movies like that, so naturally I thought it should also happen to me. Well, of course it didn't happen that way. I was great on the show, or at least that's what the producers told me. The telephone did ring off the hook at ABC with people wanting more information about the



book, and that was good. But no one called to make me a star, and I had to go to work the next day. Just like every other day.

Now I think that quantifiable goals are a big trap. You reach them and then what do you do? The real goal is to be doing what you want to be doing every single day of your life. Because that's what life really is, living every day. And if you are doing what you want, then every day is a pleasure, not just a day closer to reaching some goal. The process of what you are doing becomes the goal, not some artificial yardstick that you are forever trying to grasp.

I also found that goals made me do things that I was sometimes not very proud of. Being bright, I found myself looking for short cuts that would get me to my goal faster — like not being completely truthful, or withholding selective information to make myself look better, or working with people I disliked just for the money. It didn't make me feel the best, but I thought I had to do things like that to reach my goals.

Now life is different, I try to enjoy my work every day of my life, and not just on the days when I achieve some artificial goal. That's why I believe that goals can trap you into doing things you don't enjoy doing every day. And that can be a wasted life.

CREDENTIALS DON'T COUNT

Growing up in the 50s, I believed like most people that you had to go to Harvard or some other top notch school in order to write a book in this country. I also believed that you had to be an A student and have at least an MBA to be a success in business. Well, I certainly don't believe that anymore. I got a D in English at Marquette University and I've written over 50 books, and two of them have been New York Times Best Sellers. I finally got my MBA, and my first two businesses still failed. Now no one ever asks if I have an MBA or not.

Life is full of examples of people who accomplish so much in a given field without having the proper credentials. Look at the two people who started Apple Computer, Steve Jobs and Steve Wozniak. When they started their business they did not even have the credentials to get a job at IBM. They never even finished college, but they went into their garage and started an entire new computer industry. The same with the people who started Ben and Jerry's. One never finished college and the other was trying to get into medical school but couldn't. When they started the business, they didn't even know how to make ice cream! My understanding is that they took a \$5 government correspondence course from the Cooperative Extension Service to show them how to do it. And the rest is history.



And if you think that grades are so important, do you realize that:

- Over 50% of all the CEOs for Fortune 500 companies had C or C- averages in college
- 65% of all U.S. senators come from the bottom half of their school classes
- 75% of U.S. presidents were in the Lower-Half Club in school
- Over 50% of millionaire entrepreneurs never finished college.

Source: If It Ain't Broke..Break It!, Robert J. Kriegel and Louis Patler, Warner Books, 1991

It is pure and simple desire that overcomes credentials and even the lack of talent. In my own case, my first successful business was doing term papers for Fortune 500 clients. I did market studies for merger and acquisition clients. When you look at my background I should have never been doing it, let alone be successful at that kind of work. Besides not passing English in college, I also never even did a term paper in college. Every time one was due, I would look for someone to do it for me or I'd buy one. So why was I successful at something I had no previous aptitude or training for? It's just one word...desire.

It's well known to sports fans that Joe Montana was the best quarterback of his time, even though he couldn't throw as hard or as fast as most of the other NFL quarterbacks he played against. Or that basketball's Larry Bird was considered one of the best, even though he couldn't run as fast or jump as high as most NBA players.

It's not having perfect abilities, it's having enough drive and determination. We have become such a credential oriented society when, in fact, credentials really don't mean that much. What has happened is that the lack of credentials has become a handicap or roadblock for us in doing the things that we really want to do. I used to say, "I can't start my own business because I don't have an MBA". Well, I finally got the MBA, and my first two businesses failed. I now feel that I would have been a lot more successful, a lot sooner, without that MBA.

IT'S NEVER TOO LATE

In 1996, the first of the baby boomers will be turning 50 years old. This means that there will be tens of thousands of people going to work realizing that they have spent the last 20 years of their lives in a profession or job that they never really liked. They wound up there because of money, family, greed, insecurity, or just plain ignorance. I will bet that 20 or 30 years ago, all they were thinking about was 1) how to get a job that would feed them and, 2) sex. By 50, most of these boomers have seen some of the world, their interests are more varied, and they've figured out, at least MOST, of the two major problems they were thinking about in their twenties. Knowing what they know now, they probably would have chosen a different career path, but they figure it's too late now...or is it?

It's never too late to change. It's never too late to make your life even more worthwhile. By the time you reach 50 or 60, you have a good chance of making it to 80 and even 90 years of age. For a 50 year old, that can mean 40 more years of life. And you might as well be doing what you really want to be doing in the last 40 years of your life if you didn't have the chance to do it in the first part of your life.

Boomers also grew up with the mind set that people in their 50's and 60's were old, over the hill, like their grandmothers or grandfathers. When the boomers were kids, their grandparents looked old at 50 or 60 and didn't live very long after that. And they were told that life was for the young people, the Pepsi Generation. Advertisers, anxious to tap into the bulk of the U.S. market made up of all those boomers, told us that



50 was ancient. Now that all those young baby boomers are reaching 50, the advertisers are starting to tell us that life is for seniors, the Depends Generation.

Thoughts of being too old are just old tapes rewinding and replaying in our head. They're not based on fact, but rather on perception and pop culture. So, you have to change those tapes. And it's not just 50 year olds who believe it's too late to change — 30 year olds believe it, 40 year olds believe it, and even 70 year olds believe it. Consider this:

There are more people on college campuses today over 35 than there are 18 and 19 year olds. There are more than 1200 women, aged 50 to 64, that are in school today getting their first professional degree in law, dentistry, pharmacy, and even divinity.

"Most people in the Age of Integrity (over 65) will continue to work in one way or another part time, or as consultants, contract teachers, community volunteers, or self-employed entrepreneurs — not only because they want to feel a sense of purpose or self-worth but because they will have to be prepared to support themselves for greatly elongated later lives."

Source: *New Passages*, Gail Sheehy, Random House, 1995



In a capitalist society this really sounds dumb. But I truly believe it. Remember one thing: anybody can do anything if they have a lot of money. The trick is to do what you want with as little money as possible. The people who need a lot of money to do things are the weak people, not the strong people. The strong ones are those who do what they want on a little bit of money. And in a weak economy, it's always the strong that survive.

If you had a million dollars to start your own business it would be a snap, and it would also be bad. Why? Because you would teach yourself how to do business when times are good but not when times are bad. And sooner or later, times will always turn bad. If you don't know how to handle bad times, you'll go out of business. That's why during downturns in the economy, it's the weak businesses, the ones who don't know how to operate lean and mean, that quickly close up shop. They only know how to operate with a lot of money. If you start your business with as little money as possible, you'll learn, right from the beginning, how to operate in a lean and mean fashion. So, when the good times come you'll make a whole lot of money, and when the bad times inevitably occur, you'll be ready for them.

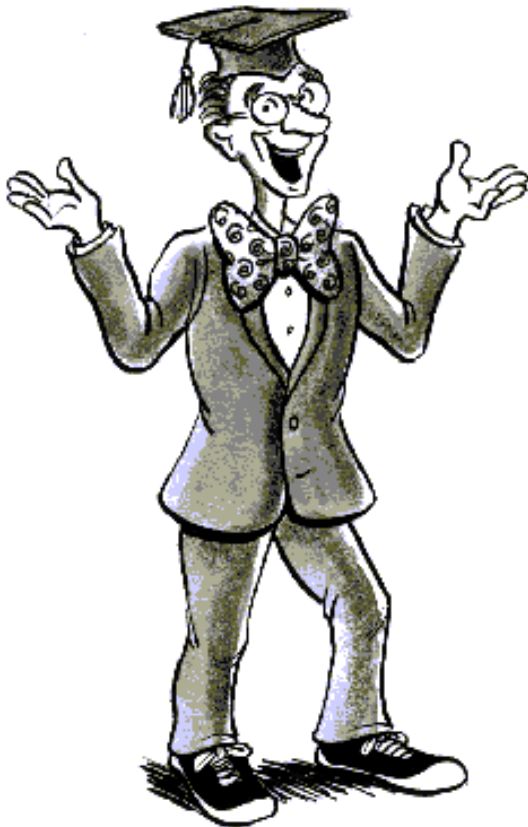
Not having a lot of money is also an excuse for not doing the things that we want to do. I hear it all the time. People saying, "I can't go back to school because I don't have enough money. Or I can't change careers because I don't have a lot of money." What we're doing in times like this is trying to solve all of our problems with money. But in our hearts, we know that it's nonsense. We keep yelling at our elected officials about this same issue. We complain that they are always trying to solve the country's problems by throwing money at those problems. We know you can't solve a problem by throwing money at it, but it becomes a comfortable excuse for not changing our own lives.



TOO MUCH EDUCATION

I always believed that unless I had an MBA (Master in Business Administration), I wouldn't be able to get anywhere in life. I finally earned one at age 27, and after that, it took me two failed businesses to unlearn everything they had taught me in business school. Most of the courses for this graduate degree involved training students to run huge companies like General Motors. If You Need Money, Go To The Bank, we were taught. Also, Conduct A

Cost Benefit Analysis Before Making Any Major Decision. As a young entrepreneur trying to get a business going, I quickly learned that banks were not interested in people like me, long on solid money-making ideas, but short on cash. In school they also taught us that if we wanted to succeed, we needed to hire lawyers and accountants to help us build the right financial and legal structure for our companies. Because that image was supposed to be an important ingredient to success, we would need the power desk, the power business cards, even power drapes for our offices.



When my first two businesses failed, I looked around and couldn't help but notice that my accountants, lawyers, even the people I'd bought my power drapes and furniture from were all making money hand over fist. They all got paid before I went out of business, but I felt like the biggest loser on the block. So when I started my next business, I threw away that line of thinking, along with almost everything else that I'd learned in business school.

I figured out that as an entrepreneur, I had to concentrate on what I considered the critical success factors of my new business, the most essential of which was attracting

customers. Potential clients weren't concerned about my legal or financial structure, and even less worried about the color of my drapes. It seemed to me that the more time I spent meeting with accountants, lawyers, or picking out office furniture, the less time I would have for what was most critical for my success — finding new customers. I even decided not to bother with government forms, except for taxes. Government forms were just another waste of my time, and my time was too important. I was starting a business! Creating new jobs! I also figured it would take the government at least three years to discover my oversight, and by then I'd either be out of business again or making enough money to painlessly pay an extra \$50 to \$100 in late filing fees. What I needed to get started was the time to find clients, not recordkeeping chores.

Higher education can knock the creativity out of you. It's true. The more you jump through the bureaucratic hoops of higher learning, the more you get programmed into being just like everyone else. It's what the system's looking for, and what it needs least. Solving today's real problems means coming up with unique ideas, because the old ones just don't work anymore.

Don't get me wrong, I'm not totally against school. We are entering an age where the average job is going to require more and more brain power and training. A college degree is now worth up to a million dollars more in lifetime earning power. So it's not all bad. But I know the more you learn in the structured bureaucracy of a college classroom, the more you will have to fight to regain your creative problem solving power later, as you attempt to start a business.

I also believe that the more formal education you have, the easier it is to talk yourself out of taking risks and doing what really interests you in life. Many of the fun things in life are not intellectual decisions, but rather emotional choices. Take having children, for instance. I was close to 40 years old before I had my first child, because when I first considered starting a family, I approached the issue analytically. Just as I had been taught in school, I made lists about the pros and cons. When I realized all the problems that having kids might bring into my life, I'd ask myself, "Why would I do something to myself that had so many possible bad consequences?" So I put it off. Then, when I had a child that wasn't planned — that wasn't the result of a cost-benefit analysis — I discovered it was the greatest thing that ever happened to me.

Having a book on the New York Times Best Seller List: I found that by the time you get there, it's no big deal. Another example is creating a million dollar business. By the time you do that, there's no real payoff. But having your first child. Wow, that's success.

The good decisions in life are made from the gut, not the brain. It's far too easy to talk yourself out of doing anything worthwhile if you think it over for too long. Learn to follow your gut and go with your feelings. You'll rarely be disappointed.

THE BEST INFORMATION IS FREE

Most of us grew up hearing that the best things in life are free, and we were skeptical until we fell in love or helped another person solve a problem and realized it felt pretty good. Still, our society bombards us with the message that money equals happiness, and all too often we believe it.

But where do these images are coming from? That's simple: from people who want to sell you something. No wonder people believe they need a lot of money to have the good things in life. You're never going to see an advertisement showing people having fun at a party, and the ad is sponsored by say, the Bosnian Peace Cooperative.



Our information society bolsters the money myth. The best lawyers cost millions, as we've seen at the OJ trial. The top investment advisors are the most expensive. We've seen them on the money shows. The best medical care comes from the most expensive doctors, otherwise they couldn't drive fancy cars and belong to exclusive clubs.

Again, it isn't true. This is the Information Age, and believe it or not, the most comprehensive information on almost any subject is available free from the government.

Whether it's law, medicine, or money, the best advice comes from the most knowledgeable experts, those who are ahead of the information curve. And many of those people work for the government as strategists and scientists, economists and tax experts, and in hundreds of other positions where they are privy to the latest information. These experts are at the forefront of breaking developments in their respective fields, months and even years before the general public is made aware.

If you learn how to use the system — and it isn't difficult — their expertise is yours. Remember, they already work for you.

Sure you can hire expensive experts to solve your problems, and many of these specialists are probably good. That's fine if you have money to burn. But thinking that you have to have money to get the information you need to get ahead is roadblock thinking. It's another barrier that keeps you from doing whatever it is you want to do with your life, from not solving problems when the answers are right at your fingertips.

Even if you have the money to hire an expensive specialist, you still have to do your homework to make sure you're getting your money's worth from that person. Why not skip a step and do it yourself? It's just sound business sense.

If you learn how to use the government, you can get better, more timely, information than anyone else. The government is the largest source of information and expertise in the world, and it's all available for free or next to nothing. The government represents approximately 37 percent of the entire U.S. economy, and that's a powerful demographic. Ask anyone in business.

In the 1990 census, the government spent over \$3 billion to count all the noses and toilets in the country. Even General Motors can't afford what amounts to a \$3 billion dollar market study! But you can get all of the information that you need with one phone call.

The government spends over \$10 billion each year generating free medical information. Why ask a doctor about the latest remedies for back pain when you can call the National Institutes of Health and talk to a back pain expert, someone who is part of a multimillion dollar research effort.

Unlike most doctors who have barely enough time to scan The New England Journal of Medicine each week, NH experts can often tell you what will be in The New England Journal next week or even next year. They're doing the research today, and they're way ahead of the cure curve.

What about free legal help? Most laws are written and enforced by the government, and they constantly change from day to day. Courts around the country constantly interpret and reinterpret them. Keeping up with these changes is, to a large degree, what attorneys get paid for, usually by the hour.

But, again, you can do it yourself by calling the government.

For example, if you're interested in buying a franchise, you can go out and hire a franchise attorney and pay \$200 an hour for them to research current franchise laws. Or you can call the Federal Trade Commission and talk to someone who actually helped write the law — and they won't charge you a dime. It's their job to give you the information that you're looking for, and most government experts are eager to talk to anyone about their area of

expertise.

The same is true if you need investment information. Investment advisors are sales reps, nothing more. Their goal is to get you to spend money so they can take their commission. So instead of listening to a biased broker pitch biotechnology futures, you can call one of dozens of government biotechnology experts and ask their opinion. They know which companies are making the most progress, and where the next medical breakthrough is likely to be made. They know who is researching what, and how far along the studies are.

But perhaps best of all, from an investment standpoint, they know the early research findings long before they appear in professional medical journals. These experts know which drugs hold promise and which companies hold a piece of the pie, so they can tell you what will be in the Wall Street Journal next week, next month, or even next year. This isn't insider trading remember — it's just smart investing based on the most up to date information available.

Here's a little known fact about the government as the largest source of information in this country. Each year, commercial U.S. publishers release a total of 50,000 new titles. Yet just one government agency — the National Technical Information Service — publishes over 100,000 titles each year, on almost every technical subject imaginable. And most people have never even heard of this service, let alone used it.

The government also has more computer databases than all the commercial online services combined. The Internet wouldn't even exist were it not for the government, because it is supported by a telecommunications network developed by the U.S. Department of Defense.

Of course this information really isn't free. After all, you pay for it with your tax dollars. But that's all the more reason to use it. If you've already paid for it, why pay twice?

PLAN FOR THE WORST

Maybe it was my Navy training or my guilt ridden Catholic upbringing, but I've always expected and planned for the worst. It has been a great motivation for trying to do exactly what I've really wanted to do with my life, and not necessarily sticking to the "safe bets" in life.

In the early days of my business, I would sit in front of my telephone and try to get up the nerve to make calls and ask perfect strangers to toss some work my way. I wondered why it was so difficult to make each call — what was I afraid of? Then I'd ask myself, "What's the worst thing that can happen if I make this call? Will the person reach through the wires, grab me by the throat and start squeezing?"

I knew this kind of phone assault was fiction, science fiction, even. The worst anyone could do was say no and hang up. Big deal. I didn't have their business in the first place, so what had I lost? Nothing.

But I also came to realize that if I did make that telephone call, I might just get some business. If they said yes, I'd be that much closer to my dream of financial independence as an entrepreneur. But there was absolutely NO CHANCE of getting their business if I didn't ask for it — so I picked up the phone, over and over again.

Guess what? It worked.



It's natural to try to avoid discomfort and embarrassment. Not everyone's born to sell — let alone to sell themselves. Pride's at stake, but you have to push yourself past pride to get ahead. Failure makes you better, not worse, as long as you get back up and try again. That's the only way you build confidence. With any luck at all, you'll get to do those things in life you really dream of doing if you just open yourself up to the risk of failure.

A few years ago, I did an undercover survey that found 94 percent of all U.S. doctors didn't know that there were money programs available for their patients that could help them locate free prescription drugs, free hospitalization, and even free treatment by the best doctors in the world.

I felt the best way to dramatize my findings was to go public with each physician's name. I agonized over this decision for days, fearing a huge backlash from the medical community and, of course, a stack of lawsuits. Still, the truth was there, and I felt I had to publish their names. I even sat down with my family and discussed my dilemma. They too would be affected by my actions, should I take the names public. We are not rich, but live in a nice home in the Washington, D.C. suburbs. I tried to explain to my family how important I felt it was that doctors didn't know about programs that could help their less fortunate patients.

Then I asked them for the worst possible scenario, the worst thing that might happen to us if I released the survey results and named doctors.

I envisioned a monster lawsuit in which we'd lose everything and have to start over again from scratch.

Then I realized that it would not be a dead end. I would still have my family and my work. I could still support them, even if it meant eating bologna casseroles six nights a week. We would still be together, wouldn't we? And we'd still have fun. Besides, like I teach my kids, we need to tell the truth. So that's what I did.

And you know what happened? Nothing. I published the list of names and received broad press coverage, but only two of the doctors contacted me and their only complaint was that in their opinion, my survey was unscientific. In the end — much sweat, but no big deal. And I learned another big lesson.

If you really want to push yourself to do the things you want to do in life, just consider what I learned, and how I learned it. Tell yourself that the worst that can happen is a dead end, and what the heck, life has a serious punctuation mark at the end, even if you don't take chances. You shouldn't let fear of failure — like having to move to a rundown condo 10 miles outside of town — stop you from trying. Life's not that cheap, and success is well worth the worry.

LOVED ONES CAN BE YOUR WORST ENEMY

People who love you can be the biggest obstacle from pursuing your dream. They want to protect you from failure, and not incidentally, protect themselves.

They'll warn you that starting a small business is too risky. "Don't you know that three out of four businesses fail?" Or, "You can't quit your job, what about your pension, what about our health insurance?"

Friends and colleagues do it too, but their words of caution often come from simple jealousy rather than concern for your well being. You're willing to put everything on the line to buck the status quo, but they aren't. Inside, many of them wish that they had your nerve. At least you're willing to try, while they probably feel that they can't even risk trying something new.

Socrates said that if you love someone, you help them do whatever they want to do — not make them do what YOU want them to do. For all others, like neighbors or fellow citizens, your job is not necessarily to help them get what they want, just to stay out of their way as they pursue their goals. It would probably also be helpful not to play the doomsayer to their dreams, and instead, encourage them as much as possible.

I'm not one to argue with Socrates, and I've come to learn the wisdom of his words. How better can we show our appreciation for loved ones than by supporting them as they strive for greater happiness and fulfillment in life? It sounds like a good living to me.





I used to think that if I failed at something, I would be left walking around with a big, red F stamped on my forehead. Everybody would be whispering behind my back, and I'd be the laughing stock of the city.

But the first time a business of mine failed, I found most people didn't really care. Even my family stopped talking about it after a relatively short period of time. This taught me that most people are so wrapped up in their own lives, they really don't have time to worry about anyone else's trials and tribulations. There's no room left on their emotional disk for much else than what they are struggling with each day.



Friends and acquaintances offered their condolences and asked sympathetic questions, listened for a few minutes, and even offered advice (even though many had never taken a business risk in their lives). Much to my amazement, I found that their interest passed quickly and the subject never came up again. If anything, they were interested and even eager to hear about my next business venture. I think they felt that at least I was having some fun trying something new, while they plodded along with their own boring jobs.

So why stop yourself from doing what you really want to do in life? Because you're afraid of what others might think or say if you fail? Guess what? The truth is they don't really care.

RETIREMENT IS PASSE

Being raised in the 50's, I was brought up to believe that at 65 you retired and moved somewhere sunny to play golf for the rest of your days. That's the way it used to be, but times have changed. Now that I'm getting close to that age, the idea seems dreadful for many reasons.

1) We're living too long

Back in the 50s, retiring at 65 and relaxing for the rest of your life meant 5 to 10 "Golden Years" of golf, bridge, bird watching, fishing, or playing mah jong. Then, if you were lucky, a short stop at the nursing home before your Big Exit.

That's just not true anymore. Here are some data taken from Gail Sheehy's recent book, *New Passages* (Random House, New York City, 1995). "During most of human history only one in ten people lived to the age of 65. In contemporary America, eight in ten people sail past their sixty-fifth birthday,' and that 'already the average healthy man who is 65 today — an age now reached by the majority of the U.S. population — can expect to live until 81." Sheehy writes 'A woman who reaches 50 today — and remains free of cancer and heart disease — can



expect to see her 92nd birthday.'

So why would anyone 'retire' with 20 or 30 more years to finally do what they've dreamed of doing? That's enough time to launch a new life or at least a whole new career.

2) You'll Need The Money

In the old days, planning for retirement was easy. Social Security was there, most people had a company pension plan, and through 40 years of work, most people were able to save a little nest egg for their retirement.

But financially, it's a whole new world out there. The health of the Social Security system is in question, and even if there is a check in the mail, it won't cover next month's rent. Organizations are cutting back on retirement plans, health insurance, and other benefits for retirees, and the cost of living just keeps rising. It's also nearly impossible to save enough money to live on comfortably for a period of 30 or more years. Never has been, probably never will be.

Who wants to spend half a life chasing a little white ball around a golf course, even if the weather is perfect? Most people need to succeed at something other than a card game or catching a big fish. Anyone who has spent 40 years in any profession has skills to market, and running your own business leaves you room for recreation. You call your own shots, set your own hours, take three day weekends when you want to. Plus, you stay active and engaged in life which, research shows, will help you live even longer.

So take your retirement worries and throw them out the window. If you're tired of working at 65, take some time off. Maybe play a little golf. Then start planning your post-retirement career doing something you always wanted to try, but never found the time for.

3) You Can Do What You Like

I think that most people look forward to retirement, and doing nothing all day, because they hate their jobs. But this wouldn't be the case if you love your work. People stay in jobs they hate for millions of reasons, and some are legitimate. Yet many people stay because they are afraid of change. Retirement is a golden opportunity for charting a new life course, for getting excited about yourself and what you can contribute. You know that you've got talent and skills, and most of these qualities can be applied regardless of the nature of the work you choose to perform in retirement.

The greatest satisfaction has never been found in retiring from a useful life, but from continuing to make a difference in the lives of others by contributing our talents and skills where they matter, are recognized, and appreciated.

Most of us want to help others, to make a difference in the community — and getting older is no obstacle. Does anyone ever ask Mother Teresa to stop serving the sick and poor? Did anyone tell the late George Burns he was too old to make people laugh? Of course not.

There are many people (though not enough) who have found bliss in their work, and they are paid for doing what they love. They don't think of it as work. It's something they'll do until they die, paid or not, because they feel they are contributing their best to society. Imagine feeling that way about what you do every day. You too can find this kind of satisfaction once you find your life's true calling. When you do, you won't think about

retirement anymore. When you die you can rest forever, but while you're here make yourself useful — especially to others.

4) New Jobs Are Suited For Seniors

It used to be that Americans worked in factories and in jobs that required hard physical labor. As people aged, they were unable to continue such strenuous work, and there were few other opportunities available. Now jobs requiring physical labor are fast disappearing. More people work for the government than in manufacturing, a trend that seems sure to continue. Our economy is quickly shifting from one based on manufacturing to one driven by information and services, and the better paying jobs are all going to require brain power, not muscle power. At age 60 or 70, the body can't take running a blast furnace in a steel factory, but it certainly can handle a computer keyboard or analyzing data from financial statements. Even starting a small pet-sitting business and walking peoples' dogs every day can earn you enough money for a comfortable living.

5) Demographics Are In Your Favor

Baby boomers represent the largest segment of our population, and the first wave is just hitting retirement age. Who's going to do all the work once they're gone? Who's going to keep the Social Security System solvent? It used to be that seniors left the workforce to make way for younger workers, but now there are fewer newcomers. Where seniors in the past were encouraged by companies to leave, more often than not, employers in the future will encourage them to stay on — even in a part time capacity or as consultants. Either way, the future looks pretty bright for retirement-aged people who want to keep right on working, and even find the time to play a little golf now and then.

"At least half the Baby Boomers can expect to live well into their late eighties and nineties, remaining healthy and active."

Source: *New Passages*, Gail Sheehy, Random House, 1995

BE YOUR OWN HERO

As a kid I had a lot of heroes: Superman, Batman, Mickey Mantle, and more. But as I grew older, they stopped serving as role models as I became aware of the more human qualities of each hero. Batman and Superman turned out to be nothing more than ink, and Mickey Mantle became a full-blown alcoholic. It didn't matter much to me, I long ago stopped reading comic books and was never good at baseball anyway. But I had trouble finding heroes to replace them.



The media always jumps on the shortcomings of anyone who has the remotest chance of becoming one of our heroes. Dig up the dirt, editors tell their reporters, find the skeletons. Maybe none of us can accept that nobody's perfect. But who ever said heroes are perfect? Every hero, in myth or in real life, has had faults — it's what has always made them human and someone that we were able to identify with. From Hercules to Dr. Martin Luther King, this is the real lesson of heroes. They teach us that we don't need to be perfect to demonstrate valor, stamina, and courage in the face of seemingly unbeatable odds.

My way out of the hero dilemma was to work toward becoming one myself. Instead of being continually disappointed by the world around me, and by people I didn't know, I began putting all of my efforts into making myself a better person by helping others in any way that I could. I quit fantasizing about watching someone else's movie and started trying to be the action hero of my own life. And I believe you can do it too.

We're all on a separate pathway in life. We

have guidebooks and mentors, but in the end we make our own decisions and have to find our own unique trail. It might not suit everyone, but if we're successful, it will suit us.

When making decisions, I often ask myself a question. If I were watching myself in a movie, what would the hero do? I think long and hard about it, then usually choose the more difficult route. Like giving up money for the sake of principle, or choosing paths that others say are too difficult, too stupid, or simply can't be followed.

For each of us this is the real test, the real challenge. By nature, most of us want to take the safe and easy road through life — a road that is well paved, with bright lights and stepping stones to follow. Business school might train you to make tough decisions, but not heroic ones. And our society doesn't exactly encourage any of us to break out of the pack and do something different. We're constantly being pointed in the easiest, safest, and surest direction to get anything and everything we want. But these are shortcuts that lead nowhere worthwhile. Sooner or later the trail doubles back on itself, and many travelers get lost along the way.

If you are interested in reading more about the path of the hero, dig into Joseph Campbell's work. He devoted his life to studying those myths that are common among cultures throughout the world, and the similarities all of our heroes have shared down through the ages. Campbell's wonderful books help explain our reason for being alive. If you are unfamiliar with Campbell's work, it's best to begin with *The Power of Myth*, a PBS television feature narrated by Bill Moyers. Video and book versions of the program can be ordered through PBS Home Video, P.O. Box 751089, Charlotte, NC 28275-1089; 800-645-4737. The six video set costs \$124.95, and the video set and a hardback copy of the book cost \$143.00.

Campbell found that the legends of heroes are remarkably similar in almost every culture around the world. First the hero is forced out into the world to make his own way. He then enters a dangerous place — in Western lore, often an uncharted forest. There the hero must find his way out, cutting his own path through, and along the way encountering — and overcoming — many challenges and obstacles, monsters, and mysteries. These victories provide the hero with new wisdom and strength. And these are passed along to his people, once the hero returns.

In the Star Wars films, George Lucas relied on Campbell's work to insure that this cross-cultural heroic dynamic was central to the plot of each movie. But the truth is, we don't need blockbuster movies to show us the way. We can become heroes ourselves on a daily basis, getting better all the time.

THREE CHEERS FOR MEDIOCRITY

...Or as some others have put it, 'Perfection Is The Enemy Of The Good'. Trying to get things perfect used to keep me from doing a lot of things in life. I didn't think I could start my own business unless I had an MBA. Or I couldn't write a book, because I didn't have

an English degree from Harvard. Perfection kept me from deciding what kind of business I wanted to start in the first place. I couldn't start a consulting business because I lacked the information, expertise and money of Booz, Allen & Hamilton, at the time probably the largest consulting group in the world.



Then this need for perfection started undermining my ability to finish projects. There was always something more I could add to make it better, always some additional information I needed to improve my product. Trying to get things perfect was stopping me from getting anything done at all, perfect or otherwise.

One day, I began looking at the things I was spending money on — clothes, appliances, books, etc. None of them were perfect by any stretch of the imagination, but I bought and used them anyway. That was when I realized that my work projects didn't have to be perfect either. The important thing was getting them done — people would only buy a finished product — and making each one as good as possible under the circumstances.

We all work under constraints, mostly money, time, or talent. These keep us

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from doing a perfect job every time, but it shouldn't keep us from marketing our best efforts. I've found that people will need your goods and services, even if they aren't perfect.

Don't get me wrong, I believe in good products. But it's more important to finish — to contribute something — than to let perfection slow you down or stop you outright.

Every quarterback can't be Joe Montana, but all football teams need a quarterback. Not every artist is a Picasso, but walls need pictures. And while we're all not Einstein, major scientific discoveries are being made each year by researchers who see Einstein as a role model. Genius inspires, but it's not a prerequisite for making a sincere effort to contribute your best in any field.

One of my sons recently reminded me of this. When my older boy was in sixth grade, he wanted to enter a statewide science competition. He's a good student, mind you, but I knew there were hundreds of other kids out there who were probably better at science than he is, and they were ready to compete against him. No one in our family is especially gifted in science, but my son liked the teacher in charge of the science fair and convinced us to let him try.

He worked on a Rube Goldberg-type of contraption for weeks — you know, like the game Mousetrap. Balls fell into cups that dropped on pulleys to set other balls rolling down chutes. It was OK, in my eyes, but nothing brilliant — it didn't even work that well. Still, he took it to the state competition and won first prize.

It wasn't that his invention was necessarily mediocre, but I was expecting some kid's project on advanced particle physics or recombinant DNA mass spectroscopy to take top honors, or at least something to do with fruit flies. In other words, just because we might view a work product as less than perfect, doesn't always mean that it's not good enough. Sometimes it's better than good — it wins first prize! I was wrong, and my son taught me a lesson I'll never forget.

LIFE IS A SMORGASBORD

I used to think that life was something like a fancy restaurant, where you wait politely until someone comes to take your order. I don't see it that way anymore. I now know life is more like a smorgasbord or an all you can eat salad bar. You can't wait for opportunities to fall into your lap, you have to get up from the table and grab them yourself. No one is going to wait on you anymore. They're all too busy tending to their own needs. So speak up, get up, and take what you need to make life worthwhile for you.





You can play the good sailor and float through life, being pulled here and there by others who will use you to fulfill their own dreams. Or you can decide what YOUR dreams are, and start figuring out what YOU must do to make them come true. Try being the master of your own destiny by exercising some control over what you work at in life. Later, when you look upon your accomplishments with pride, you'll be glad that you exerted yourself.



THE EXPERTS ARE WRONG

It used to be that experts could predict the future by looking to the past. History repeats itself, they said. But that was before our present age of rapid change, before our country became much more susceptible to external forces rather than internal ones.

At one time, we only had to worry about what was going on here at home, but now the actions of people half a world away can have a bigger impact on our welfare. This seemed to start with the oil embargo in 1973, when one country in the Middle East stopped our economy cold. At that point it became almost impossible for experts to forecast the future and predict trends correctly.



The fellow who started Federal Express proposed the delivery service as a project while he was a student at Yale. His professor gave him a D. I'll bet that professor regrets not having a few original shares of his student's dumb idea now.

Or why couldn't all the experts at IBM see the coming of the micro computer age? It took two college dropouts to show them the way. What about David Bobert, who was told he was stupid for trying to market a coin operated machine that dispensed air for filling tires? Air is free, they laughed. Nobody laughs now that Air-Vend is a \$5 million dollar business¹. And during the early stages of the 1994 presidential campaign, none of the talking heads on the Sunday TV talk shows believed that Bill Clinton had a prayer of winning the election.

¹ *If It Ain't Broke...Break It!*, Robert J: Kriegel, Warner Books, New York City 1991

I recently heard that the inventor of Post-It Notes also was told the idea wouldn't work. Experts at the 3M Company spent a lot of time and money researching the market, and concluded that nobody would buy sticky little notepads. Now they're everywhere and people wonder what they ever did without them.

Remember the fallibility of experts when you are trying to do what you want in life. Most of us, when we have an idea, instinctively ask an expert, or worse yet, friends and relatives. We need the feedback, and that's fine. But remember that they are very likely to be wrong, not only your friends and relatives, but the experts too. They don't know you well enough to know you can make your idea succeed. Experts are best at telling you what has worked in the past, and they'll steer you towards the more traditional concepts that have worked before.

This kind of advice might keep you from making obvious mistakes, but that's about all. Remember, the remarks and comments of experts and even friends and relatives can be detrimental to your future success. More often than not, they'll discourage any bold new ideas you might have about your life or the life around you. And unfortunately it's bold new ideas that we need. This world is changing fast, and what worked yesterday won't necessarily work tomorrow. That's why IBM, the steel companies, and even the auto manufacturers got into trouble over the past 20 years.

Even if your idea has proved a failure in the past, that does not mean you cannot make it happen. Your individuality is the most important ingredient for turning your idea into a success. Each of us brings something new to the marketplace. Your uniqueness means you will do things differently than anyone has in the past, and that could be all that's needed to make your plan succeed. Remember, all great innovations in the past started with some pretty crazy ideas — even the wheel.

BEING DIFFERENT WORKS

In the section called "The Experts Are Wrong", I talked about the importance of finding and expressing your uniqueness when it comes to getting what you want out of life. There's a tendency among all of us — especially experts — to try to imitate success rather than to look for new solutions. Most markets are big enough to handle more than one supplier or service, but when you play follow-the-leader you may be giving up the truly unique quality that you have to offer the world. It already has all the other stuff, so why give it more of the same?



Do you think the world is good the way it is, and that we need more of the same? I don't think so. We need different solutions. We are all unique and capable of coming up with novel answers, but we are hardly ever encouraged to do so. In school, we're told there's only one right answer, and we'd better know it. And most organizations also expect workers to do things the company way, the way things have always been done before. The longer you are in situations like these, the harder it will be to regain your creativity when you go out on your own. People who don't want to follow all of the rules are not often welcomed by corporations, or even by schools. That notion of having to "go along" to get ahead stifles creativity in all of us, and just plain kills it in some people.

The Microsofts of the world understand the uniqueness of the individual, and they encourage creativity rather than conformity. Why do you think they're making so much money? Because they're allowing freedom on the part of their employees to conduct business in a different way — more open and creative, with less emphasis on corporate politics.

What works well for someone else won't work as well for you, because you're different. You have to find what is unique and special about you and share it with the world. That's when the magic begins, and the experts will start advising others how to imitate you.

***"Thoughts about being self employed:
You are not so much losing benefits as
you are trading certain financial
benefits for emotional benefits, greater
freedom, increased contact with the
results of your work, more chance to
express your ideas, and the opportunity
to do new and challenging things."***

Source: *Job Shift: How to Prosper in a Workplace
Without Jobs*, William Bridges, Addison Wesley,
1993



Every time I was on someone else's payroll, it would usually take less than six months before I realized that my boss wasn't making the right decisions. There were times I would think he was pretty dumb. Sometimes I'd get so frustrated that I'd mumble dirty words about him behind his back.

I don't think this is unique to me. I've heard friends, relatives, neighbors and even perfect strangers criticize their employers. This is because bosses DO make dumb decisions. We all do. It's part of being human. It doesn't take a genius to become a boss, or even the head of an organization. Take a moment and think about all the dummies you've ever worked for.



I figure about 98 percent of the people who run things in this country got where they are because of connections, drive or maybe pure chance — but not brain power. So you don't have to waste your time and energy whispering about your boss when, instead, you can be in charge and have other people wasting their time whispering behind your back. It's a lot more fun.

GIVING IS SELFISH

I used to think that in order to run my own business, I had to be a tough, hardnosed son-of-a-gun. I couldn't give anything away, and always had to look out for number one. But after my first two businesses failed, I took another look at this approach. In my third business, I started being more myself — less selfish and self-protective, and more giving. I discovered that giving things away for free helped my business more than anything I'd done before.

At first, I tried selling research services to business clients by placing small advertisements in newspapers and cold-calling potential customers. But I was getting nowhere. It wasn't until I started publishing a free newsletter on information giveaways that my business finally began taking off. I would put every source of free information that I could find into my newsletter, and even though it seemed like I was giving away the store, it worked. Potential clients thought I was smart because I had one or two sources in my newsletter that they didn't know about. But of course I knew more than they did; I was spending much more time looking for free information than they were. I also think that giving the information away somehow increased the comfort level for many potential clients. Showing them that I was free and open with my sources, rather than close mouthed and secretive, seemed to make it easier for them to want to hire me. The bottom line is that this free newsletter launched my business, and my phone has not stopped ringing since.



I now believe that giving is a selfish act — not bad selfish, but good. In business, as well in

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your personal life, I've learned that you have to give in order to receive. The more you help others, the more comes back to you. It's like a boomerang. So giving must be selfish, right? It feels good to give, but it also does wonders for business. The problem most of us have is finding someone who deserves our help. But this same problem can work in your favor. When you give things away to potential clients, you look like a very deserving person — someone they can feel good about and trust with a business project.

There is another side to giving that I would like to share, and it has to do with interfering with others' gift giving. As a young adult, I used to be very hot-headed and independent. I didn't want to take anything from anyone, not even gifts from friends and relatives. I didn't want anyone's help. But after I got a little older, and understood more about the joy of giving, I changed my mind about accepting gifts. Now I graciously accept them, not so much because I'm greedier, but because I now know that by not accepting presents I'm denying people the opportunity to feel good — nice-selfish — about themselves. And who am I to deprive them of that pleasure?

ENTHUSIASM IS RENEWABLE ENERGY

Before I started working on my own dreams, I used to get tired every afternoon at 3 o'clock. It was like clockwork. I'd get tired and start daydreaming about other things I'd rather be doing, like playing golf or traveling to exotic places around the globe. Now that I'm doing something I really love, I don't get tired at 3 o'clock anymore. In fact, there are days when I don't even need sleep.

A few years back I put together a publicity trip called INFO-VAN. My whole family and I packed up a big truck loaded with free stuff you can get from the government. We went to 17 cities in 17 days. I dressed like Uncle Sam and sat in each town square, handing out free items from Washington, and there were days when I functioned perfectly well on just a few hours of sleep. We spent all day handing out stuff, and then drove all night to get to the next city on time. It was exhilarating. I was fulfilling a dream, and seemed to have all the energy in the world. And I still find this to be true. Recently I appeared on the Home Shopping Network. I spent about 11 hours one day on live TV, selling my books, and telling people where to get free help from the government. I lived on only two or three hours of sleep, but it was so exhilarating that I did it for two days in a row. And I was 52 years of age.



So forget all of these pep pills and oriental extracts that profess to

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increase your energy. I believe most people lose energy — not because they need snake oil or coffee — but because they're not doing what they want in life. I've found that when you are, not only do you get renewed energy, but many of life's other little annoyances disappear. For example, when I worked for other people and traveled around the country, I would be really angry when my plane was late or I got a bad seat — or if my hotel bed sagged in the middle. Now when I travel, I don't care if I have to travel by camel and sleep in a tent (at least most of the time). Doing what I want now makes all the difference. How I reach a destination has become a minor detail, when it used to be the entire focus of my efforts, back before I realized the energy and freedom of working for myself.

You can do it too. Recharge yourself — and get rid of many of life's little annoyances — by pursuing something you really care about.

BIGGER ISN'T ALWAYS BETTER

Most of us grew up believing that in business, the larger your company grew, the better for all concerned. It still seems to be the prevailing sentiment among the business community, despite thousands of examples of companies that have grown too fast, too soon — then failed. When I first started my business, I wanted it to grow, and grow fast. At first it was just me, a telephone, and a desk in a one bedroom apartment. I was overjoyed when my business grew to over 30 employees in just three years. It was great for my ego, I found, but bad for my soul.

One of the main reasons I always wanted my own business was because I hated top-heavy organizations that made me follow inflexible rules. Personnel manuals, vacation schedules, and long, boring meetings drove me nuts. I hated how I found myself playing office politics, and doing things like coming in on Saturday mornings just to impress my boss.

If I had my own company, I told myself, I'd let people work intuitively. They'd be able to go to lunch when they were hungry, take a vacation when they needed it, and I'd assume everyone was bright enough to get things done without sitting through endless meetings. But once I had 30 people working for me, I discovered that the easiest way to get things done was by using the same old bureaucratic tools that I'd hated ... meetings, manuals, and office politics as usual. What a disappointment, I was creating the same kind of workplace that I'd run from not so many years ago.



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Another reason I always wanted my own business was that I wanted the freedom of working for myself, and not having to answer to the boss. I wanted to be the boss, plain and simple. It sounded nice in theory, but once I had 30 employees, reality set in — in an upside down sort of way. I found that I no longer had just one boss — I had 30. I was working for my employees, trying to make payroll every week so they could keep their jobs. Before, when I used to come in on Saturdays to impress the boss, I now found myself coming in on Saturdays to set an example for my employees. It may have been a backwards sort of pressure, but it was still the same kind of pressure.

So I eventually started listening more to my soul and less to my ego, and began scaling back the size of my company. I now work out of my house and while I have employees, they too work at home and I don't have to be there to manage them. I'm at home with my family, don't have to put up with on-site employees, and also lose no time commuting. When my kids come home from school, I can walk up and meet them at the bus stop. We spend some time having cookies and milk in the kitchen. Believe me, it's much more rewarding than talking football around the water cooler.

MAKE SOMETHING BIGGER THAN YOURSELF

One day you'll probably be able to quit working. How boring! I believe we're put here to do more than relax, even after 30 years of hard work and paying taxes. Sitting around is no reward, but I've found out what really works, at least for me. The real pleasure in my life comes from contributing to others. I've found that helping others has benefits that far exceed putting money in the bank — it's an energy booster each and every time you do it. And what most of us want after we've made enough money to live comfortably isn't more time to take naps; it's more energy to enjoy life! I guarantee that once you begin contributing to others, you'll have more energy. Even if you haven't made enough money yet — maybe you're just starting out — helping others will ensure that you won't have to figure out what to do with your life once you have some money in the bank. You'll already be doing something worthwhile and reaping the benefits of this renewed energy and enthusiasm.

Also, making decisions is easier if you know your work helps others. For one thing, your ego won't get in the way of the value of your work because you are making a contribution to society — making a difference. When I first started doing television shows to sell books, I found the attention of the spotlight was as intoxicating as it was addictive. The more I appeared on TV, the more I wanted to be on. It was sick, I've come to realize. I was doing things I normally wouldn't, just to get on the tube and satisfy my ego as a talk-show



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personality. It's something that happens to most people who get close to the business of television and feel how persuasive it can be in selling a product or a personality.

In my heart, I knew that television helped sell my books, and that my books helped people. So I learned to remove my personal self from the fickle decision making that drives the media business, and instead concentrated on selling books to help others. It was like a light bulb went off over my head. Instead of feeling defensive or apologetic about my zany TV personality, I accepted that it was just another tool to sell my books to people who needed the information to get their own lives jump-started. I provide the booster cables, and television reaches a far larger audience than direct mail or taking out an ad in a magazine. Oh, yes, I make money. But more importantly, my books help others.

INVEST IN YOURSELF, NOT THE STOCK MARKET

It amazes me that people give so much of their money to stockbrokers and investment advisors — these people get all the fun of playing with your money, yet take none of the risk. All you get as an investor is the worry, and if you are lucky, a dividend check. Sure, some people make a killing on pork bellies, but most investors wind up eating Roloids for breakfast.

Money should be used to get all you can out of life. I don't believe that you can do that by turning your money and investment decisions over to someone else. Many of us are unhappy with the way the world is, yet we give our money to those people running it in the same old way. If you have an idea — something you believe would make the world a better place — put your money in it. Forget the investors, invest in yourself.

You are your best asset, not blue chip stocks or profit-sharing plans. You should continually be investing in yourself to make sure that you continue to grow. Why invest money in someone else? They're only trying to make their own money and increase their own investments. Learn how to make your own money yourself. Then you'll find real security, and a sense of a job well done — a sense of self worth.

I see rich people fall into the investment trap all the time. On a nice sunny day, stand in front of any big name brokerage office in New York or Chicago. You'll witness a very interesting phenomenon — wealthy people pull up in their limousines,



go inside, and give their money to someone who came to work by subway, bus or bike.

Go figure.

If these rich people spent the money themselves — investing in projects that they believed in — they would probably not make as much. But they would earn, learn, and get a much better return out of their investment. They might even learn to behave creatively with a little bit of that money, and find out how exciting investing can be.

"Taking out the bottom 10% where money matters a great deal to those who do not have enough to live on — the relationship between income and happiness for the rest of the population is not of real importance. Rich people are virtually no happier. Even national surveys of young American children ages 7-11 show that their self reported happiness is not related to their parents' income levels."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

DON'T PUT THE HURDLES TOO HIGH

If you want to learn to play the piano, don't set your sights on Carnegie Hall after one lesson. Sure you're excited, but your goals have to be realistic and achievable. Otherwise you'll be playing frustration and hopelessness, not Chopin. Do something that allows you to contribute to the best of your abilities. If you don't feel you've got the talent to play major concert halls around the country, but you're the best piano teacher in town, think it through. There are hundreds of children who will love you for teaching them, and love is far better than applause. It usually lasts a lot longer, too.

We set our own goals, but too often put our hurdles too high. It's best to put them just high enough to be a struggle, but not too high that we can't get over any of them. Raise or lower them as you go through life. What feels right for this year may not be right for the next. Professional men and women on the fast-track wake up one day with little children and the next day they are living with teenagers. And then they're gone. Miss anything?

Many professionals with children are opting out of the fast lane, shifting their focus from becoming a partner at a high-powered law firm or advertising agency to working from home — managing 4 or 5 clients — and eating cookies with the kids after school. Tell me who gets the real bonus out of that kind of an arrangement.

Trying to become a partner at a law firm requires putting in 60 to 70 hours each week, but handling 4 or 5 clients might



take 20 hours. If you try to make partner while raising young children, you will probably fail at both tasks. Time, energy, and frustration will sap your drive, and too often you'll be forced to give one up. These are both full time jobs. Supermom is a super myth, a marketing angle for the sellers of microwave breakfasts, pre-packaged lunches and carryout dinners. By lowering your sights in your professional life, you can create an atmosphere where both jobs, professional and personal, can get done pretty well.

I recently read a book called "Ambition: How we Manage Success and Failure Through Our Lives" by Gilbert Brim. In the beginning of the book, the author tells a wonderful story that addresses this topic. Brim talks about his father, who retired as a college professor and bought an abandoned farm of several hundred acres. His father had always longed to return to the life he had as a boy, growing up on a farm. When he finally was able to buy the place, he first cleaned the woods, put up fences, roamed the hillside and mountaintops, and trimmed the trees and brush along the drive. As he grew older, his father's legs and back began tiring earlier and earlier in the day, until he had to hire a young man to help him. As he grew older still, the upper part of the mountain behind the farm became too hard to reach, and his father stayed closer to home.

Brim's father lived to be 103, and every few years there was less and less that he could do around the place. But he always found something within his capabilities. At 100, he couldn't even tend the little garden in front of the house, so he constantly worked on four outdoor window boxes of flowers. They were waist high, so he didn't have to bend down to cultivate the flowers. There is a giant lesson here for all of us.

Find something that will challenge your abilities, even as your abilities may lessen. Set realistic and achievable goals every day, but don't set them in concrete. Make them flexible and attainable, and perhaps you too will live to be 103.



We often have to figure out more than one way to get where we're going, whether it's due to a traffic jam or a vacation threatened by bad weather. The same is true in launching a successful business.

If you want to open a store in your local shopping mall but don't have the \$100,000 it will take to start one, consider a different route — become a vendor with a push cart, or perhaps open a booth in the same mall, for a lot less money. All of these business ideas will only cost a few hundred dollars to get started, but it's a start. Or maybe you want to make a living on the professional golf tour, but you know your game is a little shaky — your 18 point handicap won't even get you into the qualifying school. So what? Think about all the other opportunities there are on the circuit. You could get a job with the PGA Tour selling flowers or catering, or become a saleswomen calling on pro shops with a line of golf clothing.

The point is — avoid tunnel vision. View the big picture, and don't let society or any of your own pre-conceived notions lock you out of an area where you want to make a living. The world is full of possibilities, but sometimes you have to create them for yourself. Even if your first step is small, and not where you envision yourself



being, at least you're making progress. And that progress can build on itself and turn into real momentum. You're moving toward what you want — and if you have the stamina and drive — you'll get there.

Few people know exactly what they want in life, and often, by the time they get there, their goals and outlook have changed considerably — or the world has. It's a waste of time waiting around for that perfect job or perfect circumstance. Just start doing what you want to do and keep moving in that direction. Nothing worthwhile happens overnight. It always starts a little imperfect and evolves into something better.

"Tennyson wrote 'Tis better to have loved and lost, than never to have loved at all.'"

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992



I covered some of this earlier when I talked about retirement being passe. Still, it's important to mention it again in another context. Many of us have been conditioned to believe that work stinks, and that being able to sit on our butts for the rest of our lives would be heaven. We also seem programmed into believing that the easier the work is, the better. What a joke! Even though we are sometimes burnt out from our daily labors, the reality is that the harder we work, the better we feel. Even if we're tired at the end of the day — if we've worked hard we feel like we've accomplished something. It's human nature to want to work hard, to push ourselves to the limit. Plus you sleep better at night when you're happily exhausted from what you've been doing all day.

So why do so many people try to find the easy way out of work? Why do they call in sick when they're feeling OK? It's because most people don't like what they are doing and try to do as little of it as possible. That's human nature too.

When people find work with meaning — something that interests them and gives them personal satisfaction — they suddenly start loving their jobs and willingly work longer hours. Then they find leisure time is no longer engaging or nearly as enjoyable as a hard day's work and a good night's sleep.



I'm not talking about workaholics who feel they have to work 70 hours a week to just keep up or get ahead. I mean people who work 12 hour days just because they love doing it! The key is not resigning yourself to a job that you hate instead of taking the risks of changing careers or looking for a more meaningful job.

But I have bills, bills, bills, people argue. Of course — we all do. But isn't it better to take risks and succeed than to spend your days hating your job and longing for a couch and a TV to escape into? That's not living, it's resignation! And if you're going to resign from life, find more challenging work and resign from your current job.

Then you'll bounce out of bed in the morning, raring to go, instead of dragging yourself through another dreary workday, just waiting for it to be over. Because one day it will, and then what will you do?

TRAIN YOURSELF FOR CHAOS

When I began starting businesses, I used to try to get everything to run smoothly. That's what I was trained to do in seven years of business school. Their educational mission was to teach us to get everyone and everything to work perfectly in business. Nice concept on paper.

In real life, nothing ever runs perfectly. Once I was in the real business world, something or someone was always going wrong. People would screw up. Materials wouldn't be delivered on time. Customers wouldn't pay their bills. Nothing seemed to work smoothly — the way I thought they would if I worked at it hard enough. I spent all my time putting out fires and frustrated myself to no end. Eventually, I quit trying to train myself to handle things perfectly, because perfection so rarely happened.

Instead, I began training myself to cope with chaos. Now I plan for what will go wrong when I step into the office tomorrow. What will I do when I don't get my money on time? What will I do when my materials don't come in on time, or bills aren't paid?

In a perfect world, we wouldn't need business schools. Businesses would run themselves, turning handsome profits each quarter. Perfection handles itself, it needs no fine tuning. But perfection rarely happens in life or in business — so I recommend chaos training. Everyone needs a crash course in it before starting a new business. Think of it as business boot camp for the coming millennium.



FIRST, PLEASE YOURSELF

So many of us grow up with the Judeo-Christian ethic of self sacrifice and putting others first, that we don't know where to draw the line in our own lives. This may sound like heretical Me Generation propaganda, but it's true. Just because you help yourself doesn't mean you forget everyone else — you just put yourself in the picture, too.

I believe in helping others, but I also know there are times when trying to please others hurts you — and indirectly them, in the long run. It's like a boomerang. You have to throw it, it won't throw itself. You have to be the nicest to yourself first in order to be nice to others. If I'm not happy in what I'm doing, I can't be joyful and helpful to others around me.



When I had my first child, I started having all kinds of anxieties about my finances. Believe me, I sweated bullets! I'd need a big house in a great neighborhood and an even bigger bank account to afford college. I worried for months and months — I didn't have any of these things. Where would they come from?

Then I started spending all my time trying to figure out how to make more money just to alleviate my anxiety. I began making most decisions not because I thought they were right and I wanted to do them, but more because I thought they would make more money.

Soon work was less fun — I wasn't making enough to live up to my expectations of a bright future for my kid. As a result, life was less fun, and I became less able to bring joy and laughter to those

around me.

Then one day I began thinking about what I remembered most about my father. It was never the house he provided, or money for college — it was the upbeat attitude and love we shared around the house that had the greatest impact on my life.

Right then and there I changed directions completely. I realized that my major duty to my children would not be to have the biggest house on the block, the nicest car, or a fat bank account. Instead, I decided to do work that I felt was important and meaningful, so that I could come home happy and share this with my family. They would remember me as the kind of father that was always around, trying new things, and staying curious about life.

I think this "me first" boomerang approach also works with almost all other personal relationships in life. If you do not take care of your happiness and self-fulfillment first, you cannot be genuinely generous and caring with others. You simply won't have the capacity or energy to give graciously of yourself. And that won't help anyone.



We waste too much time worrying about the things we can't control. Does my boss like me? Will my company downsize and put me on the streets? Are terrorists stealing nukes? Will the airplane crash? Are antibiotic resistant diseases about to create the Mother of all Plagues? Will Aunt Lila like my gift? On and on it goes...



Usually there's little we can do to influence these events. If someone doesn't like you, it's usually because of a personality conflict. How can you change that and remain true to yourself? Impossible! If you wind up on welfare, it's the economy, stupid. Don't worry, be resourceful — plan for economic chaos and you won't be left out in the cold. Nuclear black market and terrorists? What does that have to do with you? Write your elected representatives and express your concern — then let it go. Unless you're the pilot, you have absolutely no control of the airplane — whether it gets to your destination on time or falls out of the sky. Listen to the flight attendant and notice the emergency procedures — and then relax — you have no control.

Sure, there are little things we can do that may influence such events, but I believe the amount of your worry should be proportionate to your ability to control the outcome.

It pays to be prepared, to be somewhat cautious and definitely concerned about threatening issues. But when all is said

and done, the only real control you have is over your own decisions in life. Make good ones, and the rest of your worries fall into the proper perspective.

If you are worried about money, remember Howard Hughes. He was brilliant, good looking, rich and famous — smart as a whip. He dined with movie stars, presidents, and kings. Then he started worrying. He worried about germs and microbes, and wound up a wasted hermit living in an airtight penthouse in Las Vegas with the drapes drawn shut to keep the bugs away. Guess what? He died anyway.

"Past success often makes it more difficult to succeed in the future. That's what happened to GM, IBM, and Sears."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

ANTICIPATION IS ALWAYS WORSE THAN REALITY

It never fails. Every time I worry about doing some unpleasant task like confronting someone who owes me money, or firing an employee who has been with me for a long time, I realize that thinking about what's going to happen is always worse than the actual event itself. I usually worry about the confrontation so much that my stomach will ache, and then, when I finally make the call or have the meeting, it's never as bad as I expected. So now I try to get any potentially stressful situation over as fast as possible. Procrastinating only makes things worse, I know that now. The sooner I get it over with, the better I'll feel, and the actual event is never as bad as I imagine it will be.



Now my stomach doesn't hurt when I've got bad news to deliver or a confrontation to face. I visualize a positive outcome — what it will be like afterwards. People appreciate the honesty and directness of such an approach, and so do I.



In our fast changing society, too many people are afraid that if they're not using the latest technology they'll be left in the dust — selling apples on street corners instead of making a killing by staying up with the virtual pack.

In a consumer society like ours, this fear is absurd. The truth is, the longer you hold out on acquiring some new technological whiz-bang product, the better off you'll be when you finally do buy the next generation of products. Save your time, worry and aggravation, and let new technology pass you by for awhile. Then, when you're ready, the products will be better, cheaper, easier to use — and you'll be fresh and excited about them — not jaded and cynical like the others who feel burnt because last year's hot software isn't worth a slice of toast anymore.

The problem is, we never get any encouragement to wait and not act impulsively. Everyone tells us to buy now — or life will pass us by. This has been going on in our country ever since the first car was offered to consumers. Earlier, really. For farmers, it was the steam combine; for tailors, the foot-pedal sewing machine.

But the car was the first big piece of technology that truly revolutionized the world. When the first automobiles appeared, slick salesmen told people



how life was going to pass them by if they didn't own one. A lot of people were fooled into believing that their life was better with a car, but it wasn't. They were buying the sizzle and not the steak. Those early cars were complicated to run, and required special tools and skills. And they were even a lot slower than the existing mode of transportation, the horse. Most importantly, there was no "software" for the first cars — no roads to ride on. Because of this, some of those early car owners weren't even able to try out this new gadget that was supposed to revolutionize their lives.

Still, there were people who just had to have a car.

And what eventually happened? After everyone who just had to have the first cars had one, the manufacturers started figuring out how to make them cheaper, easier to use, and more useful. The next models were a lot better, as were subsequent generations of cars.

The same is true of computers. I remember in the early 1980s, when personal computers were first introduced. Salesmen told us our lives and businesses would fail if we didn't run out and buy the latest personal computers — at the time selling for around \$5,000! They told us that we could balance our checkbook on the computer! Keep recipes! If our children didn't know computers, they'd never get into college!

Well, if you never balanced your checkbook by hand, you would probably never do it by computer. It would take longer. A \$5,000 piece of machinery to store recipes? Great idea! And the college gambit is as old as the encyclopedia salesman. The only thing a student could do on a computer back then was word processing. And if they had to write a report, a \$200 typewriter would still do the job just fine.

The longer you waited to buy a computer, the cheaper they became and the more problems they could solve in less time. Fifteen years have passed, and it's finally getting easier to balance your checkbook by computer, but only if you write a lot of checks. You see — it pays to wait.

I see the same thing happening with the Internet. In early 1994 when I first started playing with the Internet, it was a little expensive for a commercial connection and very difficult to use. The information available there was also questionable as to its value. But by late 1995, it became a whole lot easier to use, and the price keeps dropping. There is a lot more information available, but I still question its usefulness in real time. If you're not on the Internet yet, don't fret, and don't believe those that imply that you're one of the only ones not online. It won't hurt to keep waiting, and when you do sign on, it will be with a much better service than it was — well, yesterday.

THE HARD DECISIONS ARE THE BEST

It's human nature to try and avoid making hard decisions, but I say the toughest ones are some of the best moments in life. Every time I've ever had to make a hard decision, I've always chosen the most difficult path. And these moments have become some of the most important and best turning points in my life. They made my life far richer than I could ever have dreamed, and were responsible for quantum jumps in my self confidence and inner security.

So now I look for those hard decisions — in fact, I'm eager to take them on. They don't come around very often, but when they do, try to appreciate them for the opportunities they can offer. The problem with tough decisions is that your intellect — as well as your friends and hired experts — will always caution you to go one way, while your heart tells you to pick another way. These decisions are usually choices between money and an idea or project that you believe in — even changing your career or spending your vacation building houses for the poor. Trust your heart — that's what it's there for.



ASSETS ARE A TRAP

You pay for your assets twice. Once in cold cash, and again in the limitations they place on your ability to make decisions to change your life.

We are all conditioned to believe that the game of life is won by the person who has the most assets when they finally bite the dust. "He Who Dies With the Most Toys Wins" — you've seen the bumper sticker, but nothing could be further from the truth. I find assets are a burden to life. The more assets I have, the more time I spend worrying about losing them, and the less time I spend having fun with my life — doing what I really want to do.

I'm not advocating taking a vow of poverty — I'm just saying be careful about accumulating too many assets or getting trapped in the "gimme more" mind set. You don't want to find yourself working just to add new toys to the playground — most of the time, you'd be too busy to enjoy those toys, anyway. If you can't afford to lose those material things, don't bother accumulating them in the first place.



DON'T TRUST ME

I deeply believe in what I've written in these past 36 philosophical vignettes, but don't trust me. What works for me might not work for you — you've got to find out for yourself. This goes for anyone you turn to for advice — whether it's your mother, your stock broker, your barber or your therapist. Face it, we're all different, and each of us must create our own unique mosaic of what works and, even more importantly, what doesn't work.

I don't actually follow everything I'm professing here each and every day — I'd love to, but I don't. Sometimes I give in to my own personal weaknesses or to outside influences and can't live up to my own expectations of myself. But I try and I keep trying, continually learning from my mistakes.

That's what has been so wonderful about writing this book. It's given me an opportunity to put what I really believe in down on paper — an itemized account of my values and beliefs, what's important in life and what isn't, at least to me. It's taken me a lot of years of experiencing both success and failure to arrive at what I feel is important to me in life. And I'm sure that those beliefs will continue to change as I keep on learning from my life.

Use this book like a philosophical lazy susan or salad bar. Pick and chose — help yourself. In the end, you'll have your own unique mix of principles that work best — different from mine and different from



the person right beside you. And that's empowering.

"The Emptiness of Success

First, the amount of time and effort required to achieve a given goal may be so great that it causes failure in other important areas of life. Life becomes unbalanced. A second reason is described as 'fear of failing.' When the success is seen as the result of luck or other external causes rather than one's own effort, problems may arise. A third reason why winning may not bring happiness is we may be wrong about the value of the goal."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

I Wanna Go To School

78 Federal Money Programs Worth \$30 Billion

Most people have heard of the Federal government's largest money programs for students like the Pell Grant program and the Guaranteed Student Loan program. But did you know that the Federal government is the single largest source of money for students — whether they show financial need or not? It's true, but very few people are aware of the many grant programs in place and just waiting to give money to those students smart enough to find out about them. These little known programs provide students with:

- \$15,000 to do graduate studies in housing related topics from the Department of Housing and Urban Development
- Money to finance a graduate degree in criminal justice from the Department of Justice
- \$5,000 to study to be a librarian from the Department of Education
- \$11,000 for a bachelor's degree in community planning from the Department of Housing and Urban Development
- \$800 to travel to energy conferences from the Department of Energy
- \$14,000 to get a graduate degree in foreign languages from the Department of Education
- Money to finance a graduate degree in mathematics from the Department of Defense
- \$2,500 towards a degree in history from the National Endowment for the Humanities
- \$8,800 plus tuition and expenses to be a nurse from the Department of Health and Human Services
- Grants to study child development and violence training from the Department of Health and Human Services

How To Apply

Requirements and application procedures vary widely from program to program. Some programs accept applications once a year, while others award money on a year round basis. Some programs require you to apply directly to the main funding office in Washington, DC, while other programs distribute the money to local organizations which then distribute funds to individuals. Whenever possible, we have provided a current listing of those local organizations that you may contact directly to obtain money. It should be noted that these lists can change and students might find it useful to also check the main Washington office just to inquire about new organizations which may have been recently added to the list. Like most things connected to the government, organizations are formed, changed, and even shut their doors on a frequent basis.

All these federal programs are listed in the *Catalogue of Federal Domestic Assistance*, which is available in most libraries. The program name and number in parenthesis refer to this publication.

*** Money To Study Farming, Flowers, Clothing,
And Food**

Federal Money For Students

(Special Emphasis Outreach Grants 10.140)

Don Green

Special Emphasis Outreach Programs

Civil Rights Enforcement

U.S. Department of Agriculture

14th and Independence Ave., SW

Washington, DC 20250

202-720-7002

The program objective is to provide rapid financial support to assist public, private, State and/or other colleges and universities whose activities relate to the 1890 Morrill Act special emphasis areas. Overall goals of this program are to assist these institutions in their efforts to increase minority participation in agricultural and related fields, and to improve higher educational programs and resources that prepare students to enter these fields. Money can be used to provide assistantships for minority students; assist in arranging work experiences for students with business, industry, and government agencies; help faculty members pursue postgraduate work in such fields as animal science, plant science, food and nutrition, clothing and textiles, computer science, and agricultural economics. Students must apply to those institutions that received the money. Contact the address listed above for a list of those institutions. Money available: \$35,000.

*** Fellowships To Study Food And Agriculture**

Science

(Food and Agricultural Science National Needs Graduate Fellowship Grants 10.210)

Grant Programs Manager

Office of Higher Education Programs, CSREES

U.S. Department of Agriculture

Administrative Building, Room 338A

14th and Independence Ave., SW

Washington, DC 20250

202-720-7854

The program awards grants to colleges and universities that have superior teaching and research competencies in the food and agricultural sciences. These grants are to be used to encourage outstanding students to pursue and complete a graduate degree at such institutions in an area of the food and agricultural sciences for which there is a national need for development of scientific expertise. Therefore, institutions that currently have excellent programs for graduate study and research in the food and agricultural sciences dealing with targeted national needs are particularly encouraged to apply. Money can be used to support a student completing a two-year masters program or a three-year doctoral program. Students must apply to those institutions that received the money. Contact the address listed above for a list of these institutions. Money available: \$3,456,000.

*** Help Prepare For College Math And Science**

(Youth Competency, Math and Science 11.449)

Dr. James L. Rasmussen

Environmental Research Laboratories

1335 East-West Hwy.

Silver Spring, MD 20910

301-713-2474, ext. 107

The program objective is to increase the number of minority students enrolling in college and majoring in math, science, and engineering from the St. Vrain and Boulder Valley School districts. Another objective is to recruit scientists and engineers from the Boulder County area to serve as science/ math tutors for primarily girls and minority students in the Boulder Valley

I Wanna Go To School

and St. Vrain school districts. Students living in Boulder Valley or St. Vrain school districts in Colorado can get free tutoring if they are women or minorities and want to study math, science, or engineering in college. Help is also available for students to take field trips to colleges. Students must contact the office listed above for application information. Money available: \$10,000.

*** Money From The Department Of Defense To**

Study Mathematics

(Mathematical Sciences Grants Program 12.901)

Dr. Charles F. Osgood

National Security Agency

ATTN: R51A

U.S. Department of Defense

Fort George G. Meade, MD 20755-6000 301-688-0400

The National Security Agency (NSA) is concerned over the steadily declining pool of American citizens making careers in those areas of mathematics most strongly identified with cryptology. This alarming trend, along with lagging federal compensation could imperil NSA's carrying out its cryptologic mission. This grant program exists in order to make careers in these fields of mathematics seem more attractive to Americans and to make NSA known as a possible employer of such mathematicians. This grants program provides for summer salary, professional travel, graduate student support, postdoctoral support, and conference support. Contact the source office listed above for additional application information. NSA provides a free brochure describing how to apply for a grant. Money available: \$2,600,000.

*** Money To Study Community Planning**

And Development

(Community Development Work-Study Program)

John Hartung

U.S. Department of Housing and Urban Development

Community Planning and Development

Office of University Partnerships

451 7th St., SW, Room 8130

Washington, DC 20410

202-708-3061, ext. 261

The Community Development Work-Study Program makes grants to institutions of higher education to provide assistance to economically disadvantaged and minority students. Students take part in community development work-study programs while they are enrolled full time in graduate or undergraduate programs with that major. Grants are given to encourage minority and economically disadvantaged students to develop careers in community and economic development, community planning, and community management. Related fields include public administration, urban management, and urban planning. Student assistance is in the form of work stipends, tuition support, and additional support to cover books and travel related to conferences and seminars. Students must apply to those institutions that received the money. Money available: \$2,000,000. Each student is eligible to receive up to \$11,000 per year for undergraduate work, and \$15,000 for graduate work.

*** Money To Study Housing Issues**

(Doctoral Dissertation Research Grant Program)

Ann Weeks

Division of Budget, Contracts, and Program Control

Federal Money For Students

Office of Policy Development and Research
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 8230
Washington, DC 20410

202-708-0544

The program objective is to encourage doctoral candidates to engage in policy related housing and urban development research and to assist them in its timely completion. Money can be used to support Ph.D candidates while they complete work towards their degree. Students must have a fully developed and approved dissertation proposal that addresses the purpose of this program. Students can request an application package from the address listed above or by calling HUD USER at 800-245-2691. Each student is eligible for up to \$15,000 per year.

*** Money For Members Of Indian Tribes**

To Go To College

(Indian Education — Higher Education Grant Program 15.114)

Terry L. Porta
Bureau of Indian Affairs
Office of Indian Education Programs
Code 522, Room MS 3512-MIB
U.S. Department of the Interior
1849 C St., NW
Washington, DC 20240

202-208-4871

The program objective is to provide financial aid to eligible Indian students to enable them to attend accredited institutions of higher education. Members of an Indian tribe may be eligible for these grants to supplement the total financial aid package prepared by their college Financial Aid officer. Once you have been accepted by a college and have completed their financial aid application, you may request a grant application form from your tribal group. Money available: \$29,280,000. The amount of assistance per student ranges from \$350-\$7,450 per year.

*** Money For Graduate Students In Criminal Justice**

(Criminal Justice Research and Development — Graduate Research
Fellowships 16.562)
National Institute of Justice
633 Indiana Ave., SW
Washington, DC 20531

202-307-2942

The program objective is to improve the quality and quantity of knowledge about crime and the criminal justice system. Additionally, the program seeks to increase the number of persons who are qualified to teach in collegiate criminal justice programs, to conduct research related to criminal justice issues, and to perform more effectively within the criminal justice system. Students can receive a fellowship for a year, plus two to three months to visit the National Institute of Justice to work with staff as an intern. This competitive program provides fellowship stipends, major project costs, and certain university fees, round trip travel expenses to the Institute, and housing costs. Detailed information can be received by requesting the NIJ Research Plan from the National Criminal Justice Reference Service, Box 6000, Rockville, MD 20850, 800-851-3420. Money available: \$200,000.

*** Money For Graduate Students Who Want To**

Study The Break Up Of The USSR

(Russian, Eurasian, and East European Research and Training 19.300)
Program Officer

I Wanna Go To School

Eurasian and East European Research and Training Program
INR/RES
U.S. Department of State
Suite 404, Box 19
1250 23rd St., NW
Washington, DC 20037

202-736-4386

The program objective is to sustain and strengthen American expertise on the Commonwealth of Independent States, Georgia, the Baltic countries, and countries of Eastern Europe by supporting graduate training; advanced research; public dissemination of research data, methods, and findings; contact and collaboration among government and private specialists; and first hand experience of the (former) Soviet Union and Eastern European countries by American specialists, including on site conduct of advanced training and research. Graduate students interested in conducting research on the Commonwealth of Independent States, Georgia, the Baltic countries, and the countries of Eastern Europe can receive fellowships which can support a student while conducting research or training. Funds are given to nonprofit organizations and institutions of higher learning who act as intermediaries for the federal funds by conducting their own competitions to make the awards. Grants in the past include grants for on site independent short term research; individual exchange fellowships for American graduate students to pursue research in the region; and advanced in country language training fellowships in Russian, Ukrainian, Hungarian, Polish, and more. Students must apply to those institutions that received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$5,000,000.

*** \$3,000 A Year To Study At A State School To Become A Merchant Marine**

(State Marine Schools 20.806)
Taylor E. Jones II, Director
Office of Maritime Labor and Training
Maritime Administration
U.S. Department of Transportation
400 7th St., SW
Washington, DC 20590

202-366-5755

The program objective is to train merchant marine officers in State Marine Schools. You can receive \$3,000 per year to train to be a merchant marine officer at a designated State marine school. In exchange for this incentive payment program, you must commit yourself to a minimum of five years of duty to the Maritime Administration, which can be satisfied by: serving as a merchant marine officer aboard vessels; as an employee in a U.S. maritime related industry, profession or marine science; or as a commissioned officer on active duty in an armed force of the U.S. or in the National Oceanic and Atmospheric Administration. You must also remain in a reserve unit of an armed force for a minimum of eight years. Students need to apply to one of the State Marine Schools or they can contact the main office listed above. Money available: \$9,325,000.

*** All Expenses Plus \$543 A Month To Study At The Merchant Marine Academy**

(U.S. Merchant Marine Academy 20.807)
Taylor E. Jones II, Director
Office of Maritime Labor and Training
Maritime Administration

Federal Money For Students

U.S. Department of Transportation
400 Seventh St., SW
Washington, DC 20590

202-366-5755

The program objective is to train merchant marine officers. While attending the Merchant Marine Academy in Kings Point, NY, students will receive training, subsistence, books, quarters, uniforms, medical care, and program travel without cost. In addition, the student will receive a monthly wage from their steamship company employer. For additional information and application procedures contact the source office listed above. Money available: \$32,063,000. An allowance is prescribed for all personnel for uniforms and textbooks. During the sea year a midshipman will earn \$543.90 per month from his or her steamship company employer.

*** \$4,000 To Study The Humanities For The Summer**

(Promotion of the Humanities — Summer Stipends 45.121)

Division of Research Programs

Summer Stipends

National Endowment for the Humanities

1100 Pennsylvania Ave., NW, Room 316

Washington, DC 20506

202-606-8551

The program objective is to provide support for individual faculty and staff members at universities and two-year and four-year colleges and for others who have made or have demonstrated promise of making significant contributions to the humanities, in order to pursue two consecutive months of full time study or research on a project in the humanities. If you already have your degree in the field of humanities, and are a professor or independent scholar, you can apply to receive a summer stipend to continue your research and writing. Students should contact the office listed above for guidelines and an application packet. Money available: \$879,000. There is \$4,000 available per student; with travel — \$4,750.

*** Money For Ph.D. Students In Humanities To Complete Their Dissertation**

(Promotion of the Humanities — Dissertation Grants 45.157)

Division of Research Programs

Dissertation Grants

National Endowment for the Humanities

1100 Pennsylvania Ave., NW, Room 316

Washington, DC 20506

202-606-8465

The program objective is to provide support for individual Ph.D candidates in the humanities to complete the writing of their doctoral dissertations. Funds can be used to support a student while completing their Ph.D. Applicants for this program must have completed all requirements for their Ph.D. (except the dissertation), and the dissertation topic and plan must be approved by the dissertation director. The field of humanities includes language, linguistics, literature, history, philosophy, archaeology, religion, ethics, and more. Students must contact the office listed above for application information and guidelines. Money available: \$350,000. There is \$14,000 available per student to cover a six-to-twelve-month period.

*** Money For Social, Behavioral, And Economic Sciences Students**

(Social, Behavioral, and Economic Sciences 47.075)

Assistant Director

I Wanna Go To School

Social, Behavioral, and Economic Research (SBER)
National Science Foundation
4201 Wilson Blvd.
Arlington, VA 22230

703-306-1700

The program objective is to promote the progress of the social, behavioral, and economic sciences; to facilitate cooperative research activities with foreign scientists, engineers, and institutions; and to support understanding of the resources invested in science and engineering in the U.S. Funds are provided for U.S. scientists and engineers to carry out studies abroad, to conduct research, to engage in joint research projects with foreign counterpart organizations, and to support international scientific workshops in the U.S. and abroad. Other programs in social, behavioral, and economic science, and science resources studies provide funds which may be used for paying associated costs necessary to conduct research or studies such as: salaries and wages, equipment and supplies, travel, publication costs, and other direct and indirect costs. Students must contact the office listed above for application information. Guidelines are contained in publications, *Guide to Programs FY 1995* and *Grant Proposal Guide*. Money available: \$122,870,000. The range of assistance per student is \$1,000 to \$9,000,000. The average amount of assistance is \$57,458.

*** Money For Science, Math, And Engineering**

Students

(Education and Human Resources 47.076)
Assistant Director
Education and Human Resources
National Science Foundation
4201 Wilson Blvd.
Arlington, VA 22230

703-306-1700

The program objective is to provide leadership and support to the nation's efforts to improve the quality and effectiveness of science, mathematics and engineering education, with the ultimate goal being a scientifically literate society, a technically competent work force, and a body of well-educated scientists and engineers able to meet the nation's needs. Colleges, universities, educational agencies, organizations, and others can apply for grants from the National Science Foundation to support projects to improve the quality and effectiveness of science, math, and engineering education at all levels of education. Funds can be used for research, educational activities or studies, travel, or fellowships. Students must contact the office listed above for application information. For guidelines, request the *Guide to Programs FY 1995* and the *Grant Proposal Guide*. Generally, faculty submit the proposals. Money available: \$599,000,000.

*** Money For Disabled Veterans To Go To College**

(Vocational Rehabilitation For Disabled Veterans 64.116)
Department of Veterans Affairs
Central Office
Washington, DC 20420

800-827-1000

The program objective is to provide all services and assistance necessary to enable service-disabled veterans and service persons hospitalized pending discharge to achieve maximum independence in daily living and, to the maximum extent possible, to become employable and to obtain and maintain suitable employment. The fund provides for the entire cost of tuition, books, fees, supplies, and other services to help the veteran live with a reduced dependency on others while staying in their homes and communities. The veteran also receives a monthly allowance, a work-study allowance, and more. Enrollment can be in trade, business, or technical schools, colleges, apprenticeship programs, cooperative farming, special rehabilitation facilities, or at home when necessary. Students must obtain an application from

Federal Money For Students

any Veterans Affairs (VA) office or regional office and submit it to the nearest VA regional office. Money available: Direct payments: \$309,150,000; Loan advances: \$2,022,000. Monthly full time allowances per student range from \$366 for a single veteran to \$535 for a veteran with two dependents, plus \$39 for each dependent in excess of two.

*** Money For Spouses And Children Of Deceased Or Disabled Veterans To Go To School**

(Survivors and Dependents Educational Assistance 64.117)

Department of Veterans Affairs

Central Office

Washington, DC 20420

800-827-1000

The program objective is to provide partial support to those seeking to advance their education who are qualifying spouses, surviving spouses, or children of deceased or disabled veterans who, as a result of their military service, have a permanent and total (100 percent) service connected disability, or are service personnel who have been listed for a total of more than 90 days as currently Missing in Action, or as Prisoners of War. Spouse, surviving spouse, or child of a deceased or disabled veteran can receive monthly payments to be used for tuition, books, subsistence for courses, training, or college. Financial assistance is \$404 per month, and there is tutorial assistance, vocational counseling and testing, and a work-study allowance. Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities, as well as study at business, technical, or vocational schools. Apprenticeship programs, on-job training programs, and farm cooperative courses are also included. Benefits for correspondence courses are available to spouses only. Information on this program and application forms are available from your local or regional Veterans Affairs (VA) office. Money available: \$99,401,000. For institutional training, the amount of money available per student monthly for full-time study is \$404, for three-quarters time study is \$304 and for half-time study is \$202. (The maximum is \$1,200). Students will be paid minimum wage (federal or state minimum, whichever is higher) for work-study programs.

*** Money For Veterans Who Served Between 1977-1985 To Go To School Or Receive Training**

(Post-Vietnam Era Veterans' Educational Assistance 64.120)

Department of Veterans Affairs

Central Office

Washington, DC 20420

800-827-1000

The program objective is to provide educational assistance to persons entering the Armed Forces after December 31, 1976, and before July 1, 1985, in obtaining an education they might otherwise not be able to afford; and to promote and assist the all volunteer military program of the United States by attracting qualified persons to serve in the Armed Forces. Veterans who entered the Armed Services between 1977 and 1985 may be eligible for funds to obtain a college degree or vocational training. Through this program, the government matches \$2 for every \$1 the serviceman contributes. Some contribution to the fund must have been made prior to April 1, 1987. Contact your local or regional Veterans Affairs (VA) office for additional information or application materials. Money available: \$48,079,000. Up to a maximum of \$8,100 of basic benefits is available per student, as well as a work-study allowance of minimum wage (federal or state, whichever is higher) and tutorial assistance up to a maximum of \$1,200.

*** Money For Retired Veterans To Get Two Years Of Training To Start A New Career**

I Wanna Go To School

(Vocational Training For Certain Veterans Receiving VA Pensions
64.123)

Department of Veterans Affairs
Central Office

Washington, DC 20420

800-827-1000

The program objective is to assist new pension recipients to resume and maintain gainful employment by providing vocational training and other services. Veterans' pension recipients can receive vocational training and other services so that they can resume gainful employment. The program provides for direct payment to service providers for the entire cost of tuition, books, fees, supplies, and other services. The training program usually may not exceed 24 months, and participants may also receive up to 18 months of employment counseling, job search assistance, and work adjustment services. Additional information and application materials are available at any local or regional Veterans Affairs (VA) office. Money available: \$514,000. The money available is limited to actual costs of books, supplies, tuition, and fees (does not include pension allowance).

*** Money For Retired Veterans To Go To School**

(All-Volunteer Force Educational Assistance 64.124)

Department of Veterans Affairs
Central Office

Washington, DC 20420

800-827-1000

The program objective is to help service persons readjust to civilian life after their separation from military service; to assist in the recruitment and retention of highly qualified personnel in the active and reserve components in the Armed Forces; to extend the benefits of a higher education to those who may not otherwise be able to afford it; to restore lost educational opportunities to those who served on active duty; and to enhance the Nation's competitiveness through a more highly educated work force. Honorably discharged veterans can take advantage of the Montgomery GI Bill Active Duty benefits, which provides funds to pursue professional or vocational education, and even covers correspondence courses. Veterans receive a monthly stipend while attending school, with the amount varying depending upon date of entry into the service and length of service. Additional information and application materials are available through any regional Veterans Affairs (VA) office. Money available: \$985,512,000. A maximum allowance of \$14,575.68 as basic assistance is available per student, as well as a work-study allowance based on minimum wage (federal or state wage, whichever is higher). Up to a maximum of \$1,200 is available for tutorial assistance.

*** Volunteer And Earn Money To Pay For School**

(AmeriCorps 94.006)

Corporation for National Service
1201 New York Ave., NW

Washington, DC 20525

202-606-5000, ext. 474

AmeriCorps is an initiative designed to achieve direct results in addressing the Nation's critical education, human, public safety, and environmental needs at the community level. The program provides meaningful opportunities for people to serve their country in organized efforts, fostering citizen responsibility, building their community, and providing educational opportunities for those who make a serious commitment to service. Stipends can be used to support the person while they volunteer. Health care and child care benefits may also be provided. Participants will also receive an education award which may be used to pay for higher education or for vocational training, and may also be used to repay any existing student loans. Contact the Corporation for National Service to locate programs in your area or to apply for

Federal Money For Students

programs at the national level. Money available: \$429,800,000. Participants earn at least minimum wage stipends, and educational benefits can range from \$1,000 to \$4,725, depending upon the program.

*** Money For Science And Engineering Students To**

Travel To And Work In Energy Labs

(University-Laboratory Cooperative Program 81.004)

Larry L. Barker

Postsecondary Programs Division

Office of University and Science Education Programs

Office of Science and Technology

U.S. Department of Energy (DoE)

Washington, DC 20585

202-586-8947

The program objective is to provide college and university science and engineering faculty and students with energy related training and research experience in areas of energy research at Department of Energy research facilities. Funds can be used to conduct energy research at one of the DoE research facilities, and students will also receive a stipend and a small travel allowance. Students can also participate in energy related workshops and conferences. Students must apply to a participating laboratory or university. Money available: \$5,500,000. The amount of money available per student varies depending on the academic level of applicant.

*** Money For Minority Students To Go To**

Energy Related Conferences

(Minority Educational Institution Research Travel Program)

Annie Whatley

Office of Minority Economic IMPACT

MI-1

U.S. Department of Energy

Forrestal Building, Room 5B-110

Washington, DC 20585

202-586-0281

The program objective is to provide travel support to faculty members and students of minority postsecondary educational institutions to encourage and assist in initiating, improving, renewing, and expanding energy related research. Funds can be used to reimburse students for travel expenses, including travel related tickets and per diem cost, so that they may attend energy related conferences, workshops, and symposia. Application forms can be requested by contacting Oak Ridge Associated Universities, Minority Institution Research Travel, University Programs, P.O. Box 117, Oak Ridge, TN 37830, 615-586-8158. Money available: \$50,000. There is \$200 to \$800 available per student.

*** Money For Minority Students At Junior Colleges**

Who Are Energy Majors

(Minority Technical Education Program 81.082)

The Minority Energy Information Clearinghouse

Minority Economic IMPACT

Office of Economic Impact and Diversity

U.S. Department of Energy

Forrestal Building

Washington, DC 20585

202-586-5876

I Wanna Go To School

The program objective is to provide scholarship funding to financially needy minority honor students pursuing training in energy related technologies and to develop linkages with energy industries. Scholarship funds are available to defray costs of tuition, books, tools, transportation, and laboratory fees for minority students attending junior colleges and majoring in an energy related field. The Department of Energy selects the two year postsecondary education institutions to receive grant awards. Students must apply to those institutions that received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$382,000.

*** Spend A Semester In A Department Of Energy**

Lab

(Science and Engineering Research Semester 81.097)

Donna Prokop

Postsecondary Programs Division

Office of University and Science Education Programs

Office of Science and Technology

U.S. Department of Energy

Washington, DC 20585

202-586-8949

The program objective is to give juniors and seniors the opportunity to participate in hands-on research at the cutting edge of science at Department of Energy laboratories, and to provide training and experience in the operation of sophisticated state-of-the-art equipment and instruments. College juniors and seniors who are majoring in an energy related field can spend a semester using some of the Federal government's equipment and instruments at many of the Department of Energy's labs. The energy research must be concentrated in an area of the laboratory's ongoing research. Applications may be obtained by writing to Science and Engineering Research Semester, Office of Science and Technology (ET-31), Room 513-168, U.S. Department of Energy, 1000 Independence Ave., SW, Washington, DC 20585. Money available: \$2,500,000. Students receive a weekly stipend of \$225, complimentary housing or a housing allowance, and a round trip ticket to the lab.

*** \$15,000 For Graduate Students To Study**

Overseas

(Educational Exchange — Graduate Students 82.001)

Institute of International Education

809 United Nations Plaza

New York, NY 10017

212-984-5330

The program objective is to improve and strengthen international relations of the United States by promoting better mutual understanding among the peoples of the world through educational exchanges. Graduate students who would like to spend a year studying overseas can apply for the Fulbright Program, where if accepted, they will receive round trip transportation, tuition, books, maintenance for one academic year in one country, and health insurance. Students apply through the Fulbright program adviser located at their college or university, or they can apply as an at-large applicant by contacting the New York office of the Institute of International Education. Money available: \$10,746,443. The average award per student is \$13,500, but awards can range anywhere from \$1,000 to \$26,000.

*** \$4,000 Grant For Students Having Trouble Paying**

For Tuition

(Federal Supplemental Educational Opportunity Grants 84.007)

Federal Money For Students

Division of Assistance to States
Office of the Assistant Secretary for Special Education
and Rehabilitation Services
U.S. Department of Education
400 Maryland Ave., SW
Washington, DC 20202 202-708-4690

The program objective is to provide eligible undergraduate postsecondary students who have demonstrated financial need with grant assistance to help meet educational expenses. If you are working towards your first undergraduate baccalaureate degree and are having trouble paying the bills, you may qualify for money through the Federal Supplemental Educational Opportunity Grants (FSEOG) program. Grants are for undergraduate study, and range from \$100 to \$4000 per academic year, with the student eligible to receive a FSEOG for the time it takes to complete their first degree. Students should contact the Financial Aid office of the school they attend or plan to attend for information regarding application. A student *Financial Aid Handbook* is available, as is a list of grantee institutions by contacting the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044, 800-433-3243. Money available: \$583,407,000. Awards per student average from \$200 to \$4,000 per year, while the estimated average award is \$705.

*** Money For A Foreign Language Degree**

(National Resource Centers and Fellowships Program For Language
and Area or Language and International Studies 84.015)
Christine Corey
International Studies Branch
Center for International Education
Office of Postsecondary Education
U.S. Department of Education
Seventh and D St., SW
Washington, DC 20202-5332 202-401-9783

In this global world, foreign languages and international studies are becoming increasingly important. The Department of Education has funds to support centers which promote instruction in foreign language and international studies at colleges and universities. In addition, there are graduate fellowships to pursue this course of study in order to develop a pool of international experts to meet our Nation's needs. Funds for centers may be used for instructional costs of language and area and international studies programs, administration, lectures and conferences, library resources and staff, and travel. Grants for fellowships include tuition, fees, and a basic subsistence allowance. Students must apply to those institutions that received the money. Students can contact these institutions directly or through the main source listed above. Money available: Grants: \$18,029,000; Fellowships: \$12,767,000. The average rate of assistance to graduate students for an academic year is \$17,000. For the summer, the average rate of assistance is \$3,500.

*** Money For Students And Teachers To Travel**

Overseas
(Fulbright-Hays Training Grants — Group Projects Abroad 84.021)
Office of Assistance Secretary for Postsecondary Education
U.S. Department of Education
ROB-3
Seventh and D St. SW
Washington, DC 20202 202-732-6061

The program objective is to help educational institutions improve their programs in modern

I Wanna Go To School

foreign language and area studies through overseas study/travel seminar group research, advanced foreign language training, and curriculum development. Funds are available to support overseas study/travel seminar group research and advanced foreign language training. Grant funds may be used for international travel, maintenance allowances, rental of instructional facilities in the country of study, and more. For application information contact the office listed above. Money available: \$2,153,000 plus \$5,000,000 Indian rupees.

*** Money For Ph.D. Students To Do Research**

Overseas

(Fulbright-Hays Training Grants — Doctoral Dissertation Research
Abroad 84.022)

Karla Ver Bryck Block

Advanced Training and Research Branch

Center for International Education

Office of Assistant Secretary for Postsecondary Education

U.S. Department of Education

600 Independence Ave., SW

Washington, DC 20202

202-708-7283

The program objective is to provide opportunities for graduate students to engage in full time dissertation research abroad in modern foreign language and area studies, with the exception of Western Europe. This program is designed to develop research knowledge and capability in world areas not widely included in American curricula. The grant includes a basic stipend, round trip air fare, baggage allowance, tuition payments, local travel, and more. Candidates apply directly to the institutions at which they are enrolled in a Ph.D. program. Money available: \$1,789,744 plus 1,557,084 Indian rupees.

*** Money To Study To Be A Special Education**

Teacher

(Special Education — Special Education Personnel Development and
Parent Training 84.029)

Max Mueller

Division of Personnel Preparation

Special Education Programs

Office of Assistant Secretary for Special Education and Rehabilitative Services

U.S. Department of Education

Washington, DC 20202

202-205-9554

The program objective is to address identified shortages of special education teachers and related service personnel; to improve the quality and increase the supply of teachers, supervisors, administrators, researchers, teacher educators, speech correctionists, educational interpreters for the hearing impaired, and other special personnel such as specialists in physical education and recreation, paraprofessionals, vocational/career education, volunteers; and to provide parent training and information services. Colleges, universities, and nonprofit agencies are eligible for awards, which may be used for undergraduate, graduate, and summer traineeships, special study institutes, and student stipends. Students must apply to those institutions that received the money. For information on the various institutions (close to 1,000 received funding), contact the National Clearinghouse for Professions In Special Education, The Council for Exceptional Children, 1920 Association Dr., Reston, VA 22091, 703-620-3660. Money available: \$103,124,000.

Federal Money For Students

*** Guaranteed Student Loans**

(Guaranteed Student Loans 84.032)

Pamela Moran

Division of Policy Development, Policy, Training,
and Analysis Service

Office of Assistant Secretary for Postsecondary Education

U.S. Department of Education

Washington, DC 20202

202-708-8242

The program objective is to authorize guaranteed loans for educational expenses available from eligible lenders such as banks, credit unions, savings and loan associations, pension funds, insurance companies, and schools, to vocational, undergraduate, and graduate students enrolled at eligible postsecondary institutions. Loans can be used to pay the costs associated with obtaining a college education. Also available is the PLUS program, which allows parents to borrow for their dependent student. More information is available by contacting the lending institution regarding the loans available and the application procedure. Money available: \$9,541,000,000. The amount of money per student varies depending on year in school.

*** Get Loans Directly From Your School**

(Federal Direct Student Loan Program)

Division of Policy Development, Policy, Training,
and Analysis Service

Office of Assistant Secretary for Postsecondary Education

U.S. Department of Education

Washington, DC 20202

800-433-3243

The program objective is to provide loans directly to students through schools, rather than through private lenders. Direct lending will save taxpayers an estimated \$4.8 billion dollars, and make borrowing simpler, faster, and easier. Money can be used to help defray the cost of higher education. Students will be offered an income-contingent repayment option that tailors monthly payments to the borrower's income. To apply for this loan program, complete the application form for Federal Student Aid available from the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044, 800-433-3243. Students will learn within 72 hours of applying for the loan whether or not they have been accepted. The amount of money available per student varies depending upon year in school and whether student is dependent or independent. Range per year is from \$2,625-\$18,500.

*** Work-Study Programs To Pay For School**

(Federal Work-Study Program 84.033)

Division of Policy Development

Student Financial Assistance Programs

Office of Assistant Secretary for Postsecondary Education

U.S. Department of Education

400 Maryland Ave., SW

Washington, DC 20202

202-708-9167

The program objective is to provide part time employment to eligible postsecondary students to help meet educational expenses and encourage students receiving program assistance to participate in community service activities. This part time employment program for eligible students pays an hourly wage to undergraduates. Graduate students may be paid by the hour or may receive a salary. There are Federal Work-Study jobs both on and off campus. Money can be used to help defray the costs of higher education. Students should contact the educational institution they attend or plan to attend to find out about application procedures. A

I Wanna Go To School

Student Financial Aid Handbook is available, as is a list of grantee institutions, by contacting the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044, 800-433-3243. Money available: \$616,508,000. The average award to students was \$1,084 per year.

* Grants To Study Library Science

(Library Education and Human Resource Development Fellowships
84.036)
Louise Sutherland
Discretionary Library Programs Division
Library Programs
Office of Educational Research and Improvement
U.S. Department of Education
555 New Jersey Ave., NW
Washington, DC 20208 202-219-1315

The program objective is to assist institutions of higher education and library organizations and agencies in training or retraining persons in areas of library specialization where there are shortages, in new techniques of information acquisition, transfer and communication technology; in library leadership through advanced training in library management, in library education, in advanced training in management of new organizational formats (networks, consortia, etc.), and in serving the information needs of the elderly, the illiterate, disadvantaged or rural residents. Funds are available to colleges, universities, and other library organizations or agencies to cover the cost of courses for training or study, and for establishing and maintaining fellowships or traineeships with stipends. Eligible institutions submit applications to the Department of Education on behalf of the individuals to be trained. Students can contact these institutions directly or through the main source listed above. Money available: \$1,000,000. Fellowship awards averaged \$10,000 to \$14,000.

* Low-Interest Student Loans

(Federal Perkins Loan Program — Federal Capital Contributions
84.038)
Division of Policy Development
Student Financial Assistance Programs
Office of Assistant Secretary for Postsecondary Education
U.S. Department of Education
600 Independence Ave.
Washington, DC 20202 202-708-9167

The program objective is to provide low-interest loans to eligible postsecondary students with demonstrated financial need to help meet educational expenses. If students are having trouble paying for school, they can take out a low-interest loan (5%) available through the Federal Perkins Loan Program. Students can borrow up to \$18,000 to help meet the cost of their undergraduate, graduate, or professional program. These loans are for students with exceptional financial need. To apply, contact the Financial Aid office of the school you attend or plan to attend. A student *Financial Aid Handbook* is available, as well as a list of grantee institutions by contacting the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044, 800-433-3243. Money available: \$158,000,000. The amount of money available per student is up to \$30,000.

* Get Help To Study

(Upward Bound 84.047)

Federal Money For Students

Prince O'Teal, Jr.
Division of Student Services
Education Outreach Branch
Office of Postsecondary Education
U.S. Department of Education
600 Independence Ave., SW
Room 3060
Regional Office Bldg. 3
Washington, DC 20202

202-708-4804

The program objective is to generate skills and motivation necessary for success in education beyond high school among low income and potential first-generation college students and veterans. The goal of the program is to increase the academic performance and motivational levels of eligible enrollees so that they have a better chance of completing secondary school and successfully pursuing postsecondary educational programs. Eligible students must have completed the eighth grade and be between the ages of 13 and 19, enrolled in high school, and need such services to achieve their goal of college. The program provides instruction in reading, writing, study skills, and mathematics. They can provide academic, financial, or personal counseling, tutorial services, information on student financial assistance, assistance with college and financial aid applications, and more. Contact your local Upward Bound project to find out more about this program. Money available: Grants: \$171,000,000; Math/Science Regional Centers: \$19,000,000.

*** \$2,300 Grants To Go To School**

(Federal Pell Grant Program 84.063)
Division of Policy Development
Student Financial Assistance Programs
Office of Postsecondary Education
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202

202-708-4607

The program objective is to provide eligible undergraduate postsecondary students who have demonstrated financial need with grant assistance in meeting educational expenses. Money can be used to help defray the costs of higher education. Grants may not exceed \$2,340 per year, and must be used for student's first bachelor's or other professional degree. Once an application is completed, the student's financial eligibility for assistance is calculated and the agency then notifies the student of his eligibility. A *Free Application for Federal Student Aid* is available from the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044; 800-433-3243. Free copies of *The Student Guide* and *The Student Financial Aid Handbook* are also available. Money available: \$6,234,709,000. Awards range from \$400 to \$2,340.

*** \$5,000 From Your State To Go To College**

(Grants to States For State Student Incentives 84.069)
Fred Seller
Division of Policy Development
Student Financial Assistance Programs
Office of Postsecondary Education
U.S. Department of Education
600 Independence Ave., SW
ROB-3

I Wanna Go To School

Washington, DC 20202

202-708-4607

The program objective is to provide grants to the States for use in programs that provide financial assistance to eligible postsecondary students. The Office of Postsecondary Education awards grants to State student scholarship or grant assistance agencies for making grants or providing work-study financial assistance to students with proven financial need. To apply for these scholarships, students must contact their State student scholarship or assistance agencies for application procedures. Money available: \$31,375,000. Students with substantial financial needs who are enrolled at postsecondary institutions are eligible for up to \$5,000 for full time (reduced for less than full time).

*** Money For Students Interested In Helping People**

With Disabilities

(Rehabilitation Training 84.129)

Tim Muzzio

Rehabilitation Services Administration

Office of Special Education and

Rehabilitation Services

U.S. Department of Education

Washington, DC 20202-2649

202-205-8926

The program objective is to support projects that provide new personnel and improve the skills of existing personnel trained in providing vocational rehabilitation services to individuals with disabilities in areas targeted as having personnel shortages. Training grants are provided in fields directly related to the vocational and independent living rehabilitation of individuals with disabilities, such as rehabilitation counseling, independent living, rehabilitation medicine, physical and occupational therapy, speech-language, pathology and audiology, and more. Some of the projects funded include: residency scholarships in physical medicine and rehabilitation; teaching and graduate scholarships in rehabilitation counseling; teaching and nonacademic awards in rehabilitation facility administration; and teaching grants for training rehabilitation personnel in physical and occupational therapy. Students must apply to those institutions that have received the program money. Students can contact these institutions directly or through the main source listed above. A catalogue of projects is available, which includes address, phone number, contact person, and an abstract for each grant awarded. Money available: \$17,200,000.

*** Aid For Students Who Want To Be Interpreters**

For The Deaf

(Training Interpreters For Individuals Who Are Deaf and Individuals Who Are Deaf-Blind 84.160)

Deafness and Communicative Disorders Branch

Rehabilitation Services Administration

U.S. Department of Education

330 C St., SW Room 3228

Washington, DC 20202-2736

202-205-9152

TTY: 202-205-8352

The program objective is to support projects that train new interpreters and improve the skills of manual, oral, and cued speech interpreters already providing services to individuals who are deaf and individuals who are deaf-blind. Grants are awarded for training, classroom instruction, workshops, seminars, and field placements. Ten grants were awarded to colleges and universities that have ongoing sign language/oral interpreter training programs of proven merit. Programs include training courses connected to degree programs in interpreting; short term practical training leading to interpreter certification; and workshops, seminars, and practicums.

Federal Money For Students

Students must apply to those institutions that have received the program money. Students can contact these institutions directly or through the main source listed above. Money available: \$2,100,000.

*** \$12,200 Per Year For Ph.D. Students**

(Jacob K. Javits Fellowships 84.170)

John DeCleene

Division of Higher Education Incentive Programs

Office of Postsecondary Education

U.S. Department of Education

Washington, DC 20202-5329

202-260-3574

The program objective is to provide fellowships to individuals of superior ability for doctoral study in specified subfields within the arts, humanities, and social sciences. Money can be used to support a student while he or she attends an institution of higher education. To apply for these fellowships, contact the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044, 800-4-FED-AID. Money available: \$8,664,000. There is no funding for new participants, but there is money for continuing fellows.

*** \$20,000 For Students Who Want To Become**

Teachers

(Douglas Teacher Scholarships 84.176)

Valerie Hurry

U.S. Department of Education

Office of Assistant Secretary for Postsecondary Education

Division of Higher Education Incentive Programs

600 Independence Ave., SW

Washington, DC 20202

202-260-3392

The program objective is to provide scholarships through the States that enable and encourage outstanding high school graduates to pursue teaching careers at the preschool, elementary, or secondary level. Grants are made available to States for scholarships that lead to a teaching certificate. Interested applicants must contact their State agency to apply for the scholarship. Money available: \$15,379,000. Scholarship assistance is given in amounts up to \$5,000 each year, for up to four years. The scholarship recipients must fulfill teaching requirements, or pay back the scholarship with interest.

*** \$1,500 Per Year Grants To College Students**

(Robert C. Byrd Honors Scholarships 84.185)

U.S. Department of Education

Office of Student Financial Assistance

Office of the Assistant Secretary for Postsecondary Education

Division of Higher Education Incentive Programs

The Portals, Suite C-80

Washington, DC 20024

202-260-3394

The program objective is to provide scholarships to promote student excellence and achievement and to recognize exceptionally able students who show promise of continued academic achievement. Scholarships for up to four years to study at any institution of higher education are available through grants to the States. The scholarships are awarded on the basis of merit and are renewable. To apply for this grant award, interested applicants must contact their State educational agency which administers this program. The individual State

I Wanna Go To School

determines the application procedure. Money available: \$29,117,000. The amount of money available per student is \$1,500 for the first four years of undergraduate study.

*** Money To Graduate Students Who Are Studying**

In Areas Of National Need

(Graduate Assistance In Areas Of National Need 84.200)

John E. Bonas

Division of Higher Education Incentive Programs

Office of Postsecondary Education

U.S. Department of Education

Washington, DC 20202-5329

202-260-3265

The program objective is to provide fellowships through graduate academic departments to graduate students of superior ability who demonstrate financial need and are able to of enhance the capacity to teach and conduct research in areas of national need. For the academic year 1995-96 the designated academic areas are: biology, chemistry, engineering, foreign languages, mathematics, and physics. Money can be used to support a student completing a graduate degree program. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$27,252,000. There is a maximum stipend of \$14,000 annually.

*** Grants For Undergraduate And Graduate**

Students Who Have Trouble Paying Tuition

(Ronald E. McNair Post Baccalaureate Achievement 84.217)

Eileen Bland

U.S. Department of Education

Division of Student Services

Office of Postsecondary Education

600 Independence Ave., SW

Washington, DC 20202

202-708-4809

The program objective is to provide grants for institutions of higher education to prepare low income, first-generation college students and students underrepresented in graduate education for graduate study. Money can be used to pay the costs for research and other scholarly activities, summer internships, seminars, tutoring, academic counseling, and securing admission and financial assistance for graduate study. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$20,000,000.

*** Money For Students Interested In Careers In**

Public Service

(Harry S. Truman Scholarship Program 85.001)

Louis Blair

Executive Secretary

Truman Scholarship Foundation

712 Jackson Place, NW

Washington, DC 20006

202-395-4831

A special scholarship program for college juniors has been established to encourage students to pursue careers in public service. Money can be used to support a student completing their undergraduate and graduate studies. A faculty representative is appointed for each school and is responsible for publicizing the scholarship program; soliciting recommendations on students

Federal Money For Students

with significant potential for leadership, conducting a competition on campus; and forwarding the institution's official nomination to the Truman Scholarship Review Committee. For more information, write to the Foundation listed above. Money available: \$3,133,000. The amount of money available per student ranges from \$3,000 to \$13,500. The average scholarship is \$6,510 per annum.

*** Part-Time Jobs In The Government For Students 16 And Older Who Have Trouble Paying**

Tuition

(Student Temporary Employment Program 27.003)

Staffing Reinvention Office

Employment Service

Office of Personnel Management

1900 E St., NW

Washington, DC 20415

202-606-0830

The program is designed to give students 16 years of age and older an opportunity for part time temporary employment with Federal agencies in order to allow them to continue their education without interruptions caused by financial pressures. The money can be used to pay expenses while attending school. Apply for this program through the youth division of the local office of the State Employment Service. Look in the government section of your phone book to find an office near you, or contact the main State Employment Service office for referral to a local office.

*** Summer Jobs In The Government For College And High School Students**

(Federal Summer Employment 27.006)

Staffing Operations Division

Career Entry Group

Office of Personnel Management

1900 E St., NW

Washington, DC 20415

Most federal agencies employ individuals during summer vacation periods. The jobs may be clerical, crafts and trades, administrative, or subprofessional related to career interests. Employees are paid at the regular federal pay rate for the position. Money can be used to pay for expenses. Application forms and instructions are available at Federal Employment Information Centers, Office of Personnel Management, and agency personnel offices. You can locate the office nearest to you by looking in the government section of your phone book, or you can contact the Career America Hotline at 912-757-3000.

*** Internships For Graduate Students To Work At 54 Government Agencies**

(Presidential Management Intern Program 27.013)

Office of Personnel Management

Philadelphia Service Center

Federal Building

600 Arch St.

Philadelphia, PA 19106

215-597-7136

The PMI Program is a two-year, entry level employment and career development program designed to attract to the federal civil service men and women with graduate degrees from

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diverse cultural and academic backgrounds. Interns will have demonstrated academic excellence, possess management and leadership potential, and have a commitment to and a clear interest in a public service career. Nominees for the PMI Program undergo a rigorous, competitive screening process. Being selected as a PMI Finalist is a first step, but does not guarantee a job. Agencies designate positions for PMIs and each establishes its own procedures for considering and hiring PMIs. Once hired by agencies, PMIs are encouraged to work with their agencies to establish an "individual development plan". PMIs participate in training conferences, seminars, and Congressional briefings. Money can be used to pay for expenses. An application form and more information can be requested by contacting the Career America Hotline at 912-757-3000. The starting salary for PMIs is \$29,405 per year.

*** Health Education Assistance Loans**

(Health Education Assistance Loans 93.108)

Stephen J. Boehlert, Chief

Division of Student Assistance

Bureau of Health Professions

Health Resources and Service Administration

Public Health Service

U.S. Department of Health and Human Services

Room 8-48, 5600 Fishers Lane

Rockville, MD 20857

301-443-1540

The program objective is to authorize Health Education Assistance Loans, which are available from lenders such as banks, credit unions, savings and loan associations, and more to cover the costs for education in a health profession. Loan funds are to be used for tuition and other reasonable educational expenses, including fees, books, supplies, living expenses, and transportation costs. Information regarding this low interest loan and application procedures may be obtained from eligible health professions schools. Money available: \$210,000,000. Allopathic, osteopathic, dental, veterinary, optometry, and podiatric students may borrow up to \$20,000 per year. Pharmacy, chiropractic, health administration, clinical psychology, and public health students may borrow up to \$12,500.

*** Health Professions Scholarships For American**

Indians

(Health Professions Pregraduate Scholarship Program For Indians
93.123)

Rose Foley

IHS Scholarship Program

Indian Health Service (IHS)

Public Health Service

U.S. Department of Health and Human Services

Twinbrook Metro Plaza, Suite 100A

12300 Twinbrook Parkway

Rockville, MD 20852

301-443-6197

The program objective is to provide scholarships to American Indians and Alaska Natives for the purpose of completing pregraduate education leading to a baccalaureate degree in the areas of pre-medicine or pre-dentistry. Money can be used to support a student while completing their degree. Contact the Indian Health Service (IHS) for application information. Money available: \$1,887,275. The amount of money available per student ranges from \$12,283 to \$27,217. Payments for stipends and books are made directly to the individual applicant. Tuition payments are made to the college.

*** Money To Train To Become A Nurse Anesthetist**

(Nurse Anesthetist Traineeships 93.124)

Donna English

Division of Nursing

Bureau of Health Professions

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

Parklawn Building

Room 9-36, 5600 Fishers Lane

Rockville, MD 20857

301-443-5763

The program objective is to support registered nurses to become nurse anesthetists by providing funds for a maximum 18-month period of full time study. Nurses must complete 12 months of study in a nurse anesthetist program. Money can be used to support a student while completing the training program. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$964,728. The amount of money available per student ranges from \$1,500 to \$63,000.

*** Financial Assistance For Disadvantaged Health**

Professions Students

(Financial Assistance For Disadvantaged Health Professions Students
93.139)

Bruce Baggett

Division of Student Assistance

Bureau of Health Professions

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

Parklawn Building

Room 8-34, 5600 Fishers Lane

Rockville, MD 20857

301-443-4776

The program objective is to assist disadvantaged health professions students who are of exceptional financial need to obtain a degree in medicine, osteopathic medicine, or dentistry by providing financial support to defray the costs of their education. Money can be used to support a student completing a degree in a health profession. Funds are awarded to accredited schools of medicine, osteopathic medicine, or dentistry. Students should apply to their school for these scholarships, and the schools are responsible for selecting recipients, making determinations of need, and more. Money available: \$6,000,000. The maximum amount available per student is \$16,000.

*** Money For Minorities Pursuing A Health**

Professions Education

(Programs of Excellence In Health Professions Education For
Minorities 93.157)

A. Roland Garcia, Ph.D.

Division of Disadvantaged Assistance

Bureau of Health Professions

Health Resources and Services Administration

I Wanna Go To School

Public Health Service
U.S. Department of Health and Human Services
Room 8A-09, Parklawn Building
5600 Fishers Lane
Rockville, MD 20857 301-443-4495

The program objective is to strengthen the national capacity to train minority students in the health professions, and to support health professions schools which train a significant number of minority health professionals. These funds can be used to recruit and retain faculty, improve the facilities and information resources, and improve student performance, student recruitment, and student research. Students must apply to those institutions that have received the money. Students can contact these institutions directly or the main source listed above. Money available: \$22,800,000.

*** Money For Health Professionals To Repay Their**

Student Loans

(National Health Service Corps Loan Repayment 93.162)
National Health Service Corps
Loan Repayment Program
2070 Chain Bridge Rd., Suite 450
Vienna, VA 22182 800-221-9393

The program objective is to help assure an adequate supply of trained health professionals. The National Health Service Corps provides for the repayment of educational loans for health professionals who agree to serve in a health manpower shortage area. Priority is given to primary care physicians, dentists, certified nurse midwives, certified nurse practitioners, and physicians assistants. Money can be used to repay student loans. Applications are available by contacting the office listed above. Money available: \$35,880,000. The amount of money available per professional is \$25,000 a year during the first two years of practice and \$35,000 for each year after that. Health professionals also receive a very competitive salary and benefits package.

*** Money For Health Professionals To Repay Their**

Student Loans If They Serve With The Indian

Health Service

(Indian Health Service Loan Repayment Program 93.164)
Mr. Charles Yepa
Loan Repayment Program
Indian Health Service
Public Health Service
U.S. Department of Health and Human Services
12300 Twinbrook Parkway, Suite 100
Rockville, MD 20852 301-443-6197

The program objective is to help insure an adequate supply of trained health professionals. To achieve this objective, the Indian Health Service provides for the repayment of loans to those professionals who agree to serve in an Indian Health Service facility. Money can be used for the repayment of student loans. An application is available by contacting the office listed above. Money available: \$11,000,000. The minimum period of participation is two years, and the maximum loan payment is \$30,000 per year.

Federal Money For Students

*** Money For Disadvantaged Students To Study**

Nursing

(Nursing Education Opportunities For Individuals From Disadvantaged Backgrounds 93.178)

Division of Nursing

Bureau of Health Professions

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

Room 8C-26, Parklawn Building

5600 Fishers Lane

Rockville, MD 20857

301-443-6880

The program objective is to provide financial assistance to eligible schools of nursing and other applicants to meet the costs of projects that increase nursing education opportunities for individuals from disadvantaged backgrounds. Money can be used for counseling, preliminary education of students, and to support a student while completing a nursing degree. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$3,506,468.

*** Grants For Podiatric Primary Care Residency**

Training

(Grants For Podiatric Primary Care Residency Training 93.181)

John R. Westcott

Division of Medicine

Bureau of Health Professions

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

Room 8C-26, Parklawn Building

5600 Fishers Lane

Rockville, MD 20857

301-443-6880

The program objective is to provide grants to hospitals and schools of podiatric medicine to support residency programs for primary care podiatric practice. Funds can be used to cover the development and establishment of Podiatric Primary Care Residency programs and to provide resident stipends for those planning to specialize in podiatric primary care. Money can be used to support a resident while they complete their podiatric primary care residency. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$422,149.

*** Money For Health Care Students Who Want To**

Train In Rural Areas

(Interdisciplinary Training For Health Care For Rural Areas 93.192)

Division of Associated, Dental and Public Health Professions

Bureau of Health Professions

Health Resources and Services Administration

Room 8C-26, Parklawn Building

5600 Fishers Lane

Rockville, MD 20857

301-443-6880

The program objective is to help fulfill the health care needs of people living in rural areas.

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Money is set aside to recruit and retain health care professionals in rural health care settings. Funds can be used for student stipends, postdoctoral fellowships, faculty training, and the purchase or rental of necessary transportation and telecommunication equipment. Money can be used to support health profession students while they complete their degree or training. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$3,067,000.

*** Money For Health Care Students To Study Job**

Safety And Health

(Occupational Safety and Health — Training Grants 93.263)

Dr. Bernadine Kuchinski

National Institute for Occupational Safety and Health (NIOSH)

Centers for Disease Control and Prevention

Public Health Service

U.S. Department of Health and Human Services, D-40

1600 Clifton Rd.

Atlanta, GA 30333

404-639-3525

The program objective is to develop specialized professional and paraprofessional personnel in the occupational safety and health field with training in occupational medicine, occupational health nursing, industrial hygiene, and occupational safety. Money can be used to pay for long and short term training, educational resource centers, and student stipends. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$11,142,000.

*** Scholarships For National Health Service Corps**

(National Health Service Corps Scholarship Program 93.288)

National Health Service Corps Scholarships

Division of Scholarships and Loan Repayments

Bureau of Primary Health Care

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

4350 East-West Hwy., 10th Floor

301-594-4410

Bethesda, MD 20814

800-638-0824

The program objective is to provide service-conditioned scholarships to health professions students to assure an adequate supply of physicians, dentists, certified nurse midwives, certified nurse practitioners, and physician assistants in Health Professional Shortage Areas. The scholarship pays for tuition and required fees, books, supplies, and equipment for the year, plus a monthly stipend to students (\$864 per month), and a single annual payment to cover the cost of all other reasonable educational expenses. Each year of support incurs one year of service, with a two year minimum service obligation required. Service sites are selected from those listed by National Health Service Corps one year prior to service in federally designated Health Professional Shortage Areas. Applications for money can be requested from the main source listed above. Money available: \$20,279,063. The amount of money available per student is \$864 per month plus expenses (see above).

*** Health Professions Student Loans**

(Health Professions Student Loans, Including Primary Care
Loans/Loans For Disadvantaged Students 93.342)

Bruce Baggett

Federal Money For Students

Division of Student Assistance
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
U.S. Department of Health and Human Services Administration
Parklawn Building, Room 8-34
5600 Fishers Lane
Rockville, MD 20857 301-443-4776

In order to increase educational opportunities for students in need of financial assistance to pursue degrees in health professions, long-term low interest loans are available. Money can be used to support a student completing a health professional degree. To apply for the loan, students should contact the Financial Aid office of the school of their choice. A *Health Professions Student Loan Fact Sheet* and *Loans For Disadvantaged Students Fact Sheet* are available for further information. Money available: \$2,500,000. The maximum amount a student may borrow is the cost of tuition and \$3,300 for any one academic year. The interest rate is 5%.

*** Money To Train To Be A Professional Nurse**

(Professional Nurse Traineeships 93.358)
Erin Stevens
Division of Nursing
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
U.S. Department of Health and Human Services
Room 9-36, Parklawn Building
5600 Fishers Lane
Rockville, MD 20857 301-443-5763

The program objective is to prepare individuals who have completed basic nursing preparation as nurse educators, public health nurses, nurse midwives, and nurse practitioners, or as other clinical nursing specialists. Money can be used to support a student while they complete the professional nurse traineeships. Students must apply to those institutions that have received the program money. Students can contact these institutions directly or the main source listed above. A fact sheet is available entitled *Program Guide for Professional Nurse Traineeship Program*. Money available: \$14,682,000. Students may receive stipends up to \$8,800, plus tuition and other expenses.

*** Nursing Student Loans**

(Nursing Student Loans 93.364)
Bruce Baggett
Division of Student Assistance
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
U.S. Department of Health and Human Services
Parklawn Building, Room 8-34
5600 Fishers Lane
Rockville, MD 20857 301-443-4776

Long-term, low interest loans are available at the rate of 5% to students in need of financial assistance to pursue a course of study in professional nursing education. Students may pursue a course of study leading to a diploma, associate, baccalaureate, or graduate degree in

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nursing. Money can be used to support a student completing a nursing degree. Application for loans need to be made to the nursing school's Financial Aid office. *A Guide for Repayment and Deferment Provision of Nursing Student Loans*, and *Nursing Student Loan Program* fact sheets can provide additional information. Money available: \$2,500,000. Loans have a maximum amount of \$2,500 for an academic year.

*** Grants For Graduate Training In Family Medicine**

(Grants For Graduate Training In Family Medicine 93.379)

Division of Medicine

Bureau of Health Professions

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

Room 9A27, 5600 Fishers Lane

Rockville, MD 20857

301-443-6190

The program objective is to increase the number of physicians practicing family medicine, particularly to those willing to work in medically underserved communities. Grants are available to cover the cost of developing and operating residency training programs, and to provide financial assistance to participants in the programs. A grant may be made to a residency program in family practice; an internship program in osteopathic medicine which emphasizes family medicine; or a residency program in osteopathic general practice. Money can be used to support a student while he or she completes a residency or internship program. Residents must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$5,022,839.

*** Scholarships For Students of Exceptional**

Financial Need

(Scholarships For Students Of Exceptional Financial Need 93.820)

Bruce Baggett

Division of Student Assistance

Bureau of Health Professions

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

Room 8-34, Parklawn Building

5600 Fishers Lane

Rockville, MD 20857

301-443-4776

The program objective is to make funds available to health professions schools to award scholarships to health professions students of exceptional financial need. These scholarships are awarded with an obligation to serve in an area of the country designated a Health Professional Shortage Area. Money can be used to support a student completing a health profession degree. Students apply to the Financial Aid office of their school, and must submit information on their parent's income, spouse's income, regardless of the student's taxable status, and must be of "exceptional financial need" as determined by the Financial Aid office. Money available: \$5,271,000.

*** Health Careers Opportunity Program**

(Health Careers Opportunity Program 93.822)

Mario A. Manecchi

Federal Money For Students

Division of Disadvantaged Assistance
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
U.S. Department of Health and Human Services
Room 8A-09, 5600 Fishers Lane
Rockville, MD 20857

301-443-4493

The Health Careers Opportunity Program provides assistance to individuals from disadvantaged backgrounds to obtain a health or allied health profession degree. Stipends are available to students of financial need who attend schools of medicine, osteopathic medicine, public health, veterinary medicine, optometry, pharmacy, allied health, chiropractic, podiatric medicine, clinical psychology, or dentistry. Other services include counseling, preliminary education before entry into a health profession education program, facilitating entry, retention, financial aid information dissemination, and more. Money can be used to support a student completing a health profession degree. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$10,267,537.

*** Money For Dental Students For Advanced**

Residency Training

(Residency Training And Advanced Education In General Practice Of Dentistry 93.897)

Dr. Kathy L. Hayes
Dental Education and Special Initiatives Branch
Division of Associated Dental and Public Health Professions
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
U.S. Department of Health and Human Services
5600 Fishers Lane
Rockville, MD 20857

301-443-6880

The program objective is to assist schools of dentistry or dental training to institute residency training and advanced educational programs in the general practice of dentistry. The grant can be used to support personnel, residents, or trainees who are in need of financial assistance, to purchase equipment, and for other expenses necessary to conduct the program. Money can be used to support a student while he or she completes a dental training program or residency. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$1,454,189.

*** Grants For Nurse Anesthetists**

(Grants For Nurse Anesthetist Faculty Fellowships 93.907)

Marcia Starbecker, Division of Nursing
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
Room 9-36, Parklawn Building
5600 Fishers Lane
Rockville, MD 20857

301-443-6193

The program objective is to provide financial assistance and support through fellowships to certified registered nurse anesthetists (CRNAs) who are faculty members of accredited nurse

anesthetist programs to enable them to obtain advanced education relevant to their teaching functions. Money can be used to support faculty members while on fellowship. Faculty members need to apply to those institutions that have received the money or they may contact the main source listed above. Money available: \$100,000.

*** Money For Nursing Students To Repay Their
Loans By Working At A Public Health Facility
After Graduation**

(Nursing Education Loan Repayment Agreements For Registered
Nurses Entering Employment At Eligible Health Facilities 93.908)
Loan Repayment Programs Branch
Division of Scholarships and Loan Repayment
Bureau of Primary Health Care
Health Resources and Services Administration
4350 East-West Highway
Rockville, MD 20857 301-594-4400

As an incentive for registered nurses to enter into full time employment at health facilities with nursing shortages, this program assists in the repayment of their nursing education loans. The program is designed to increase the number of registered nurses serving designated nurse shortage areas. Nurses can use the money to pay off nursing student loans. An *Applicant Information Bulletin for Registered Nurses* is available from the address listed above. Applications may be obtained by writing to: Nursing Education Loan Repayment Agreements, Division of Health Services Scholarships, Bureau of Primary Health Care, Health Resources and Services Administration, U.S. Department of Health and Human Services, 4350 East-West Highway, Rockville, MD 20857. Money available: \$1,750,000.

*** Scholarships And Money To Repay Loans Of
Disadvantaged Health Professionals**

(Disadvantaged Health Professions Faculty Loan Repayment and
Fellowship Program 93.923)
Lafayette Gilchrist
Division of Disadvantaged Assistance
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
Parklawn Building
Room 8A-09, 5600 Fishers Lane
Rockville, MD 20857 301-443-1503

The program objective is to attract and retain disadvantaged health professions faculty members for accredited health professions schools of medicine, nursing, osteopathic medicine, dentistry, pharmacy, podiatric medicine, optometry, veterinary medicine, public health, or a school that offers a graduate program in clinical psychology for at least two years. The program repays the annual educational loan balance of the students for those years. Money can be used to repay student loans. Requests for program information, an application, and a contract should be directed to the address listed above. Money available: \$925,000.

*** Grants To States To Give Scholarships To Those
Who Want To Serve The Community**
(Demonstration Grants To States For Community Scholarships 93.931)

Federal Money For Students

Division of National Health Service Corps
Bureau of Primary Health Care
Health Resources and Services Administration
Public Health Service
4350 East-West Highway
Rockville, MD 20814

301-594-4400

The program objective is to fill the need in health professional shortage areas. Grants are given to community organizations, who in turn provide educational scholarships to individuals serving as health professionals in these areas. The community organizations provide scholarships to recipients to become physicians, certified nurse practitioners, physician assistants, or certified nurse midwives. The scholars must agree to serve in the health professional shortage area in which the community organization is located. Money can be used to support a student completing a health profession degree. Service is required for each year a scholarship is provided, or for a minimum of two years. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$406,000.

*** Money For Health Professionals Who Want To Be In Public Health**

(Public Health Traineeships 93.964)
Anne Kahl, Public Health Branch
Division of Associated, Dental, and Public Health Professions
Bureau of Health Professions
Health Resources and Services Administration
Public Health Service
Parklawn Bldg., Room 8C-09
5600 Fishers Lane
Rockville, MD 20857

301-443-6896

The program objective is to help support graduate students who are studying in the field of public health. Grants are given to colleges and universities offering graduate or specialized training in the public health field. Support is limited to the fields of epidemiology, environmental health, biostatistics, toxicology, and public health and nutrition. Money can be used to support a student completing a public health degree, and includes a stipend, tuition and fees, and a transportation allowance. Students must apply to those institutions that have received the money. Students can contact these institutions directly or through the main source listed above. Money available: \$2,600,000.

*** Money For American Indians Who Want To Be Health Care Professionals**

(Health Professions Recruitment Program For Indians 93.970)
Mr. Larry S. Thomas, Director
Division of Health Professions Recruitment and Training
Indian Health Service
Public Health Service
U.S. Department of Health and Human Services
Twinbrook Metro Plaza
12300 Twinbrook Parkway, Suite 100
Rockville, MD 20852

301-443-7813

The program objective is to increase the number of American Indians and Alaskan Natives who become health professionals, money has been set aside for nonprofit health or educational entities, Indian tribes, or tribal organizations to help identify students interested in the field and

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to assist them in enrolling in schools. Some of the projects funded include the recruitment of American Indians into health care programs, a variety of retention services once students have enrolled, and scholarship support. Money can be used to support a student completing a health care degree. Students must apply to those institutions that have received the money. Students can contact these institutions directly or the main source listed above. Money available: \$945,000.

*** Money For American Indians Who Need Extra Studies Before Acceptance Into A Health Care Program**

(Health Professions Preparatory Scholarship Program For Indians 93.971)

Rosh Foley

Indian Health Service Scholarship Program

Indian Health Service (IHS)

U.S. Department of Health and Human Services

Twinbrook Metro Plaza

Suite 100, 12300 Twinbrook Parkway

Rockville, MD 20852

301-443-6197

The program objective is to make scholarships available to American Indians and Alaskan Natives who need to take some extra courses in order to qualify for enrollment or re-enrollment in a health profession school. Money received can be used for up to two years of scholarship support, and the funds can cover tuition, stipends, and books, as well as other necessary expenses. Students must apply to the Indian Health Service (IHS) Area Office for application information. Money available: \$2,267,625.

*** Scholarships For Health Care Professionals**

(Health Professions Scholarship Program 93.972)

Rosh Foley

Indian Health Service Scholarship Program

Indian Health Service (IHS)

U.S. Department of Health and Human Services

Twinbrook Metro Plaza

Suite 100A, 12300 Twinbrook Parkway

Rockville, MD 20852

301-443-6197

The program objective is to provide scholarships to American Indians and Alaska Natives attending health professions schools interested in serving other Indians. Upon completion, scholarship recipients are obligated to serve in the Indian Health Service (IHS) one year for each year of scholarship support, with a minimum of two years. The health professions needed by the IHS include allopathic and osteopathic medicine, dentistry, nursing, public health nutrition, medical social work, speech pathology/ audiology, optometry, pharmacology, and health care administration. The money can be used to support a student completing a health profession degree. Students must request application forms and instructions by contacting the Indian Health Service (IHS) Area offices. Money available: \$8,987,000. The amount of money available per student ranges from \$12,136 to \$38,222.

*** Loans For Health Service Corps Doctors To Enter Private Practice**

(Special Loans For National Health Service Corps Members To Enter

Federal Money For Students

Private Practice 93.973)

National Health Service Corps

Health Resources and Services Administration

Public Health Service

U.S. Department of Health and Human Services

4350 East-West Hwy., 8th Floor

Bethesda, MD 20814

301-594-4130

The program objective is to assist individuals who received National Health Service Corps scholarships and have completed their period of service with the Corps by giving one loan to help them enter private full-time clinical practice. To receive the loan, the person must agree to operate the practice in a health professional shortage area for not less than two years. The loan is awarded to help meet the costs of acquiring equipment and supplies. Contact the office listed above for more information. The amount of money available per student is \$25,000.

Over \$3 Billion In State Aid For Students

After checking out what money programs are available from the Federal government, your next task is to find out what's available at the state level. There are close to 400 programs worth almost \$3 billion dollars in financial aid available through all 50 states. Just because you or your parents don't have the money to pay for college, that doesn't mean your dream of a college degree will never happen. Even if you do have the money, financial assistance from one of these programs could make things a little easier for all concerned.

Did you know that there are state money programs which:

- Pay for a singing degree?
- Give you money to study wildlife?
- Give you \$2000 to go to vocational school?
- Pay for your nursing, teaching, or law degree?
- Give you \$7,000 to study marine sciences?

The advantage of many of these programs is that most people don't even know they exist, so your competition will be less. Each state has different requirements for their various programs, so you may need to do some checking on what specific programs might fit your needs. Some programs are exclusive to residents of a particular state, whereas others have no limitations. In addition, some programs will award money to a student, and put no limitation on what school the student chooses to attend. In some cases, for teachers or health professionals a service requirement may exist which says that the student will practice in a particular state after graduation for a certain period of time.

What follows is a concise and comprehensive state-by-state listing of available programs. It will allow you to shop around for the best program to suit your individual needs. By remaining flexible and adjusting your educational goals to fit the program that most appeals to you, chances are you might find yourself pursuing the college education that you always thought was beyond your reach. Using this information might be an important first step in building a successful future for yourself.

Alabama

Alabama Commission on Higher Education

P.O. Box 30200

Montgomery, AL 36130-2000

334-242-2274

General requirements: Resident of Alabama and attending an in-state school. Money available: Over \$10,000,000

Programs Available:

Grants To Students Who Can't Afford Tuition (Alabama Student Assistance Program)

Grants To Students Attending Private Colleges (Alabama Student Grant Program)

Join The National Guard And Get \$1,000 A Year For College (Alabama National Guard Assistance Program)

Grants and Loans To Nursing Students (Alabama Nursing Scholarships)

Tuition, Fees, And Books To Spouses and Children Of Veterans (Alabama GI Dependents Educational Benefit Program)

State Education Programs

Grants To Children and Grandchildren of Veterans (American Legion Scholarship and American Legion Auxiliary Scholarship Programs)
Free Tuition If You're Over 60 (Senior Adult Scholarships)
Money For Jocks Going To Junior College (Junior and Community College Athletic Scholarships)
Money For Dancers, Singers, and Actors Attending Junior College (Junior and Community College Performing Arts Scholarships)
Grants To Children Of The Blind (Alabama Scholarships for Dependents of Blind Parents)
Grants For Dependents Of Fire Fighters And Police Officers Killed In The Line Of Duty (Police Officers and Fire Fighters Survivor's Educational Assistance Program)
Loans That Guarantee The Price Of Your Future Tuition (Prepaid College Tuition Program)
School Technology Scholarship Program for Alabama Teachers (Two Year College Academic Scholarship Program)

Other Alabama Assistance Awards:

University Station
1600 Eighth Ave., S.
Birmingham, AL 35294
Alabama Board of Dental Scholarship
Alabama Board of Medical Scholarship
Alabama Board of Optometric Scholarship

Alaska

Alaska Commission on Postsecondary Education
3030 Vintage Blvd.
Juneau, AK 99801 907-465-2962
General requirements: Alaska resident and attending an in-state or out-of-state school. Money available: \$61,000,000.
Programs Available:
Free Money To Go To School If You Work In Law Enforcement (Michael Murphy Memorial Scholarship Loan)
Free Money To Go To School If You Become A Teacher Or Work For The Government (Robert C. Thomas Memorial Scholarship Loan Fund)
Money For 8 Years Of College If You Study Food Or Wildlife (A.W. "Winn" Brindle Memorial Scholarship Loan)
\$1,500 Toward Your First Year Of College (Alaska State Educational Incentive Grant Program)
\$7,500 A Year and Travel Money If You Study To Be A Teacher In A Small Town (Teacher Scholarship Loan Program)

Arizona

Arizona Commission for Postsecondary Education
2020 North Central, Suite 275
Phoenix, AZ 85004 602-229-2590
General requirements: Arizona administers a "decentralized" form of student aid in higher education. Monies are allocated based on a formula to postsecondary schools, and each college or university sets their own individual funding limits. Students should contact the Financial Aid office at the college they plan to attend for applicable scholarship, grant, and loan

I Wanna Go To School

information. State residency is required for the programs listed. Money available: Over \$100,000,000

Programs Available:

\$2,500 Grants For Students Having Trouble Paying Tuition (Arizona State Student Incentive Grant Program)

Money And Help To Educate Students With Physical and Mental Disabilities (Vocational Rehabilitation Assistance)

Reduced Tuition To Take Courses Not Offered In Arizona (Student Exchange Program)

Arkansas

Arkansas Department of Higher Education

114 East Capitol

Little Rock, AR 72201

501-371-2000

General requirements: Applicants must be current residents of Arkansas. Money available: \$10,850,000

Programs Available:

\$624 Per Year On First-Come, First-Served Basis (Student Assistance Grants)

\$2,000 For High School Graduates With At Least 3.6 Averages (Governor's Scholars)

\$1,000 For High School Graduates With At Least 2.5 Averages (Arkansas Academic Challenge Scholarship)

Free Money For School If You Become a Math, Science, or Special Education Teacher, or a Guidance Counselor (Emergency Secondary Education Loan)

Free Tuition, Room, Board, and Fees To Dependents and Spouses of MIA's and POW's (MIA/KIA Dependent's Scholarship)

Grants To Dependents Of Law Enforcement Officers Killed Or Totally Disabled In The Line Of Duty (Law Enforcement Officer's Dependents Scholarship)

\$1,000 To Top Ten GED Scorers (Second Effort Scholarship)

California

California Student Aid Commission

P.O. Box 510845

Sacramento, CA 94245-0845

916-445-0880

General requirements: Applicants must be residents of California. Money available: Approximately \$155,000,000.

Programs Available:

Grants For Tuition, Living Expenses, and Vocational Training (Cal Grants A, B, and C)

Help To Work Your Way Through College (State Work-Study Program)

\$8,000 To Become A Teacher (Assumption Program of Loans for Education (APLE))

Grants To Graduate Students Who Want To Become College Teachers (Graduate Fellowship Program)

Grants To Dependents Of Fire Fighters, Police Officers, and Correctional Officials Killed Or Totally Disabled In The Line Of Duty (Law Enforcement Personnel Dependents Scholarship)

State Education Programs

Colorado

Colorado Commission on Higher Education
1300 Broadway, 2nd Floor
Denver, CO 80203

303-866-2723

General requirements: Applicants must be residents of Colorado. Money available: Approximately \$45,000,000.

Programs Available:

Grants To Students From Families Who Don't Normally Go To College
(Colorado Diversity Grants)

Grants To Students Who Are Having Trouble Paying For Tuition
(Colorado Student Incentive Grants (CSIG))

More Grants To Students Who Are Having Trouble Paying For Tuition
(Colorado Student Grants (CSG))

Money For Students Going To College Part Time
(Colorado Part time Grants)

State Jobs For Students Having Trouble Paying Tuition
(Colorado Work-Study)

Money For Smart Students Going To College In Colorado
(Undergraduate Merit Awards)

Money For Graduates Who Have Trouble Paying Tuition
(Colorado Graduate Grants)

Money For Smart Graduate Students (Colorado Graduate Fellowships)

Grants To Dependents Of POW/MIA's or Fire Fighters, Police Officers, and
Correctional Officials Killed Or Totally Disabled In The Line Of Duty
(Law Enforcement/POW-MIA Dependents Tuition Assistance)

Money To Be A Nurse And Practice In Colorado
(Colorado Nursing Scholarship)

Connecticut

Department of Higher Education
61 Woodland St.
Hartford, CT 06105-2391

860-566-8118

General requirements: Applicants must be Connecticut residents for in-state and out-of-state schools programs. Money available: \$19,697,418.

Programs Available:

\$2,500 A Year If You Are In Top 20% Of Your High School Class
(Scholastic Achievement Grant)

\$7,000 A Year To Attend A Private College (Connecticut Independent
College Student Grant)

Money For Students Who Need Help Paying Tuition At A Public University
(Connecticut Aid for Public College Students)

Money To Dependents Of Deceased, Disabled, Or MIA Veterans (Aid to
Dependents of Deceased, Disabled, or MIA Veterans)

Free Tuition To Veterans (Tuition Waiver for Veterans)

Delaware

Commission on Higher Education Carvel State Office Building
820 N. French St. 302-577-3240
Wilmington, DE 19801 Fax: 302-577-6765

General requirements: Applicants must be Delaware residents for in-state or out-of-state

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colleges. Money available: \$130,200,000.

Programs Available:

Up To \$1,000 A Year For Students Having Trouble Paying Tuition
(Delaware Postsecondary Incentive Fund)

Money To Be A Teacher In Delaware (Christa McAuliffe Teacher
Scholarship Loan)

\$1,000 A Year For Undergraduate Students (Diamond State Scholarship)
Full Tuition, Room and Board To Smart High School Seniors
(B. Bradford Barnes Scholarship)

\$3,000 A Year To Be A Registered Or Practical Nurse And Practice In A
State-Owned Hospital (Delaware Nursing Incentive Scholarship Loan)

Money For Students From Delaware To Study Optometry In Pennsylvania
(Delaware Optometric Institutional Aid)

District of Columbia

Office of Postsecondary Education
2100 Martin Luther King, Jr., Ave., SE
Suite 401

Washington, DC 20020

202-727-3685

General requirements: Applicants must be District of Columbia residents for in-state or out-of-state school programs. Money available: \$703,033.

Programs Available:

Money For College Anywhere (D.C. State Student Incentive Program)

D.C. State Student Incentive Program, \$700 per student for the academic
year. Applications available: March 1.

Florida

Florida Office of Student Financial Assistance
255 Collins

904-488-1034

Tallahassee, FL 32399-0400

Fax: 904-488-3612

General requirements: Applicants must be Florida residents for in-state or out-of-state school programs. Money available: Over \$100,000,000.

Programs Available:

Money For Students Who Have Trouble Paying Their Tuition
(Florida Student Assistance Grants (FSAG))

Free Tuition At Private Colleges In Florida (State Tuition Voucher (STV))

Up To \$2,500 For Smart High School Graduates (Florida Undergraduate
Scholars' Fund)

Work Your Way Through College With A Job At A Local Elementary
School (Public School Work Experience (PSWEP))

Jobs For Full Or Part-Time Students Who Need Help Paying Tuition
(College Career Work Experience Program (CCWEP))

Money For Smart High School Graduates Who Want To Be Teachers In
Florida ("Chappie" James Most Promising Teacher Scholarship Loan
Program)

Money For College Students Who Want To Be Teachers (Critical Teacher
Shortage Scholarship Loan Program)

\$3,000 A Year To Smart High School Graduates (Mary McLeod Bethune
Scholarship Challenge Grant Fund)

Grants For American Indians To Go To College (Seminole Indian

Scholarship)

Money For Dependents Of Deceased or Disabled Veterans And POW/MIA's
(Scholarships for Children of Deceased or Disabled Veterans)

\$2,000 For Hispanic Americans Who Want To Go To College (Jose Marti
Scholarship Challenge Grant Fund)

\$2,000 NOT To Go To College But To Vocational School Instead
(Vocational Gold Seal Endorsement Scholarship)

\$6,000 Plus Tuition and Fees For Teachers To Return To Get A Graduate
Degree (Masters' Fellowship Loan Program for Teachers)

Money For Teachers To Take Part-Time Graduate Courses (Critical Teacher
Shortage Tuition Reimbursement Program)

Free College Money If You Teach In Florida Public Schools (Critical
Teacher Shortage Student Loan Forgiveness Program)

Money For Teachers To Get Retrained (Exceptional Student Education
Training Grant for Out-of-Field Teachers)

Student Finance Commission
2082 E. Exchange Place, Suite 200 770-414-3006
Atlanta, GA 30084 770-414-3224

General requirements: Georgia provides no state grants but does offer the merit-based Valedictorian Governors Scholarship Program. This program identifies and recognizes high school seniors who have achieved excellence in school and community life. Requirements include: a minimum score of 1300 on the SAT test; a score of 31 on the ACT; or a ranking in the upper 10% of his or her graduating class. As a recipient of the award, the student may receive a Governor's Scholarship if he or she continues their postsecondary education in an approved public or private college or the University of Georgia, and meets other program requirements. The scholarship is used to defray the cost of tuition for a maximum of four years eligibility. The maximum amount awarded is \$1,540. Money available: \$1,078,000.

Systems Group
641-18th Ave., V201
Honolulu, HI 96816 808-733-9124

Programs Available:

Free Tuition (Hawaii Student Incentive Grants (HSIG))
Free Tuition And Travel To High School Graduates With 3.5
Grade Point Averages (Regents Scholarship for Academic Excellence)
Free Tuition And Travel To High School Graduates With 3.7
Grade Point Averages (Presidential Achievement Scholarship)
Money For Students Planning To Study Pacific/Asian Studies (Pacific Asian
Scholarships)

Office of the State Board of Education
P.O. Box 83720
Boise, ID 83720-0037
208-334-2270

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General requirements: Applicants must be Idaho residents. Money available: \$251,600.

Programs Available:

\$2,650 To Study In Idaho (Idaho Scholarship Program)

\$2,830 For Students In Idaho, Washington and Oregon To Study

ANYWHERE (Paul L. Fowler Memorial Scholarship Program)

\$3,000 For Student Activists (Idaho Governor's Scholarship Program)

Disadvantaged High School Students Can Get \$2,500 To Go To College

(Idaho Minority and "At-Risk" Student Scholarship)

Free Money For Students Studying To Be Teachers Or Nurses (Education

Incentive Loan Forgiveness)

Illinois

Illinois Student Assistance Commission

1755 Lake Cook Drive

Deerfield, IL 60015

708-948-8550

General requirements: Applicants must be Illinois residents. Money available: \$276,000,000.

Programs Available:

Grants Up To \$3,500 No Matter What Your Grades Are (Monetary Award Program)

\$1,000 For Students In The Top 5% Of Their Class (Illinois Merit Recognition Scholarship Program)

Join The National Guard For Free Tuition For Graduate Or Undergraduate Studies (National Guard/Naval Militia Grant Program)

Veterans Living In Illinois Can Get Free Tuition and Fees (Illinois Veteran Grant Program)

Grants To Dependents Of Fire Fighters Or Police Officers Killed In The Line Of Duty (Police Officer/Fire Officer Dependent's Grant Program)

Grants To Dependents Of Correctional Officers Killed Or Disabled In The Line Of Duty (Correctional Officer's Survivor's Grant Program)

Indiana

State Student Assistance Commission of Indiana

150 W. Market St., Suite 500

Indianapolis, IN 46204

317-232-2350

General requirements: Applicants must be Indiana residents. Money available: Approx. \$82,000,000.

Programs Available:

Indiana College Students Who Have Trouble Paying Tuition (Indiana Higher Education Grant)

Iowa

Iowa College Student Aid Commission

200 Tenth, 4th Floor

Des Moines, IA 50309-3609

515-281-3501

General requirements: Applicants must be Iowa residents. Money available: Over \$45,000,000.

Programs Available:

Money For High School Graduates In The Top 15% Of Their Class (State of Iowa Scholarship Program)

Grants To Pay For Tuition At Private Colleges (Iowa Tuition Grants)

State Education Programs

\$600 To Take A Vocational Education Course (Iowa Vocational-Technical Tuition Grants)
Grants To Students Who Need Money For Education (Iowa Grants)

Kansas

Kansas Board of Regents
700 SW Harrison, Suite 1410
Topeka, KS 66603

913-296-3517

General requirements: Applicants must be Kansas residents. Money available: Approximately \$13,000,000.

Programs Available:

\$1,500 A Year For Minority Students (Kansas Minority Scholarship)
\$500 To Take A Vocational Training Course (Vocational Education Scholarship)
\$5,000 A Year If You Study To Be A Teacher In Kansas (Kansas Teacher Scholarship)
\$3,500 A Year To Be A Nurse (Kansas Nursing Scholarship)
\$1,000 To High School Graduates Who Have Trouble Paying Tuition (Kansas State Scholarship)

Kentucky

Kentucky Higher Education Assistance Authority
1050 U.S. 127 South
Frankfort, KY 40601

502-564-7990

General requirements: Applicants must attend an eligible Kentucky college; be enrolled in an undergraduate degree program; be state residents; establish financial need; and meet program requirements. Funds are limited, so students who file by April 1 have the best chance of receiving awards. Money available: Approximately \$20,100,000.

Programs Available:

Grants To Financially Needy Full-Time and Part-Time Students (College Access Program Grants (CAP))
Grants To Students (Kentucky Tuition Grants (KTG))

Louisiana

Office of Student Financial Assistance
P.O. Box 91202
Baton Rouge, LA 70821-9202

504-922-1011

General requirements: Applicants must be Louisiana residents. Money available: \$7,600,000.

Programs Available:

Free Tuition To Attend State Schools (Louisiana Tuition Assistance Plan)
Maximum \$7,000 Grant To Study Forestry Or Marine Sciences (Louisiana Rockefeller State Wildlife Scholarship)

Maine

Finance Authority of Maine (FAME)
Maine Education Assistance Division
119 State House Station
One Weston Court

1-800-228-3734 (In Maine)
207-626-8200
207-626-3263/2717

I Wanna Go To School

Augusta, ME 04333

Fax: 207-626-8208

General requirements: Applicants must be Maine residents. Money available: \$4,800,000.

Programs Available:

Money For Students From Maine To Study In New England States, Alaska, Delaware, DC, Maryland, and Pennsylvania (Maine Student Incentive Scholarship Program (MSISP))

Money For Students In The Upper Half Of Their Class Who Want To Be Teachers (Teachers for Maine)

Money For Dependents Of Veterans Killed Or Disabled In Military Service (State Veterans Benefits)

Loans Up To \$20,000 A Year To Go To College (Maine Educational Loan Authority (MELA) Supplemental Education Program)

Free Tuition To Members Of Indian Tribes (Indian Scholarships)

Free Tuition To Dependents Of Law Enforcement Officers And Fire Fighters Killed In The Line Of Duty (Tuition Waiver Program for Children of Fire Fighters and Law Enforcement Officers Killed in the Line of Duty)

Robert C. Byrd Honor Scholarship

Maryland

Maryland Higher Education Commission

State Scholarship Administration

The Jeffrey Building

16 Francis Street, Suite 209

410-974-5370

Annapolis, MD 21401-1781

Fax: 410-974-5994

General requirements: Applicants must be Maryland residents, unless specified for in-state or out-of-state schools. Money available: \$26,000,000.

Programs Available:

\$2,500 For Full-Time Undergraduate Students (Maryland State Scholarship Program)

\$2,000 To Full- Or Part-Time Students (Senatorial Scholarship Program)

\$200 To Full-Time Or Part-Time Students (House of Delegate Award)

\$1,500 To Take A Vocational Education Course (Tolbert Grant)

\$3,000 A Year For Smart Students (Distinguished Scholar Program)

\$4,800 To Get A Degree In Nursing (Maryland State Nursing Scholarship)

\$3,000 A Year To Become A Teacher In Maryland (Teacher Education Distinguished Scholar Program)

Grants To Dependents Of POW's, Fire Fighters, Police Officers, and Safety Personnel Killed Or Disabled In The Line Of Duty (Edward Conroy Grant)

Grants To Study Physical Therapy (Physical and Occupational Therapists and Assistants Scholarships)

\$7,500 A Year To Study Family Practice Medicine (Family Practice Medical Scholarship)

Grants To Study Law, Dentistry, Medicine, Nursing Or Pharmacy (Professional Scholarship)

Tuition, Fees, Room and Board To Become A Teacher (Sharon Christa McAuliffe Critical Shortage Teacher Scholarship)

\$2,000 To Study Child Care, Full or Part Time (Child Care Provider Scholarship)

Free Tuition To Fire Fighters and Rescue Squad Members Who Want To

State Education Programs

Study Full Or Part Time (Reimbursement of Fire Fighters and Rescue Squad Members)
Student Loans If You Work For A Non-Profit (Loan Assistance Repayment Program (LARP))

Massachusetts

Board of Regents of Higher Education
Scholarship Office
330 Stuart Street
Boston, MA 02116

617-727-9420

General requirements: Applicants must be Massachusetts residents. Money available: Approximately \$32,000,000.

Programs Available:

Maximum \$2,500 For Full-Time Students (Massachusetts Grant Scholarship)
Money To Attend Private Colleges In Massachusetts (Gilbert Matching Scholarship)

Free Tuition At State Schools (Tuition Waiver Program)

No Interest Loan Program, \$10,000,000.

\$7,500 For Graduate Students (Professional Education Plan (PEP))

Michigan

Michigan Department of Education
Student Financial Assistance Services
Higher Education Authority
P.O. Box 30462
Lansing, MI 48909

517-373-3394

General requirements: Applicants must be Michigan residents. Money available: \$56,200,000 state grants, and \$29,900,000 scholarship grants.

Programs Available:

Money For Smart Kids Who Have Trouble Paying Tuition (Competitive Scholarships)

Money For Students Attending Private Colleges (Tuition Grants)

Minnesota

Minnesota Higher Education Programs
Capitol Square Building
Suite 400
550 Cedar Street
St. Paul, MN 55101

612-296-3974

General requirements: Applicants must be residents of Minnesota, unless otherwise specified. Money available: \$80,850,000.

Programs Available:

Money To Pay Half Your College Expenses (State Grant Program)

Money For Part-Time Students (State Part-Time Grant Program)

Money For Child Care While You Go To School Or Work Part Time
(Non-AFDC Child Care Grant Program)

\$1,000 For High School Students To Take Summer Courses At A College
(Summer Scholarships for Academic Enrichment)

Grants For Dependents Of MIA/POW's To Attend Private Colleges (State

I Wanna Go To School

Veterans' Dependents Assistance Program)
Grants To Dependents Of Safety Officers Killed In The Line Of Duty (Safety
Officers' Survivor Program)

Mississippi

Mississippi Institution of Higher Education

3825 Ridgewood Rd.

Jackson, MS 39211-6453

601-982-6663

General requirements: Applicants must be Mississippi residents. Money available: \$2,600,000.

Programs Available:

Money To Pursue Degrees In Another State That Are Not Offered In

Mississippi (Academic Common Market Program)

Grants To Full-Time Students Who Have Trouble Paying Tuition (State

Student Incentive Grant Program)

Graduate Students Can Make \$1,000 A Month As Student Interns

(Mississippi Public Management Graduate Internship Program)

Money To Dental Students (State Dental Education Loan/Scholarship

Program)

Money To Full-Time Students Who Want To Become Teachers (William

Winter Teacher Scholar Loan Program)

\$10,000 A Year To African-American Ph.D. Students (African-American

Doctoral Teacher Loan/ Scholarship Program)

Money To Study Optometry Or Osteopathic Medicine (Southern Regional

Educational Board (SREB) Loan/ Scholarship Program)

Tuition, Room and Board and Fees To Dependents Of Police Officers and

Fire Fighters Who Died Or Became Disabled In The Line Of Duty

(Law Enforcement Officers and Firemen Scholarship Program)

Tuition, Room and Board and Fees To Dependents Of POW/MIA's

(Southeast Asia POW/MIA Scholarship Program)

Money To Professional Students Who Have To Go Out Of State To Get

Their Degrees (Graduate and Professional Degree Loan/Scholarship

Program)

Money To Professional Students Who Study In Mississippi (State Medical

Education Loan/ Scholarship Program)

Money For Registered Nurses Who Want To Go Back And Get A Bachelor's

Degree In Nursing (Career Ladder Nursing Loan/Scholarship Program)

Up To \$5,000 Per Year For Nursing Students (Nursing Education

Loan/Scholarship Program)

\$4,000 For Nursing Students (Special Nursing Education Loan/Scholarship

for Study in Baccalaureate Nursing Education Program)

Money For Studying Psychology, Speech Pathology, Occupational Therapy,

and Physical Therapy (Health Care Professions Loan Scholarship

Program)

Money For Medical Students (Special Medical Education Loan/Scholarship

Program)

Mississippi Resident Tuition Grant Program

Mississippi Eminent Scholar Program

Mississippi Nursing Teacher (Stipend) Program

Missouri

State Education Programs

Missouri Coordinating Board of Higher Education

P.O. Box 1438

3515 Amazonia St.

Jefferson City, MO 65109

573-751-2361

General requirements: Applicants must be Missouri residents. Money available: Approximately \$18,000,000.

Programs Available:

\$2,000 A Year To Students With ACT Scores In The Top 3% (Missouri Higher Education Academic Scholarship Program)

Grants To Full-Time Students In Financial Need (Missouri Student Grant Program)

Tuition For Dependents Of Public Safety Officers Or Department Of Highway Officers Who Were Killed In The Line Of Duty (Public Service Officer or Employee's Child Survivor Grant Program)

Montana

Office of the Commissioner of Higher Education

P.O. Box 20301

Helena, MT 59620-3101

406-444-6594

General requirements: Applicants must be Montana residents. Money available: Approximately \$100,000,000. (Each school receives separate funds).

Programs Available:

\$1350 To Top Ranking High School Seniors (High School and Community College Honor Scholarships)

Grants To Students Who Can't Afford Tuition (State Student Incentive Grants (SSIG))

Free Tuition For Senior Citizens, Veterans, War Orphans, Etc. (Fee Waivers)

Nebraska

Nebraska Coordinating Commission

For Postsecondary Education

140 N. Eighth St., Suite 300

P.O. Box 95005

Lincoln, NE 68508

402-471-2847

General requirements: Nebraska administers a "decentralized" form of student aid in higher education. Monies are allocated based on a formula to postsecondary schools. A limited number of state programs are administered directly through postsecondary schools. Students should contact the Financial Aid Office at the college they plan to attend for scholarship, grant, and loan information. State residency is required. Money available: \$3,200,00 (state administered grants).

Nevada

Nevada Department of Education

Student Incentive Grant Program

700 E. 5th Street

Carson City, NV 89701-9050

702-687-9200

General requirements: Nevada has no state scholarships. The Nevada Student Incentive Grant Program is the only source of state grants. It administers renewable, need-based awards of up to \$2,500 per year. Students should contact the Financial Aid Office at the college they plan to

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attend for further information. State residency is required. Money available: \$127,000 (for continuing student programs)

Programs Available:

Robert C. Byrd Scholarship

New Hampshire

New Hampshire Postsecondary Education Commission

2 Industrial Park Drive

Concord, NH 03301

603-271-2555

General requirements: Applicants must be New Hampshire residents, for programs involving colleges in and out of state. Money available: Approximately \$5,000,000.

Programs Available

Grants To Attend Colleges In The New England States (New Hampshire Incentive Program)

Money For Dependents Of Veterans Who Died In Service (Scholarships for Orphans of Veterans)

Grants For Nurses Who Agree To Practice In New Hampshire (New Hampshire Nursing Grants)

New Jersey

New Jersey Department of Higher Education

Office of Student Assistance

4 Quakerbridge Plaza, CN 540

Trenton, NJ 08625

609-588-3288

General requirements: Applicants must be New Jersey residents. Money available: Approximately \$120,000,000.

Programs Available:

\$4,580 A Year In Grants To Full-Time Students (Tuition Aid Grants)

Grants, Tutoring, and Counseling To Students On Limited Income (Educational Opportunity Fund Grants (EOF))

Grants To Students With High SAT Scores (Edward J. Bloustein Distinguished Scholar Program)

Grants To Smart High School Juniors (Garden State Scholars Program)

New Mexico

New Mexico Commission On Higher Education

1068 Cerrillos Road

Santa Fe, NM 87501

505-827-7383

General requirements: Applicants must be New Mexico residents, unless otherwise stated. Money available: \$15,000,000.

Programs Available:

Free Tuition To Students With "Good Moral Character" (Three Percent Scholarship Program)

Tuition, Books, and Fees For High School Students In Top 5% Of Class (New Mexico Scholars Program)

Part-Time Jobs To Undergraduate and Graduate Students (New Mexico Work-Study Program)

Money For Osteopathic Students Willing To Practice In New Mexico

State Education Programs

(Osteopathic Medical Student Loan Program)
Grants To Half-Time and Full-Time Students In Financial Need (New Mexico Student Incentive Grant)
Tuition, Books, And Fees To Vietnam Vets (Vietnam Veterans' Scholarship Program)
\$10,000 For Nursing Students Willing To Practice In New Mexico (New Mexico Nursing Student Loan for Service Program)
\$7,200 Per Year For Women And Minorities To Go To Graduate School (Graduate Scholarship Program)
Money For Students Attending Private Colleges (Student Choice)
Money For Medical Students Willing To Practice In New Mexico (New Mexico Physician and Physician Assistant Student Loan for Service Program)
Money For Women And Minority Ph.D. Students (Minority Doctoral Assistance Loan for Service Program)

New York

New York Higher Education Services Corporation
Grants and Scholarship Information
99 Washington Ave.
Albany, NY 12255

518-474-1137

General requirements: Applicants must be residents of New York. Amounts awarded are determined by the type of school you are planning to attend, your financial status (net taxable income), year in which the award is received, and amount of tuition. Money available: \$632,400,000.

Programs Available:

Grants For Full-Time Students (Tuition Assistance Program (TAP))
Grants For Part-Time Students (Aid for Part-Time Study (APTS))
Money For Accounting, Veterinary, and Students Pursuing 19 Other Professional Careers (New York Regents Professional Opportunity Scholarships)
Money for Students Studying Medicine Or Dentistry (New York Regents Health Care Opportunity Scholarships)
Money for Students Studying To Be Dental Hygienists, Midwives, Therapists, And Speech-Language Pathologists (New York State Health Service Corps Scholarships)
Money to Become Teachers, Guidance Counselors, And College Administrators (Empire State Challenger Scholarship for Teachers)
Money for Native Americans To Attend College (State Aid to Native Americans)
Grants To Dependents Of Deceased Or Disabled Veterans (Regents Award for Children of Deceased or Disabled Veterans)
Grants To Dependents Of Deceased Police Officers, Fire Fighters, Or Correction Officers (Regents Awards for Children of Deceased Police Officers, Fire Fighters, and Correction Officers)
Tuition And Fees For Dependents Of Deceased Police Officers and Fire Fighters (Memorial Scholarships for Children of Deceased Police Officers and Fire Fighters)
Money, Counseling, and Tutoring To Academically And Financially Troubled Students (Opportunity Programs)

I Wanna Go To School

\$1,000 Per Semester For Vietnam Veterans (Vietnam Veterans Tuition Awards)

North Carolina

North Carolina State Education Assistance Authority

P.O. Box 2688

919-549-8614

Chapel Hill, NC 27515-2688

Fax: 919-549-8481

General requirements: Applicants must be residents of North Carolina. Money available: Over \$100,000,000.

Programs Available:

Grants For Full-Time And Part-Time Students (Appropriated Grants)

\$5,000 A Year For Preschool, Elementary, Or Secondary Level Teachers
(Paul Douglas Teacher Scholarship Program (PDTs))

\$3,000 For Smart High School Students Active In Public Service (Incentive
Scholarship Program)

Grants For Minorities Studying Part Time Or Full Time (Minority Presence
Grant Program)

Grants For Minorities Studying Law, Veterinary Medicine, Or Working On
A Ph.D. (Minority Presence Grant Program: Doctoral/Law/Veterinary
Medicine Program)

Grants For Students Going Part Time To Junior Colleges (North Carolina
Community College Scholarship Program)

\$1,500 To Full-Time Undergraduate Students (North Carolina Student
Incentive Grant)

Grants Given By State Legislators To Students Who Don't Even Need The
Money (North Carolina Legislative Tuition Grant Program, Private College).

\$7,500 A Year For Undergraduate Or Graduate Students In Health, Science,
Or Mathematics (North Carolina Student Loan Program for Health,
Science, and Mathematics)

\$5,000 A Year To Students Who Want To Be Teachers (North Carolina
Teaching Fellows Scholarship Program)

Grants To Dependents Of Deceased Or Disabled Veterans Or POW/MIA's
(North Carolina Veterans Scholarship)

Grants To Full-Time Or Part-Time Native American Students (American
Indian Student Legislative Grant Program)

Money For Students In 2-Year Or 4-Year Nursing Programs (Nurse
Education Scholarship Loan Program)

\$6,000 A Year For Nursing Students Willing To Practice In North Carolina
(Nursing Scholars Program)

\$5,000 Plus Tuition And Fees For Dental Students (Board of Governors
Dental Scholarship)

\$5,000 Plus Tuition And Fees For Medical Students (Board of Governors
Medical Scholarship Program)

Free Loans For Studying Psychology, Counseling, Or Speech (Prospective
Teacher Scholarship Loans)

Grants To Part-Time Or Full-Time Students Attending Private Colleges
(State Contractual Scholarship Program, Private Colleges)

Tuition, Fees, And Day Care For the Physically Or Mentally Disabled
(Vocational Rehabilitation Program)

North Dakota

State Education Programs

University Systems

600 E. Boulevard

Bismarck, ND 58505

701-328-2962

General requirements: Applicants must be residents of North Dakota. Money available: Approximately \$2,000,000.

Programs Available:

\$600 To Students Attending Any College (North Dakota Student Financial Assistance Program)

50% Tuition Awarded To Top High School Students (North Dakota Scholars Program)

Money For Students Studying Nursing (North Dakota Nursing Scholarship/Loan Program)

\$2,000 For Students With 1/4 Indian Blood (North Dakota Indian Scholarship)

Ohio

Ohio Board of Regents

Ohio Student Aid Commission

State Grants and Scholarship Department

309 S. 4th Street

P.O. Box 182452

614-466-7420

Columbus, OH 43218

Fax: 614-752-5903

General requirements: Applicants must be residents of Ohio. Money available: Approximately \$100,000,000.

Programs Available:

Grants For Middle Income Families To Pay Tuition (Ohio Instructional Grants)

Grants To Pay Tuition At Private Colleges (Ohio Student Choice Grant Program)

Grants To Dependents Of Deceased Or Disabled Veterans And POW/MIAs (Ohio War Orphans Scholarship Program)

\$1,000 A Year To Smart High School Students Who Attend Ohio Colleges (Ohio Academic Scholarship Program)

\$3,500 A Year For Graduate Students (Regents Graduate/Professional Fellowship Program)

Free Tuition To Dependents Of Fire Fighters And Police Officers Killed In The Line Of Duty (Police and Fire Fighter Tuition Benefits)

Oklahoma

Oklahoma State Regents for Higher Education

500 Education Building

State Capitol Complex

Oklahoma City, OK 73105

405-524-9100

General requirements: Applicants must be Oklahoma residents. Money available: Over \$25,000,000.

Programs Available:

Chiropractic Grants

Money For Students Having Trouble Paying Tuition (Oklahoma Tuition and Academic Grant Program)

Tuition, Fees, And Room And Board For Financially Troubled Students

I Wanna Go To School

(William P. Willis Scholarship Program)
Grants To Top 15% High School Students Who Want To Be Teachers
(Future Teachers Scholarship Program)

Oregon

Oregon State Scholarship Commission
1500 Valley River Dr., Suite 100
Eugene, OR 97401 503-687-7400

General requirements: Applicants must be residents of Oregon. Money available: \$13,403,500.

Programs Available:

Grants To College Students In Financial Need (Need Grants)
State Scholarships For High School Seniors, Graduate, and Undergraduate
Students

Pennsylvania

Pennsylvania Higher Education Assistance Agency
1200 N. 7th Street
Harrisburg, PA 17102 717-720-2850

General requirements: Applicants must be Pennsylvania residents for in-state schools, unless otherwise specified. Money available: \$233,000,000.

Programs Available:

80% Of Tuition And Fees For Financially Needy Students (Pennsylvania
State Grants)
80% Of Tuition And Fees To Veterans And Dependents Of POW/MIAs
(Grants for Veterans and POW/MIA Dependents)
Grants To Dependents Of POW/MIAs

Rhode Island

Rhode Island Higher Education Assistance Authority
560 Jefferson Boulevard
Warwick, RI 02886 401-736-1100

General requirements: Applicants must be residents of Rhode Island. Money available: \$6,200,000.

Programs Available:

Up to \$2,000 For Part-Time And Full-Time Students (State Scholarship)

South Carolina

South Carolina Commission on Higher Education
1333 Main Street, Suite 200
Columbia, SC 29201 803-737-2260

General requirements: Applicants must be residents of South Carolina. Money available: \$1,600,000.

Programs Available:

\$3,320 For Students In Financial Need (South Carolina Tuition Grants)
\$10,000 For Graduate Students (South Carolina Graduate Incentive
Fellowship Program)
\$1,000 For Minority Students (South Carolina "Other Race" Program)
\$5,000 For High School Seniors With High Test Scores (Palmetto Fellows)

State Education Programs

Scholarship)
\$10,000 A Year For Medical And Dental Students (South Carolina Medical and Dental Scholarship Fund)
Free Tuition For Students Over 60 Years Old (Tuition Waiver for Senior Citizens)
Free Tuition For Dependents Of Disabled Or Deceased Veterans (Free Tuition for Children of Deceased or Disabled South Carolina Veterans)
Free Tuition For Dependents Of Deceased Or Disabled Fire Fighters, Law Officers, and Members Of The Civil Air Patrol (Free Tuition for Children of Deceased or Disabled South Carolina Fire Fighters, Law Officers, and Members of Civil Air Patrol or Organized Rescue Squad)

South Dakota

South Dakota Department of Education And Cultural Affairs
Office of the Secretary
7000 Governors Drive
Pierre, SD 57051

605-773-3134

General requirements: Applicants must be residents of South Dakota. Money available: Approximately \$280,000.

Programs Available:

\$600 Per Year For Students In Financial Need (South Dakota State Student Incentive Grant Program)
\$300 For Students Attending Private Colleges (South Dakota Tuition Equalization Grant Program)

Tennessee

Tennessee Student Assistance Corporation
404 James Robertson Parkway
Suite 1950, Parkway Towers
Nashville, TN 37243-0820

615-741-1346

General requirements: Applicants must be residents of Tennessee. Money available: \$14,570,178.

Programs Available:

\$1,482 For Financially Needy Students (Tennessee Student Assistance Award)
\$4,000 To High School Seniors In Top 5% Of Class (Tennessee Academic Scholars Program)
\$6,000 For Students Who Want To Teach Grades K Thru 12 (Teacher Loan Program for Disadvantaged Areas of Tennessee)
\$1,500 To Become An Art Or Music Teacher (Teacher Loan/Scholarship Program)
Money For Minorities To Study Teacher Education At Community Colleges (Community College Education Recruitment Scholarship for Minorities)
\$5,000 A Year For Minorities In The Top 25% Of Class To Become Teachers (Minority Teaching Fellows Program)
Federal Stafford Program
Student Assistant Award Program
Federal-Parent Loan Undergraduate Program
Robert C. Byrd Honor Scholarship Program

I Wanna Go To School

Texas

Texas Coordinating Board on Higher Education

Box 12788, Capitol Station

Austin, TX 78711-2788

512-483-6100

General requirements: Applicants must be residents of Texas, unless otherwise specified.

Money available: Over \$141,787,017.

Programs Available:

Money To Attend Public Colleges In Texas (Texas Public Education Grant)

Money To Attend Private Colleges In Texas (Tuition Equalization Grant)

\$1,250 For Half Time Or Full Time Students (Student Incentive Grant)

Grants To Financially Needy Students (Texas Tuition Assistance Grant)

Money To Study To Be A Nurse

Tuition And Fees For Blind Or Deaf Students

Money For Dependents Of Disabled Or Deceased Firemen, Peace Officers,

Custodial Employees of the Department Of Corrections, Or Game

Wardens

Money For Dependents Of POW/MIAs (Children of Prisoners of War or

Persons Missing in Action)

Tuition And Fees For Fire Fighters To Take Science Courses (Fire Fighters

Enrolled in Fire Science Courses)

Free Tuition And Fees For Veterans (Veterans and Dependents (The

Hazelwood Act))

Money For The Smartest High School Students (Highest Ranking High

School Graduate)

Money For Foreign Students From Central America (Students from Other

Nations of the American Hemisphere (Good Neighbor Scholarship))

Up To \$1,500 For Undergraduates (Texas Educational Opportunity Grant)

Robert C. Byrd Program

Utah

Utah System of Higher Education

355 West North Temple

3 Triad, Suite 550

Salt Lake City, UT 84180-1205

801-321-7100

General requirements: Utah administers funding to state residents. The state uses a decentralized system. Students should contact the Financial Aid Office at the college they plan to attend. Money available: Approximately \$700,000.

Programs Available:

Grants For Students In Financial Need (State Student Incentive Grant

Program)

Vermont

Vermont Student Assistance Corporation

P.O. Box 2000

Champlain Mill

Winooski, VT 05404

800-798-8722

802-655-4050

General requirements: Applicants must be Vermont residents, unless otherwise stated. Money available: Approximately \$12,300,000.

State Education Programs

Programs Available:

Grants For Students In Financial Need (Vermont Incentive Grants)
Grants For Part Time Students (Vermont Part Time Student Grants)
\$500 Per Course If You're NOT Working Toward A Degree (Vermont
Non-Degree Student Grant Program)
Extra Loans For College Students (Vermont EXTRA Loans (Supplemental))

Virginia

Virginia State Council of Higher Education
Office of Financial Aid
James Monroe Building
101 North 14th St., 10th Floor
Richmond, VA 23219

804-786-4690
Fax: 804-225-2604

General requirements: Applicants must be Virginia residents. Money available: Over \$73,600,000.

Programs Available:

\$2,000 For Students In Financial Need (Virginia College Assistance Program (CSAP))
Grants For Students Even Though They Don't NEED The Money (Virginia Tuition Assistance Grant Program (TAGP))
Free Tuition For White Students To Attend Black Colleges (Virginia Transfer Grant Program (VTGP))
Grants To Black Undergraduate Students (Last Dollar Program)
Nursing Students Receive \$100 A Month For Every Month They Agree To Work In Virginia (Nursing Scholarship Program)
Money For Medical Students Who Agree To Work In Virginia (Medical Scholarship Program)
\$2,500 To Dental Students Who Agree To Work In Small Virginia Towns (Rural Dental Scholarships)
\$2,000 A Year For Teaching Students For Every Year They Agree To Work In Virginia (Virginia Teaching Scholarship)
Free Tuition, Fees, And Room and Board For State Cadets (State Cadetships)
Free Tuition For Dependents Of Deceased Or Disabled Veterans (Virginia War Orphan Education Act)
Free Tuition And Fees For Students Who Want To Study Soil Science (Soil Scientist Program)
Free Tuition For Students Over 60 (Senior Citizens Tuition Waiver)
Loans To Middle Class Families Having Trouble Paying For Tuition (EDVANTAGE)

Washington

Higher Education Coordinating Board
917 Lakeridge Way
P.O. Box 43430
Olympia, WA 98504

360-753-7800

General requirements: Applicants must be Washington residents for in-state or out-of-state programs, when specified. Money available: \$72,000,000.

Programs Available:

College Students Who Have Trouble Paying Tuition (Washington State Need Grant Program)

I Wanna Go To School

Part Time Employment To Students Who Need Money (Washington State Work-Study Program)
Money to High School Students In The Top 1% (Washington Scholars Program)
\$15,000 If You Teach 10 Years In A Washington Public School (Future Teachers Conditional Scholarship Program)
\$3,000 to Study Nursing If You Practice For Five Years In Washington (Nurses Conditional Scholarship)
\$2,500 A Year For Math And Science Teachers (Teacher Incentive Loan for Mathematics and Science)
Money To Study Optometry In Other States (Western Interstate Commission for Higher Education (WICHE) Professional Exchange Program)
Money To Get A Master's Or Ph.D. In Out-Of-State Schools (Western Interstate Commission for Higher Education (WICHE) Regional Graduate Program)
Free Tuition And Fees To Financially Needy Students (Tuition Waiver Program)

West Virginia

West Virginia Higher Education Program
1018 Kanawha Blvd. East
Suite 700
Charleston, WV 25301

304-558-4614

General requirements: Applicants must be residents of West Virginia. Money available: \$10,995,000.

Programs Available:

Money For Financially Needy Students (West Virginia Higher Education Grant)
Money To Study Teaching At The Graduate Or Undergraduate Level (Underwood-Smith Teacher Scholarship Program)
Money For Medical Students (Central Office of the State College and University Systems Medical Student Loan Program)

Wisconsin

State of Wisconsin Higher Educational Aids Board
P.O. Box 7885
Madison, WI 53707-7885

608-267-2206

General requirements: Applicants must be residents of Wisconsin. Money available: Approximately \$3,000,000.

Programs Available:

Grants To College Or Vocational Students (Wisconsin Higher Education Grant)
Grants To Students Attending Private Colleges In Wisconsin (Wisconsin Tuition Grant)
Grants For Deaf And Blind Students (Visual and Hearing Impaired Program)
Grants To Blacks, Hispanics, Native Americans, And Former Citizens Of Laos, Vietnam, and Cambodia (Minority Retention Grant)
Grants To Non-Traditional Students (Talent Incentive Program)
\$2,200 A Year To Students With At Least 25% Native American Blood (Wisconsin Native American Student Grant)

State Education Programs

Grants To Smart High School Students (Academic Scholarships)
\$1,000 A Year For Every Year You Work As A Nurse In Wisconsin
(Nursing Student Stipend Loans)
Cheap Tuition For Attending Minnesota Universities (Minnesota-Wisconsin
Reciprocity Program)

Wyoming

Wyoming Department of Higher Education
Hathaway Building
Cheyenne, WY 82002

307-777-6213

General requirements: Applicants must be residents of Wyoming. Money available: \$2,248,470.

Programs Available:

Grants and Loans To Education Majors (Scholarship/Loan Fund for Superior
Students in Education)
Grants To Students With 25% Native American Blood (Bureau of Indian
Affairs Scholarship and Loan)
Robert C. Byrd Scholarship

"One-half of the CEOs of Fortune 500 companies had a C or C- average in college. 65% of all U.S. Senators come from the bottom half of their school classes. 75% of U.S. Presidents were in the 'Lower Half Club' in school. Over 50% of millionaire entrepreneurs never finished college."

Source: *If It Isn't Broke...Break It!*,
Robert J. Kriegel, Warner Books, 1991

I Wanna Write A Book

I Wanna Write A Book

Yes, you can make money writing a book. Sometimes you can even make a lot of money. I've made a bundle, and I even got a D in college English. So, if I can do it, there is no reason why you can't.

There are a number of ways you can make money writing a book:

- 1) You can get a grant from the government or a nonprofit organization
- 2) You can go directly to publishers
- 3) You can find a literary agent who will contact publishers for you
- 4) You can publish the book yourself

What Kind Of Money Is Available

The government money that's available is in the form of a grant. That's money you don't have to pay back, so of course, there's no better money than that. The money you might get from a publisher will usually be in the form of an advance towards future royalties. That means they will give you a certain amount of money when you sign the contract. Sometimes this money will be spread out in payments, some you could receive at the signing and some when you turn in the manuscript. This advance will be deducted from the royalties you earn when the book sells. If the book sells more than what the publisher gave you in the advance, you will receive more money. If the book sells less than the advance figure, the publisher loses.

Using the government or a publisher will usually mean **you get money up front**. Publishing yourself means **you put up your own money**. There is more risk, but it can also mean more reward. I've published about 12 books with New York publishers, but in the last five years I've been publishing myself. And to tell you the truth, I'm a lot happier now.

What You Need To Start

So many people believe that you have to have the entire book completed in order to get anyone interested in your project. Not so. All you usually need to have completed is a chapter or two along with an outline to get someone interested. I believe that it is important not to write the entire book, especially for the commercial market. If your idea is of any value, people are going to give you ideas on how to make it better. More importantly, they will tell you what they want to see in the book in order for them to publish it. And a bigger issue today is that no one has time to read a complete manuscript. They are more likely to review your book if you give them as little to do as possible. Most people want to see the basic concept of a book in progress, and nothing more.

Government Grants To Publish Your Books

This can be the most difficult way to get published mainly because so few books are published this way each year. Approximately 50,000 books are published annually by commercial publishers, while the government only publishes a few hundred titles.

However, the odds of getting a grant from the government are probably a lot better than getting money from private sources. You have about a one in eight chance of getting a government grant for your book, which as odds go, isn't bad at all. Many of the government programs have now stopped giving money directly to individuals and only give money to organizations who in turn pass it on to the individuals who have applied for it.

The point is to ignore what I just said, because if you want to change your life you have to try everything, and I mean **everything!**. Listed below are the sources of government grants for writers. When you call the organizations listed below, be thorough in your questioning of the person on the other end of the line — have they told you about every program available that might be able to give you some money? Also look in the Freelance Writers chapter to learn how to get a job writing for the government.

National Endowment for the Arts
1100 Pennsylvania Ave., NW
Washington, DC 20506

202-682-5400

National Endowment for the Humanities
1100 Pennsylvania Ave., NW
Washington, DC 20506

202-606-8438

Going Directly To Publishers

This seems to be the most obvious method and it works for many people. The world of publishing is very big and there is probably an editor at some publishing house who would be interested in your idea. Life, like so many things, is a numbers game. So the more publishers you call, the more editors you talk with, and the more likely you are to find someone interested in your book idea.

Listed below are the sources that identify publishers in the United States. You can find these sources in most local libraries.

Literary Marketplace, Reed Reference Publishing Co., New Providence, NJ

Literary Agents of North America, The Associates, New York, NY

Insider's Guide to Book Editors, Publishers, and Literary Agents, Prima Publishing, Rocklin, GA

Literary Agents: A Writer's Guide, Adam Begley, Penguin, New York, NY

Publishing Your Own Book

With a successful book, you'll make a lot more money publishing it yourself. What profits a publishing company would have made will end up being yours to keep. But you'll need money up front to publish your own book. How much? That depends on the kind of book.

There are three major issues involved in publishing your own book: printing, distribution and marketing. The most expensive part of it can be printing. There are ways of getting the other two necessities for free, but you need to have books to sell first. The first book is the most expensive to produce. If you print 5,000 to 10,000 copies of a 300 page book you may be able to have them printed for about \$2 each. But printing only 300 books can cost you \$30 each. If you are going to sell your book for \$20, you're in big trouble if you only

print 300 copies. But if you print 5000 copies, it's going to cost you \$10,000 before you make even one sale. A \$10,000 advance from a publisher may start to look a lot better after adding up these numbers.

If you are publishing a self help book, you can consider other alternatives. You can make single copies of books at a local copy store, or your home computer and put it into a three ring binder. You can also charge more for the book in this kind of format. This could work well for books like: How To Fix Your Credit, How To Get Free Legal Advice, How To Travel Cheap, Make Money On The Internet, etc.

Distribution is an important element in anything you produce in this country. Getting your book in bookstores can be a major problem. You can find distributors who will do it for you and charge you a commission for doing so, or you can contact the bookstore chains directly. Either way it's hard, but not impossible. The bigger problem for a self publisher is that bookstores work on consignment. That means if they sell your book, you get the money. If they don't, you get the book back and get no money. And it may take three to six months to find out which of these two events actually occur.

When I first started publishing my own books, I decided that I couldn't afford to be in bookstores. If every bookstore purchased 10 copies of my book, I'd be out of business. If there are 5,000 book stores, that would mean 50,000 books at \$2 each. I would have to put up \$100,000 to cover printing costs and have no idea if and when I'd get anything back. So I decided on distributing my publications through mail order. If someone sent me the money, I would send them the book.

Nothing happens without successful marketing. You can have production and distribution all figured out but if you don't know how to sell your book, you're sunk. I use talk shows. I was on talk shows when I was writing for New York publishers, so I knew how the system works (you make hundreds of telephone calls and try to convince the producers you have something interesting to say). But this time when I got on the shows, instead of saying the book was in book stores, I'd say the book was only available by calling 1-800-UNCLE-SAM.

If you want to sell your own book, you'll find the way that works best for you.

Using A Literary Agent

This may be the most productive method for someone trying to get their first book published. Using a middle man, in this case a literary agent, can save you time in finding a publisher. Also, most big publishers would rather deal with an agent who knows the business rather than dealing directly with you. They don't want to spend time explaining contracts and educating you about the process. The agent performs this role for them.

Every literary agent has her area of expertise, collection of publishers, and editors within those companies, whom they are close to and know the kinds of books they are looking for. So instead of contacting hundreds of publishers and editors directly, you can now concentrate on just dozens of agents. To contact an agent, write a brief letter describing your work, list any prior publications, and include a self-addressed stamped envelope (SASE) to receive a reply. The cost? They will normally ask you for 10% to 15% of what they get for you from the publisher. Some particularly successful agents are in such demand for their time that they charge a flat fee just to read your book outline or sample

chapters.

Listed below is a small collection of literary agents around the country who do not charge reading fees. For additional information on literary agents contact: Association of Authors' Representatives (AAR), 10 Astor Place, 3rd Floor, New York, NY 10003, 212-353-3709. The AAR will send you a list of 22 suggested questions to ask, the AAR's *Canon of Ethics*, and a listing of agents who are members for \$5, plus postage and handling.

Literary Agents

California

The Agency

1800 Avenue of the Stars, Suite 400

310-551-3000

Los Angeles, CA 90067-4206

Fax: 310-551-1424

The Agency specializes in television and motion picture scripts. No unsolicited manuscripts are accepted. Submit a query letter with SASE. Referrals from agency contacts are preferred.

Linda Allen Literary Agency

1949 Green St. #5

415-921-6437

San Francisco, CA 94123

Fax: 415-921-3733

This agency handles fiction and non-fiction. For non-fiction send a proposal. For fiction, send a synopsis and the first 20-40 pages.

Appleseeds Management

Attn: S. James Foiles

200 East 30th St., #302

San Bernadino, CA 92404

909-882-1667

The agency recommends that the writer submit a brief query letter with a SASE and if they are interested in the work they will request the complete manuscript. They are currently looking for mysteries, science fiction, and horror movies.

Atchity Editorial/Entertainment International Literary, Inc.

Management and Film Production

213-933-0407

9601 Wilshire Blvd., Box 1202

Fax: 213-933-0321

Beverly Hills, CA 90212

Internet: <http://www.lainet.com/~aeikja>

e-mail: seikja@lainet.com

Subjects this agency is most interested in include: fiction; mainstream that can also be made into television or feature films, screenplays (especially true stories with television potential). Non-fiction: entrepreneurial business books, heroic and true stories, general interest, and reference books. Screenplays; heroic true stories, action, thrillers, romance, comedy, or science fiction. Submit query letter and 25 sample pages. Include an SASE.

Camden

822 S. Robertson Blvd., Suite 200

310-450-2706

Los Angeles, CA 90035

Fax: 310-450-2718

This is a film and television literary agency, working with writers and directors. To submit work to them, submit a query letter which provides a brief history of the writer as well as a concise synopsis of the material. If they are interested, you will be contacted and asked to submit the full manuscript. Unsolicited material will be returned unread.

Castiglia Literary Agency

I Wanna Write A Book

1155 Camino del Mar
Del Mar, CA 92014

619-753-4361
Fax: 619-753-5094

This agency will look at query letters, synopsis, and two chapters but will return unread unsolicited complete manuscripts. They represent fiction and non-fiction. In non-fiction: science, business, finance, health, spiritual, women's issues, biography, and niche books. In fiction: ethnic, mainstream, literary, and some genre.

Sandra Dijkstra Literary Agency
1155 Camino del Mar, Suite 515
Del Mar, CA 92014

619-755-3115
Fax: 619-792-1494

This agency requires the first 50 pages with synopsis or outline along with an SASE. They specialize in literary and commercial fiction and non-fiction.

Epstein-Wakefield & Associates
280 South Beverly Dr., #400
Beverly Hills, CA 90212

310-278-7222
Fax: 310-278-4640

This agency handles television, books, and film scripts. Submit a query letter with SASE.

Peter Fleming Agency
P.O. Box 458
Pacific Palisades, CA 90272

310-271-5693

The Agency handles adult non-fiction, specializing in innovative, professional, business, and pro-free market topics. Submit query letter first with an SASE.

Samuel French, Inc.
7623 Sunset Blvd.
Hollywood, CA 90046

213-876-0570

Stage plays for publication and representation are handled by this agency. A variety of subject areas are considered such as comedy, contemporary issues, crime, ethnic, experimental, fantasy, horror, mystery, religious, and thrillers. Submit a query letter or manuscript and include an SASE.

The Charlotte Gusay Literary Agency
10532 Blythe, Suite 211
Los Angeles, CA 90064

310-559-0831
Fax: 310-559-2639

Both fiction and non-fiction are handled. Prefers commercial, mainstream, quality material (especially books that can be marketed as film material). Projects on children's books are limited. They like material that is innovative, unusual, eclectic, and nonsexist. The agency will consider literary fiction with crossover potential. No unsolicited manuscripts are accepted, submit a succinct and clear query letter with an SASE.

Reece Halsey Agency
8733 Sunset Blvd., Suite 101
Los Angeles, CA 90210

310-652-2409
Fax: 310-652-7595

This agency specializes in literary fiction, writing they feel is exceptional in its field. Submit a query letter with one or two sample chapters and an SASE.

Heacock Literary Agency, Inc.
1523 Sixth St., Suite 14
Santa Monica, CA 90401-2514

310-451-8523
310-393-6227
Fax: 310-451-8524

Submit a query letter of 1-2 pages stating whether or not you have had anything published

I Wanna Write A Book

(when and by whom), whether you are making multiple queries or have shown the manuscript to other agents and/or publishers, and the number of pages in the manuscript along with an SASE. If they are interested, you will be asked to send the entire manuscript in the case of fiction. For non-fiction works, a proposal is sufficient (synopsis, chapter outline and two or three sample chapters), and an indication of the time you need to complete your manuscript.

Frederick Hill Associates

1842 Union St.

415-921-2910

San Francisco, CA 94123

Fax: 415-921-2802

Submit query first along with an SASE. This agency handles fiction and non-fiction. They do not accept westerns, romance, or science fiction.

Independent Publishers Services

Ruth Gottstein

P.O. Box 135

209-296-7898

Volcano, CA 95689

209-296-4515

You may submit manuscripts on domestic violence and women's health issues. Include an SASE.

Michael Larsen/Elizabeth Pomada Literary Agents

1029 Jones St.

San Francisco, CA 94109-5023

415-673-0939

This agency handles fiction and non-fiction. For fiction, send the first 30 pages and a synopsis and an SASE. For non-fiction, contact the agency.

The Maureen Lasher Agency

Attn: Ann Cashman

P.O. Box 888

310-459-8415

Pacific Palisades, CA 90272

Fax: 310-459-9659

Send written inquiry, synopsis, 50 pages, and include an SASE. No telephone or fax inquiries are accepted. The agency handles general fiction and non-fiction, and it does not handle science fiction or romance novels.

Magnus & Associates Literary Agency, Inc.

430 Cowper St.

415-617-4556

Palo Alto, CA 94301

Fax:

415-617-4546

Prospective clients should send a query letter and, if you wish, sample chapters, with an SASE. Do not submit a full manuscript. The agency handles both fiction and non-fiction, particularly mystery/thrillers, true crime and commercial fiction.

Morpheus Entertainment

35-200 Cathedral Canyon Dr.

Suite 154

619-324-3373

Cathedral City, CA 92234

Fax: 619-770-1763

Morpheus Entertainment is dedicated to the independent, nontraditional writer and encourages works written by children of any age. They handle a wide variety of areas in adult or children fiction and non-fiction. Areas of specialization are metaphysics, scripts, horror, and child authors. Main areas of interest as far as type of writers are child and gay/lesbian authors. To submit a manuscript, send it by post and include a short author biography, outline and synopsis, and list of other agencies who have received a copy of the manuscript, and include an SASE.

Julie Popkin, Literary Agent

I Wanna Write A Book

15340 Albright St., #204
Pacific Palisades, CA 90272

310-459-2834
Fax: 310-459-4128

This agency handles fiction, literary and popular including mysteries; non-fiction, especially social issues. Film rights only for clients whose books are under contract. Queries accepted if by mail with SASE only. No phone or fax inquiries.

The Angela Rinaldi Literary Agency
P.O. Box 7877
Beverly Hills, CA 90212-2877

310-287-0356
Fax: 310-837-8143

The agency is interested in fiction and non-fiction submissions. Prefers non-fiction topics that appeal to a wide audience, such as women's issues, pop culture, current issues, biography, popular reference, business, popular science and books written by academics, doctors, and therapists based on their research. Queries only by mail, no phone or fax. If you are sending a novel, send a synopsis, the first 100 pages, and a chapter outline with an SASE. For non-fiction, send a draft of your proposal which includes an outline and a sample chapter, but a detailed query letter which includes a brief synopsis and outline is acceptable. Include an SASE.

Sebastian Agency
333 Kearny St., Suite 708
San Francisco, CA 94108

415-391-2331
Fax: 415-391-2377

No new fiction authors are being accepted at this time. New clients, mainly on referral, are being accepted in the areas of business, biographies (no family memoirs), consumer reference, health/nutrition, psychology/ self-help, gift/inspirational, popular culture; social issues/current affairs, humor, and sports. Send query explaining project, telling about the author and why you are doing this book. Submit proposal, outline or synopsis and sample chapter with SASE.

Ken Sherman & Associates
9507 Santa Monica Blvd., Suite 211
Beverly Hills, CA 90210

310-273-8840

This agency does not accept unsolicited material. All material must come through a referral only from either a client, producer or writer who they already know who has read the material and can vouch for the quality. They handle film television, fiction and non-fiction writers.

Spieler Agency/West
1760 Solano Ave., Suite 300
Berkeley, CA 94707

510-528-0946
Fax: 310-528-8117

Literary non-fiction areas include history, social issues, the environment, economics, and business. Literary fiction is also handled. Reports on queries in 2 weeks, reports on manuscripts in 5 weeks. Manuscripts without an SASE or sufficient money to cover postage will not be returned.

Susan Travis Literary Agency
1317 N. San Fernando Blvd., Suite 175
Burbank, CA 91504

818-557-6538
Fax: 818-557-6549

This agency is currently looking for submissions of fiction and non-fiction. Fiction interests include mainstream and literary fiction, romance, mystery, historical, and thrillers. Non-fiction should be for the general trade market, including but not limited to business, health, parenting, cookbooks, and reference. Fiction submissions should be in the form of a query letter with a one page synopsis. You may attach the first 15-20 pages and indicate the page length of your manuscript. Non-fiction submissions should be in the form of a query letter giving a brief overview, the target audience/market, your credentials, and indicate whether you have written a

I Wanna Write A Book

proposal or have completed the entire manuscript. Always include an SASE.

The Turtle Agency
12456 Ventura Blvd., Suite #1
Studio City, CA 91604

818-506-6898
Fax: 818-506-1723

The Turtle Agency specializes in the areas of television, film, interactive, and books. It is best to be recommended to the agency through industry contact, but you may submit query letter and/or manuscript. Include an SASE if you want material returned.

Anette Van Duren Agency
925 North Sweetzer Ave., #12
Los Angeles, CA 90069

213-650-3643
Fax: 213-654-3893

Television and film writers, writer/directors, or writer/producers are represented. No unsolicited manuscripts will be accepted. Submit query with SASE.

Waterside Productions, Inc.
The Waterside Building
2191 San Elijo Ave.
Cardiff-by-the-Sea, CA 92007-1839

619-632-9190
Fax: 619-632-9295

CompuServe address: 75720,410

This agency specializes in computer books. Other areas of strength include business, education, health, biography, sports, psychology, spiritual/self-help, how-to, and science book placement. Submit query letter or request the submission guidelines for non-fiction.

West Coast Literary Associates
Attn: Acquisitions
7960-B Soquel Dr., Suite 151
Aptos, CA 95003

408-685-9548
Fax: 408-662-0755

The agency represents authors of book length fiction (literary, mainstream, all genres) and book length non-fiction. Submit a one page synopsis and the first 25 manuscript pages for preliminary review and evaluation. Include an SASE.

Colorado

Jody Rein Books, Inc.
7741 S. Ash Court
Littleton, CO 80122

303-694-4430
Fax: 303-694-0687

This agency sells primarily very commercial non-fiction. Unsolicited manuscripts are not accepted. Send query letter with SASE.

Connecticut

New England Publishing Associates
P.O. Box 5
Chester, CT 06412

203-345-READ
Fax: 203-345-3660

e-mail: nepa@nepa.com

New England Publishing Associates provides editorial guidance, representation, and manuscript development for book projects with a focus on general interest non-fiction for the adult market, particularly reference, science, health, crime, biography, women's issues, current events, history and politics. They do accept unsolicited manuscripts which should include a proposal, outline and sample chapter (guidelines available upon request).

I Wanna Write A Book

New Scribes Literary Agency
1771 Post Rd. E., Suite 297
Westport, CT 06880

203-454-6567
Fax: 203-259-8054

e-mail: newscribes@aol.com

All types of fiction, including genres fiction and a wide range of trade non-fiction including self-help, health, business, biography, cookbooks, how-to, and current affairs are handled. Young adult fiction and non-fiction are accepted, but no children's books or poetry. A complete manuscript submission with SASE is preferred. Post and e-mail queries are accepted. No electronic submissions.

Susan P. Urstadt Inc.
Box 1676
New Canaan, CT 06840

203-966-8226
Fax: 203-966-2249

Specialty is quality adult non-fiction for the trade market. Send query letter with SASE, if interested you will be asked to send a proposal, outline, and 1-2 sample chapters. Does not accept horror, genre fiction, poetry, or academic manuscripts.

District of Columbia

Goldfarb and Graybill Law Offices
918 Sixteenth St., N.W.
Washington, DC 20006

202-466-3030
Fax: 202-293-3187

A large part of the firm's work is book, television and movie agency. Manuscripts are accepted on an exclusive basis only and they try to respond within 6-8 weeks. They want to know if the material has been seen and rejected by any other agents or publishers. Any writer may submit a proposal by sending it to the address above. An SASE is required.

Literary and Creative Artists Agency, inc.
3543 Albemarle St., N.W.
Washington, DC 20008

202-362-4688
Fax: 202-362-8875

The agency considers general non-fiction by credentialed authors and both literary and commercial fiction. Send query letter with a synopsis or outline, 3 sample chapters, and an author biography, including publication and representation history. Include SASE. Unsolicited manuscripts are not accepted. If a full manuscript is requested, allow review period of two weeks.

Florida

The Westchester Literary Agency, Inc.
2533 Egret Lake Dr.
West Palm Beach, FL 33413

561-642-2908

Most genres of fiction and non-fiction are acceptable. Preference for fiction is for mainstream/literary but important genres that approach mainstream appeal will be considered. Protocol Sheets for preparing and submitting manuscripts are available at no cost, but an SASE is required.

Georgia

Rae Brandt Agency
1210 Willow Bend
Warner Robins, GA 31088-2508
E-mail: Brandtetal@gnn.com

I Wanna Write A Book

This agency prefers queries by e-mail but will accept queries by mail. Most queries should include a brief writer's biography, a synopsis of the story, and the first chapter. If they wish to see the entire manuscript you will be requested to send it. No unsolicited manuscripts will be accepted. The only exceptions are children's picture books: send a biography and the entire manuscript with SASE.

The Knight Agency
P.O. Box 550648
Atlanta, GA 30355
E-mail: Deidre@aol.com

404-816-9620

No unsolicited manuscripts are accepted. For fiction send query letter, synopsis or outline (no more than 3 pages), the first three chapters of your completed manuscript, and an SASE. For non-fiction, send the same as for fiction, but add a bibliography and a summary of your qualifications.

Talent Source Agency
107 East Hall St.
P.O. Box 14120
Savannah, GA 31416

912-232-9390
Fax: 912-232-8213

Work handled includes feature film, all types, especially character driven dramas, comedies, and children's films. Submit query letter with synopsis and SASE. Allow 4-6 weeks for responses.

Illinois

First Books, Inc.
2040 North Milwaukee Ave.
Chicago, IL 60647

312-276-5911

First Books will accept unsolicited manuscripts for book length fiction and non-fiction for adults and children. Be sure to include SASE with sufficient postage.

Jane Jordan Browne
Multimedia Product Development, Inc.
410 South Michigan Ave.
Suite 724
Chicago, IL 60605

312-922-3063
Fax: 312-922-1905

Submit a 1-3 page query letter along with an SASE. No unsolicited materials are accepted. The agency is interested in commercial, overnight sellers in the areas of mainstream fiction and non-fiction. For fiction: mainstream, women's fiction, mystery/suspense, romances and thrillers. For non-fiction: biography, business, current events, gardening, health/medicine, how-to, humor, parenting, pop culture, psychology, reference, science, and true crime.

Maryland

The Sagalyn Literary Agency
4825 Bethesda Ave.
Suite 302
Bethesda, MD 20814

301-718-6440
Fax: 301-718-6444

This agency asks that people who are submitting send a query letter first and be sure to include an SASE. They will only accept submissions through the mail. They handle adult fiction and non-fiction.

Massachusetts

The Doe Coover Agency
58 Sagamore Ave.
Medford, MA 02155

617-488-3937
Fax: 617-488-3153

No unsolicited manuscripts are accepted. Send query letter and sample manuscript along with an SASE. The agency handles non-fiction and fiction, specializing in literary and commercial fiction, social sciences, journalism, science, biography, and cookbooks.

The Palmer & Dodge Agency
One Beacon St.
Boston, MA 02108

617-573-0100
Fax: 617-227-4420

This agency handles general non-fiction and fiction for adults, film and television rights for books and life stories. No screenplays or treatments. No unsolicited manuscripts are accepted. Send query letter first with outline, sample chapter, author biography and SASE.

Alison J. Picard, Literary Agent
P.O. Box 2000
Cotuit, MA 02635

508-477-7192
Fax: 508-420-0762

This agent represents mainstream and literary fiction, contemporary and historical romances, non-fiction, mysteries and thrillers, juvenile and young adult books. Preferences are toward commercial non-fiction, romances, and mysteries/suspense/thrillers. Submit query letter with SASE.

Helen Rees Literary Agency
308 Commonwealth Ave.
Boston, MA 02116

617-262-2401
Fax: 617-236-0133

This agency handles business books, literary fiction, biography, women's issues and current political issues. Do not submit short stories, poetry, cookbooks, children's literature, science fiction or sports. Submit query letter with a brief outline and an SASE.

Riverside Literary Agency
Keets Brook Rd.
Leyden, MA 01337

413-772-0840
Fax: 413-772-0969

Adult fiction and non-fiction are handled by this agency. Submit query letter with an SASE.

Michigan

Joseph S. Ajlouny
Literary Agent-Attorney at Law
29205 Greening Blvd.
Farmington Hills, MI 48334-2945

810-932-0090
Fax: 810-932-8763

This agency specializes in humor (joke books), and also selectively represents book length projects in the areas of popular culture, popular reference, and other light non-fiction topics. They do not accept novels, poetry, children's stories, articles or screenplays. Submissions via regular mail should include a cover letter; a brief biography of the author; an outline, table of contents or other description of the scope and organization of the book; sample illustrations if any; and an explanation of why your book is salable. Please address all correspondence to Gwen Foss, editor, and allow up to two months for a reply.

Minnesota

The Lazear Agency
Editorial Board
430 First Ave. N.
Suite 416
Minneapolis, MN 55401

612-332-8640
Fax: 612-332-4648

This is a full service agency assisting clients in all phases of the publication process. They handle fiction and non-fiction. Submit a 1-2 page query letter, including a synopsis of the work you would like considered, and any relevant writing experience, such as previously published works along with an SASE. Allow 4-6 weeks for a response.

Nevada

The Novel Process
E-mail: scotttd@sierra.net

702-588-8040

The Novel Process is very selective about the screenplays they read. The writer must have a finished play to submit a synopsis via e-mail. If they love the synopsis and know of a producer, director, and or studio who will read such work with the goal of securing an option for the writer, they will then ask you to send a hard copy of the play for them to read. An SASE will be required. Otherwise all business is done by fax or e-mail.

New Jersey

Reid Boates Literary Agency
274 Cooks Crossroad
Pittstown, NJ 08867
E-mail: rboatesla@aol.com

908-730-8523
Fax: 908-730-8931

This agency deals with non-fiction, adult general interest areas such as biography and autobiography, investigative journalism, current affairs, spirituality and personal enrichment, health and self-help. Query first with SASE.

March Tenth, Inc.
4 Myrtle St.
Haworth, NJ 07641

201-387-6551
Fax: 201-387-6552

The subjects this agency is most interested in representing are popular culture, music, general non-fiction, biography, and fiction. Submit a query letter describing the project in a concise way, state credentials, and include an SASE.

Puddingstone Literary, Authors' Agents
11 Mabro Dr.
Denville, NJ 07834

201-366-3622

This agency handles general trade and mass market fiction and non-fiction, motion picture scripts and teleplays. Submit query letter first with SASE. If interested, you will be notified to send outline and sample chapters.

Pesha Rubinstein Literary Agency, Inc.
1392 Rugby Rd.
Teaneck, NJ 07666

201-862-1174
Fax: 201-862-1180

Professional focus is on commercial fiction. The agency has handled romance, mysteries, and mainstream. They also handle picture books, commercial middle-grade fiction and young adult fiction. They are willing to look at commercial non-fiction, but have not handled anything in that category. Unsolicited manuscripts are not accepted. Send the first ten pages of the manuscript,

a short synopsis, cover letter and an SASE.

Russel-Simenauer Literary Agency, Inc.
14 Capron Lane
Upper Montclair, NJ 07043

201-745-0539
201-992-4198
Fax: 201-746-0754

This agency is interested in popular psychology by psychologists and psychiatrists, how-to/self-help, women's issues; health, alternative health concepts, fitness, medical, diet, nutrition; current issues, true crime, business, celebrities, specialized cookbooks; literary and mainstream commercial fiction. First novels welcome. They are willing to handle any subject they consider suitable for the general public where the author has the expertise and credentials. Submit a query letter with a good description of the book, along with an SASE.

New York

Aardvark Literary Agency
3908 Harlem Rd.
Amherst, NY 14226

716-631-1446

E-mail: aardvark@localnet.com

Aardvark is interested in novels, screenplays, collections of short stories, young adult novels, and various works of non-fiction, including how-to books, history, autobiographies and biographies. For all submissions they require a minimum of 100 pages. You may submit a full manuscript by mail with an SASE with adequate postage. To confirm receipt of your manuscript, include a self-addressed stamped post card.

Michael Amato Agency
1650 Broadway
New York, NY 10019

212-247-4456/4457
Fax: 212-664-0641

This agency handles movie and television scripts. Most new clients are through recommendations but queries are welcome. Material will not be returned.

Marcia Amsterdam Agency
41 West 82nd St.
New York, NY 10024

212-873-4945

Mostly fiction, mainstream non-fiction, young adult, television and movie scripts are handled by this agency. Submit query letter with an SASE. No unsolicited manuscripts are accepted.

Malaga Baldi Literary Agency
2112 Broadway, Suite 403
New York, NY 10023

212-579-5075

This agency handles literary fiction and non-fiction, no children or young adult. No unsolicited manuscripts or phone calls, submit query letter with an SASE. Allow 10 weeks minimum for response.

Pam Bernstein & Associates Inc.
790 Madison Ave.
New York, NY 10021

212-288-1700
Fax: 212-288-3054

A query letter (not a full manuscript) with an SASE is requested as a first step. If interested in further materials, such as sample chapters or an entire manuscript, they will contact the author. They handle fiction and non-fiction.

Georges Borchardt, Inc.

I Wanna Write A Book

Literary Agency

136 West 57th St.

New York, NY 10022

212-753-5785

Fax: 212-838-6518

This agency does not consider unsolicited manuscripts, but does consider new writers who come recommended by authors and/or editors whom they know and trust. They handle literary fiction and high quality non-fiction.

Brandt & Brandt Literary Agents, Inc.

1501 Broadway

New York, NY 10036

212-840-5760

Fax: 212-840-5776

The agency does not accept unsolicited manuscripts, but they will respond to a letter about the author and the work in question. They are a general literary agency, but do not handle poetry or film scripts.

Patricia Breinin Literary Services

212 Inwood Rd.

Scarsdale, NY 10583

914-472-6417

The Service handles quality fiction and non-fiction (no children or young adult books). They prefer to have new clients referred to them by publishers, editors, or authors known to the agent.

Marie Brown Associates

625 Broadway, Suite 902

New York, NY 10012

212-533-5534

Fax: 212-533-0849

Unsolicited query letters are accepted, (does not review unsolicited manuscripts), multiple submissions, encourages unpublished/unproduced writers, enclose an SASE for all correspondence. They specialize in commercial fiction, contemporary fiction, erotica, gay/lesbian fiction, juveniles picture books and 6-8 year old and 9-12 year old literary fiction, mainstream fiction, novella, novel length fiction, poetry collections, professional books, quality fiction, self-help, screen plays, short stories, short story collections, trade non-fiction, translations, women's fiction, young adult fiction and non-fiction.

Knox Burger Associates, Ltd.

39 ½ Washington Square

New York, NY 10012

212-533-2360

Fax: 212-677-3170

Fiction and non-fiction, excluding romance, fantasy, science fiction, poetry and juvenile are handled by this agency. No phone queries or unsolicited manuscripts are accepted. They will consider and respond to letters of inquiry, provided they are accompanied by an SASE.

Sheree Bykofsky Associates, Inc.

11 East 47th St.

New York, NY 10017

212-308-1253

Subjects and categories the agent is most enthusiastic about representing include popular reference, adult non-fiction, and quality fiction. Submit a query letter with an SASE.

Connie Clausen & Associates

250 East 87th St.

New York, NY 10128

212-427-6135

Fax: 212-996-7111

This agency handles mostly non-fiction: memoirs, biography, true stories, medical, health and nutrition, psychology, how-to, financial, women's issues, spirituality, true crime, fashion/beauty, style, and humor. Submit a query letter or proposal, including an SASE.

I Wanna Write A Book

Don Congdon Associates, inc.
156 Fifth Ave., Suite 625
New York, NY 10010-7002

212-645-1229
Fax: 212-727-2688

Submit a query letter with an SASE as a first step. The agency handles fiction and non-fiction.

Richard Curtis Associates, Inc.
Authors' Representatives
171 East 74th St.
New York, NY 10021

212-772-7363
Fax: 212-772-7393

Authors are requested to send a query letter with an SASE for a reply. Do not send manuscripts or outlines until or unless requested to do so. The agency handles popular fiction and non-fiction in all fields.

Joan Daves Literary Agency
21 West 26th St.
New York, NY 10010-1003

212-685-2663
Fax: 212-685-1781

This agency handles a wide range of fiction and non-fiction. No unsolicited manuscripts will be accepted. Submit a query letter first along with an SASE.

Elaine Davie Literary Agency
620 Park Ave.
Rochester, NY 14607

716-442-0830

Specializes in popular commercial fiction. Looking for well written novels on a wide variety of topics, including women's fiction, particularly romance. Send the first 80-100 pages and be sure to include a synopsis. To confirm receipt of your manuscript, enclose a stamped, self addressed postcard (allow a few weeks for the return of your postcard). Also include an SASE with proper postage and an envelope large enough to accommodate your manuscript.

Anita Diamant Literary Agency
310 Madison Ave.
New York, NY 10017

212-687-1122
Fax: 212-972-1756

This agency does not accept unsolicited manuscripts or fax queries. Send query letter with an SASE or return postage and synopsis/outline of two pages double spaced. The agency handles general book length adult and young adult fiction and non-fiction, film and TV rights. They do not accept poetry, short stories, or screen plays.

Donadio & Ashworth Inc.
Literary Representatives
212 West 27th St., Suite 704
New York, NY 10001

212-691-8077
Fax: 212-633-2837

No unsolicited manuscripts are accepted. The agency handles fiction and non-fiction. Submit a query letter with an SASE.

Peter Elek Associates
P.O. Box 223
Canal St. Station
New York, NY 10013

212-431-9368
Fax: 212-966-5768

When submitting a proposal, query letter or manuscript, this agency requires an SASE for returning work or a response to the author. They accept works of adult illustrated non-fiction (such as the large coffee table format) and children's illustrated fiction and non-fiction. They do not accept adult fiction, young adult fiction/non-fiction, poetry, drama, self-help, self-improvement, how-to, or autobiographies.

I Wanna Write A Book

Ethan Ellenberg Literary Agency
548 Broadway, #5E
New York, NY 10012

212-431-4554
Fax: 212-941-4652

This agency will respond to unsolicited manuscripts. When submitting a manuscript, send the first three chapters, a synopsis, and an SASE. You will receive a response within two weeks if they are interested. The agency handles all commercial and literary fiction and non-fiction, but they do not handle poetry or short stories.

Nicholas Ellison, Inc.
85 Fifth Ave.
New York, NY 10003

212-206-60500
Fax: 212-463-8718

No unsolicited manuscripts will be accepted. Submit query first and include sample chapters. Fiction and non-fiction (all subjects) are accepted.

Ann Elmo Agency, Inc.
60 West 42nd St.
New York, NY 10165

212-661-2880/2881/2883
Fax: 212-661-2883

The Ann Elmo Agency handles non-fiction and fiction (romance, suspense and juvenile). No unsolicited manuscripts are accepted. Submit query letter with an SASE.

Farber Literary Agency
14 East 75th St., Apt #2
New York, NY 10021

212-681-7075
Fax: 212-861-7076

The agency handles both fiction and non-fiction, including young adult and children's works. They also handle stage plays. Prospective clients should submit a proposal and approximately three chapters and should include an SASE if the material is to be returned.

Jennifer Flannery
Flannery Literary
34-36 28th St., #5
Long Island City, NY 11106-3516

718-472-0523
Fax: 718-482-0718

Represents authors and illustrators of books written for children and young adults: board books, picture books, easy readers, chapter books, middle grade and young adult fiction and non-fiction. A query letter is preferred, no more than one page describing the book, and any previous publishing or writing experience. Include an SASE.

Samuel French, Inc.
45 West 25th St.
New York, NY 10010

212-206-8990
Fax: 212-206-1429

The agency handles stage plays for publication and representation. A variety of subject areas are considered such as comedy, contemporary issues, crime, ethnic, experimental, fantasy, horror, mystery, religious, and thrillers. Submit query or manuscript with an SASE.

Max Gartenberg, Literary Agent
521 Fifth Ave., Suite 1700
New York, NY 10175

212-860-8451
Fax: 212-535-5033

This agent handles adult fiction and non-fiction. Unsolicited manuscripts are not accepted. Writers must send a query letter first, enclosing an SASE and receive an explicit invitation to submit material.

Gelfman Schneider Literary Agents, Inc.

I Wanna Write A Book

250 West 57th St.
New York, NY 10107

212-245-1993
Fax: 212-245-8678

This agency does not accept unsolicited manuscripts. Anyone seeking representation should send a query letter detailing the work they have written and mention any previous publishing experience. The agency specializes in literary and mystery novels as well as business and political non-fiction. They do not typically represent science fiction, romance, or children's books.

Richard Henshaw Group
Authors Representatives
264 West 73rd St.
New York, NY 10023

212-721-4721
Fax: 212-721-4205

E-mail: RHGAGENTS@aol.com

Areas of specialty are mainstream novels and genre fiction including mystery, thriller, suspense, crime, science fiction, fantasy, horror, historical, young adult and literary. In non-fiction, the group is open to a wide variety of areas including popular reference, business, popular science, parenting, health, humor, popular culture, how-to, celebrity biography, and true crime. Writers of fiction should submit a query letter and the opening 50 pages, along with an SASE. Writers of non-fiction should send a query letter and an SASE. Any writer may send a query letter to the e-mail address, provided the letter does not exceed one page.

The Jeff Herman Agency, Inc.
500 Greenwich St., Suite 501C
New York, NY 10013

212-941-0540
Fax: 212-941-0614

Subjects handled include all areas of commercial non-fiction, with particular interest shown in business, investigative, spiritual, self-help, history, humor, popular culture, and computers. Submit a query letter and include an SASE.

Susan Herner Rights Agency, Inc.
P.O. Box 303
Scarsdale, NY 10583

914-725-8967
Fax: 914-725-8769

The agency handles adult fiction and non-fiction. No unsolicited manuscripts are accepted. Submit query letter with first three chapters along with an SASE.

Barbara Hogenson Agency
19 West 44th St., Suite 1000
New York, NY 10036

212-730-7306
Fax: 212-730-8970

Queries concerning adult fiction, non-fiction, and plays are accepted. No unsolicited manuscripts will be accepted. Query letter should include outline and an SASE.

Hull House Literary Agency
240 East 82nd St.
New York, NY 10028

212-988-0725
Fax: 212-794-8758

Hull House handles most kinds of non-fiction, particularly biography and history; and commercial fiction, especially crime novels with a series potential. Submit a one page query letter outlining your project along with an SASE.

International Creative Management, inc.
40 West 57th St.
New York, NY 10019

212-556-5600
Fax: 212-556-5665

This agency handles film and television rights. Send query letter briefly describing yourself and the project. You may include a two page outline of your work, or enclose the first one or two

I Wanna Write A Book

pages. Also enclose an SASE and allow one or two months for a response.

IMG Literary

22 East 71st St.

New York, NY 10021

212-772-8900

Fax: 212-772-2617

IMG represents a wide range of fiction and non-fiction titles. Potential authors must send in a query letter with an SASE before a manuscript will be reviewed.

Janklow & Nesbit Associates

598 Madison Ave.

New York, NY 10022

212-421-1700

Fax: 212-980-3671

At this time, the agency is only taking work referred to them by authors known to Janklow & Nesbit.

The Kellock Company Inc.

222 Park Ave. S.

New York, NY 10003

212-529-7122

Fax: 212-982-7573

CompuServe address: 73313,2302:Alkellock

Submit a query letter and SASE as a first step. This agency represents authors and producers of a broad range of non-fiction, inclusive of practical, informational, and illustrative works for both print and electronic platforms. The firm specializes in working with clients who are not career writers but who create media product as a result of their other business, professional, or life experience.

Harvey Klinger, Inc.

301 West 53rd St.

New York, NY 10019

212-581-7068

Fax: 212-315-3823

Type of work handled includes broad based commercial fiction and non-fiction. Submit a query letter first and include an SASE. Queries by fax are not accepted.

Barbara S. Kouts Literary Agency

P.O. Box 560

Bellport, NY 11713-0560

516-286-1278

Fax: 516-286-1538

This agency prefers to receive a query letter about new projects. No phone calls, please. They work with adult and children's fiction and non-fiction.

Peter Lampack Agency, Inc.

551 Fifth Ave., Suite 1613

New York, NY 10176-0187

212-687-9106

Fax: 212-687-9109

When submitting material, include a one or two page synopsis, a cover letter explaining background and experience, and an SASE. The agency mainly represents commercial fiction and in the past, has specialized in the genres of mystery, adventure, and suspense, and small amounts of prescriptive non-fiction. They do not handle original screenplays, children's books, horror, or science fiction.

Rob Lants/Joy Harris Literary Agency

156 Fifth Ave.

New York, NY 10010

212-924-6269

Fax: 212-924-6609

No unsolicited manuscripts are accepted. Submit query letter first along with an SASE. The agency handles fiction and non-fiction.

Ellen Levine Literary Agency, Inc.

I Wanna Write A Book

15 East 26th St., Suite 1801
New York, NY 10010-1505

212-889-0620
Fax: 212-725-4501

Submit a query letter with an SASE. This agency handles literary and commercial fiction and non-fiction, and some children's books.

James Levine Communications, Inc.
330 Seventh Ave., 14th Floor
New York, NY 10001

212-268-4846
Fax: 212-465-8637

E-mail: LevineJA@aol.com

For non-fiction books send proposal including contents, summary, and information about the author. For novels, send a 50 page excerpt, plus a synopsis of no more than 10 pages. Enclose an SASE to have material returned. For more complete instructions, request a copy of 'The JLC Kit,' which contains information about the agency, including services, practices, and book proposals.

The Literary Group International
270 Lafayette St., Suite 1505
New York, NY 10012

212-274-1616
Fax: 212-274-9876

This agency prefers that authors submit a complete novel and for non-fiction projects a thorough proposal is sufficient. All submissions require an SASE. The Literary Group is a full service agency and handles all general trade titles.

Nancy Love Literary Agency
250 East 65th St., Suite 4A
New York, NY 10021

212-980-3499
Fax: 212-308-6405

For novels submit a query letter and synopsis; for non-fiction submit a query letter and proposal. This agency is interested in: fiction - mysteries, thrillers, multi-cultural; non-fiction - current affairs, biography, health, and medicine (including alternative), true crime, psychology, self-help, social issues, women's issues, nature, spiritual and inspirational.

Donald Maass Literary Agency
157 West 57th St., Suite 703
New York, NY 10019

212-757-7755
Fax: 212-757-7764

The Donald Maass literary agency specializes in handling commercial novels, with an emphasis on genre fiction; mystery, suspense, science fiction, fantasy, and romance. For initial contact, send a typed, one page query letter, with an SASE for reply.

Manus & Associates Literary Agency, Inc.
417 East 57th St.
New York, NY 10022

212-644-8020
Fax: 212-644-3374

Prospective clients should send a query letter and, if they wish, sample chapters, with an SASE for a reply. Never submit a full manuscript unsolicited. The agency handles both fiction and non-fiction, particularly mystery/thrillers, true crime, and commercial fiction.

Helen Merrill Ltd.
435 West 23rd St., Suite 1A
New York, NY 10011

212-691-5326
Fax: 212-727-0545

This agency handles fiction, non-fiction and theater. No unsolicited manuscripts accepted. Submit query letter with resume and one page synopsis. Include an SASE for a reply.

Monaco. Leone and Trotta Literary Representation
26 Nantucket Place

914-961-3085

I Wanna Write A Book

Scarsdale, NY 105583

Fax: 914-337-0361

Submit query letter with SASE. They do not generally handle children's books or text books. All other genres are considered.

Henry Morrison Inc.

P.O. Box 235

914-666-3500

Bedford Hills, NY 10507

Fax: 914-241-7846

This agency represents a large range of books, from international thrillers to general novels, women's fiction, mystery and science fiction, and the occasional non-fiction book on contemporary subjects. Prospective clients should write a letter outlining in some detail what the book is about and include an SASE.

Ruth Nathan

80 Fifth Ave., Suite 706

New York, NY 10011

Phone/Fax: 212-675-6063

This agent handles mostly fiction and specializes in illustrated books, fine art, decorative art, theater, film, show business, biography, and true crime. No unsolicited manuscripts are accepted. Submit query letter with an SASE.

Fifi Osgard Agency, Ltd.

24 West 40th St., 17th Floor

212-764-1100

New York, NY 10018

Fax: 212-840-5019

This agency covers all areas of fiction and non-fiction. Do not send unsolicited manuscripts. Submit a query letter with an SASE.

The Richard Parks Agency

138 East 16th St., #58

New York, NY 10003

212-254-9067

This agency handles general trade fiction and non-fiction. Fiction is read only by referral. Writers of non-fiction book proposals may submit a query letter provided that it is accompanied by an SASE. Unsolicited manuscripts and fax queries are not accepted.

Perkins Associates

5800 Arlington Ave.

Riverdale, NY 10471

718-543-5344

212-304-1602

Fax: 718-543-5355

Fax: 212-569-8188

Perkins Associates specializes in horror, dark thrillers, literary fiction, pop culture, science fiction, fantasy, mysteries, history, and journalistic non-fiction. Submit query or manuscript and include an SASE. Reports immediately on queries, 8-12 weeks on manuscripts.

Arthur Pine Associates, Inc.

250 West 57th St., Suite 417

New York, NY 10019

212-265-7330

Fax: 212-265-4650

E-mail: 75404,2422@compuserve.com

Represents authors in all fields (book publishing, motion pictures, and TV production, etc.). No unsolicited manuscripts are accepted, nor are manuscripts that have previously been submitted to other agencies or simultaneous submissions. A proposal of the manuscript with SASE should be sent first.

Aaron Priest Literary Agency

708 Third Ave., 23rd Floor

212-818-0344

I Wanna Write A Book

New York, NY 10017

Fax: 212-573-9417

Submit query letter and proposal/synopsis along with an SASE. The agency handles mainstream fiction and some non-fiction. Do not submit screenplays, plays, or poetry.

Maria Pelikan, Literary Agent
15 West 84th St.

New York, NY 10024

Phone/Fax: 212-787-3994

No unsolicited manuscripts are accepted. A query letter with an SASE is required.

Roberta Pryor, Inc.
288 Pitious Rd.

North Salem, NY 10560

914-669-5724

Both fiction and non-fiction are accepted, no children's books. Topics preferred include ecology and animals. No unsolicited manuscripts are accepted. Submit query letter with biography and sample chapters, including an SASE.

Helen Rees Literary Agency
400 East 52nd St., Apt. 10E
New York, NY 10022

212-755-7630

This agency handles business books, literary fiction, biography, women's issues and current political issues. Do not submit short stories, poetry, cookbooks, children's literature, science fiction or sports. Submit query letter with a brief outline and an SASE.

RLR Associates, Ltd.
7 West 51st St.
New York, NY 10019

212-541-8641

Fax: 212-262-7084

E-mail: diamondj@ix.net.com

RLR handles a broad range of fiction and non-fiction. The agency is not taking new children's book clients. Submit query letter first with an SASE.

The Robbins Office, Inc.
405 Park Ave.
New York, NY 10022

212-223-0790

Fax: 212-223-2535

The type of work handled by this agency include general, literary fiction and non-fiction, television and motion picture rights. No unsolicited manuscripts, query first by referral only; submit proposal or outline (non-fiction) or outline and sample chapters (fiction).

Russel & Volkening, Inc.
50 West 29th St., Apt. 7E
New York, NY 10001

212-684-6050

Fax: 212-889-3026

Any writer who would like to submit information about a project should do so with a query letter describing the project and information about the author, along with an SASE. This agency handles literary fiction, non-fiction, and children's books.

Victoria Sanders Literary Agency
241 Avenue of the Americas, Suite 11H
New York, NY 10014

212-633-8811

Fax: 212-633-0525

The agency handles fiction, both literary and commercial, African American, Latino and Asian. Of special interest: women's biography, history, autobiography, psychology, women's studies, gay studies, and politics. Submit query letter first along with an SASE.

Susan Schulman Literary Agency

I Wanna Write A Book

454 West 44th St. 212-713-1633

New York, NY 10036 Fax: 212-581-8830

Submit a query letter with an SASE. This agency specializes in non-fiction books by and about women and family issues. Emphasis on popular psychology, self-help, wisdom, spirituality, alternative spirituality and the social sciences, literary memoir, and biography.

The Sheppard Agency
Pawlings Savings Bank
Route 22
Brewster, NY 10509

914-279-2900

Fax: 914-279-3239

The Sheppard Agency specializes in adult, children, general trade fiction and non-fiction, professional, reference and business titles. Submit query letter first, including an SASE.

Spectrum Literary Agency
111 Eighth Ave., Suite 1501
New York, NY 10011

212-691-7556

Fax: 212-691-9644

Submit query letter first with an SASE. The agency handles commercial fiction and non-fiction.

Spieler Agency
154 West 57th St., Room 135
New York, NY 10019

212-757-4439

Fax: 212-233-2019

This agency handles non-fiction, most notably in the areas of history, social issues, the environment, economics and business; and literary fiction. Reports on queries in two weeks, reports on manuscripts in five weeks. Manuscripts without an SASE or sufficient money to cover return postage will not be returned.

Tenth Avenue Editions, Inc.
625 Broadway, Suite 903
New York, NY 10012

212-529-8900

Fax: 212-529-7399

Type of work handled is adult and juvenile non-fiction. They specialize in biographies, history, culture, and art. Submit outline with a sample chapter.

Ralph M. Vicinanza, Ltd.
111 Eighth Ave., Suite 1501
New York, NY 10011

212-925-7090

Fax: 212-691-9644

This agency handles most types of fiction, but not romance or genre mystery. Send a query letter with SASE. The letter should give a synopsis of the work, generally covering the plot and characters, as well as the length of the work. Note if you have been previously published. If they are interested, you will be notified to send a sample chapter in approximately six weeks.

Wieser & Wieser Inc.
118 East 25th St., 7th Floor
New York, NY 10010

212-260-0860

Fax: 212-505-7186

Submit query first with outline and sample chapters along with an SASE. The agency specializes in trade and mass market adult fiction and non-fiction books.

Witherspoon Associates
157 West 57th St., Suite 700
New York, NY 10019

212-877-2605

Fax: 212-595-5843

This agency deals in both fiction and non-fiction. Submit query letter first, including an SASE.

Ruth Wreschner, Authors' Representative

I Wanna Write A Book

10 West 74th St.
New York, NY 10023

212-877-2605
Fax: 212-595-5843

All areas of non-fiction, except pornography, are handled by this agency. Particular interests are in popular medicine and psychology if written by professionals with impeccable credentials. Other interests include business books, parenting, self-help, biographies about famous people. For fiction, all areas, but particular interests are mainstream. Genre such as mystery and romance (no science fiction) are also encouraged. Submission guidelines are: fiction-query first with SASE, if interested you will be asked for 50 pages and synopsis with SASE; non-fiction-query first with SASE, if interested you will be asked to send table of contents, one or two sample chapters, information about the author and an SASE.

Ann Wright Representatives
165 46th St.
New York, NY 10036-2501

212-764-6770
Fax: 212-764-5125

Clients include screen writers, authors, television writers, and playwrights. Novels and movie scripts with themes that have film potential are handled. Writers should send letter with SASE giving information about themselves and their material. If the agency is interested in your work, you will receive a response.

Writers House Inc.
21 West 26th St.
New York, NY 10010

212-685-2400
Fax: 212-685-1781

Writers House is interested in trade books of all types, fiction and non-fiction. Unsolicited manuscripts are accepted, but you must first submit a query letter with an SASE.

Susan Zeckendorf Associates, Inc.
171 West 57th St., Suite 118
New York, NY 10010

212-245-2928

Type of material handled includes literary fiction, commercial fiction, thrillers, mysteries, and women's fiction. Non-fiction areas are science, music, biography, self-help, sports, parenting, and psychology. Send a brief query letter with an SASE.

Pennsylvania

Toad Hall, Inc.
Sharon Jarvis & Company Literary Agency
R.R. 2, Box 16B
Laceyville, PA 18623

717-869-2942
Fax: 717-869-1031

E-mail: toad-hall@Prodigy.com

Submit a query letter describing yourself and your project. Include a synopsis or a table of contents of not more than three pages, a biography or curriculum vitae, the length of the book, and any pertinent information. They are currently interested in popular non-fiction of all types, and are also interested in New Age, occult, paranormal, UFO's, etc.

Virginia Kidd Agency, Inc.
P.O. Box 278
Milford, PA 18337
CompuServe address: 73107,3311
Cable: ADVANCES

717-296-6205
Fax: 717-296-7266

This agency specializes in science fiction and fantasy, but is not limited to those genres. Although lists are full, they would be willing to look at a query from someone with publishing experience. Send a query letter in standard format (double spaced, no more than 50-80 pages,

plus synopsis).

Tennessee

Bruce R. Barbour
P.O. Box 680758
Franklin, TN 37068-0768

or

Bruce R. Barbour
652 Jordan Rd. 615-790-8319
Franklin, TN 37067 Fax: 615-790-8761

E-mail: BRB@interramp.com

Internet: www.BruceRBarbour.com

This agency specializes in books for all readers interested in material based on traditional Christian principles; both non-fiction and fiction as well as adult and juvenile proposals are accepted for review. Proposals should include an outline or summary of the book, a sample of writing (preferably a chapter) and a biography of the author, including previous publications. Review is done free of charge, though criticism is not offered unless the firm is interested in representing the author. Always include an SASE.

Texas

Bearlife
Women's Writing Advocate
190 North Camino Real 800-741-8949 ext.92
Kyle, TX 78640

E-mail: bearlife@iamerica.net

Internet: www.camel.com/bearlife

Bearlife will represent and guide all female authors and poets regardless of her background or experience. They offer in depth critique, constructive advice, links, and connections to some of the best resources available for learning the art of creative writing. Many services are also available for professional women writers. Bearlife offers much more than regular literary agencies because they want to expand opportunities for female authors by providing the types of services they wish had been available for them years ago. All types of submissions are welcome.

DHS Literary, Inc.
Twin Sixties Tower
6060 North Central Expressway, Suite 624 214-363-4422
Dallas, TX 75206 Fax: 214-363-4423

DHS offers representation to a broad range of fiction and non-fiction literary properties. The agency handles work by published and unpublished writers. It seeks to maintain a diverse mix of projects, including literary and mainstream fiction; category fiction such as mystery, historical, horror and romance; as well as quality commercial non-fiction. Submit query letter with SASE. You may also request a copy of the agency's submission guidelines.

The Fogleman Literary Agency
7515 Greenville Ave., Suite 712 214-361-9956
Dallas, TX 75231 Fax: 214-361-9553

This agency is interested in women's fiction (both category and mainstream, including romance and mysteries), popular business, psychological self-help; non-fiction geared for the women's market; political biography; author biography. Submit query letter or call. If calling, be prepared

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to give a short synopsis of your book, including what category it falls into, and the word count.

Karen Lewis & Company

P.O. Box 741623

Dallas, TX 75374

214-342-3885

Fax: 214-340-8875

Non-fiction areas considered are: ethnic/cultural interest; gay/lesbian issues; juvenile; New age/metaphysics; self-help/personal improvement; women's issues and women's studies. Fiction areas considered are: action/adventure; police/crime; erotica; ethnic; literary; mainstream; mystery/suspense; science fiction; thriller/espionage. Submit query with clear succinct letter describing your book and include an SASE.

Stanton & Associates

4413 Clemson Dr.

Garland, TX 75042

214-276-5427

Fax: 214-276-5426

This agency handles only feature length screenplays. A phone query is preferred first. If writing a query letter, do not send manuscript with it and always include an SASE.

Utah

Executive Excellence

1344 East 1120 South

Provo, UT 84606

801-375-4060

Fax: 801-377-5960

The agency works with authors of non-fiction trade books in the areas of business, management, and personal development/self-help. The agency also offers assisted self-publishing services, including editorial, design, and printing. Please query by phone, fax, or letter first. After initial query, submit outline/proposal with approximately 20-40 pages of sample material.

Washington

The Catalog

Literary Agency & Book Publicity

P.O. Box 2964

Vancouver, WA 98668

360-694-8531

The agency is currently looking for manuscripts in almost all subjects, especially business, health, psychology, money, science, how-to, self help and women's interest. Also considered are text books, professional books, juvenile fiction and non-fiction, and adult mainstream fiction. Query with an outline, sample chapters, and an SASE.

Levant & Wales Literary Agency, Inc.

108 Hayes St.

Seattle, WA 98109

206-284-7114

Fax: 206-284-0190

This agency is particularly interested in works of narrative non-fiction, often called "creative non-fiction" or "literary journalism", especially if the work espouses a progressive cultural or political view, projects a new voice, or, simply shares an important, compelling story. The agency looks for talented story tellers in fiction or non-fiction with a special interest in writers from the northwest, Alaska, the West Coast, and Pacific Rim countries. Send a query letter, including a brief description of the book project, as well as a writing sample from the project. Include an SASE.

Wisconsin

Daniel P. King Literary Agent
5125 North Cumberland Blvd.
Whitefish Bay, WI 53217

414-964-2903
Fax: 414-964-6860

This agency seeks novel, novellas, short stories, story collections, scripts and non-fiction materials from published authors. Special interests in fiction are mystery, crime, science fiction romance, and mainstream. Submit a query letter with a synopsis, two chapters, and the author's vitae including previous publication credits. Include SASE.

"Five of the best-selling books of this century were first rejected by more than a dozen publishers: Dr. Seuss's 'And To Think That I Saw It On Mulberry Street' (rejected by twenty-three publishers), Richard Hooker's 'M*A*S*H' (rejected twenty-one times), 'Kon-Tiki', by Thor Heyerdahl (twenty rejections) 'Jonathan Livingston Seagull', by Richard Bach (eighteen rejections), and Patrick Dennis's 'Auntie Mame' (rejected by seventeen publishers)."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

Writer's Organizations

Writing can be a lonely and isolating profession. Writer's organizations are there to assist you with networking and to provide you with some added inspiration when you most need it. Membership entitles you to a variety of services such as newsletters, job information, workshops, and other types of support services. Associations typically focus on a specific genre (i.e. mystery writing, science writing), and membership fees or dues are usually required. The list that follows provides information on a variety of organizations to get you started on finding your place among fellow writers.

Writer's Organizations

American Medical Writers Association (AMWA)

9650 Rockville Pike 301-493-0003
Bethesda, MD 20812 Fax: 301-493-6384

E-mail: amwa@amwa.org

Since 1940, AMWA has served an interdisciplinary membership of medical writers, editors, public relations specialists, audiovisual experts, and other professionals with varied roles in biocommunications. Benefits of membership in AMWA include: professional identification as a communicator; meetings, workshops, and Core Curriculum program; and professional development. Membership fee is \$75.

American Society of Journalists and Authors, Inc. (ASJA)

1501 Broadway, Suite 302 212-997-0947
New York, NY 10036 Fax: 212-768-7414

E-mail: 75227,1650@compuserve.com

ASJA membership is open only to professional freelance writers of non-fiction for general audiences, produced over a substantial period of time. ASJA provides its members with an array of professional supports including: monthly newsletter, membership directory, and an ongoing survey of payment rates. A \$25 application fee will be applied to the \$100 initiation fee upon acceptance. Annual membership dues are \$165.

American Translators Association (ATA)

1800 Diagonal Rd., Suite 220 703-683-6100
Alexandria, VA 22314 Fax: 703-683-6122

The ATA is the largest professional association of translators and interpreters in the US. Their primary goals include fostering and supporting professional development for translators and interpreters and promoting the translation profession. ATA membership is open to anyone with an interest in translation as a profession or as a scholarly pursuit. Benefits of membership include: networking opportunities, subscription to the ATA Chronicle, job information, and a copy of the ATA Membership Directory. Membership fees are \$50 for students, \$95 for Associate Member, \$120 for Institutional Membership, and \$175 for Corporate Membership.

The Associated Writing Programs (AWP)

Tallwood House, Mail Stop 1E3
George Mason University 703-993-4301
Fairfax, VA 22030 Fax: 703-993-4302

E-mail: awp@gmu.edu

For 29 years, writers and teachers have joined the AWP for community and support, for information and inspiration, for contacts and new ideas. The \$50 membership fee includes six issues of AWP Chronicle, seven issues of AWP Job List, a 33% discount to enter Award Series, and an 18% discount on annual conferences.

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The Authors Guild, Inc.
330 West 42nd St.
New York, NY 10036-6902

212-563-5904
Fax: 212-564-8363

The Authors Guild is the nation's oldest, largest, and most prestigious professional society of published authors. A few benefits of membership include the quarterly Bulletin; symposia and seminars; online services; business advice on problems that arise with publishers, agents, booksellers, or editors, as well as legal and accounting advice. There is no initiation fee. First year dues are \$90. After the first year of membership the dues are based on an individual's annual writing income.

The Dramatists Guild, Inc.
234 West 44th St.
New York, NY 10036-3909

212-398-9366

The Guild works to protect and promote the professional interests and rights of writers of dramatic and musical works. Membership privileges include Dramatists Guild production contracts, business advice, marketing information, royalty collection, publications, free Guild symposia, and access to health and dental insurance programs. Categories of membership and dues are: Active members who have had a theater production, \$125; Associate members are all other theater writers, \$75; Estate members services are available to the estate of any playwright, composer, bookwriter, or lyricist, \$125; Student members must be currently enrolled in an accredited writing degree program, \$35.

Editorial Freelancers Association (EFA)
71 West 23rd St., Suite 1504
New York, NY 10010

212-929-5400

Any full or part time freelancer may apply for membership. All EFA members receive: bimonthly newsletter, annual membership directory, Business Practices Survey; admission to all meetings and events; reduced tuition for courses; and eligibility for medical, dental, and disability insurance. Annual membership is \$95 for resident members living in the greater New York City metropolitan area, and \$75 for non-resident members.

Educational Writers Association (EWA)
1331 H St., N.W., Suite 307
Washington, DC 20005

202-637-9700
Fax: 202-637-9707

E-mail: EWAoffice@aol.com

Internet: <http://www.ewa.org>

Members include over 800 education reporters from newspapers, television and radio; and education writers and public information officers from organizations, school districts and colleges. Membership brings free copies of all EWA publications, the bimonthly newsletter Education Reporter, useful referral and source information by phone, e-mail, and through mailings, and study opportunities. Annual membership fees are \$50.

Freelance Editorial Association
P.O. Box 380835
Cambridge, MA 02238-0835

617-643-8626

The Freelance Editorial Association is a nonprofit, volunteer organization. Membership is open to all those with an interest in editorial freelancing, regardless of specialty or experience. Members are self employed editors, proofreaders, indexers, writers, translators, project managers, desktop publishers, illustrators, and other publication specialists. Annual dues are \$90.

I Wanna Write A Book

Horror Writers Association (HWA)

5 Solitaire Court

Gaithersburg, MD 20878

301-926-7687

Fax: 301-990-9395

E-mail: lawrence@clark.net

Internet: <http://www.horror.org>

The HWA is devoted to helping writers at every point in their career. Whether you're an aspiring writer or trying to make that first sale, or a seasoned novelist with a dozen books to your name, the HWA has something for you. Benefits include publicity information, agent database, networking, regional chapters, internet connections, grievance committee and worldwide organizations. Annual dues are \$55.

International Association of Crime Writers (IACW)

(North American Branch)

JAF Box 1500

New York, NY 10116

Phone/Fax: 212-243-8966

E-mail: mfrisque@apc.org

IACW is an organization of professional published writers whose primary goal is to promote communication among writers of all nationalities and to promote crime writing as an influential and significant art form. IACW sponsors a number of conferences and an annual celebration. The North American branch publishes a newsletter, sponsors social events, and has created several anthologies of international crime writing. Membership dues are \$50.

International Television Association (ITVA)

6311 North O'Connor Rd., Suite 230

Irving, TX 75039

214-869-1112

Fax: 214-869-2980

E-mail: itvahq@ix.netcom.org

Internet: <http://www.itva.org>

ITVA is the only association dedicated to serving the needs of video professionals in nonbroadcast video production. The association has worked to advance the video profession and to promote the growth and quality of video related media through providing relevant member services. Membership offers you: career advancement, networking, special services, discounts, industry leadership, and periodicals. Annual fee is \$150.

The International Women's Writing Guild

Box 810, Gracie Station

New York, NY 10028

212-737-7536

Fax: 212-737-9469

E-mail: iwwg@iwwg.com

Internet: <http://www.iwwg.com>

The Guild is a worldwide nonprofit organization open to all women, regardless of portfolio, which offers its members services including: annual subscription to NETWORK newsletter, membership listing, list of 35 agents and other writing services, health plans, opportunities to participate in regional and national writing conferences, and various online services. Annual dues are \$35.

Mystery Writers of America

17 East 47th St.

New York, NY 10017

212-888-8171

Fax: 212-888-8107

This is a nonprofit professional organization of mystery and crime writers in all categories. Benefits of membership include: mystery writing courses, the Edgar Allan Poe Awards Banquet, monthly meetings, local bulletins, the Third Degree, which is published 10 times a year, and the MWA Anthology, which is published annually. There is no initiation fee and dues for all categories of memberships are \$65 per year.

I Wanna Write A Book

National Association of Science Writers (NASW)

P.O. Box 294

516-757-5664

Greenlawn, NY 11740

Fax: 516-757-0069

E-mail: 71223,3441@compuserve.com

The NASW sponsors directly or works closely with regional science writing groups and around the country where members gather for workshops, meetings, and field trips. Members receive the newsletter, ScienceWriters, which provides timely, incisive reports on professional issues. To join, you must show evidence of science writing ability and be sponsored by at least two active NASW members. Membership dues are \$15 for Student, \$60 for Associate, and \$60 for Active membership.

The National Association of American Pen Women, Inc.

Pen Arts Building

1300 17th St.

Washington, DC 20036-1973

202-785-1997

The League offers its members association with creative professional women, workshops, discussion groups and lectures. The Pen Woman, the official publication of The League, is published six times a year and features news, accomplishments, and works of its members. Membership requires the submission of at least three sample chapters and proof of sale. Authors who are self published (not vanity published) shall submit copies to be evaluated by the Branch.

The National Writers Association

1450 South Havana, Suite 424

Aurora, CO 80012

303-7551-7844

It doesn't matter if you're a new writer needing to know proper manuscript format, or a professional needing contract suggestions and assistance, the Association offers help with searching out competent and reliable agents, assistance in writing a good synopsis, and professional advice about self publishing. Membership fees are \$50 for General member and \$60 for Professional member (credits required).

National Writers Union

(East Coast Office)

113 University Place, 6th Floor

212-254-0279

New York, NY 10003

Fax: 212-254-0673

(West Coast Office)

337 17th St., Suite 101

510-839-0110

Oakland, CA 94612

Fax: 510-839-6097

The National Writers Union is an innovative labor union committed to improving the working conditions of freelance writers through the collective strength of its members. The Union welcomes all writers whether you write for money or publication. Dues are based on one's annual writing income. The National Writers unions also has a Supporter's Circle open to individuals who are not writers, but advocate on their behalf.

The PEN American Center

568 Broadway

212-334-1669

New York, NY 10012-3225

Fax: 212-334-2181

PEN American Center, the largest of the 124 centers worldwide that compose International PEN, is a membership association of prominent literary writers and editors. The 2,800 members are poets, playwrights, essayists, editors, and novelists, as well as literary translators and those

I Wanna Write A Book

agents who have made a substantial contribution to the literary community. Among the activities, programs, and services are public literary events, literary awards, outreach projects, and assistance to writers in financial need. Members of American PEN are elected by the Membership Committee. Dues are paid annually.

Poet and Writers, Inc.

72 Spring St.

New York, NY 10012

212-226-3586

Fax: 212-226-3963

E-mail: infocenter@pwnonline.com

Poets and Writers is a central source of practical information for the Literary community. Their Information Center keeps track of addresses for over 7,000 poets and fiction writers and compiles a Directory of American Poets and Fiction Writers. The Reading/Workshops Program provides matching fees for readings and workshops given by emerging and established writers. The Writers Exchange is a national program that introduces emerging writers to literary communities outside their home state. Poets and Writers is not a membership organization, and therefore, anyone can use their services.

Poetry Society of America (PSA)

15 Grammercy Park

New York, NY 10003

212-254-9628

The PSA is the nation's oldest poetry organization reaching more people daily with poetry than any other literary organization. Membership is open to everyone. Members are entitled to: enter all PSA contests, discount admission to PSA readings, workshops, the PSA newsletter, program calendars and invitations to readings and events, discounts on book purchases, and vote in PSA elections. Membership fees are tax deductible and range from \$25 Student, \$40 Member, and can go as high as \$1000.

Romance Writers of America (RWA)

13700 Veterans Memorial Dr., Suite 315

Houston, TX 77014

713-440-6885

Fax: 713-440-7510

RWA is dedicated to promoting excellence in romantic fiction. General membership is open to all writers actively pursuing a career in romantic fiction. Associate membership is open to all editors, agents, booksellers, and other industry professionals. Published members are invited to join the Published Authors Network (PAN) for an additional \$20 a year. Membership benefits include workshops; networking opportunities with authors, editors, agents and industry professionals; awards; and RWA publications. There is a \$10 processing fee for new applicants and annual dues are \$60.

Science-Fiction and Fantasy Writers of America, Inc. (SFWA)

5 Winding Brook Dr., #1B

Guilderland, NY 12084-9719

518-869-5361

The SFWA has brought together the most successful and daring writers of speculative fiction throughout the world, and has grown in numbers and influence and is now recognized as one of the most effective nonprofit writers' organizations in existence. Over 1200 SF/Fantasy writers, artists, editors, and allied professionals are members. The SFWA Bulletin, published quarterly, is subscribed to by many non-members. Beginning writers might be particularly interested in its informative market reports and articles about the business of writing and selling science fiction and fantasy. Dues are collected annually.

Society of American Travel Writers

4101 Lake Boone Trail, Suite 201

Raleigh, NC 27607

919-787-5181

Fax: 919-787-4916

I Wanna Write A Book

The Society of American Travel Writers is a nonprofit, public service organization dedicated to serving the interest of the traveling public, to promote international understanding and good will, and to further promote unbiased, objective reporting of information on travel topics. Membership in the Society is by invitation. Applicants must be sponsored by two members. The initiation fee for Active members is \$200 (yearly dues \$120), for Associate members \$400 (yearly dues \$240). A nonrefundable \$50 application fee will be applied toward the initiation fee of accepted members.

Society of Children's Book Writers and Illustrators (SCBWI)

22736 Vanowen St., Suite 106

West Hills, CA 91307

818-888-8760

The SCBWI acts as a network for the exchange of knowledge between writers, illustrators, editors, publishers, agents, librarians, educators, bookstore personnel, and others involved with literature for young people. Membership is open to anyone with an active interest in children's literature. Membership dues are \$50 per year.

Society of Professional Journalists (SPJ)

16 South Jackson St.

P.O. Box 77

317-653-3333

Greencastle, IN 46135-0077

Fax: 317-653-4631

SPJ membership offers many benefits, including: continuing professional education, career services and support, and journalism advocacy. Membership dues range from \$33 to \$85.

Washington Independent Writers (WIW)

220 Woodward Building

733 Fifteenth St., N.W.

202-347-4973

Washington, DC 20005

Fax: 202-628-0298

WIW's membership includes recognized writers, writers with a growing number of credits and those who are just beginning their careers in the freelance profession. Membership benefits include: WIW's newsletter, the Independent Writer; the Job Bank; access to Small Groups based on areas of mutual interest; and the availability of a group health insurance plan and a legal services program. Dues are: Students-1yr \$55 & 2yr \$100; Dual-new members 1yr \$160 & 2yr \$285; renewing members-1yr \$130 & 2yr \$240; Full and Associate-new members 1yr \$95 & 2yr \$1700, current renewing members, 1yr \$80 & 2yr \$145.

Western Writers of America

1012 Fair St.

Franklin, TN 37064

615-791-1444

Internet: <http://www.imt.net/~gedison/wwwa.html>

Western Writers of America (WWA) is an association of professional writers dedicated to preserving and celebrating the heritage of the American West, past and present. For over 40 years, WWA has served both fiction and non-fiction writers recognized for their work in all types of books, periodicals, screenplays, and other media. To be eligible for membership in WWA, you must be published. A subscription to Roundup Magazine is included with membership dues or if you are interested in subscribing to the Roundup Magazine, the cost is six issues a year for \$30.

The Writers Alliance

12 Skylark Lane

Stony Brook, NY 11790

516-751-7080

The Writers Alliance is a grass roots support and information network for writers. They have been serving the writing community since 1982, helping writers find publishers, other writers,

I Wanna Write A Book

and learn about specialized programs that will help them reach their goals. With a one year membership (\$10) you get a booklet titled The Mini-Guide To Writing for \$1. With a two year membership (\$17) the Mini-Guide is free and you receive their newsletter, The Backup Street Irregular. For more information, send a self addressed stamped envelope to the address listed above.

Writers Guild of America-East
555 West 57th St.
New York, NY 10019

212-767-7800
Fax: 212-582-1909

Writers Guild Of America-West
700 West 3rd St.
Los Angeles, CA 90048

213-951-4000

Writers Guild of America is a labor union representing professional writers in motion pictures, television, and radio. Membership can be acquired only through the sale of literary material or employment for writing services in one of these areas. There is an initiation fee of \$1,500 for new members, basic dues of \$100 paid in quarterly installments of \$25, and an assessment of 1-1½ on earnings from the sale of material or from employment as a writer in motion pictures, television, or radio. The Guild also provides a registration service for literary material. Writers are advised to register their material before showing it to a producer or agent.

I Wanna Travel

I Wanna Travel

If your dream is to become an international jet setter, don't let a little problem like money stand in your way. The Federal government has over 60 programs devoted to travel within the U.S. and abroad, spending over 65 million dollars a year to send you packing. They will even pay to have foreign relatives come and study here. No matter if you are 16 or 65, there is something in these programs for everyone.

You can be like:

- Cowboy artists from the Western Folklife Center of Elko, NV who shared their lore at a festival in Melbourne, Australia with a grant from the National Endowment for the Arts.
- Nancy Friese of Cranston, RI who went to Japan for six months to explore relationships between natural and man-made environments in Japanese landscape gardens through the United States/Japan Artist Exchange Program at the Japan/US Friendship Commission.
- Carl A. Chase, a steel drum maker and tuner from Brooksville, MA who was able to visit Trinidad and Tobago for a residency with one of the islands' foremost steel drum makers through the Travel Grants Program at the National Endowment for the Arts.
- William Ulfelder who spent a year studying the rain forest in Costa Rica as a Fulbright Scholar.
- A police officer from Los Angeles who helped in the creation of D.A.R.E. (Drug Awareness Resistance Education) in several Latin American countries through the U. S. Thematic Programs.
- Piano/violin duo Susan Keith and Laura Kobayashi who toured Latin America and the Caribbean together as Artistic Ambassadors for the U.S. Information Agency.
- Tamara Astor from Northfield, IL who spent a year teaching grades 1-3 in London, England through the Fulbright Teacher Exchange Program at the U.S. Information Agency.
- Central Washington University who sent thirteen K-12 teachers from the state of Washington to Chile for a four-week seminar on the country through the Fulbright-Hays Group Projects Abroad through the U.S. Department of Education.
- Columbia University in New York City acting as the host of seven different humanities seminars for college teachers with grants from the National Endowment for the Humanities.
- Maria Marotti from Santa Barbara, CA who was awarded a \$3,000 grant from the National Endowment for the Humanities to study Italian feminism.

*** Money To Travel Abroad And Share Your**

Expertise

(U.S. Thematic Programs)

U.S. Thematic Programs

U.S. Information Agency

301 4th St., SW

Washington, DC 20547

202-619-4764

Internet: <http://www.usia.gov>

In response to requests from posts overseas, USIA sends approximately 600 Americans abroad annually for short-term speaking programs. The U.S. Thematic program is one of the

principal vehicles for fostering discussion on major issues with overseas audiences. Experts are usually in the fields of economics, international affairs, U.S. political and social processes, sports, or science and technology. A U.S. Speaker's tour generally includes informal lectures or discussions, followed by questions and answers with a small group of experts. The total amount of money available is \$1.1 million. Contact the office listed above for an informational brochure.

*** High School Students And Teachers Can Visit**

Russia

(Secondary School Exchange Initiative)

U.S. Information Agency

E/PY Room 320

301 4th St., SW

Washington, DC 20547

202-619-6299

Fax: 202-619-5331

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

The program objective is to sponsor the exchange of high school students and teachers between the U.S. and the former Soviet Union through grants to private not-for-profit organizations and public institutions. Grants are awarded to fund projects in four program areas: academic year in the U.S.; semester in the U.S. and in the NIS; short-term exchanges of groups of students and teachers between linked schools; and short-term thematic projects. The total amount of money available is \$31.5 million. Contact the office listed above for information on organizations to which you need to apply or for more information on the programs available.

*** Spend A Year In Europe On A Mid-Career Break**

(Hubert Humphrey Fellowship)

Hubert H. Humphrey Fellowship Program

Institute of International Education

1400 K St., NW, Suite 650

Washington, DC 20005-2403

202-619-5289

202-898-0600

Fax: 202-401-1433

Fax: 202-842-1219

The program provides opportunities for accomplished mid-career professionals from developing countries, East and Central Europe, and the former Soviet Union to come to the United States for a year of study and related practical professional experiences. The program provides a basis for establishing lasting ties between citizens of the United States and their professional counterparts in other countries, fostering an exchange of knowledge and mutual understanding throughout the world. Fellows are placed in groups at selected U.S. universities and design individualized programs of academic coursework and professional development activities. The total amount of money available is \$5 million. Applications must be submitted in the candidates' home countries to the United States Information Service Posts or Fulbright Commissions. Applicants must have an undergraduate degree, five years of substantial professional experience, demonstrated leadership qualities, and fluency in English. Contact the office listed above for more information on the application process.

*** Money For Artists, Filmmakers, Playwrights,
And Museum Professionals To Go Overseas**

(Creative Arts Exchanges)

Creative Arts Exchanges Division (E/DE)

Office of Arts America

U.S. Information Agency

301 4th St., SW

Washington, DC 20547

202-205-8362

Internet: <http://www.usia.gov>

E-mail: jdorsey@usia.gov

The program supports projects by U.S. nonprofit organizations for exchanges of professionals in the arts and museum fields. Priority is given to institutionally-based projects involving artists in the creation of their particular art forms and projects which will lead to institutional linkages. Two way exchanges are encouraged and cost sharing is required. This exchange program is designed to introduce American and foreign participants to each other's cultural and artistic life and traditions. It also supports international projects in the United States or overseas involving composers, choreographers, filmmakers, playwrights, theater designers, writers and poets, visual artists, museum professionals, and more. The program operates through biannual Federal Register requests for proposals. For more information on the application process and program eligibility, contact the office listed above.

*** Money For Students, Teachers, Bankers,
Lawyers, And Journalists To Travel
Overseas**

(Fulbright Scholar Program)

Council for International Exchange of Scholars

3007 Tilden St., NW, Suite 5M

202-686-4000

Box GBRO

Fax: 202-362-3442

Washington, DC 20008-3009

E-mail: cies1@ciesnet.cies.org

The program provides grants to U.S. students, teachers, and scholars to study, teach, lecture, and conduct research overseas, and to foreign nationals to engage in similar activities in the United States to increase mutual understanding and peaceful relations between the people of the United States and the people of other countries. Fields of study and subjects taught include the arts and humanities, social sciences, and physical sciences. In addition to the exchange of students and scholars, the program includes professional exchanges in journalism, law, management, banking, and public administration. Participants take part in degree programs, nondegree and self-study courses, internships, and professional seminars. The total amount of money available is \$108 million. Contact the office listed above for application information.

*** Librarians Can Spend A Year Abroad Checking
Out Foreign Books**

(Library Fellows Program)

American Library Association

Attn. Carol Erickson

50 E. Huron St.

312-280-3200

Chicago, IL 60611

Fax: 312-280-3256

Internet: <http://www.ala.org>

The program places U.S. library professionals in institutions overseas for periods of four months to a year to: increase international understanding through the establishment of professional and personal relationships and the accomplishment of mutual goals; promote international sharing of resources; and increase access to U.S. materials in the host country. Individual grants are approximately \$34,000 per year. The program is administered by the American Library Association. For more information on the application process, contact the office listed above.

*** Money For English, Law, And Journalism**

Teachers To Go Abroad

(Academic Specialist)

Office of Academic Programs

U.S. Information Agency

301 4th St., SW, Room 238

202-205-0525

Washington, DC 20547

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

This program sends American academics overseas in response to requests relayed by USIA posts from foreign institutions seeking professional assistance in such academic disciplines as English teaching, law, and journalism. Experts on the United States can consult with academic and professionals at foreign educational or other relevant institutions about special issues, or to conduct seminars/workshops for professional personnel. The total amount of money available is \$1.3 million. Contact the office listed above for guidelines and application information.

*** Foreign High School Teachers Can Spend Six Weeks In The U.S.**

(Study Of The United States)

Study of the US Division

U.S. Information Agency

301 4th St., SW

Room 252

202-619-4557

Washington, DC 20547

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

This program provides grants to foreign secondary school educators for a 4 to 6 week program of academic workshops in U.S. history, culture, and institutions to enhance and update the content of what is taught about the United States abroad. The total amount of money available is \$1.6 million. Contact the office listed above for guidelines and application information.

*** Exchange Program For English Teachers**

(English Teaching Fellow)

English Teaching Program Division

U.S. Information Agency (USIA)

301 4th St., SW

Room 304

202-619-5869

Washington, DC 20547

Fax: 202-401-1250

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

The program promotes the study and teaching of English abroad, in host country institutions, and through American educational and binational centers in 100 countries. USIA English teaching programs concentrate on training teachers through seminars, exchanges of foreign and American English specialists, and the development and distribution of curricula and materials for teaching the English language and American culture. The total amount of money available is \$915,000. Contact the office listed above for application information.

*** Teach School Overseas**

(Dependent Schools)

I Wanna Travel

U.S. Department of Defense
Teacher Recruitment Section
4040 N. Fairfax Dr.
Arlington, VA 22203-1634

703-696-3058
Fax: 703-696-2695

The U.S. Department of Defense is responsible for providing schooling to dependent children of military personnel. There are employment positions for elementary and secondary teachers, as well as those that can provide support services. The schools are located in 19 countries around the world, with an enrollment of approximately 100,000 students, and are staffed with 13,000 employees. Contact the office listed above for an application and program information.

* Volunteer In The U.S.

(Corporation for National Service
AMERICORPS - 94.006)
Corporation for National Service
1201 New York Ave. NW
Washington, DC 20525

800-942-2677
202-606-5000

Internet: <http://www.cns.gov>

The objective of this program is to supplement efforts of private, nonprofit organizations and federal, state, and local government agencies to eliminate poverty and poverty-related problems by enabling persons from all walks of life and all age groups to perform meaningful and constructive service as volunteers throughout the U.S. Americorps volunteers receive a modest subsistence allowance, an end-of-service stipend, health insurance, and money for college. The total amount of money available is \$32,250,000. Applications are available through Americorps State Offices or contact the office listed above for additional information.

* \$20,000 To Study Farming Internationally

(International Collaborative Research Program)
U.S. Department of Agriculture
International Collaborative Research Program
USDA/OICD/RSED
Ag Box 4314
Room 3230 South Building
14th and Independence Ave., SW
Washington, DC 20250

202-720-7481
Fax: 202-690-1955

This program enables American scientists to work with foreign researchers on projects aimed at potential threats to U.S. agriculture, technology development, and opportunities to enhance trade in foreign markets. Up to \$20,000 a year for one to three years is available for each researcher. Contact the office listed above for an application form. U.S. researchers from USDA agencies, universities, and private nonprofit agricultural research institutions are eligible.

* Money to Study Agriculture in Israel

(U.S. - Israel Binational Agriculture Research and Development
Fund (BARD))
U.S. Department of Agriculture, Barc-West
Binational Agriculture Research and Development Fund (BARD),
Lynn Gipe
Agriculture Research Service
Building 005, Room 102
Beltsville, MD 20705

301-504-5605
Fax: 301-504-5298

The Binational Agriculture Research and Development Fund promotes cooperative agriculture research between postdoctoral fellows from the U.S. and Israel to provide BARD with input into new research areas and to enhance scientific competence in these areas. The money available is \$3,000 per month and one roundtrip air ticket. To learn more about the program or application process, contact the office listed above.

*** \$4,000 To Study Overseas**

(Scientific Cooperation Program - 10.963)

Ms. Helen Neil

USDA/FAS/ICD/RSED

Room 3230, South Building

202-690-1955

14th St. and Independence Ave. SW

Fax: 202-720-3282

Washington, DC 20250

E-mail: hneil@ag.gov

This program promotes international cooperation in agriculture and forestry to attain mutual benefit through short-term (one to four week) exchange visits of U.S. scientists. Proposals should involve the collection of unique resources, acquisition of special research, conservation or production techniques, field work on problems facing U.S. agriculture, or development of future, long-term research. Contact the office listed above for guidelines and an application packet.

*** Your Friends In The Ukraine Can Come To The**

U.S. To Learn Free Enterprise

(Special American Business Internship Training Program (SABIT))

U.S. Department of Commerce

International Trade Administration

Special American Business Internship Training Program

Room 3319

202-482-0073

Washington, DC 20230

Internet: <http://www.doc.gov>

This program awards internships in U.S. firms to business managers and scientific workers from the newly independent states of the former Soviet Union. SABIT provides the intern with a hands-on training program in the business skills necessary to operate in a market economy. A counselor is provided to help with cultural adjustments. Companies provide medical insurance, housing, and any other living expenses beyond those covered by the daily stipend provided by the U.S. The amount of money available varies. Apply to the program through the U.S. Department of Commerce which considers applications through a competitive process. A SABIT fact sheet is also available.

*** Money For Students And Teachers To Travel**

Together Overseas

(Fulbright-Hays Group Projects Abroad - 84.021)

Office of International Studies Branch

Center for International Education

U.S. Department of Education

600 Independence Ave. SW

202-401-9798

Washington, DC 20202-5332

Fax: 202-205-9489

Internet: <http://www.ed.gov>

This program is designed to contribute to the development and improvement of the study of modern foreign languages and area studies in the United States, and provide opportunities for

I Wanna Travel

American teachers, advanced students, and faculty to study in foreign countries. Grants allow groups to conduct overseas group projects in research, training, and curriculum development. Money can be used for international travel, maintenance allowances, rent of instructional materials in the country of study, and more. The total amount of money available is \$2.1 million. Contact the office listed above for application information.

*** Finish Your Doctorate Research Abroad**

(Fulbright-Hays Doctoral Dissertation Research Abroad - 84.002)

Advanced Training and Research Branch

Center for International Education

Office of Assistant Secretary for Postsecondary Education

U.S. Department of Education

600 Independence Ave. SW

202-401-9774

Washington, DC 20202-5332

Fax: 202-205-9489

Internet: <http://www.ed.gov>

This program is designed to provide opportunities for graduate students to engage in full-time dissertation research abroad in modern foreign language and area studies with the exception of Western Europe. This program is designed to develop research knowledge and capability in world areas not widely included in American curricula. Money can be used for a basic stipend, round trip air fare, baggage allowance, tuition payments, local travel, and more. The total amount of money available is \$1.8 million. Candidates apply directly to the institutions at which they are enrolled in a Ph.D. program.

*** Money For College Teachers To Do Research**

Overseas

(Fulbright-Hays Faculty Research Abroad - 84.019)

Advanced Training and Research Branch

Center for International Education

Office of Assistant Secretary for Postsecondary Education

U.S. Department of Education

600 Independence Ave., SW

202-401-9777

Washington, DC 20202-5331

Fax: 202-205-9489

Internet: <http://www.ed.gov>

This program is designed to help develop modern foreign language and area studies in U.S. higher educational institutions. This program enables faculty members to maintain expertise in specialized fields through support of research in the non-Western areas of the world. Fellowships of 3 to 12 months are available. The total amount of money available is \$810,000. Candidates should apply directly to their institution. More information is available on this program through the office listed above.

*** Money For Teachers To Take A Sabbatical**

Overseas

(Fulbright-Hays Seminars Abroad - 84.018)

International Studies Branch

Center for International Education

Office of Assistant Secretary

for Postsecondary Education

U.S. Department of Education

600 Independence Ave., SW

202-401-9798

I Wanna Travel

Washington, DC 20202-5332

Fax: 202-205-9489

Internet: <http://www.ed.gov>

This program is designed to improve modern foreign language and area studies by providing 3 to 8 week summer seminars abroad for high school and elementary school teachers in foreign languages, social sciences and humanities, administrators, and curriculum specialists of state and local education agencies, and college faculty who are primarily responsible for teaching undergraduates in the social sciences, humanities, and international affairs. The total amount of money available is \$940,000. Contact the office listed above for application information, as well as a listing of the seminars available.

*** Travel Money To Study International Relations**

(Undergraduate International Studies and Foreign Language Programs - 84.016)

International Studies Branch

Center for International Education

Office of Postsecondary Education

U.S. Department of Education

600 Independence Ave., SW

202-401-9783

Washington, DC 20202-5332

Fax: 202-205-9489

Internet: <http://www.ed.gov>

This program is designed to assist institutions of higher education to plan, develop, and carry out a program to strengthen and improve undergraduate instruction in international studies and foreign languages. Money can be used for instructional costs, curriculum development activities, lectures and conferences, and for staff travel. The total amount of money available is \$3,907,000. Colleges and universities, and public and nonprofit agencies and organizations are encouraged to apply for funds by contacting the office listed above.

*** Grants To College Teachers Who Want To**

Create Programs In International Business

(Business And International Education - 84.153)

International Studies Branch

Center for International Education

U.S. Department of Education

600 Independence Ave., SW

202-401-9778

Washington, DC 20202-5332

Fax: 202-205-9489

Internet: <http://www.ed.gov>

This program is designed to promote innovation and improvement in international business education curricula at institutions of higher education and promote linkages between these institutions and the business community. Institutions must enter into an agreement with a business enterprise, trade organization, or association engaged in international economic activity, or a combination or consortium of the named entities. The total amount of money available is \$3,329,000. Contact the office listed above for application information.

*** Conduct Health Research In Eastern Europe**

(U.S.-Central and Eastern European Scientist Exchanges)

Program Officer

U.S.-Central and Eastern European Scientist Exchanges

Fogarty International Center

Building 31C, Room B2C35

I Wanna Travel

National Institutes of Health
Bethesda, MD 20892

301-496-4784
Fax: 301-480-3414

Internet: <http://www.nih.gov>

This program is designed to promote contacts and cooperation between well-qualified health professionals and biomedical scientists in the United States and participating countries, and to stimulate relations that show a promise of becoming long-term and self-supporting. The programs provide support for visits to conduct short-term collaborative research or to develop collaborative research activities. Exchanges are with the countries of Bulgaria, Hungary, Poland, Romania, Russia, and Mongolia with most requiring an advanced degree in the health sciences or a related field. Contact the office listed above for application forms, including instructions and other requirements.

*** Visit The U.S. To Do Health Research**

(NIH Visiting Program)

Public Inquiries

Office of Communications

National Institutes of Health (NIH)

Building 31, Room 2B03

Bethesda, MD 20892

301-496-4335

Internet: <http://www.nih.gov>

This program provides talented scientists throughout the world with the opportunity to participate in the varied research activities of the National Institutes of Health. There are three categories of Visiting Program participants: Visiting Fellows, Visiting Associates, and Visiting Scientists. Each participant works closely with a senior NIH investigator who serves as supervisor or sponsor during the period of award or appointment. The Visiting Fellow award is for obtaining research training experience. Fellows must have a doctoral degree, not more than 3 years of relevant postdoctoral research experience, and cannot be U.S. citizens. Visiting Associates and Visiting Scientists are appointed to conduct health-related research and are considered employees of NIH, and receive a salary and benefits. Individuals interested in a Visiting Program fellowship award or appointment should write to NIH senior scientists working in the same research field, enclosing a resume and brief description of his/her particular research area. Information about the research being conducted by NIH scientists and their names may be obtained from the NIH's Scientific Directory and Annual Bibliography, which can be obtained from the office listed above.

*** New Researchers Abroad Can Use U.S.**

Facilities

(International Research Fellowships)

International Research Fellowship Program

Fogarty International Center

Building 31, Room B2C39

National Institutes of Health

9000 Rockville Pike

Bethesda, MD 20892

301-496-1653

Fax: 301-402-0779

Internet: <http://www.nih.gov>

E-mail: m3p@cu.nih.gov

This program provides opportunities for foreign postdoctoral biomedical or behavioral scientists who are in the formative stages of their career to extend their research experience in a laboratory in the United States. The total amount of money available is \$4.4 million. To learn more about the requirements and application process, contact the office listed above.

*** Get An Invitation To Do Research Overseas**

(Foreign Funded Fellowships For U.S. Scientists)

International Research and Awards Branch

Fogarty International Center

National Institutes of Health

301-496-1653

Building 31, Room B2C39

Fax: 301-402-0779

Bethesda, MD 20892

Internet: <http://www.nih.gov>

E-mail: m3p@cu.nih.gov

This program provides for international opportunities for research experience and exchange of information in the biomedical and behavioral science. Under these programs, U.S. scientists are invited by foreign host scientists to participate in research projects of mutual interest. Support for U.S. scientists is offered by 10 countries to conduct research in their laboratories. Information and application instructions are available from the office listed above.

*** Senior Scientists Can Study Abroad**

(Senior International Fellowship Program)

Senior International Fellowship Program

Fogarty International Center

Building 31, Room B2C39

National Institutes of Health

301-496-1653

Bethesda, MD 20892

Fax: 301-402-2056

Internet: <http://www.nih.gov>

This program provides opportunities for study or research in a foreign institution to biomedical, behavioral, or health scientists who have established themselves in their chosen careers in the United States. The Fellowship enhances the exchange of ideas and information about the latest advances in the health sciences, including basic, clinical and public health sciences; permits U.S. scientists to participate abroad in ongoing study or research in the health sciences; and improves the research, education, and clinical potential of the fellow's institution. The total amount of money available is \$1.2 million. Information and special application kits can be requested from the office listed above.

*** Research Internationally**

(International Opportunities In The Health Sciences and Biomedical

Research Through The National Institutes Of Health)

International Research and Awards Branch

Fogarty International Center

Building 31, Room B2C39

National Institutes of Health

301-496-1653

Bethesda, MD 20892

Fax: 301-402-0779

Internet: <http://www.nih.gov>

E-mail: m3p@cu.nih.gov

This program provides for a variety of exchange and collaboration programs with specific countries. Length of exchange varies, with each program focusing on a specific area of research such as AIDS, neurology, genome research, and more. Many programs focus on bringing foreign researchers to the U.S. to collaborate with scientists. Contact the office listed above to learn about specific exchanges and fellowships available in your area of expertise and the application procedure. NIH also publishes a *Directory Of International Grants And Fellowships In The Health Sciences* book.

*** A Caribbean Working Vacation**

(Field Research Program at the Master's and Doctoral Level)

IAF Fellowship Programs

901 North Stuart St., 10th Floor

703-841-3830

Arlington, VA 22203

Fax: 703-527-3529

This program supports dissertation field research in Latin America and the Caribbean on grassroots development topics by doctoral students enrolled in U.S. universities. The total amount of money available is \$14,000-16,000 each for doctoral candidates, and \$2,000-3,000 each for Master's level students. Contact the office listed above for more information on program eligibility and application requirements.

*** \$30,000 To Study In The U.S. For Latin**

American and Caribbean Citizens

U.S. Graduate Study Program for Latin American and Caribbean Citizens)

IAF Fellowship Programs

901 North Stuart St., 10th Floor

703-841-3800

Arlington, VA 22203

Fax: 703-527-3529

This program assists development practitioners and applied researchers from these regions to pursue graduate studies in the United States. Each fellow may receive up to \$30,000 for a maximum of two years. Contact the office listed above for more information on program eligibility and application requirements.

*** \$50,000 To Latin American Leaders**

(Dante B. Fascell Inter-American Fellowship Program)

IAF Fellowship Programs

901 North Stuart St., 10th Floor

703-841-3800

Arlington, VA 22203

Fax: 703-527-3529

This program supports development dissemination by distinguished Latin American and Caribbean leaders. Fellowships provide outstanding men and women with financial support for reflection upon, analysis, and dissemination of their successful experiences to wide audiences across the hemisphere. The total amount of money available is \$50,000. Contact the office listed above for more information on program eligibility and application requirements.

*** Money To Study In Japan**

(Japan-U.S. Friendship Commission Grants)

Japan-U.S. Friendship Commission

1120 Vermont Ave., NW, Suite 925

202-275-7712

Washington, DC 20005

Fax: 202-275-7413

E-mail: 72133.2433@compuserve.com

This program provides grants to institutions and associations to support American studies in Japan, Japanese studies in the United States, exchange programs in the arts, policy-oriented research, and public affairs, and education. In addition, the Commission is interested in sponsoring research on Japan-US economic relations and activities in Asia, with priority given to Japanese investment in Asia and its effect on Japan-US economic, trade and political relations. The total amount of money available is \$2.7 million. Contact the office listed above for more information about the various grant programs, as well as a biennial report which lists

previous grants recipients and their projects.

*** Money For Artists and Performers To Travel**

Overseas

(Fund For U.S. Artists at International Festival and Exhibits)

International Program USIA-E/DV

301 4th St., SW

Washington, DC 20547

202-619-4808

Internet: <http://www.usia.gov>

This program provides grants to assist individual U.S. performers of U.S. performing arts groups who have been invited to international festivals abroad, and who need additional support to make their performances possible. Travel, per diem, international communications, shipping, and salary expense related to participation in the international festival are among eligible costs supported through the Fund. The Fund is particularly interested in receiving proposals which reflect the cultural and regional diversity of the United States and which involve events in areas of the world where U.S. work is rarely performed. The total amount of money available is \$437,000. Contact the office listed above for guidelines and an application packet.

*** Go To Japan For 6 Months**

(United States/Japan Creative Artists' Program)

Japan-U.S. Friendship Commission

1120 Vermont Ave., NW, Suite 925

202-275-7712

Washington, DC 20005

Fax: 202-275-7413

E-mail: 72133.2433@compuserve.com

The program is designed to allow artists who create original work to pursue their individual artistic goals and interests by living in Japan for six months, observing developments in their field, and meeting with their professional counterparts in Japan. The total amount of money available is \$200,000. Contact the office listed above for guidelines and an application packet.

*** Money For Artists To Work With the Newly**

Independent States

(Artslink)

CEC International Partners

12 West 31st St.

212-643-1985

New York, NY 10001-4415

Fax: 212-643-1996

Internet: <http://arts.endow.gov>

E-mail: cecny@igc.apc.org

Artslink encourages artistic exchange with the newly independent states in Central and Eastern Europe, the former Soviet Union, and the Baltics by offering two categories of support: Artslink Collaborative Projects, which provides funding to U.S. artists to work on mutually beneficial projects with counterparts abroad, and Artslink Residencies, which supports U.S. arts organizations wishing to host a visiting artist or arts manager for a five-week residency. The total amount of money available varies. Contact the office listed above for guidelines and an application packet.

*** Artists Can Travel To Improve Their Art**

(Travel Grants Fund For Artists)

Arts International

Institute of International Education

I Wanna Travel

809 United Nations Plaza
New York, NY 10017

212-984-5370
Fax: 212-984-5574

Internet: <http://www.iie.org>

E-mail: ainternational@iie.org

This program is designed to enable U.S. artists to pursue opportunities abroad that further their artistic development. Grant decisions will be based on artistic excellence, the applicant's reasons for wanting to travel to a particular country, as well as his or her sensitivity to the culture and country to which he or she wants to travel. The grants will support artists pursuing a wide variety of activities abroad including the development or expansion of relationships with artists and arts organizations and the exploration of significant developments in their field. The total amount of money available is \$100,000. Contact the office listed above for guidelines and an application packet.

* Link Up With The Arts Community From Behind

The Old Iron Curtain

(ArtsLink)

Citizen Exchange Council

12 West 31st St.

New York, NY 10001

212-643-1985

Fax: 212-643-1996

Arts Link enables U.S. artists and arts organizations to work collaboratively with their counterparts, both in this country and in the former bloc countries of Central Europe, Eastern Europe, the former Soviet Union, and the Baltics. The Program has two primary components: ArtsLink Collaborative Projects supports U.S. artists working in the former bloc countries on collaborative projects. ArtsLink Residencies provides matching funds to U.S. organizations interested in hosting an artist or arts administrator from the former bloc countries for a five-week residency in the United States. Contact the office listed above for guidelines and an application packet.

* Artists Can Get Money To Go International

(Fund for U.S. Artists at International Festivals and Exhibitions)

Institute of International Education

International Partnerships

Office of the National Endowment for the Arts

809 United National Plaza

New York, NY 10017

212-984-5370

Fax: 212-984-5774

Internet: <http://arts.endow.gov>

E-mail: the_fund@iie.org

The Funds for U.S. Artists at International Festivals and Exhibitions support performing artists who have been invited to an international festival and to support U.S. representation at major international contemporary visual arts exhibitions. Through grants to curators or visual arts organizations, the Fund supports the U.S. presence at the major visual arts biennials in Venice, Sao Paulo, and Sydney. It also funds American participation in contemporary arts exhibitions in venues where U.S. work is rarely seen, such as Cairo, Egypt; Cuenca, Ecuador; Istanbul, Turkey and Dakar, Senegal. The total amount of money available is \$321,000. Contact the office listed above for guidelines and an application packet.

* Humanities Research

(Interpretive Research - 45.140)

Division of Research Programs

I Wanna Travel

National Endowment for the Humanities
1100 Pennsylvania Ave., NW, Room 318
Washington, DC 20506

202-606-8210
Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

Grants provide support for scholarly research and interpretation that will advance knowledge and enhance the understanding of humanities. Multi-year collaborative projects entail the close cooperation of two or more scholars investigating topics of broad-ranging significance to the humanities. Archaeology projects that promise to enhance understanding of history and culture are eligible. Grants can be for periods of up to three years. Awards normally range from \$10,000 to \$250,000 over a maximum grant period of three years. Contact the office listed above for guidelines and applications information.

* Summer Seminars For Teachers

(Summer Seminars For Teachers - 45.151)
Division of Fellowships and Seminars
National Endowment for the Humanities
1100 Pennsylvania Ave., NW, Room 316
Washington, DC 20506

202-606-8463
Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

Schoolteachers, principals, and other educators from kindergarten through 12th grade, along with selected foreign secondary teachers, can engage in intensive study of basic humanities texts and documents and work closely with outstanding scholars for 4 to 6 weeks at colleges, universities, and other appropriate sites, some of which may be located in a foreign country. Contact the office listed above for a list of seminar offerings, as well as an application packet.

* Travel Abroad To Study History

(International Research - 45.148)
Division of Research Programs
National Endowment for the Humanities
1100 Pennsylvania Ave., NW
Room 318
Washington, DC 20506

202-606-8210
Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

This program provides grants to national organizations and learned societies that have expertise in the promotion of research on foreign cultures. Grants made by these centers and organizations with the Endowment's assistance enable American scholars to pursue research in the United States and abroad on foreign cultures and to collaborate with foreign colleagues. Individuals apply directly to sponsoring organizations. To find out more information regarding this program and the organizations involved, contact the office listed above.

* Money For Teachers To Study

(Summer Stipends - 45.121)
Division of Fellowships and Seminars
National Endowment for the Humanities
1100 Pennsylvania Ave., NW
Room 316

202-606-8466

I Wanna Travel

Washington, DC 20506

Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

Grants provide support for college and university teachers; individuals employed by schools, museums, libraries, etc.; and others to undertake full-time independent study and research in the humanities for two consecutive summer months. Applicants whose projects require significant travel to libraries, archives, or other collections may also apply for a travel supplement to the stipend. Contact the office listed above for guidelines and an application packet.

* Grants For Humanities Teachers To Travel In

The Summer

(Summer Seminars For College Teachers - 45.116)

Division of Fellowships and Seminars

National Endowment for the Humanities

1100 Pennsylvania Ave., NW, Room 321

202-606-8463

Washington, DC 20506

Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

This program provides teachers at undergraduate colleges and universities and other qualified individuals not affiliated with an academic institution the opportunity to study at major research institutions with eminent scholars in their own or related fields. Contact the office listed above for guidelines and an application packet. They can also provide you with a list of seminar offerings.

* \$30,000 To Study And Conduct Research

(Fellowships for College Teachers and Independent Scholars)

Division of Fellowships and Seminars

National Endowment for the Humanities

1100 Pennsylvania Ave., NW

Room 316

202-606-8466

Washington, DC 20506

Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

Grants provide support for teachers in two-year, four-year, and five-year colleges and universities that do not grant the Ph.D.; for individuals employed by schools, museums, libraries, etc.; and also for independent scholars and writers to undertake full-time independent study and research in the humanities. The maximum amount of stipend is \$30,000 each. Contact the office listed above for guidelines and an application packet.

* Media Projects

(Humanities Projects In The Media)

Division of Public Programs

National Endowment for the Humanities

1100 Pennsylvania Ave., NW

202-606-8267

Washington, DC 20506

Fax: 202-606-8557

Internet: <http://www.neh.fed.us>

E-mail: publicpgms@neh.fed.us

Grants support the planning, writing, or production of television and radio programs in the humanities intended for general audiences. The collaboration of scholars in the humanities with

experienced producers, writers, and directors is required. The Endowment is particularly interested in applications for television and radio projects on the lives of historically significant Americans. Travel is included in the grant. Contact the office listed above for guidelines and an application packet.

*** Become A Humanities Fellow**

(Fellowships At Centers for Advanced Study)

Division of Research Programs

National Endowment for the Humanities

1100 Pennsylvania Ave., NW

Room 318

Washington, DC 20506

202-606-8210

Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

Grants support postdoctoral fellowship programs at independent centers for advanced study which offer scholars opportunities to pursue independent research in the humanities while benefiting from collegial association with scholars in other areas or disciplines of study. Fellowships in this program are awarded and administered by the centers themselves. Tenure of the fellowships may run from six to twelve consecutive months, and stipends vary at the different centers. Eligibility also varies from center to center, but neither candidates for degrees nor persons seeking support for work toward degrees are eligible to apply. Contact the office listed above for more information on these programs, as well as a list of centers which accept applications.

*** Fellowships For University Teachers**

(Fellowship for University Teachers)

Division of Fellowships and Seminars

National Endowment for the Humanities

1100 Pennsylvania Ave., NW, Room 316

Washington, DC 20506

202-606-8467

Fax: 202-606-8204

Internet: <http://www.neh.fed.us>

E-mail: research@neh.fed.us

This program offers faculty members (and retirees) of Ph.D.-granting universities the opportunity to undertake 6 to 12 months of full-time independent study and research in the humanities. Fellowships provide opportunities for individuals to pursue advanced work that will enhance their capacities as teachers, scholars, or interpreters of the humanities. Fellowships are intended for a range of individuals, from those who stand at the beginning of their careers to those who have made significant contributions to the humanities. The maximum stipend is \$30,000. Contact the office listed above for guidelines and application information.

*** Money For K-12 Teachers To Travel During The Summer To Study The Humanities**

(Independent Study In The Humanities - 45.151)

Independent Study In The Humanities

P.O. Box 135

Ashton, MD 20861

202-347-4171

Fax: 202-347-5047

This program offers teachers, librarians, and principals a summer in which to engage in sustained scholarly independent study of humanities topics of their own choosing. This program provides teachers an opportunity for intellectual and professional growth. Fellowships are from 4-6 weeks. Fellows can choose to study anything within the field of humanities, and can study

where they find the most sources — libraries, universities, museums, or in their own home. Stipends range from \$2,100-\$3,200. Contact the office listed above for application information.

*** Foreign Language Study For K-12 Teachers**

(NEH Fellowship Program For Foreign Language Teachers K-12)

NEH Fellowship Program for FL Teachers K-12

Connecticut College

270 Mohegan Ave.

New London, CT 06320

860-439-2282

Fax: 860-469-5341

This program is designed to support elementary and secondary school foreign language teachers by providing fellowships. Fellowships of \$3,750 are intended to support six weeks of summer study abroad, designed to enhance teacher knowledge and confidence in the classroom. Contact the office listed above for application information.

*** Scientific Collaboration**

(Research Collaboration Between U.S. and Foreign Scientists and Engineers)

International Programs Division

National Science Foundation

4201 Wilson Blvd.

Room 935

Arlington, VA 22230

703-306-1710

Fax: 703-306-0476

Internet: <http://www.nsf.gov>

E-mail: info@nsf.gov

This program is designed to advance and benefit U.S. interests by enabling U.S. scientists and engineers to avail themselves of research opportunities in other countries. The Division of International Programs supports efforts to initiate international cooperation involving new foreign collaborators, or new types of activities with established partners. Contact the office listed above for guidelines and application information.

*** Spend Your Summer In Japan**

(Summer Institute In Japan)

International Programs Division

National Science Foundation

4201 Wilson Blvd.

Room 935

Arlington, VA 22230

703-306-1701

Fax: 703-306-0474

Internet: <http://www.nsf.gov>

E-mail: intpubs@nsf.gov

The objective of this program is to introduce U.S. graduate students to Japanese science and engineering in the context of a research laboratory and to initiate personal relationships that will better enable the students to collaborate with Japanese partners in the future. The total amount of money available is \$231,000. Contact the office listed above for application procedures and requirements.

*** Scientific Exchange With India**

(United States-India Cooperative Science Program)

U.S.-India Cooperative Science Program

I Wanna Travel

Room 935

Division of International Programs

National Science Foundation

4201 Wilson Blvd.

Arlington, VA 22230

703-306-1707

Fax: 703-306-0473

Internet: <http://www.nsf.gov/sbe/int/intfund.htm>

This program supports short-term cooperative research projects, international travel, conferences and workshops, and more. All of these activities are designed to promote cooperation and understanding between the United States and India, and to encourage the formation of enduring relationships. The total amount of money available is \$162,000. Contact the office listed above for application and eligibility information.

* Research In The Tropics

(Short-Term Fellowships)

Office of Education

Smithsonian Tropical Research Institute

Unit 0948

APO AA 34002-0948

507-227-4918

Fax: 507-227-6022

E-mail: stri.tivoli.dealbag@ic.si.edu

The objective of this program is to enable selected candidates to work in the tropics and explore research possibilities at the Smithsonian Tropical Research Institute. Fellowships are primarily for graduate students, but awards are made occasionally to undergraduate and postdoctoral candidates. Contact the office listed above for guidelines and application procedures.

* Teachers Can Study The Classics In Italy

(Fulbright Teacher Exchange Program)

Fulbright Teacher Exchange Program

ATTN: NSL

600 Maryland Ave., SW, Room 142

Washington, DC 20224-2520

800-726-0479

202-401-9418

Fax: 202-401-1433

The program is designed to promote mutual understanding between citizens of the United States and other countries through educational and cultural exchanges. It is open to teachers and administrators from the elementary through the postsecondary levels, allowing for classroom-to-classroom exchange of teaching assignments between U.S. teachers and counterpart teachers from selected countries worldwide. Exchange grants may include full or partial travel grants and cost of living supplements, depending on the country. The Program also offers an eight week seminar in Italy for college faculty and teachers (grades 9-12) of Latin, Greek, of the Classics. The total amount of money available is \$527,000. Contact the office listed above for guidelines and an application packet.

* Money To Attend Workshops Overseas

(Citizens Exchanges)

Office of Citizen Exchanges

U.S. Information Agency (USIA)

E/P-Room 216

301 Fourth St., SW

Washington, DC 20547

202-619-5348

Fax: 202-619-4350

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

This program awards grants to U.S. nonprofit organizations for projects that link their international exchange interests with counterpart institutions/groups in other countries. Subject areas include environmental protection, trade unionism, education administration and curriculum reform, civil and human rights protection, legislative reform, small business development and management training, and more. Programs are normally multi-phase and extend over more than one fiscal year. Programs usually consist of sending American specialists on 2-3 week visits to a country for workshops and meetings, followed by a visit to the U.S. by foreign counterparts. The total amount of money available is \$21 million. The Office of Citizen Exchanges develops a series of Requests for Proposals (RFPs) during the course of the fiscal year. Specific application and review guidelines are available upon written request to the office listed above. RFPs are also published in the Federal Register.

*** Money For Artists To Visit U.S. Embassies**

Abroad

(Arts America Program)

Arts America

Bureau of Educational and Cultural Affairs

U.S. Information Agency (USIA)

301 4th St., SW, Room 568

Washington, DC 20547

202-619-4779

Fax: 202-619-6315

E-mail: exchanges@usia.gov

Internet: <http://www.usia.gov>

This program develops projects in response to requests from U.S. embassies abroad, selecting artists, performers and exhibitions on the basis of artistic evaluations by expert panels drawn from the U.S. arts community. It also supports privately-funded arts initiatives abroad by providing information, referrals, contacts, and other facilitative assistance. The total amount of money available is \$845,000. This is not organized as a grant application program from which individuals or institutions can request financial assistance for overseas projects, but is in response to a specific request from embassies overseas. Individuals or groups that wish to tour for USIA must go through a screening process where their work is reviewed. Contact the office listed above for information about when the peer review panels meet, the work samples that are required, and more. A brochure describing the program is available from the office listed above.

*** Money For Musicians, Dancers And Actors To**

Perform Overseas

(Performing Arts)

Arts America

Bureau of Educational and Cultural Affairs

U.S. Information Agency (USIA)

301 4th St., SW

Room 567

Washington, DC 20547

202-619-4783

Fax: 202-619-6315

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

This program sends abroad a small number of fully-funded performing arts presentations in music, dance, and theater. Only those performing artists and groups receiving a "highly recommended" evaluation from the appropriate Arts America panel are selected for these tours. In addition to performances, overseas tours usually involve workshops or master classes, interviews with foreign media, and representational events such as dinners or receptions. The

total amount of money available is \$465,000. This is not organized as a grant application program from which individuals or institutions can request financial assistance for overseas projects, but is in response to a specific request from embassies overseas. Individuals or groups that wish to tour for USIA must go through a screening process where their work is reviewed. Contact the office listed above for information about when the peer review panels meet, the work samples that are required, and more.

*** Money To Give Talks About Art In Foreign**

Countries

(Arts America Speakers)

Arts America

Bureau of Educational and Cultural Affairs

U.S. Information Agency (USIA)

301 4th St., SW

Room 567

Washington, DC 20547

202-619-4779

Fax: 202-619-6315

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

This program is designed to encourage the exchange of ideas in the areas of creative and performing arts. Arts America recruits experts, mostly practitioners of the arts, in response to requests made to U.S. embassies by foreign cultural institutions, schools, or associations. Arts America speakers usually spend two weeks giving lectures or participating in seminars or conferences of a few days' duration in one or more countries. The total amount of money available is \$90,000. For information on how to have your name placed on the Arts America Speaker roster, contact the office listed above.

*** Spend Six Weeks In A Foreign Country**

Working With Art Colleagues

(American Cultural Specialists)

Arts America

Bureau of Educational and Cultural Affairs

U.S. Information Agency (USIA)

301 4th St., SW, Room 567

Washington, DC 20547

202-619-4779

Fax: 202-619-6315

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

Participants in this program spend two to six weeks in one country working with foreign colleagues. Among other activities, they may conduct workshops or master classes, direct a play, rehearse a ballet, or advise on arts management. The total amount of money available is \$380,000. This is not a grant program from which individuals can request financial assistance for overseas projects, but as a response to a specific request from embassies abroad. To learn more on how to your resume reviewed so your name can be placed on the Cultural Specialist roster, contact the office listed above.

*** Eight Week Foreign Tours For Musicians And**

Bands

(Artistic Ambassador Program)

Arts America

Bureau of Educational and Cultural Affairs

I Wanna Travel

U.S. Information Agency (USIA)
301 4th St., SW, Room 567
Washington, DC 20547

202-619-4779
Fax: 202-619-6315

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

This program is designed to use the wealth of often undiscovered musical talent in the U.S. to enhance USIA's mission of promoting cross-cultural understanding. Artistic Ambassadors travel to four or five countries for a period of four to eight weeks. In addition to public performances, they may conduct workshops and master classes. The total amount of money available is \$169,000. Nominations of classical musicians in various categories are sought from music schools, conservatories, colleges and universities throughout the U.S. Artistic Ambassadors may not be under management and are selected through live auditions on the basis of their musical ability and suitability as "goodwill ambassadors." To learn more about the application process, contact the office listed above.

*** Foreign Leaders Can Study In The U.S.**

(International Visitors Program)
Office of International Visitors
U.S. Information Agency (USIA)
301 4th St., SW
Room 255
Washington, DC 20547

202-619-5217
Fax: 202-205-0792

Internet: <http://www.usia.gov>

E-mail: exchanges@usia.gov

USIA arranges programs for foreign leaders and potential leaders designed to develop and foster professional contacts with their colleagues in the United States and provide a broader exposure to American social, cultural, and political institutions. Areas of expertise government, politics, media, education, science, labor relations, the arts, and other fields. The total amount of money available is \$40 million. Participants are nominated by U.S. embassies. For more information on the program contact the office listed above.

*** \$10,000 For Eastern Europeans and Russians To Study In U.S.**

(Russia/Eurasia Awards Program)
Russia/Eurasia Awards Program
1875 Connecticut Ave., NW
Suite 1000
Washington, DC 20009

202-939-3111
Fax: 202-667-3419

The program provides grants up to \$10,000 to U.S. institutions for graduate and undergraduate students from Russia and Eurasia. Funds may be used for students' transportation, room, board, and other expenses not covered by the institution's aid package. Fields of study include public administration, public policy, political science, urban planning, economics, business, marketing, law, education, journalism, and more. The hard sciences and engineering are not eligible fields of study. To learn more about the program or application process, contact the office listed above.

*** Do Your Part To Help The World (Peace Corps)**

I Wanna Travel

Peace Corps
1990 K St., NW
Washington, DC 20526

800-424-8580
Fax: 202-606-9410

Internet: <http://www.peacecorps.gov>

The program objective is to promote world peace and friendship, to help other countries in meeting their needs for trained manpower, and to help promote understanding between the American people and other peoples served by the Peace Corps. Volunteers serve for a period of 2 years, living among the people with whom they work. Volunteers are expected to become a part of the community and to demonstrate, through their voluntary service, that people can be an important impetus for change. Volunteers receive a stipend and health insurance. Contact the office listed above for information on how to become a Peace Corps volunteer.

*** Money For Engineering Students To Travel The Country Visiting DOE Laboratories**

(University-Laboratory Cooperative Program - 81.004)

Cindy Music

Postsecondary Programs Division

Office of University and Science Education Programs

Office of Science and Technology

U.S. Department of Energy

202-586-0987

Washington, DC 20585

Fax: 202-586-0019

The program objective is to provide college and university science and engineering faculty and students with energy-related training and research experience in areas of energy research at Department of Energy research facilities. Funds can be used to conduct energy research at one of the DOE research facilities, and students will also receive a stipend and a small travel allowance. Students can also participate in energy-related workshops and conferences. The total amount of money available is \$5,525,000. Students must apply to a participating laboratory or university. Contact the office listed above for information on laboratories and universities which take part in this program.

*** Money For Minority Students To Go To Energy- Related Conferences**

(Minority Educational Institution Research Travel Fund)

Annie Whatley

Office of Minority Economic IMPACT

MI-1

U.S. Department of Energy

Forrestal Building, Room 5B-110

Washington, DC 20585

202-586-0281

The program objective is to provide travel funds to faculty members and students of minority postsecondary educational institutions to encourage and assist in initiating, improving, renewing and expanding energy-related research. Funds can be used to reimburse students for travel expenses, including travel related tickets and per diem cost, so that they may attend energy-related conferences, workshops, and symposia. The total amount of money available is \$50,000. Application forms can be requested by contacting Oak Ridge Associated Universities, Minority Institution Research Travel, University Programs, P.O. Box 117, Oak Ridge, TN 37830, 615-586-8158.

*** Grants To Junior and Senior College Science**

**And Engineering Students To Visit Energy
Laboratories**

(Science and Engineering Research Semester - 81.097)

Donna Prokop

Postsecondary Programs

Office of University and Science Education Programs

Office of Energy Research 202-586-8949

U.S. Department of Energy 202-488-2426

Washington, DC 20585 Fax: 202-586-0019

The objective of this program is to give juniors and seniors the opportunity to participate in hands-on research at the cutting edge of science at the Department of Energy Laboratories, and to provide training and experience in the operation of sophisticated state-of-the-art equipment and instruments. College juniors and seniors who are majoring in an energy-related field can spend a semester using some of the Federal government's equipment and instruments at many of the Department of Energy's labs. The energy research must be in an area of the laboratory's ongoing research. Students receive a weekly stipend of \$225, complimentary housing or a housing allowance, and a round-trip ticket to the lab. The total amount of money available is \$2,500,000. Applications may be obtained by writing to Science and Engineering Research Semester, Office of Science and Technology (ST-50), Room 3F-061, U.S. Department of Energy, 1000 Independence Avenue, SW, Washington, DC 20585.

*** The Military Could Be Your Ticket Overseas**

(U.S. Department of Defense)

U.S. Air Force Recruiting Service

550 D St., W, Suite 1

Randolph Air Force Base, TX 78150-4527 210-652-5993

Internet: <http://www.airforce.com/>

Commander

Naval Recruiting Command

801 N. Randolph St.

800-USA-NAVY

Arlington, VA 22203

Internet: www.navyjobs.com/

Commanding General

Marine Corps Recruiting Command

2 Navy Annex

Washington, DC 20380-1775

703-614-2901

Internet: www.usmc.mil/wwwmcpc.htm

Army Opportunities

P.O. Box 3219

800-USA-ARMY

Warminster, PA 18974-9845

Internet: www.goarmy.com/

U.S. Coast Guard Information Center

14180 Dallas Parkway

Suite 626

Dallas, TX 75240-9795

800-689-0816

The Army, Navy, Marine Corps, Air Force, and the Coast Guard (part of U.S. Department of Transportation) are responsible for protecting the security of the U.S. There are 2.1 million men

and women on active duty, with 518,000 serving outside the United States. Length of service does vary, as does pay and types of jobs available. You can even earn the chance to go to college. The military has bases all around the country and the world, and your local recruiter can answer all your questions about the opportunities they have to offer.

*** Money To Invest In Companies Overseas**

(Foreign Investment Guaranties - 70.002)

Information Center

Overseas Private Investment Corporation

1100 New York Ave., NW

202-336-8799

Washington, DC 20527

Fax: 202-336-8700

The program objective is to guarantee loans and other investments made by eligible U.S. investors in friendly developing countries and emerging economies throughout the world, thereby assisting development goals and improving U.S. global competitiveness, creating American jobs and increasing U.S. exports. Eligible investors must be U.S. citizens; corporations, partnerships, or other associations created under the laws of the U.S. or any State or territory, and substantially owned by U.S. citizens; or 95 percent owned foreign subsidiary of such entity or combination of such entities. The total amount of money available is \$106,000,000. Contact the office listed above for a free copy of Investment Finance Handbook and more information.

*** Join The Foreign Service**

(Foreign Service with the Department of State)

Recruitment Branch

Employment Division

U.S. Department of State

P.O. Box 9317

703-875-7490

Arlington, VA 22219

Internet: <http://www.state.gov>

Professionals in the Foreign Service advance and protect the national interests and security of the United States, both overseas and at home. Foreign Service Officers are generalists who perform administrative, consular, economic and political functions. Foreign Service Specialists perform vital technical, support, and administrative services overseas and in the United States. You must be a U.S. citizen, between the ages of 21 and 59, a high school graduate, and be available for assignment anywhere in the world. Contact the office listed above for information and application procedures.

*** Thousands Of Government Jobs In Foreign Countries**

(Office of Personnel Management)

Federal Job Information Center

Office of Personnel Management

202-606-2700

1900 E St., NW

Fax: 202-606-2329

Washington, DC 20415

Telnet: fjob.mail.opm.gov

FTP: <ftp:fjob.mail.opm.gov>

E-mail: info@fjob.mail.opm.gov

The Federal government hires personnel to do everything from typing to spying, and there are posts all around the world. Those interested in jobs overseas can contact the Office of

I Wanna Travel

Personnel Management to learn current job openings and the skills required. Other government agencies also hire for jobs abroad, and you could contact them directly for information on employment opportunities. Contact the office listed above for more information, or you may contact the Career America Connection at 912-757-3000. Other agencies that hire for overseas employment include:

Agency For International Development
Recruitment Division
320 21st St., NW
Washington, DC 20523
202-647-7284
Internet: <http://www.info.usaid.gov>

U.S. Information Agency (USIA)
Office of Personnel
301 4th St., SW
Washington, DC 20547
202-619-4539
Fax: 202-401-0557
Internet: www.usia.gov

U.S. Customs Service
1301 Constitution Ave., NW
Washington, DC 20229
202-634-2040

Central Intelligence Agency
Personnel Representative
P.O. Box 12727
Arlington, VA 22209-8727
703-482-1100
800-562-7242
Fax: 703-482-7814

U.S. Department of Commerce
U.S. and Foreign Commercial Service
Office of Foreign Service Personnel
Room H-3813
14th and Constitution Ave., NW
Washington, DC 20230
202-482-4701
Fax: 202-482-1629

U.S. Department of Agriculture
Foreign Agricultural Service
Susan Brown
Personnel Division — Room 5627
14th St. and Independence Ave., SW
Washington, DC 20250
202-254-8337

*** Sell Your Goods Overseas**

I Wanna Travel

(U.S. Department of Commerce)
Trade Information Center
U.S. Department of Commerce
Washington, DC 20230

800-USA-TRADE

Internet: <http://www.doc.gov>

The Trade Information Center is a comprehensive "one-stop-shop" for information on U.S. government programs and activities that support exporting efforts. This hotline is staffed by trade specialists who can provide information on seminars and conferences, overseas buyers and representatives, overseas events, export financing, technical assistance, and export counseling. They also have access to the National Trade Data Bank.

They offer trade missions to help you find local agents, representatives, distributors, or direct sales. Their Trade Shows promote U.S. products with high export potential. The Agent/Distributor Service will locate, screen, and assess agents, distributors, representatives, and other foreign partners for your business. Matchmaker Trade Delegations prescreen prospects interested in your product and assist with meetings. If you cannot afford the cost of traveling overseas, the Trade Information Center can refer you to several programs which offer loans to help you start exporting. You can also receive assistance from your own state's Department of Economic Development. Contact the office listed above for more information on exporting in general, and for more specific information on your product or service.

"Wishes are itches. They lead to fantasy, which is like scratching in that it feels good for a little while, but very soon leads to a more serious discomfort."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges Addison Wesley, 1993.

**I Wanna Be an Artist,
Singer, Dancer,
Writer, Photographer**

The Words "Poor and Starving" Don't Have To Apply To Artists Any Longer!

National Endowment for the Arts Grants to Organizations

The National Endowment for the Arts (NEA) is an independent agency of the Federal government that was created to encourage and support American art and artists who are actively creating art in various mediums. The Endowment does this by awarding grants to nonprofit arts organizations in all fields, as well as through its own leadership activities. The agency does not direct the creative activities of individual artists or arts organizations but acts as a catalyst and as a partner with others who support the arts. The NEA helps to enhance the quality of life for Americans through a breathtaking array of cultural activity: from the best in theaters and touring dance companies to folk festivals and music concerts; from museums and orchestras to arts programs in our nation's schools that reach millions of students each year who might otherwise lack exposure to the arts.

There are four different themes in which specific projects are considered. Organizations submit one application to one of the four categories that best conveys the purpose of your project. Congressional legislation has eliminated fellowships to individuals. Listed below are the four different themes.

*** Heritage and Preservation**

Heritage and Preservation

National Endowment For The Arts

1100 Pennsylvania Ave., NW

Washington, DC 20506

202-682-5428

Fax: 202-682-5512

<http://arts.endow.gov>

The theme of Heritage and Preservation is for projects which honor, assist and make visible those arts rooted in and reflective of the many traditions that make up our nation and for the preservation of our most significant artistic accomplishments and works of art.

Projects may include but are not limited to: 1) documentation and/or presentation to the public of artists and art forms that reflect our diverse cultural traditions and heritage; 2) projects that pass on to future generations the repertoire, technique, aesthetic principles and oral traditions through apprenticeships or other forms of instructions; 3) documentation and/or preservation of significant artistic works, styles, techniques, and aesthetic cultural perspectives; 4) technical assistance to traditional folk artists; 5) publications that document and/or disseminate artistic works models of preservation, or other materials aimed at strengthening our artistic heritage; 6) conservation treatment of highly significant works of art, artifacts, and collections wholly owned by the applicant; and 7) innovative uses of modern technology to preserve and strengthen our artistic heritage.

Recent grants recipients include:

- support for projects to restore New Mexico's historic adobe churches
- preservation and documentation of Alabama's rich musical traditions, including bluegrass, spirituals, and gospel
- support for a project to foster a South Dakota mentor program helping American Indian youth learn their ancestors' artistic skills
- support for a project to conserve a key portrait by Rembrandt Peale housed in Ohio

Federal Arts Programs

- a project to resurrect old musicals that would otherwise be lost to future generations and preserve archival "American Talkers" tapes capturing legendary performances by Woody Guthrie and Jelly Roll Morton
- a project to support the 5th annual "American Roots" Fourth of July concert and radio broadcast on the Washington Monument grounds

Literature Fellowships: Literature Fellowships are available to published poets of exceptional talent and published translators of literature for projects that involve the specific translation of poetry (including verse drama) from other languages into English. The Guidelines will be available on the Internet later this year. The first step is to select a theme that best supports the purpose of your project and submit an application (be sure to submit the "intent to apply" card from the guideline book by the deadline). Applications will be reviewed first by the NEA staff in your disciplines/field for eligibility and completeness, then there will be an expert review and a theme panel review. The NEA Chairman makes the final decision based on the National Council on the Arts recommendations. Once all reviews have taken place, you will be notified of a grant award or application rejection.

* Creation and Presentation

Creation and Presentation

National Endowment For The Arts

1100 Pennsylvania Ave., NW

Washington, DC 20506

202-682-5452

Fax: 202-682-5721

<http://arts.endow.gov>

Grants are available to organizations for the creation of new work and the presentation of new and existing works of any culture, period, or discipline. Projects might provide the resources time and space for artists to create a specific work or body of work, or they might present art from any era or in any discipline to audiences through a diverse range of activities in formal or informal settings.

Projects may include: 1) creation/development of specific work(s), 2) commissions, 3) residencies, 4) rehearsals, 5) workshops, 6) performances, 7) exhibitions, 8) festivals, 9) literary publishing, 10) design charrettes, 10) touring, 11) production and/or broadcast of film, video, and audio works.

The first step is to select a theme that best supports the purpose of your project and submit an application (be sure to submit the "intent to apply" card from the guideline book by the deadline). Applications will be reviewed first by the NEA staff in your disciplines/field for eligibility and completeness, then there will be an expert review and a theme panel review. The NEA Chairman makes the final decision based on the National Council on the Arts recommendations. Once all reviews have taken place, you will be notified of a grant award or application rejection.

* Education and Access

Education and Access

National Endowment For The Arts

1100 Pennsylvania Ave., NW

Washington, DC 20506

202-682-5438

Fax: 202-682-5002

<http://arts.endow.gov>

Grants are available to organizations for projects which broaden and deepen educational experiences for people of all ages or which reach audiences that have not been reached before or expand the awareness and appreciation of art forms to which exposure has been limited or

nonexistent. Education in the arts includes pre-K through grade 12 and postsecondary programs, career development, teacher training, master apprentice relationships, culturally specific traditions of learning and lifelong learning projects. Access entails a deliberate effort to reach audiences that have not been reached before or that have been limited in their opportunities.

Projects may include: 1) touring performances, exhibitions, and other activities that are designed to reach audiences which ordinarily would not have the opportunity to participate in such events; 2) curriculum-based arts instruction in grades pre-K through 12 that provides substantive and sequential learning in the arts. Such projects should involve the combined efforts of arts organizations, artists and schools; 3) instruction offered by arts organizations or artists that provides sequential learning in the arts over an extended period of time; 4) activities which extend the work of older, disabled and/or ethnically diverse artists to the general public; and 5) outreach projects which engage diverse communities in partnerships.

Recent grant recipients include:

- help for the Milwaukee Symphony Orchestra to expand a model collaboration among public elementary and middle schools, families, and the community which advances overall learning through music and the arts
- the American Library Association will receive support for "Writers Live at the Library" with prominent authors teaching workshops in Southeast communities
- Educational Broadcasting Corporation will receive assistance to continue its renowned "Great Performances," "Dance in America," and "American Masters" series
- funds will support ARTS WORK, a job training partnership of businesses, Very Special Arts New Mexico, and schools preparing students with disabilities for arts-related jobs
- Eugene Ballet Company will receive funds to develop an educational outreach ensemble

The first step is to select a theme that best supports the purpose of your project and submit an application (be sure to submit the "intent to apply" card from the guideline book by the deadline). Applications will be reviewed first by the NEA staff in your disciplines/field for eligibility and completeness, then there will be an expert review and a theme panel review. The NEA Chairman makes the final decision based on the National Council on the Arts recommendations. Once all reviews have taken place, you will be notified of a grant award or application rejection.

*** Planning and Stabilization**

Planning and Stabilization

National Endowment For The Arts

1100 Pennsylvania Ave., NW

Washington, DC 20506

202-682-5429

Fax: 202-682-5602

<http://arts.endow.gov>

The Endowment offers grants for projects which focus on organizational planning, strengthening capacity internally or with an arts field, sustaining the arts, building partnerships, and developing new resources. Projects may focus on strategies for building partnerships and resources among a group of organizations linked by geography, programming or mission.

Projects may include: 1) technical assistance to help arts organizations develop long range plans, improve the skills of staff or otherwise strengthen their capabilities or those of their field; 2) projects to enhance earning income through the creation or development of products or services; 3) efforts to identify and target potential audiences and to streamline box office operations; 4) community planning, possibly spearheaded by a local arts agency, to examine

Federal Arts Programs

new ways of building the audience for the arts; 5) development, by a national service or other appropriate organization of a model computer program for ticket sales, scheduling, or marketing purposes; and 6) development of a consortium or other alliance of organizations to share expertise and resources.

The first step is to select a theme that best supports the purpose of your project and submit an application (be sure to submit the "intent to apply" card from the guideline book by the deadline). Applications will be reviewed first by the NEA staff in your disciplines/field for eligibility and completeness, then there will be an expert review and a theme panel review. The NEA Chairman makes the final decision based on the National Council on the Arts recommendations. Once all reviews have taken place, you will be notified of a grant award or application rejection.

"The word career in Latin means road."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993.

Attention Artists!

Over \$180,000,000 Available From State Governments

How do most struggling artists perfect their craft? By working alongside masters in their specific craft, and believe it or not, there are money programs administered on the state level to help you do just that. If you are working with an arts group, there are state grants to assist you in organizing special productions, grants that will allow you the resources to travel around the state to represent your art organization, or grants that would allow you to hire people with special capabilities to enhance your productions.

Here's just a sampling of what some states can provide:

- \$2,000 to study music, dance, or storytelling (Alaska)
- \$2,500 for choreographers (California)
- Money for architects to help school children (Georgia)
- \$5,000 to work with a master artist in their studio (Idaho)
- \$10,000 for creative writers (Idaho)
- \$10,000 for photographers (Illinois)
- \$1,000 for poets (Iowa)
- \$2,000 for art teachers to attend a workshop (Maine)
- \$150 a day for artists who can spend two days a week at a local school (Massachusetts)
- \$10,000 to put on a program of poetry readings (Nebraska)
- \$8,000 for dancers (North Carolina)
- \$500 for writers to attend a workshop (North Carolina)
- \$10,000 for art critics (North Dakota)
- \$2,000 to put on an arts festival (Oklahoma)
- \$5,000 for printmakers (Texas)
- \$500 to writers on a first-come first-served basis (Virginia)

Eligibility Requirements:

Almost every state requires that you be a state resident to receive money through these programs. The exceptions to this rule are often found in those programs where the state will pay an artist from another state to come to work with school children within their state. Eligibility requirements for all programs vary greatly. Some states, like Pennsylvania, require that you have lived in the state for two years and have three years of professional experience. States like Rhode Island require that you are at least 18 years of age and have resided in the state for at least one year. With residency requirements being as minimal as one year, it may be worth looking for a state that has some specific programs that interest you, and to establish residency there.

What Are Your Chances?

Remember, you have to play to win, and your chances of winning and receiving these funds will be slightly different for each of the programs listed. For instance, Virginia has a program that gives out money on a first-come first-served basis. So, if your application is the first received, your chances of success are 100 percent. Vermont, on the other hand, has one of the more competitive programs that awards funds to only approximately 5% of their applicants. Whatever your chances, remember that each year the money has to be

awarded to someone, and your chances will be just plain zero if you don't apply!

How To Work With Arts Organizations

A lot of the state money programs are awarded to art organizations. Therefore, if you have trouble getting money as an individual it may be worth your time to find an art organization to collaborate with or perhaps become your own art organization. Your state arts council can help you locate organizations that may be willing (and even eager) to work with you in order to be awarded this grant money. Talk to your local community college, community group, or even your church about joining together to win funding. You might make an arrangement where you share the proceeds of the program if you win, and both you and the community group lose nothing if your efforts are unsuccessful.

Some of the money given to organizations requires matching grants in order to receive the funding. A matching grant requires that the recipient raise funds in some proportion to the amount awarded. This may not be as difficult as it sounds because oftentimes, in-kind goods and services may be used as matching grants. An in-kind contribution of goods is an offering of any tangible, useable item that the organization would have otherwise had to purchase. An in-kind contribution of a service includes intangible contributions such as donations of volunteer time, or the use of facilities or equipment.

Alabama

Alabama Arts Council

1 Dexter Ave.

Montgomery, AL 36130-5810

334-242-4076

Eligibility requirements: For individual artist programs state residency is required, unless otherwise specified. Grants to organizations must be matched by at least an equal amount from other sources located by the applicant. Money available: \$378,000.

Programs Available:

\$5,000 To Art Administrators (Fellowship in Arts Administration)

\$10,000 For Artists, Craftsmen, Photographers (Artists Fellowships)

\$1,000 To Develop Administrative Skills (Technical Assistance)

Money To Be An Artist In Residence (Artist Residences)

\$5,000 For Master Folk Artists (Folk Art Apprenticeships)

Grants To Large Arts Organizations (Advanced Institutional Assistance)

Money For Schools To Hire Artists (Arts in Education Projects)

\$500 For Designers (Design Arts Projects)

\$500 For Folk Artists (Folklife Program)

\$7,500 For Local Arts Councils (Local Arts Councils)

Money To Put On A Show Or Exhibition (Presenter Program)

\$1,000 For Community Arts Projects (Project Assistance Programs)

Alaska

Alaska State Council on the Arts

411 W. 4th Ave., Suite E

Anchorage, AK 99501-2343

907-269-6610

Eligibility requirements: State residency is required for individual grants to artists. The Council awards funds only to Alaskan nonprofit organizations, schools, or government agencies. Money available: \$1,119,322.

Programs Available:

State Arts Programs

\$5,000 For Artists To Develop New Works (Individual Artist Fellowships)
\$600 For Artists To Travel To Art Conferences (Travel Grant Program)
\$2,000 To Study With a Master Craftsperson, Musician, Dancer, or Story-teller (Master Arts and Apprentice Grants in Traditional Native Arts)
Money For Local Art Agencies (Grants to Local Arts Agencies)
Grants To Help Pay For Art Administration Costs (Season Support)
Money To Support a Local Art Project (Project Grants)
Money To Pay Artists To Speak At Workshops (Workshop Grants)
Money For Schools To Have An Artist In Residence Program
(Artist Residency Grants)

Arizona

Arizona Arts Commission
417 W. Roosevelt St.
Phoenix, AZ 85003

602-255-5882

Eligibility requirements: Individual Artist Fellowships require state residency. Priority for organizational funding is given to projects in rural areas of the state and projects coordinated by ethnic-run organizations or those that primarily serve ethnic communities. Money available: \$3,224,116.

Programs Available:

\$7,500 For Artists and Writers (Fellowships)
\$5,000 For Artists To Use For Research And Travel (Artist Projects)
Money To Support Special Art Projects (Project Support)
Grants To Help Run Art Organizations (Administrative/General Operating Support)
Money For Schools To Have Artists In Residence Programs
(Artists in Residence)
Money For Schools With New Ideas In Art (Education Initiatives)
Help For Sponsors Who Wish To Contract With Artists (Project Support)

Arkansas

Arkansas Arts Council
1500 Tower Bldg.
323 Center St.
Little Rock, AR 72201

501-324-9150

Eligibility requirements: State residency is required for individual artist programs. Funds awarded to nonprofit organizations and educational institutions must be at least equally matched by the applicant organization with cash from sources other than the Council or National Endowment for the Arts (NEA). Money available: \$1,200,060.

Programs Available:

\$5,000 To Craftspersons and Artists (Individual Artist Fellowship Program)
Grants To Arts Organizations (General Operating Support Grants)
Grants To Put On Art Shows For The Public (Program Support Grants)
Money For Arts Organizations To Hire Consultants (Professional and Organizational Development Grant)
Money For Schools Or Communities To Have An Artist In Residence
(Arts-in-Education)
\$1,000 For Emergency Arts Funding (Mini-Grants)
More Money For Schools Or Communities To Have An Artist In Residence
(Artists In Residence)
Money To Support Community Arts Activities (Community Arts)

Development Grants)

California

California Arts Council
Public Information Council
2411 Alhambra Blvd.
Sacramento, CA 95817

916-227-2550

Eligibility requirements: State residency is required for individual artists programs. Money available: \$13,800,000.

Programs Available:

\$2,500 Award To Artists, Choreographers, and Writers (Artists Fellowship Program)

Be An Artist In Residence And Get \$1,300 For 80 Hours (Artists in Residence Program)

Money For Organizations Interested In Art-Related Activities (Organizational Support Program)

\$6,000 For Multi-Cultural Arts Activities (Multi-Cultural Entry Grant Program)

\$40,000 For Multi-Cultural Grant Activities (Multi-Cultural Advancement Program)

Money For Organizations To Hire Performing Artists (Performing Arts Touring and Presenting Program)

Matching Grants For Arts Organizations (California Challenge Program)

Colorado

Colorado Council on the Arts (CCAHA)
750 Pennsylvania
Denver, CO 80203

303-894-2617

Eligibility requirements: For individual artist programs, state residency is required, unless otherwise specified. Money available: \$220,000.

Programs Available:

Grants To Individual Artists (Colorado Visions Project Grants)

Grants To Learn From A Master Artist (Folk Arts Master/Apprentice Program)

\$5,000 To Arts Groups Serving Minorities Or Rural Areas (Entry Grants)

Grants To Groups Who Have Been In Operation For Three Years Or More (Institutional Partnership Program)

Money For Special Projects (Project Grants)

Grants For Arts Programs In Small Towns (Rural Arts Initiatives)

Funding For Arts Programs In The Summer (Summer Activities Programs)

Free Help With Managing An Arts Organization (Organizational Assistance Program)

Grants To Local Arts Councils (Community Arts Development Grants)

Money For Schools To Have An Artist In Residence (Artists in Residence Program)

Connecticut

Connecticut Commission on the Arts
227 Lawrence St.

State Arts Programs

Hartford, CT 06106

203-566-4770

Eligibility requirements: Individual Artist Programs: State residency is required, unless otherwise specified. Money available: \$904,788.

Programs Available:

\$5,000 For Visual Artists (Artist Grants)

Money For Organizations To Hire An Artist In Residence
(Artists Residencies)

Money To Help Art Organizations With Long Range Planning
(Multi-Year Funding)

Grants To Arts Groups To Afford Administrative Help
(Professional Development Funding)

\$10,000 To Produce A Show, A Festival, Or A Book (Arts Project Grants)

Delaware

Delaware Division of the Arts
Carvell State Office Building
820 North French St.
Wilmington, DE 19801

302-577-3540

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$1,220,000.

Programs Available:

Money For New Or Established Artists (Individual Artist Fellowships)

Matching Grants For Arts Groups (Project Support Grants)

Money For Operating Expenses (General Operating Support Grants)

\$500 Emergency Money For Arts Groups (Emergency Grants)

Money For New Arts Groups To Help With Management (Grants to
Emerging Organizations)

Money For Schools To Have An Artist In Residence (Arts in Education
Residencies)

District of Columbia

District of Columbia Council of Arts
410 Eight St., NW, 5th Floor
Stables Art Center
Washington, DC 20004

202-724-5613

Eligibility requirements: Individual artist programs require residency in the District of Columbia for at least one year prior to application deadline and the applicant must maintain residency during the grant period. Individuals and arts organizations may apply in one of the following disciplines: crafts, dance, interdisciplinary/performance art (individuals only), literature, media, multi-disciplinary, music, theater, and the visual arts. Money available: \$1,400,000.

Programs Available:

\$2,500 For Theater, Visual, And Literary Artists

\$20,000 For Art Groups (Organizational Funding)

Florida

Florida Arts Council
Division of Cultural Affairs
Department of State
Tallahassee, FL 32399-0250

904-487-2980

Eligibility requirements: Individual Artist Programs: State residency is required, unless otherwise

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

specified. Money available: \$2,373,800.

Programs Available:

\$5,000 To Professional Artists (Individual Artist Fellowship Program)

\$40,000 For Arts Groups (General Program Support)

\$20,000 For Arts Related Activities (Specific Project Support)

Up To \$100,000 For Arts Organizations (Challenge Grant Program)

\$1,000 To Hire An Arts Consultant (Technical Assistance Grants)

\$20,000 For Schools To Improve Their Arts Program (Arts Education Project Support)

\$20,000 For School Teachers To Work With Artists (Special Projects)

Georgia

Georgia Council for Arts

530 Means St., NW, Suite 115

Atlanta, GA 30318

404-651-7920

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. In general, grant categories include: architecture/environmental arts, dance, arts-related education, film-making, folk arts/heritage arts and crafts, arts-related historic preservation, literary arts, multi-media, museums, music, photography, public radio and television, theater and visual arts. Money available: \$2,300,000.

Programs Available:

\$5,000 For Artists, Choreographers, And Playwrights (Individual Artist Grants)

\$150,000 To Arts Organizations (Major Arts Organization Grants)

\$55,000 For Arts Organizations (Arts Organization Grants)

Grants To Schools, Local Governments, And Nonprofits (Civic/Education Government/Other Grants)

Money To Set Up A Local Arts Council (Arts Council/Agency Development Grants)

Grants For Art Groups To Tour (Georgia Touring Grants)

\$500 To Hire An Arts Consultant (Technical Assistance Grants)

Georgia Folklife Program (Georgia Folklife Program)

Money For Schools To Have An Artist In Residence (Artist in Education Program)

Hawaii

Hawaii State Foundation on Culture and Arts (SFCA)

335 Merchant St., Room 202

Honolulu, HI 96813

808-586-0300

Eligibility requirements: No fellowships were awarded this year, although a new individual artist program is being developed. Money available: \$5,426,000.

Programs Available:

Grants For Concerts, Performances, Workshops, and Lectures
(Organizational Funding)

\$3,000 For Artists To Study As An Apprentice (The Folk Arts Program)

Idaho

Idaho Commission on Arts

304 West State St.

State Arts Programs

Boise, ID 83720

208-334-2119

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$614,547.

Programs Available:

\$5,000 For Artists, Dancers, Designers, and Craftspersons
(Fellowship Awards)

\$5,000 For Artists To Work With A Master (Worksites Awards)

\$1,000 To Support An Artist's Work (Sudden Opportunity Awards)

\$1,000 Plus Travel To Study With A Master Craftsperson
(Traditional Native Arts Apprenticeship Program)

\$10,000 To Be A Writer In Residence (Writer in Residence)

\$25,000 For An Arts Group (General Operating Support)

\$10,000 For Special Art Projects (Project Support)

\$5,000 For Touring Arts Groups (Performing Arts Touring)

Grants To Bring Art To Small Towns (Arts in Rural Towns)

Money For Running A Local Arts Council (Local Arts Council
Salary Assistance)

\$3,700 For An Arts Council In A Small Town (Arts in Rural Towns (ARTs))
FastFunds

Money To Build A Cultural Facility (Cultural Facilities Grants)

\$500 To Artists and Schools To Improve Arts Education
(Technical Assistance)

Money For Schools Or Nursing Homes To Have An Artist In Residence
(Artists in Residence)

\$600 For Creative Art Teachers (Master Teacher Awards)

\$3,500 For New Ideas In Arts Education (Special Projects Awards)

Illinois

Illinois Arts Council

State Of Illinois Center

100 West Randolph

Suite 10-500

Chicago, IL 60601

312-814-6750

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. In addition to the programs detailed, grants are funded for choral music and opera, dance, ethnic and folk arts, symphonies and ensemble, theater, and visual arts programs. Money available: \$6,273,031.

Programs Available:

\$10,000 for Artists, Photographers, Writers, and Poets (Fellowships)

Grants To Artists To Study As Apprentices (Apprenticeship Program)

\$1,000 For Writers And Nonprofit Magazines (Literary Awards)

Money To Provide Art To Communities Normally Deprived Of Art
(Access Program)

Grants To Groups That Support Creative Writers (Literature Programs)

Money For Film and Video Production (Media Program)

Funding For Interdiscipline Art Programs (Multi-Disciplinary Programs)

Grants For Performing Arts (Presenters Development Programs)

Money For Touring Art Groups (ArtsTour)

Special Money For Arts Programs and Projects (Special Assistance Grants)

Money For Schools Or Other Organizations To Have An Artist In Residence
(Artists in Residence)

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

Grants For Schools To Develop Special Art Classes (Arts Resource)

Indiana

Indiana Arts Commission

402 W. Washington St.

Room 072

Indianapolis, IN 46204-2741

317-232-1268

Eligibility requirements: Individual Artist Programs: State residency is required, unless otherwise specified. Grants are awarded in 16 categories: dance, design arts, education, expansion arts, folk arts, literature, local arts agencies, media arts, multi-arts, museums, music, presenters, statewide arts service organizations, theater, and visual arts. Money available: \$2,597,319.

Programs Available:

Grants To Individual Artists (Individual Artist Fellowships)

Grants To Arts Organizations (General Operating Support)

Grants To Local Arts Organizations (State and Local Partnership)

Grants To Run Special Art Projects (Arts Projects and Series)

Money For Artists In Residence Programs (Arts in Education Grants)

\$2,000 To Bring Artists Into Schools (Visiting Arts Program)

Money For Multi-Cultural Or Rural Art Activities (Arts: Rural and

Multi-Cultural (ARM) Program)

Money For Art Administrators To Attend Workshops (Technical Assistance)

\$4,000 To Put On An Art Show (Presenter Touring Program)

Iowa

Iowa Council On Arts

Capitol Complex

Des Moines, IA 50319

515-281-4451

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$437,205.

Programs Available:

Money For Schools To Have An Artist In Residence

(Artists in Schools/Communities Residencies)

Kansas

Kansas Arts Commission

Jayhawk Tower

700 Jackson, Suite 1004

Topeka, KS 66603-3714

913-296-3335

Eligibility requirements: Individual Art programs require state residency. The Commission provides direct or indirect funding to artists, schools, government units, and cultural, social and educational organizations as well as nonprofit organizations. Major grants are awarded each May for the following fiscal year. Money available: \$1,432,123.

Programs Available:

\$5,000 For Artists And Writers (Fellowships in the Performing Arts)

\$500 For Artists Creating Original Work (Professional Development Grant Program)

Money For Folk Artists To Work As Apprentices (Folk Arts Apprenticeship Program)

Money To Start A Community Art's Organization (Local Arts Agency

State Arts Programs

Support)
Money To Support Local Art Agencies (Basic Program Support)
Grants To Produce Art Publications, Workshops, Exhibits, and Performances (Project Support)
Money To Groups That Help Artists (Statewide Arts Service Organizations)
\$2,000 To Schools To Improve Their Art Education (Planning Education in the Arts in Kansas (PEAK))
Money For Schools and Organizations To Have An Artist In Residence (Artist in Residency and Visiting Artist Grants)

Kentucky

Kentucky Arts Council
31 Fountain Place
Frankfort, KY 40601

502-564-3757

Eligibility requirements: Matching grants from the Council are available to Kentucky nonprofit organizations committed to providing arts programs and services to the public. Grant amounts vary from year to year and depend upon the availability of funds. Non-matching fellowships are available to Kentucky artists. Interim Grants are available in all program areas to provide one-time funding for emergencies or for unexpected and outstanding opportunities in the arts. Money available: \$1,275,000.

Programs Available:

Money To Produce Art Projects (Project and Touring Grants)
Money To Hire An Arts Management Consultant (Consultant Grants)
Grants To Arts Organizations (Challenge Grants)
Money To Help Pay Artists And Art Administrators (Arts Development Grants)
Grants For Local Art Projects (Project and Touring Grants)
Grants To Support Rural Art Projects (Special Initiatives)
Money For Communities Which Have Little Access To Art (Consultant Grants)
Money For Communities To Have An Artist In Residence (Community Artist Residencies)
Money For Schools To Have An Artist In Residence (Artists in Residence Grants)
Grants For Teachers To Put Art In Their Classrooms (Teacher Incentive Project Grants)
Funding For Art Projects In Education (Project and Touring Grants)

Louisiana

Louisiana State
Division of the Arts
P.O. Box 44247
Baton Rouge, LA 70804

504-342-8180

Eligibility requirements: Individual artist programs require state residency. Money available: \$1,260,482.

Programs Available:

\$5,000 For Artists, Craftspersons, Designers, and Musicians (Artist Fellowships)
\$5,000 For Artists To Work With A Master (Folklife Apprenticeships)
\$15,000 For Art Organizations (Project Assistance Program)

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

\$1,000 For Arts Management Training (Technical Assistance)
Up To \$350,000 For Local Arts Agencies (Local Arts Agency Program)
Up To \$350,000 For Art Groups (General Operating Support)
Money For Schools To Develop Art Programs (Educational Funding)

Maine

Maine Arts Commission
State House Station 25
Augusta, ME 04333

207-287-2724

Eligibility requirements: Individual artist programs require state residency. Maine offers an Institutional Support Program which provides two-year funding for established professional, nonprofit cultural organizations, schools, and other organizations for specific local arts projects and programs. Money available: \$300,000.

Programs Available:

\$3,000 To Artists (Fellowships)
\$1,200 For Master Artists To Teach Others (Traditional Arts
Apprenticeships)
Up To \$20,000 For Special Art Programs (Project Support)
\$850 For Community Arts Programs (Regional Arts Program)
\$2,500 For Multi-Cultural Arts Programs In Schools (Special Projects in Arts
Education)
\$2,000 For School Teachers To Go To Art Seminars
(Professional Development for Teachers)

Maryland

Maryland State Arts Council
601 N. Howard St.
Baltimore, MD 21201

410-333-8232

Eligibility requirements: The Council provides direct grants to individual artists, offers professional advice, and initiates projects that provide services and opportunities for Maryland artists. State residency is required for participation. The Council's Community Arts Development program supports county arts council organizations in each of the 23 counties of Maryland and Baltimore City. Funds are used in each county to regrant to local arts organizations, support various arts programs, assist local arts groups with fund raising, publicity, promotion and planning, and to support the operating expenses of the county arts council. Money available: \$4,100,000.

Programs Available:

\$6,000 For Creative Artists (Individual Artist Awards)
Money For Large Arts Organizations (Grants to Major Institutions)
Grants To Groups Who Provide Art To Children And Communities
(General Operating Grants)
Money To Support Innovative Art Projects (Special Project Grants)
Help For Those Interested In Maryland Folklife (Maryland Folklife Program)
Money For Poets, Artists, and Performers To Be At Schools
(Artists in Education Program)
Help With Managing Arts Organizations (Arts Advancement Program)

Massachusetts

Massachusetts Cultural Council

State Arts Programs

80 Boylston St., 10th Floor
Boston, MA 02116

617-727-3668

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$14,100,000.

Programs Available:

\$5,000 To Creative Artists, Craftspersons, and Scientists
(Individual Project Support)

\$15,000 For Arts Organizations (General Project Support)

\$15,000 To Provide Art To Children (Education Project Support)

Money To Provide Artist In Residence To Schools (Residency Program)

Michigan

Michigan Council for the Arts
1200 Sixth St.
Detroit, MI 48226

313-256-3731

The Council for the Arts was recently restructured. Grant programs are arranged in three general funding programs: Arts Organizations, Arts Projects, and Individual Artists. Any nonprofit organization or institution, artist, local government, school or community group in Michigan is eligible to apply for MCA grant funds. All funded activities must take place within the state and comply with Equal Opportunity Standards. Contact the Council for specific program guidelines. Money available: \$2,496,010.

Minnesota

Minnesota State Arts Board
432 Summit Ave.
St. Paul, MN 55102

612-297-2603

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$3,368,123.

Programs Available:

\$6,000 For Visual, Literary, Or Performing Artists (Fellowships)

\$1,000 For Artists To Improve Their Careers (Career Opportunity Grants)

Money For Art Studio In Sausalito, California (Headlands Residency Project)

\$4,000 To Be An Apprentice Craftsperson (Folk Arts Apprenticeship Grants)

\$3,000 For Artists To Travel More Than 60 Miles From Home
(Minnesota Touring Arts)

\$10,000 To Organizations Who Help Artists (Operating Support Program)

Money For Schools To Improve Their Arts Program (Organizational
Support Grants)

Money For Schools To Have An Artist In Residence (School Support Grants)

Mississippi

Mississippi Arts Commission
239 North Lamar St., Suite 207
Jackson, MS 39201

601-359-6030

Eligibility requirements: Individual artist programs require state residency. Money available: \$1,275,279.

Programs Available:

\$5,000 For Writers, Composers, Video Producers (Artist Fellowships)

\$30,000 For Arts And Cultural Organizations (General Operating Support)

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

\$25,000 For Local Arts Agencies (Local Arts Agencies)
\$9,000 For New Arts Organizations (Organizational Development)
\$5,000 For Special Art Projects (Project Support)
\$2,000 To Help Touring Artists (Mississippi Touring Arts)
\$7,000 For Local Schools To Improve Their Art Programs
(Arts in Education)

Missouri

Missouri State Council on the Arts
Wainwright Office Complex
111 N. 7th St., Suite 105
St. Louis, MO 63101-2188 314-340-6845

Eligibility requirements: The Council offers financial assistance through seven art areas: dance, literature, media, multi-discipline, music, theater, and visual arts. A program administrator supervises applications in each area. Money available: \$6,283,121.

Programs Available:

Money For Smaller Arts Organizations (Community Arts Program (CAP))
\$2,000 For New Art Projects (Community Arts Special Projects)
Money For Arts Groups Serving The Entire State (Statewide Arts Service Organizations)
\$2,000 To Help Art Organizations With Management Development
(Technical Assistance)
Money For Schools To Have An Artist In Residence (Artist Residency Program)

Montana

Montana Arts Council
48 N. Last Chance Gulch
Helena, MT 59620 406-444-6430

Eligibility requirements: Individual artist programs require state residency. Money available: \$1,000,000.

Programs Available:

\$2,000 To Individual Artists (Individual Artist Fellowships)
\$6,000 For Arts Organizations (Organizational Funding)
Grants For Arts Preservation, Media Arts, Archaeology, and Folklore
(Cultural and Aesthetic Project Grants)
Money For Schools To Have An Artist In Residence (Artists in Schools/Communities)

Nebraska

Nebraska Arts Council
Jocelyn Castle Carriage House
3838 Davenport St.
Omaha, NE 68131-2329 402-595-2122

Eligibility requirements: Individual artist programs require state residency. Money available: \$1,384,453.

Programs Available:

Money For Writers, Artists, and Performers (Individual Artist Fellowships)
Grants To Arts Organizations (Basic Support Grant)

State Arts Programs

\$2,000 For New Arts Organizations (Community Challenge Grant)
\$1,000 For High Risk Art Projects (Director's Fund)
\$10,000 For Art Festivals, Exhibitions, and Poetry Readings
(Special Projects)
Money For Touring Exhibits and Programs (Nebraska Touring
Program/Exhibits Nebraska)
\$500 For Artists and Groups To Tour (Nebraska Touring Program/Exhibits
Nebraska (NTP) Technical Assistance Program)
Money For Art Projects At Schools (Artists in Schools/Communities)

Nevada

Nevada State Council on the Arts
Capitol Complex
100 S. Stewart St.
Carson City, NV 89701 702-687-6880

Eligibility requirements: Individual artist programs require state residency. Money available: \$600,000.

Programs Available:

\$10,000 For Artists To Create New Works (Artists Fellowships)
\$2,500 For Master Folk Artists To Teach Apprentices (Folk Arts
Apprenticeships)
\$22,500 For Arts Organizations (Grants to Organizations)
\$7,500 For Art Groups To Make Presentations (Grants to Presenters)
\$15,000 To Bring Art To Small Towns (Rural Arts Development)
\$30,000 To Help Art Organizations (Challenge Grant Program)
\$1,000 For Artists Or Art Groups (Mini-Grants)
Money For Schools To Have An Artist In Residence (Artist in Residence
Program)

New Hampshire

New Hampshire Division of Arts
Council of the Arts
40 North Main St.
Concord, NH 03301-4974 603-271-2789

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$500,000.

Programs Available:

\$3,000 For Individual Artists (Individual Artist Fellowships)
\$500 For Individual Artists (Artist Opportunity Grants)
\$500 For Artists Who Don't Normally Get Money (Discovery Award)
\$8,000 To Help The Management Of Arts Groups (Operating Grants)
\$5,000 To Pay For Staff At Arts Groups (Salary Assistance Grants)
\$4,000 For Special Art Projects (Special Project Grants)
\$3,000 For Artist In Residence In Small Towns (Rural Residency Grants)
\$16,000 To Help Art Groups With Fund Raising (Arts Institution (A1)
Grants)
\$4,500 Grants For Special Projects (Project Grants)
\$4,000 For Schools To Bring In Artists (Artist in Residence Grants)
\$5,000 For Arts Education In Schools (AIE Initiatives)
\$1,490 For School Teachers To Develop Art Classes (Teacher/Artist

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

Curriculum Collaborations)

New Jersey

New Jersey State Council on the Arts
20 West State St., CN 306
Trenton, NJ 08625

609-292-6130

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$14,100,000.

Programs Available:

Grants For Artists, Mimes, Sculptors, Poets, and Opera Singers
(Fellowships)

Grants To Arts Organizations (Organizational Funding)

Money For Regional and State-Wide Organizations (General Operating
Support)

Grants To Support Special Art Projects (Special Project Support)

Money For Art Programs In Local Schools (Arts Basic to Education Awards)

Funding For Arts Organizations (Major Impact Arts Organizations)

Matching Grants To Arts Organizations (Challenge Grants)

Grants To Improve The Management Of Art Organizations
(Technical Assistance)

Money For Public Or Parochial School Art Programs (Educational Funding:
Arts in Education Programs (AIE))

Money For Jazz, Folk, And Theater Artists In Residence (Artists in
Education Programs)

Summer Programs For Artists and Teachers (Artist/Teacher/Institute)

New Mexico

New Mexico Cultural Affairs
Arts Division
228 East Palace Ave.
Santa Fe, NM 87501

505-827-6490

Eligibility requirements: The New Mexico Art Division is unable to fund fellowships to individuals. It strongly encourages applicant organizations to involve resident New Mexico artists. However, the Division does support local sponsorship of out-of-state artists or organizations to enrich a resident group or when the services fill a need that is not being met locally. Organizational Funding: New Mexico administers awards to nonprofit organizations. Generally, award applicants must provide at least a one-to-one cash match. Money available: \$1,600,000.

Programs Available:

\$120,000 For Arts Organizations (Established Arts Organizations)

\$15,000 For Local Art Groups (Civic and Community Arts Organizations)

\$15,000 For Ethnic Arts Projects (Culturally Diverse Organizations)

\$5,000 For Folk Art Programs (Arts Projects)

Money For Artists To Tour The State (Incentives to Present New Mexico
Touring Artists)

Money For An Artist In Residence For Schools And Community Homes
(Artists Residencies)

New York

New York State Council on the Arts

State Arts Programs

915 Broadway

New York, NY 10010

212-387-7000

Eligibility requirements: Individual artist programs require state residency. Nonprofit organizations can obtain support in 17 areas including: architecture, planning and design, arts in education, capital funding initiative, dance, electronic media and film, folk arts, individual artists, literature, museum, music, musical instrument revolving loan fund, presenting operations, special arts services, state local partnership, theater, and the visual arts. Money available: \$35,000,000.

Programs Available:

\$25,000 For Artists (Individual Artist Programs)

Grants For Arts Organizations (General Operating Support)

Money For More Than One Year For Art Groups (Multi-Year Support)

\$5,000 For Local Art Groups

Money For School Art Programs In Music, Theater, and Media
(Arts in Education)

North Carolina

North Carolina Arts Council

Department of Cultural Resources

Raleigh, NC 27601-2807

919-733-2821

Eligibility requirements: Individual artist programs require state residency. Money for arts organizations is in eight categories: community development, dance, folklife, literature, music, theater, touring/presenting, and the visual arts. Support includes funding for program support, interdisciplinary/special projects, and organizational development grants. Money available: \$4,000,000.

Programs Available:

\$8,000 For Artists, Dancers, Musicians, and Writers (Fellowships)

\$8,000 For Specific Dance, Folk Art, or Literature Projects
(Artist Project Grants)

Money For Artists To Work With Schools And Community Colleges
(Residencies)

\$3,000 For Local Folk Artists (Folk Heritage Awards)

\$10,000 To Make A Documentary Of State Folk Artists
(Folklife Documentary Project Grants)

\$500 For Writers To Attend Conferences (Writers Scholarships)

Money To Train As An Art Administrator (Internships)

Money For Dance, Music, And Visual Arts Groups (Major
Organization Support)

Money For Theater And Literary Organizations (General Support)

Money For Local Governments To Support Art Groups (Local Government
Challenge)

Money For Statewide Arts Groups (Management Service Organization)

Grants To Schools For Art Projects (Arts in Education)

North Dakota

North Dakota Council On Arts

Black Building, #606

118 Broad Way

Fargo, ND 58102

701-239-7150

Eligibility requirements: Individual artist programs require state residency, unless otherwise

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specified. Money available: \$389,129.

Programs Available:

Money For Artists, Dancers, Opera Singers, Photographers, and Writers
(Artists Fellowships Program)

Money To Hire Consultants Or Arts Advisors (Professional Development
Program)

Grants To Small Arts Organizations (ACCESS Grant Program)

\$500 For Special Art Projects (Institutional Support)

Grants For Arts Projects In Small Towns (Rural Arts Initiative)

Money For Schools To Have An Artist In Residence (Artists in Residence)

Money For Schools To Develop Art Programs (Local Education in the Arts
Planning: (LEAP))

Ohio

Ohio Council on Arts

727 East Main St.

Columbus, OH 43205

614-466-2613

Eligibility requirements: State residency is required, unless otherwise specified. Money available: \$1,400,000.

Programs Available:

\$10,000 For Artists And Art Critics (Individual Artist Fellowships)

Study Your Art In Long Island, NY Or Sausalito, CA (Individual Artist
Program)

\$1,000 For Artists To Attend Workshops (Professional Development
Assistance)

\$2,000 For An Artist To Work With A Master (Traditional and Ethnic Arts
Apprenticeship Program)

Grants To Arts Organizations (Major Institution Support)

Money To Support Special Projects (Project Support)

Money For Administrative Expenses (Operating Support)

\$2,000 For Special Art Opportunities (Sudden Opportunity Grants)

Oklahoma

State Arts Council of Oklahoma

2101 N. Lincoln Blvd.

Oklahoma City, OK 73105

405-521-2931

Eligibility requirements: The Council is unable to fund individuals. Applications are accepted from non-religious, nonprofit, tax exempt organizations. Colleges, schools, and universities which receive funding through the State Regents for Higher Education or substantial private sources, are a lower funding priority, except in areas where the university or college is the sole source of arts events in a community. Money available: \$1,600,000. All funding for the Advanced Request, Over \$4,000 and Under \$4,000 Project Assistance categories must be matched dollar for dollar by the applicant. Fifty percent of the matching funds must be cash. The Council will fund personnel or administrative costs associated with a project. The Council does not fund general administrative expenses or general organizational support.

Programs Available:

Grants For Arts Organizations (Advanced Request Funding)

Money For Projects Over \$2,000 (Project Assistance Over \$2,000)

Money For Projects Under \$2,000 (Project Assistance Under \$2,000)

\$5,000 For Minority Arts Organization (Minority Arts)

State Arts Programs

Grants For Community Arts Celebrations (Fairs and Festival Funding)
Money For An Artist In Residence In Schools Or Community Groups
(Artists in Residences Program)
Money For Artists To Tour (Oklahoma Touring Program)

Oregon

Oregon Arts Commission
550 Airport Road, SE
Salem, OR 97310 503-378-3625

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$2,629,122.

Programs Available:

\$3,000 To Artists, Photographers, And Performers (Artist Fellowships)
\$7,000 For Artists Living In 13 Western States (Western States Regional
Media Arts Fellowships)
Money For Authors and Publishers In 13 Western States (Western States
Book Awards)
Grants For Arts Organizations (Economic Development Grants)
Grants For Artists and Small Art Groups (Regional Regranting)
Money To Be An Artist In Residence (Artist Residencies)
\$3,000 For Arts Programs In Schools (Arts Education Project Grants)

Pennsylvania

Pennsylvania Council on the Arts
Room 216, Finance Bldg.
Harrisburg, PA 17120 717-787-6883

Eligibility requirements: For individual artist programs, applicants must have lived in Pennsylvania for two years prior to applying for funding and should have had a minimum of three years professional experience in their field. Organizational funding programs require that organizations must be nonprofit, tax exempt corporations that provide arts programming and/or services to Pennsylvania. Categories include: broadcast of the arts, crafts, interdisciplinary arts, dance, literature, local arts services, local government, media arts, museums, music, presenting organizations, theater, and visual arts. Nonprofit organizations may apply on behalf of an unincorporated arts group. In this capacity, the organization becomes a "conduit" for grant funds and is financially, administratively, and programmatically responsible for a grant. Money available: \$6,100,341.

Programs Available:

Grants To Dancers, Jazz Composers, Writers, And Artists (Fellowships)
Grants To Arts Organizations (General Support)
\$1,000 To Hire A Consultant For Your Art Group (Technical Assistance)
\$250 To Bus Artists To A Performance (Busing Program)

Rhode Island

RI State Council on The Arts
95 Cedar St., Suite 103
Providence, RI 02903 401-277-3880

Eligibility requirements: Applicants for the individual artist programs must be eighteen years of age or older and have lived in the state for at least one year prior to application. Minimum grants awarded to organizations is \$100 and funds must be expended during the fiscal year of

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

the award. Program grants, with the exception of general operating support, are divided into two categories. Level I grants range from \$100 to \$2,000. Level II grants range from \$2,001 to \$5,000. A dollar for dollar cash match is required. Money available: \$636,397.

Programs Available:

\$5,000 For Artists To Create New Works (Artist Projects)
\$3,000 For Artists, Choreographers, Designers, and Printmakers (Fellowships)
\$2,000 For Folk Art Apprenticeships (Folk Arts Apprenticeships)
Grants To Groups Providing Art To Underserved Groups (Access Initiatives)
Grants For Special Art Projects (Arts Programming)
Grants To Help Manage Art Organizations (Organizational Development)
Money For Operating Expenses (General Operating Support)
\$12,000 To Have An Artist In Residence At A School (Artist Residency Grants)
\$2,500 To Develop Art For Schools (Arts as Basic in Curriculum (ABC) Grants)
\$2,000 For A Public School To Plan An Art Program (Rhode Island Comprehensive Arts Planning Grants)

South Carolina

South Carolina Arts Commission
1800 Gervais St.
Columbia, SC 29201

803-734-8696

Eligibility requirements: Individual artist programs require state residency. Money available: \$1,249,578.

Programs Available:

\$7,500 For Artists, Performers, Writers, And Craftsmen (Fellowships)
\$7,500 For Artists To Do Special Projects (Project Support)
\$1,000 To Be Used For Professional Development (Quarterly Grants)
Up To \$500,000 To Arts Groups (General Support Grants)
\$20,000 For Special Art Projects (Project Support)
\$1,000 To Help Develop Art Management Skills (Quarterly Grants)
Money To Bring Art Programs To Schools (Arts in the Basic Curriculum)
Money For Schools To Have An Artist In Residence (Arts in Education)
\$350 For Teachers To Work On Art Projects In School (Teacher Incentive Grants)
Grants To Bring Performances Or Screenings To Schools (Visiting Artists)

South Dakota

South Dakota Arts Council
230 S. Phillips Ave., Suite 204
Sioux Falls, SD 57102

605-339-6646

Eligibility requirements: Individual artist programs require state residency. All grants (except Emerging Artist Grants and Fellowships) are intended as seed money. Applicant organizations and individuals are funded up to 50% of projected costs. Funding is available in the following arts disciplines: dance, music, opera/music theater, theater, visual arts, design arts, crafts, photography, media arts, literature, and folk arts. Money available: \$781,422.

Programs Available:

\$5,000 For Artists In Any Arts Discipline (Artist Fellowship Grants)
\$1,000 For Artists Who Want To Grow (Emerging Artists Grants)
Grants For Artists To Work On Specific Projects (Project Grants)

State Arts Programs

Grants To Arts Groups and Art Councils (General Operating Support)
Grants To Groups For Special Projects (Project Grants)
\$500 For New Art Organizations (Interim Project Grants)
\$500 For Art Groups Who Need Emergency Support (Emergency Grants)
\$1,000 For A Community Art Project (Arts Bank)
\$500 For Arts Groups To Hire Consultants (Technical Assistance)
\$500 For Art Group Managers To Improve Their Skills
(Professional Development)
Money For Touring Art Groups (Touring Arts)
Money For Schools To Have An Artist In Residence (Artists in Schools)
Grants For Teachers To Develop Art In Schools (Art Educator Grants)

Tennessee

Tennessee Art Commission
320 6th Ave., North, Suite 100
Nashville, TN 37243-0780 615-741-1701

Eligibility requirements: Individual artist programs require state residency. Money available: \$3,877,940.

Programs Available:

\$2,500 For Artists, Musicians, Writers, And Dancers (Individual Artists Fellowships)
Grants For Arts Organizations (Arts Build Communities)
\$6,000 For Special Art Projects (Arts Projects)
\$15,000 For Community Orchestras (Community Orchestra Challenge Grants)
Grants To Operate An Arts Organizations (General Operating Support)
\$25,000 For Underserved Art Forms (Partnerships for Access and Appreciation)
\$500 For Unexpected Art Activities (Special Opportunity Grants)
\$2,500 To Hire Out-Of-Town Consultants (Technical Assistance Program)
\$5,000 For Artists To Go On Tour (Touring Arts Program)
\$10,000 For A Nonprofit Agency To Have An Artist In Residence (Artists Residencies)

Texas

Texas Commission on the Arts
920 Colorado
P.O. Box 13406
Capitol Station
Austin, TX 78711-3406 512-463-5535

Eligibility requirements: Texas does not offer direct funding to individuals. Individual artists are funded indirectly through the Arts in Education and the Touring Programs. In addition, individual artists may apply to the Commission under the umbrella of a nonprofit organization or government entity. Money available: \$2,988,023.

Programs Available:

Grants To Arts Organizations (Organizational Assistance)
Money To Support Art Projects (Project Assistance)
Grants For Artists To Go On Tour (Touring Assistance)
Money For Schools To Have An Artist In Residence (Arts in Education)

Utah

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

Utah Arts Council

617 E. South Temple

Salt Lake City, UT 84102

801-533-5895

Eligibility requirements: Individual artist programs require state residency, unless otherwise specified. Money available: \$842,316.

Programs Available:

\$5,000 For Artists, Printmakers, Photographers, and Video Artists

(Visual Artist Fellowships)

\$2,500 For An Artist To Learn From A Master (Folk Arts Apprenticeship Program)

\$5,000 For Creative Writers (Creative Writing Award)

\$130,000 To Art Groups (Grants Program)

Money For Community Art Councils (Community/State Partnership Program)

\$25 An Hour For Artists To Work At Local Schools (Arts in Education)

Vermont

Vermont Council on Arts

133 State St.

Montpelier, VT 05633-6001

802-828-3291

Eligibility requirements: Individual artist programs require state residency. Money available: \$600,000.

Programs Available:

\$1,000 For Artists To Attend Classes and Workshops (Artist Development Grants)

\$3,500 For Artists (Fellowships)

Money To Support Special Art Projects (Project Grants)

\$15,000 For Arts Groups (Operating Grants)

\$3,000 For Special Art Projects (Project Grants)

\$5,000 For Arts Organizations To Develop (Service Organization Grants)

\$750 For Schools And Groups To Hire Artists (Options Programs)

Money To Have An Artist Perform For Your Organization (Touring Artists Program)

Grants To Develop Art-Related Courses (Development Grants)

Money To Have An Artist In Residence (Residency Grants for Sponsors)

Virginia

Virginia Commission for the Arts

Lewis House

223 Governor St.

Richmond, VA 23219-2010

804-225-3132

Eligibility requirements: Individual artist programs require state residency. Money available: \$860,000.

Programs Available:

\$5,000 For Professional Artists To Advance Their Careers (Project Grants)

\$250 For Readings and Workshops Conducted By Writers (Writers in Virginia)

\$15,000 To Run An Arts Organization (General Operating Support)

\$1,500 To Hire Management Consultants (Technical Assistance Grants)

Money To Produce Music, Opera, Theater, and Dance (Performing Arts Endowment Matching Program)

State Arts Programs

\$5,000 To Help Local Governments Support The Arts (Local Government Challenge Grants)
Money For Artists To Tour The State (Touring Assistance Programs)
Money For Schools To Have An Artist In Residence (Artist in Education Residencies)
Grants For Community Colleges To Have An Artist In Residence (Community College Artist Residencies)
Funding For Workshops and Consultants In Arts Education (Arts in Education Development Grants)
\$300 For Teachers To Develop Innovative Art Programs (Teacher Incentive Grant Program)
Money To Hire Consultants Or Attend Conferences In Arts Education (Arts In Education Technical Assistance)

Washington

Washington State Arts Commission
110-9th and Columbia Bldg., MS-GH11
Olympia, WA 98504-2675 206-753-3860

Eligibility requirements: Individual artist programs require state residency. Money available: \$1,292,100.

Programs Available:

\$5,000 To Professional Literary, Performing, and Two-Dimensional Artists (Artist Fellowship Awards)
Money For Outstanding Artists (Governor's Arts Awards)
Grants To Ethnic Heritage Artists (Governor's Ethnic Heritage Awards)
\$2,000 For Short-Term Art Projects (Project Support)
\$10,000 For Arts Organizations (Organizational Support)
Money To Support Arts Organizations (Institutional Support Program)
Money To Bring Performances To Schools (Cultural Enhancement Program (CEP))
Money For Schools To Have An Artist In Residence (Artists in Residence Program (AIR))

West Virginia

Arts and Humanities Division
Division of Culture and History
Cultural Center
1900 Kanawha Blvd. East
Charleston, WV 25305-0300 304-558-0220

Money available: \$2,431,110.

Programs Available:

Money For Individual Artists (Individual Artist Programs)
Money For The Professional Development Of Artists (Support for Artists Program)
Artists Lists and Register (West Virginia Artists List and Register)
\$15,000 For An Art Exhibition (Presenting West Virginia Artists Program)
Money For Special Art Exhibits (Showcase of Visual Arts Program)
\$125,000 For Art Organizations (Major Institutions Support Grant)
\$25,000 For Theaters, Galleries, and Museums (Support for Arts Institutions/Arts Organizations)

I Wanna Be an Artist, Singer, Dancer, Writer, Photographer

\$10,000 To Pay For Performing Artists ((Residencies for Performing Arts Organizations and Institutions)
Money To Fund Art Programs (Touring Program)
\$10,000 For Film, Video, And Audio Projects (Media Arts Projects)
Money To Support New Works Of Composers, Playwrights, Writers, and Choreographers (Performing Arts)
Money To Artists and Art Administrators To Attend Conferences (Travel Fund)
Grants For Groups And Communities To Develop Long Range Arts Programs (Project 20/21)
Money to Develop Special Art Programs For Schools (Arts in Education)

Wisconsin

Wisconsin Arts Board
101 E. Wilson St., Suite 301
Madison, WI 53702

608-266-0190

Eligibility requirements: Individual artist programs require state residency. For most programs, recipients must match state awards with cash or donated services. Money available: \$2,982,570.

Programs Available:

\$5,000 For Artists, Writers, and Folk Artists (Fellowships)
\$3,500 For New Artistic Works (New Work Awards)
\$1,000 To Support An Artist's Professional Development (Development Grants)
Money For Artists To Work With A Master (Folk Art Apprenticeships)
Grants To Larger Arts Organizations (Artistic Program Support I)
Grants To Smaller Arts Organizations (Artistic Program Support II)
\$3,000 For Small Groups And Individual Artists (Small Organization Support)
Grants To Community Art Programs (Community Arts Program)
Support For The Performing Arts Network (Performing Arts Network (PAN)-Wisconsin)
Money For Organizations To Bring In Professional Touring Artists (Wisconsin Touring Program)
\$5,000 For Folk Artists (Folk Arts Opportunity Grants)
Grants For Culturally Diverse Art Projects (Cultural Diversity Initiative)
Money To Pay For Art Administrators (Salary Assistance Grants)
Money For Schools To Have An Artist In Residence (Artists in Education Residency)
Money For Schools To Bring Artists Into The Classroom (Educational Opportunity Grants)

Wyoming

Wyoming Arts Council
2320 Capitol Ave.
Cheyenne, WY 82002

307-777-7742

Eligibility requirements: Individual artist programs require state residency. For educational funding, grants require a one-to-one cash match. Money available: \$378,017.

Programs Available:

\$2,500 For Artists, Mimes, And Costume Designers (Performing Arts)

State Arts Programs

\$2,500 To Exhibit Wyoming Artists (Visual Arts)
\$2,500 To Writers (Literature)
Grants For Arts Organizations (Organizational Funding)
Grants For Operating An Arts Organization (General Operating Support Grant)
Grants For One-Time Arts Events (Project Grants)
Grants For Art Productions (Presenting and Producing Grants)
Grants To Strengthen An Arts Organization (Technical Assistance)
Grants To Schools And Organizations To Plan Arts Programs (Art is Essential Grant)
Grants For Schools To Have An Artist In Residence (Artist In Residence Grants)
Money To Develop Art Courses In Schools (Project Grants)
Money To Bring Scholars and Experts To School Art Programs (Technical Assistance/In-Service Grants)
Money For Trailblazer Art Programs (Trailblazer Projects)

I Wanna Be a Freelancer

The Joys of Freelancing: Starting a Business Without Money

More and more people are realizing that there are many benefits to freelancing. In fact, every day more data show that the demand for freelancing is growing. Some analysts estimate that 25% of the nation's workforce is now working on a freelance basis, which includes part time, temporary, and contractual workers⁽¹⁾. In the last five years, the number of temporary agencies that supply these kinds of workers increased from 3,500 to 7,000⁽²⁾. Manpower, one of these temporary agencies, now employs more than General Motors or IBM⁽³⁾. Other experts predict that less than 50% of the workforce will be in standard full time jobs by the year 2000⁽³⁾.

We've heard the terms in recent years: downsizing, rightsizing, restructuring, streamlining, reinventing, and now outsourcing.

All this boils down to more and more companies becoming less and less interested in providing for the long term wellbeing of its employees. It's a trend that's likely to continue at an even greater pace. In 1994, corporations experienced record profits, but the number of jobs that were cut was equal to the number they eliminated at the height of the last recession. So, even in good times most corporations are not taking care of employees⁽⁴⁾.

Companies want to be lean and mean. They want to be flexible and don't want to take on the responsibility and financial burden of full time employees. This may be bad for employees, but it's great for the world of freelancing. And don't think of freelancing as losing benefits: think of it as an exchange of benefits. Your personal freedom and control over your life are worth more than your health and retirement benefits and the security of your job, all of which are disappearing fast anyway. The new status symbol of the 90's won't be doing your own thing, it will be controlling your own time.⁽⁵⁾

Here are some advantages to being a freelancer:

- You can be still looking for a full time job while you are pretending to look for freelancing or consulting work.
- You can give yourself a title while you are out of work, such as an independent consultant, freelance wordprocessor, etc.
- You can take more tax deductions around the home and at play, such as the part of your house and car you use for business. Even some of your meals and entertainment expenses may fall into this category.
- You can have more control over your hours, take vacations when you want, or only work certain days.
- It's ideal for a household member that is only interested in a part time job while staying at home with the kids. A freelance artist can easily work 20 hours a week at home and still be with the children.

And here are some advantages from the employer's eyes. You may even want to include some of these points in your sales letter:

- They don't have to commit to you forever, and then worry about firing you when they want to downsize.
- They don't have to pay you benefits, overhead, supplies, etc.

How To Become a Freelancer With the Government

- They can show their bosses that they are getting more work done with less people because freelancers are not counted as employees, and are often paid from a different budget than that of full time employees.
- They can get a project done and not worry about keeping those people busy once the project is completed.
- They can get more value for their money by hiring more qualified people for a shorter period of time.
- They have less liability from the potential harmful effects of employee protection laws like Equal Employment Opportunity Laws.

What Do You Need To Be A Freelancer?

The only thing you really need is a customer. And this is basically true for any business. If you have a customer or a client, you're in business. The tools that will make getting a customer easier are a phone, a desk, and business cards. And the next level of tools you will find helpful are a resume, a brochure, or samples of your work. If you think you need a lot of expensive equipment you may want to rethink being a freelancer. The beauty of freelancing is that you can start a business without any money. All your money should be invested in getting business, not in equipment. Even if you think you need to buy a lot of equipment to do the work you want to do, for heaven's sake don't go out and buy it. Nothing can put you out of business faster than having a lot of equipment around that is not being used because you don't have a lot of business. Rent the equipment only when you need it, or use someone else's equipment at night. Believe me, all your resources should be spent in getting customers. Once you have a steady flow of customers, then you should look into buying your own equipment. Sure it would be nice to have all the fancy equipment you need, right in your house, but in the beginning that can be a ticket to failure. The most important part of being a successful freelancer is staying in business long enough to reap the rewards of all the seeding that you are planting in your "garden of opportunity." What you plant today will come back to you next year, and what you plant next year will come back to you the year after. The trick is to be around a few years from now so that you can enjoy the benefits of what you planted today. Buying all the equipment you need will just run you out of money faster, so that you will have less of a chance of being around and in business next year. It's a game of beat the clock. You have to figure out how to get all the customers you need before you run out of money.

How To Get Free Legal, Marketing, and Tax Advice

What stops many people from starting their own freelancing career is misinformation. Here's the kind of thinking that can go through your head when you think about freelancing. "Gee. I'm going to start a business at home. If something goes wrong, somebody will sue me and I'll lose my house. I wonder if incorporating as a business will protect me?" Now that the "what ifs" got you, you're smart enough to know that this sounds like a legal question and you'd better talk to an attorney. So you call a friend of a friend who is an attorney and they tell you it will cost you \$500 to \$1000 to help you solve this problem. You don't have an extra \$500 to \$1000, so you figure you will put off starting your new career until you get the extra money. **You don't have to do that.** You can get free legal advice on this or any other subject if you just contact one of the local Small Business Development Centers that are located in almost every city in the country. (See the chapter entitled "I Wanna Start My Own Business" for a state-by-state listing for Small Business Development Centers.)

These centers will sit down with you for free and help you figure out any kind of legal, management, financial, or even tax problem you are having in trying to start and develop a business. They will even help you get the business you need. They can help you identify potential clients and will work with you to devise a plan for getting development money. You just can't beat that.

The Government Will Buy Your Freelancing Services

The government buys more freelancing services than anyone else in the world. They buy typing services, legal services, accounting services, and landscaping services, to name just a few. One year the government even spent \$30,000 for the services of a freelance priest. And you don't have to be living in Washington, DC to get the work. Only about 20% of all government business is done in Washington, DC. The rest is done all over the country and all over the world.

Freelancing can be your first step to a multimillion dollar business. The time is right and you can do it without any money of your own.

Sources:

⁽¹⁾ When Workers Lives Are Contingent On Employers' Whims, Sue Shellenbager, The Wall Street Journal, Page B1, February 1, 1995.

⁽²⁾ The Network Society, Peter Drucker, The Wall Street Journal, Page A12, March 29, 1995.

⁽³⁾ Job Shift, William Ridges, Addison-Wesley Publishing Company, Reading, Massachusetts.

⁽⁴⁾ Amid Record Profits, Companies Continue To Lay Off Employees, The Wall Street Journal, Page 1, May 4, 1995.

⁽⁵⁾ Job Shock, Harry S. Dent, Jr., St. Martin's Press, New York, NY.

"A recent Yankelovitch survey found that two out of three Americans believe that job security is worse today than it was in the recession's trough."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993.

How To Become a Freelancer With The Government

If you are between jobs or just thinking about quitting the one you have and want something to tide you over until you get your next one, you should seriously think about freelancing for the Federal government.

The Interior Department hires ecologists and geologists. The Justice Department hires business consultants. The Department of Energy hires conservation consultants. Here's a sample listing of the kinds of projects freelance consultants do for the Federal government:

Types of Government Freelancing

Landscaping
Carpentry Work
Painting and Paper Hanging
Security Guards
Computer Services
Data Processing
Detective Services
Electrical Work
Plumbing
Accounting Services
Chaplain Services (Priest)
Management Consulting
Engineering Services
Information Retrieval
Services
Real Estate Agents
Secretarial Services
Court Reporting
Legal Services
Business Consulting
Photography
Insurance Agents
Computer Programming
Research
Drafting
Interior Decorating
Library Services
Word Processing
Translation Services
Courier and Messenger Services
Cleaning Services
Food Service
Auditing Services
Advertising Services
Nursing Services
Housekeeping Services
Administrative Support
Services
Education and Training
Medical Services
Social Services
Special Study and Analysis
Wildlife Management
Salvage Services
Travel Agent
Personnel Testing Services
Photography
Animal Care
Mathematics and Computer
Science
Environmental Research
Historians
Recreation Research
Economic Studies
More, More, More...

Practically every major government agency hires freelance consultants to work on both small and large projects — which might be exactly what you need until you land a full time job down the road.

The feds hire all kinds of professionals to perform consulting work, from accountants and business specialists, to computer experts, social scientists, and security and surveillance consultants. The offices listed below, called Offices of Small and Disadvantaged Business Utilization, specialize in helping individuals and small businesses get involved in contracting with their agency.

Subcontracting

Not only do the feds themselves hire consultants, so do the large prime contractors who sell their products and services to the government. By law, any large company that receives contracts worth \$500,000 or more from the Federal government must make an effort to subcontract some of that work to small businesses. So, for example, if a company gets a large computer consulting contract with the Defense Department, they have to make an effort to hire some freelance computer consultants to work on that contract. And that could be you.

How to Find Subcontracting Work

All of the federal procurement offices or Offices of Small and Disadvantaged Business Utilization (SBDU) (see list below) can provide you with information regarding subcontracting. Many of the departments' prime contracts require that the prime contractor maximize small business subcontracting opportunities. The SBDU offices can show you the way to get this work.

Each of the large federal agencies listed below, except the Department of Education, maintain directories of large contractors who are looking to do work with the feds in your area of expertise. And since the companies listed in these directories, for the most part, have just landed big government contracts, they might very well be looking to take on more full-time employees to help fulfill those contracts. A great lead on new job openings that probably won't be listed in the Sunday newspaper!

Offices of Small and Disadvantaged Business Utilization

Note: Offices designated as Offices of Small and Disadvantaged Business Utilization (OSDBUs) provide procurement assistance to small, minority, 8(a) and women-owned businesses. Their primary function is to ensure that small and disadvantaged businesses receive their fair share of U.S. Government contracts. "OSDBUs" are the contacts for their respective agencies and are excellent sources of information.

Agency for International Development

320 21st St., NW, Room 1200A SA-14

Washington, DC 20523-1414

703-875-1551

Fax: 703-875-1862

Attn: Mr. Ivan R. Ashley, Director, OSDBU

Corporation for National Service

1100 Vermont Ave., NW, Room 2101
Washington, DC 20525
202-606-5166, ext. 363
Fax: 202-606-5127
Attn: Ms. Donna Darlington, Director
Procurement and Grants Management Division

Department of Agriculture

14th and Independence Ave., SW
Room 1323, South Bldg.
Washington, DC 20250
202-720-7117
Fax: 202-720-3001
Attn: Ms. Sharron Harris, Director, OSDBU

Department of Commerce

14th and Constitution Ave, NW
Room H-6411
Washington, DC 20230
202-482-1472
Fax: 202-482-0501
Attn: Mr. James P. Maruca, Director, OSDBU

Department of Defense

Office of the Director for Small Business Programs
3061 Defense Pentagon, Room 2A340
Washington, DC 20301-3061
703-614-1151
703-697-1688/9383
Fax: 703-693-7014
Attn: (Vacant), Director, OSDBU

Department of the Air Force

Office of the Secretary of the Air Force
The Pentagon - Room 5E271
Washington, DC 20330-1060
703-697-1950
Fax: 703-614-9266
Attn: Mr. Anthony J. DeLuca, Director, OSDBU (SAF/SB)

Department of the Army

Office of the Secretary of the Army
106 Army Pentagon
Washington, DC 20310-0106
703-697-7753
Fax: 703-693-3898
Attn: Mr. Daniel R. Gill, Director, OSDBU

Department of the Navy

Office of the Secretary of the Navy

2211 Jefferson Davis Hwy.
Arlington, VA 22244-5102
703-602-2700
Fax: 703-602-2477
Attn: Mr. Don L. Hathaway, Director, OSDDBU

Defense Logistics Agency Headquarters
AQUA Cameron Station, Room 6-170
Alexandria, VA 22304-6130
703-274-6471
Fax: 703-274-0565
Attn: Mr. Lloyd C. Alderman, Director, OSDDBU

Department of Education
400 Maryland Ave., SW
Room 3120-ROB-3
Washington, DC 20202-0521
202-708-9820
Fax: 202-401-6477
Attn: Mr. Daniel L. Levin, Director, OSDDBU

Department of Energy
1707 H St., NW, Room 904
Washington, DC 20585
202-254-5583
Fax: 202-254-3989
Attn: Mr. Leonel V. Miranda, Director, OSDDBU (BU-1)

Department of Health and Human Services
200 Independence Ave., SW
Room 517D, Humphrey Bldg.
Washington, DC 20201
202-690-7300
Fax: 202-690-8772
Attn: Mr. Verl Zanders, Director, OSDDBU

Department of Housing and Urban Development
451 7th St., SW, Room 3130
Washington, DC 20410
202-708-1428
Fax: 202-708-7642
Attn: Director, OSDDBU

Department of the Interior
1849 C St., NW, Room 2725
Washington, DC 20240
202-208-3493
Fax: 202-208-5048
Attn: Mr. Kenneth Kelly, Director, OSDDBU

Bureau of Indian Affairs
Division of Contracting and Grants Administration

How To Become a Freelancer With the Government

1951 Constitution Ave., NW
MS 334-SIB
Washington, DC 20245
202-208-2825

Department of Justice

12th and Pennsylvania Ave., NW
Room 3235, Ariel Rios Bldg.
Washington, DC 20530
202-616-0521
Fax: 202-616-1717
Attn: Mr. Joseph K. Bryan, Director, OSDDBU

Department of Labor

200 Constitution Ave., NW, Room C-2318
Washington, DC 20210
202-219-9148
Fax: 202-219-9167
Attn: Ms. June Robinson, Director, OSDDBU

Department of State

SDBU, Room 633, SA 6
Washington, DC 20522-0602
703-875-6824
Fax: 703-875-6825
Attn: Ms. Durie White, Director, OSDDBU

Department of Transportation

400 7th St., SW, Room 9414
Washington, DC 20590
202-366-1930
Fax: 202-366-7228
Attn: Ms. Luz Hopewell, Director, OSDDBU

Department of the Treasury

1500 Pennsylvania Ave., NW
Room 6100 - Annex
Washington, DC 20220
202-622-0530
Fax: 202-622-2273
Attn: Ms. Debra Sonderman, Assistant Director, OSDDBU

Department of Veterans Affairs

810 Vermont Ave., NW (005SB)
Washington, DC 20420
202-376-6996
Fax: 202-233-4952
Attn: Mr. Scott F. Denniston, Director, OSDDBU (005SB)

Environmental Protection Agency

401 M St., SW, Mail Code 123OC
Washington, DC 20460

703-305-7777

Fax: 703-305-6462

Attn: Mr. Leon H. Hampton, Jr., Director, OSDDBU

Export-Import Bank of the U.S.

811 Vermont Ave., NW, Room 1017

Washington, DC 20571

202-566-8111

Fax: 202-566-7524

Attn: Mr. Daniel A. Garcia, Administrative Officer

Farm Credit Administration

1501 Farm Credit Drive

McLean, VA 22102-5090

703-883-4149

Fax: 703-734-5784

Attn: Mr. Darrell Cooper, Chief of Contracting and Procurement

Federal Communications Commission

1919 M St., NW, Room 404

Washington, DC 20554

202-634-6624

Attn: Ms. Sonna Stampone, Chief, Acquisitions Branch

Federal Deposit Insurance Corporation (FDIC)

Minority and Women Outreach Program (MWOP)

550 17th St., NW, PA 2041

Washington, DC 20429

202-942-3126

202-942-3128

Fax: 202-942-3113

Attn: Mr. Paul Barnes, Deputy Director

Federal Emergency Management Agency

500 C St., SW, Room 407

Washington, DC 20472

202-646-3743

Fax: 202-646-3695

Attn: Ms. Christine Makris, Chief, Policy and Evaluation Branch

Federal Housing Finance Board (FHFB)

1777 F St., NW, 3rd Floor

Washington, DC 20006

202-408-2582

Fax: 202-408-2580

Attn: Mr. Ernest Roane, Contracting Officer

Federal Mediation and Conciliation Service

2100 K St., NW, Room 100

Washington, DC 20427

202-653-5310

Fax: 202-653-2002

How To Become a Freelancer With the Government

Attn: Mr. Dan Funkhouser, Director of Administrative Services

Federal Trade Commission

6th and Pennsylvania Ave., NW, Room 706

Washington, DC 20580

202-326-2258/2257

Fax: 202-382-2050

Attn: Ms. Jean Sefchick, Chief of Procurement

Fannie Mae

3900 Wisconsin Ave., NW

Washington, DC 20016-2899

202-752-3775

Fax: 202-752-3804

Attn: Ms. Kathy Dress, Director, Minority and Women-Owned Businesses Office of Diversity

Ms. Claudia White, Director, Minority and Women-Owned Businesses Office of Diversity

Freddie Mac

7900 W. Park Drive, MILSTOP 915

McLean, VA 22102

703-905-5329

Attn: Mr. Jay Inouye, Administrator, Minority Business Development

General Services Administration

18th and F Sts., NW, Room 6029

Washington, DC 20405

202-501-1021

Fax: 202-208-5938

Attn: Ms. Joan Parrott-Fonseca, Director, OSDBU (AU)

International Trade Commission

500 E St., SW, Room 214

Washington, DC 20436

202-205-2732

Attn: Ms. Lois Waterhouse, Contract Specialist

Library of Congress

Office of Contracts and Logistics

1701 Brightseat Rd.

Landover, MD 20785

202-707-0412

Fax: 202-707-8611

Attn: Mr. Napoleon Jasper, Procurement Policy Administrator

National Aeronautics and Space Administration

NASA Headquarters, Mail Code K

Room 9K70, 300 E St., SW

Washington, DC 20546

202-358-2088

Fax: 202-358-3261

Attn: Mr. Ralph C. Thomas, III, Associate Administrator, OSDBU

National Archives and Records Administration

8601 Adelphi Rd., Room 4400
College Park, MD 20740-6001
301-713-6755
Attn: Ms. Joyce Murray, Contract Specialist

National Credit Union Administration

Office of Administration
1775 Duke St.
Alexandria, VA 22314-3428
703-518-6410
Fax: 703-518-6439
Attn: Mr. Ed Brosnan, Contract Specialist

National Labor Relations Board

1099 14th St., NW, Suite 6100
Washington, DC 20570
202-273-4210
Fax: 202-273-4266
Attn: Ms. Paula Roy, Chief of Contracting and Procurement Section

National Science Foundation

4201 Wilson Blvd., Room 590
Arlington, VA 22230
703-306-1390
Attn: Dr. Donald Senich, Director, OSDBU

Nuclear Regulatory Commission

Office of Small Business and Civil Rights
Washington, DC 20555
301-415-7387
301-415-7486
Attn: Mr. Vandy Miller, Director, Office of Small Business and Civil Rights

Executive Office of the President

Office of Administration/General Services
New Executive Office Building
725 17th St., NW, Room 5001
Washington, DC 20503
202-395-3314
Fax: 202-395-3982
Attn: Ms. Thelma Toler, Contract Administrator

Office of Personnel Management

Procurement Division
Quality Assurance Branch
1900 E St., NW, Room 1452 - SB427
Washington, DC 20415
202-606-2180
Attn: Ms. Faye Turner, Small Business Technical Advisor

Office of the Comptroller of the Currency (OCC)

How To Become a Freelancer With the Government

Acquisitions and Procurement Branch
250 E St., SW, Mail Stop 4-13
Washington, DC 20219
202-874-5040
Fax: 202-874-5625
Attn: Ms. Mary Ellen Dorsey, Contract Specialist

Office of the Thrift Supervision

Department of the Treasury
1700 G St., NW, 3rd Floor
Washington, DC 20552
202-906-6346/7864
Attn: Mr. Columbus D. Jude, Sr., Advocate, Outreach Program for Small Businesses, Minority-Owned and Women-Owned Businesses

Pennsylvania Avenue Development Corporation

1331 Pennsylvania Ave., NW
Suite 1220 North
Washington, DC 20004-1703
202-724-0761, ext. 44
Fax: 202-724-0246
Attn: Ms. Susan Zusy, Affirmative Action Project Manager

Railroad Retirement Board

1310 G St., NW, Suite 500
Washington, DC 20005
202-272-7742
Fax: 202-272-7728
Attn: Ms. Marian Gibson, Director, OSDBU

Resolution Trust Corporation (RTC)

801 17th St., NW, Room 1201
Washington, DC 20434
202-416-6925
Fax: 202-416-2466
Attn: Ms. Johnnie B. Booker, Vice President, Division of Minority and Women's Programs

Small Business Administration

Director
Office of Procurement and Grants Management
409 Third St., SW, 5th Floor
Washington, DC 20416
202-205-6622
(Speak with Director, Deputy Director or Contract Specialist)

Smithsonian Institution

Small and Disadvantaged Business Utilization Program
915 L'Enfant Plaza, SW
Washington, DC 20560
202-287-3508
Fax: 202-287-3490
Attn: Mr. Mauricio P. Vera, Small and Disadvantaged Business Utilization Program Manager

Tennessee Valley Authority

1101 Market St., EB2B

Chattanooga, TN 37402-2801

615-751-6269

Fax: 615-751-6890

Attn: Mr. George Provost, Manager, OSDBU

U.S. Postal Service

475 L'Enfant Plaza, SW, Room 3821

Washington, DC 20260-5616

202-268-6578

Fax: 202-268-6573

Attn: Mr. Richard J. Hernandez, Manager, Vendor Programs

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More Help Selling Your Services

Small and Disadvantaged Business Utilization Office
Cameron Station, Room 4B110
Defense Logistics Agency
Alexandria, VA 22304

703-274-6471

Need some help marketing your product or service to the government? The Procurement Assistance Offices are attuned to the federal procurement process, and can help you draw up a sensible business plan that will be successful. They can match the product or service you are selling with the appropriate agency, and then help you market your wares effectively. Several programs even have online bid matching services. They can obtain specifications, get your name on solicitation mailing lists, and more. These offices are partially funded by the Department of Defense to assist businesses with Defense Procurement. To find out where these centers are located, see the following state-by-state listing, or contact the office listed above.

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How Artists, Designers, and Photographers Can Get Freelance Government Contracts

The Federal government spends millions of dollars each year for the services of artists, graphic designers, illustrators, painters, calligraphers, photographers, computer graphics specialists, and other art-related specialists. Because the government is involved, many artists might shy away from finding out how they can get in on these worthwhile opportunities. The following listing is put together to help you get in contact — often in just one phone call — with the people who hire artists like yourself. Don't forget to check the general section on freelancing, as well as checking out state contracts.

It's difficult to get a clear estimate of the amount of government contracts that go to artists. If you count prime contracts as well as subcontracts, the figure could be as high as \$20 to \$30 million dollars. Here are what some of the major agencies spend each year:

Spending By Major Agencies On Artists

Department of Agriculture	\$186,000
National Science Foundation	\$187,500
Labor	\$400,000
Postal Service	\$378,000
U. S. Geological Survey	\$100,000
Food and Drug Administration	\$200,000
Federal Emergency Management Agency	\$25,000
U. S. Customs Service	\$40,000
National Park Service	\$1,900,000

Here are some examples of artists who have landed art contracts with the government:

Artists Who Received Government Contracts

Jacob Lawrence received **\$95,000** to create a ceramic tile wall mosaic to be placed in the Joseph P. Addabbo Federal Building in Queens, NY. GSA, 1989.

Linda Sherman Design, Inc., of Gaithersburg, MD, received **\$432,000** to provide graphic art and editorial support services to NASA in 1990.

Manuel Neri received **\$100,000** to create a marble sculpture entitled "Ventana al Pacifico" that was placed outside the Gus J. Solomon Courthouse in Portland, Oregon. GSA, 1989.

Gerald Farrar and Associates, Inc., of Tulsa, OK, received **\$3,540** to provide graphic art services to the Department of Energy in 1991.

Lehman-Scaffa Photo and Art of Silver Spring, MD, received **\$12,000** to provide graphic arts services to the National Science Foundation, including viewgraphs, slides, charts, maps, mechanical and conceptual drawings, page layouts, publication covers, signs, typesetting, posters, prints, negatives, and exhibit materials.

Hugh Moore and Associates of Alexandria, VA, received **\$35,000** from the National Science Foundation to provide graphic art support services, including designing educational pieces for a national science program.

Freelance Government Contracts for Artists

Inkwell, Inc., of Washington, D.C., received **\$10,000** from the USDA to provide graphic art support services.

Douglass Harding Group of Washington, D.C., received **\$32,000** from the USDA to provide graphic art support services in 1990.

Thomas Baldwin, Inc., of Alexandria, VA, received **\$138,000** from the Forest Service to design the interior of the Service's National Visitors Center.

Standsbury Ronsaville Wood Inc., of Annapolis, MD, landed a contract from the National Park Service worth **\$16,000** to provide graphic design services, including illustrations, layout, exhibit production, publication design, and more in 1991.

Nelson/Hendrickson of Purcellville, VA, landed a contract from the National Park Service worth **\$72,948** to provide production-ready wayside exhibit plan packages.

Maria Alquilar received **\$19,000** to create a high fired clay sculpture for the General Services Administration that was placed in the Main Border Station in San Luis, AZ.

Caleb Bach received **\$18,000** to produce two paintings entitled "The Effects of Good and Bad Government" that were placed in the Seattle Courthouse.

Robert Brooks received **\$4,000** to create a photographic mural that was placed in the U.S. Border Station in Fort Kent, ME. GSA, 1984.

Houston Conwill received **\$49,000** to create a bronze sculpture on a granite platform that was placed in the Joseph P. Addabbo Federal Building in Queens, NY.

The painter, **Blue Sky**, received **\$12,600** to create an oil painting entitled "Moonlight on the Great Pee Dee" which was placed in the J.M. McMillan Federal Building in Florence, SC. GSA, 1978.

Frank Smith received **\$20,000** to create a ceramic tile wall mural for the Joseph P. Addabbo Federal Building in Queens, NY. GSA, 1989.

Another Color, Inc., received **\$422,000** to provide graphic art and editorial support services to NASA in 1990.

Creative Service, Inc., received **\$200,000** to provide graphic art and editorial support services to NASA in 1990.

Artists Who Received Money from the National Park Service in a Recent Year:

Lloyd Townsend	\$6,663
Hugh Brown	\$14,721
Robert Hynes	\$4,020
Louis Glanzman	\$9,362
Glenn Moy	\$9,511
Charles Hazard	\$3,528
Steven Patricia	\$7,020
Robert Hynes	\$8,786

I Wanna Be a Freelancer

Chris White Design	\$50,974
Dorothy Novick	\$4,056
G.S. Images	\$236,294
General Graphics	\$268,363
G.S. Images	\$86,643
Specialty Graphics	\$103,932
General Graphics	\$17,246
Scribing Graphics	\$100,167

We've put together an agency-by-agency listing of the people who will look at your work, get it reviewed, and put your name on their vendors list so you can get in on these contracting opportunities and others in the future. In many cases we've also included the kinds of projects these agencies most often hire freelancers to work on, from brochures and book design to exhibits and promotional posters.

When To Apply

Keep in mind that because new contracts are awarded at the beginning of the government's fiscal year in October, you should make sure that an agency you're interested in working for has seen your portfolio by late spring or early summer — this will give them enough time to consider you and the services that you offer for the current fiscal year. Otherwise you may have to wait an entire year before you get any work, especially the larger contracts.

Find Out Past Winning Contracts

Because many art contracts are awarded on a competitive bid basis, you should be aware of successful bids in the past before you submit a bid of your own. Through a Freedom of Information Act Request from the agency in question, you can get copies of winning bids on art contracts from previous years. Remember, the competition on these contracts is very high, but most artists don't know how to use the Freedom of Information Act to give them the edge. Do some quick research into these winning contracts to find out what made them win the competitive bid — it might involve more than just having the lowest price on services rendered.

Small Contracts

For smaller contracts valued under \$25,000, many agencies award Blanket Purchase Agreements (BPAs) to artists they like to work with. Getting a BPA means that the agency agrees to offer you work up to a certain value over the period of the fiscal year, often up to \$25,000. For larger jobs, the agency may send out project announcements to three artists on their bidder's list and ask for bid proposals. Each agency conducts the bidding procedure slightly differently and you should contact a particular agency to find out how they operate.

For even small jobs, such as those for \$2,500 or less, an agency may simply pull the name of an artist out of their Rolodex and call them for a quote on a job. If they think the price is in line with what they want to spend, they'll simply award the job to that one artist. Many jobs are awarded on this basis. Obviously, it pays to be persistent and to keep your name in front of the individual that has a say in awarding contracts.

Who To Contact For Contracts

*** Agriculture Department**

Freelance Government Contracts for Artists

James Schleyer

Design Division

Room 516A

U.S. Dept. of Agriculture

Washington, DC 20250

202-720-4337

Each year the U.S. Department of Agriculture (USDA) contracts out about 40% to 60% of its design work to freelance artists. Contracts are awarded to freelancers through the procurement office, which maintains a list of approved artists that receive notification of requests for bids when a contract needs fulfilling. To get on this contracting list, artists must have their portfolios reviewed and approved. To set up an appointment to have your portfolio reviewed, contact James Schleyer, chief of the Design Division.

*** Commerce Department**

Office of Administrative Operations

Visual and Electronic Communications Division

Design and Graphics, Room 2864

U.S. Department of Commerce

Washington, DC 20230

202-482-3061

The U.S. Department of Commerce contracts out about 20% of their graphics and design work to freelancers. This work often includes publication design, poster design, exhibits, presentation charts, framing and mounting, and much more. If you're interested in being considered for some of this work, contact the Graphics Branch and arrange for a portfolio review. If they can use the kind of work you do, they may decide to sign you to a Blanket Purchase Agreement where you'll receive up to a certain dollar amount of work throughout the year. This division awards about 40 BPAs each year.

*** Customs Service**

U.S. Customs Service

1301 Constitution Ave., NW

Graphics Department

Washington, DC 20229

202-927-0314

The Customs Service hires artists on a freelance basis to work on some of their projects that involve graphics, such as 30 x 40 presentation boards, color graphics, exhibits, and the like. To be considered for this work, you'll need to get your portfolio reviewed before June/July when new contracts are awarded for the new fiscal year. If they're interested in using you, they may sign you to a blanket purchase agreement where you'll be awarded projects up to a certain total dollar amount over the year. The U.S. Customs Service spends between \$30,000 and \$40,000 per year on freelance graphic art.

*** Drug Enforcement Agency**

Chief, Contracting and Procurement Unit

Drug Enforcement Agency

1405 I St., NW

Washington, DC 20537

202-633-2894

From time to time the Drug Enforcement Agency (DEA) contracts for graphics support for their different programs, such as education and interdiction. If you're interested in doing freelance graphics work for the DEA, you'll need to submit an SF-129 to this office. Once you're on file, if they're interested in using your talents, they'll contact you when an appropriate project comes up and ask you to submit a bid.

*** Energy Department**

William Talbot

U.S. Department of Energy
1000 Independence Ave., SW
Washington, DC 20585

202-586-2732

This office produces the technical graphics support for the Department of Energy (DoE), and they hire the services of design firms that can produce technical computer graphics. If your computer graphics company is interested in competing on DoE contracts, you'll need to submit a *Solicitation Mailing List Application (SF-129)*, which is available by contacting this office. This form asks you to provide basic background on your company, including size, computer capabilities, and experience. Once selected, graphics companies are kept on list, and when a job comes up, DoE will contact three or four firms and ask them to submit bids on the contract.

Bob Stiefel

Printing Operations
U.S. Department of Energy
1000 Independence Ave., SW
GE-116

Washington, DC 20585

202-586-6035

This graphics section of the Department of Energy (DoE) does exhibit design and construction and print media production. Once a year in March and April, design contractors used over the previous year are reviewed. Interviews with new design artists interested in doing print media work with DoE are then scheduled. This interview process includes a portfolio review. If selected as a contractor, designers are held under Blanket Purchasing Agreements and are called in on an irregular basis for bid sessions during which they bid against each other on the available projects. Contact the department if you're interested in having your portfolio reviewed during March and April.

*** Environmental Protection Agency**

James Ingram, Visual Information Specialist
Editorial Services Division
U.S. Environmental Protection Agency
401 M St., SW
MS 1704

Washington, DC 20460

202-260-4359

The Environmental Protection Agency (EPA) hires the services of graphic artists to do all kinds of projects, including presentation exhibits, view graphs, slide shows, publication designs, cover illustrations, photography, and much more. To be considered for this work, you'll need to arrange with Mr. Ingram for an interview where your portfolio will be reviewed. EPA hires freelance artists three different ways. For small jobs with a quick turn-around, artists are used on a on call basis, where EPA will call you up with a job they think you can do and ask for a price. If they like the price, you get the job. They also hold a certain number of artists under Blanket Purchasing Agreements, where you get work during the year adding up to a certain total amount of the agreement. For large projects, EPA will choose three artists on their vendors list and send out requests for proposals. The lowest bid gets the job.

*** Federal Emergency Management Agency (FEMA)**

Susan Rappa

Graphics Department, Room 315

Freelance Government Contracts for Artists

Federal Emergency Management Agency
500 C St., SW
Washington, DC 20472

202-646-3475

Federal Emergency Management Agency (FEMA) puts about ten graphic artists and designers under contract per year. If you're interested in showing your work to FEMA, contact the department and arrange to go in for a portfolio review. If they're interested in using your services, you may be recommended for a Blanket Purchase Agreement where you'll be asked to submit bids on projects as they come up, with the lowest bid getting the job. FEMA spends about \$25,000 per year on freelance art services.

*** Fish and Wildlife Service**

Tom Nebel

U.S. Dept. of the Interior
Fish and Wildlife Service
1849 C St., NW, Room 3544
Washington, DC 20240

202-208-4111

The Fish and Wildlife Service (FWS) contracts out all kinds of graphic design services, from illustration and photography to calligraphy and book design. To be considered for these contracting opportunities you'll need to contact this office and set up a portfolio review. If you live in an area of the country other than the Washington, D.C., area, you should contact the Fish and Wildlife Service field office nearest you. If they like your work and want to use you, FWS will notify you when projects matching your capabilities arise, and you'll be asked to make bids on them. On smaller projects, they may simply call you up and ask for a price and to determine whether you can get the project done in the allotted time.

*** Food and Drug Administration**

Jesse Nichols

Office of Communications
Food and Drug Administration
5600 Fishers Ln., HFI-40
Room 15A-19
Rockville, MD 20857

301-443-3210

The Food and Drug Administration (FDA) contracts graphic artists and designers to work on editorial illustrations, exhibit design, posters, photographic projects, and much more. If you're interested in being considered for this work, contact this office and arrange for a portfolio review. If they'd like to use your talents, they may decide to sign you to a Blanket Purchase Agreement where you'll receive up to a certain dollar amount of work throughout the year by bidding on individual projects as they arise. This office at FDA signs about 10 artists each year under freelance contract.

*** General Services Administration**

Tim Hinton or Arlethia McGhee

Office of Graphic Design
U.S. General Services Administration
18th and F Sts., NW
Washington, DC 20405

202-501-0742

The General Services Administration (GSA) hires artists to do all kinds of work for them on a freelance basis, including publications, exhibits, slide shows, and audio-visual productions. To be considered for work with GSA, an artist needs to contact GSA and set up an appointment to

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have his or her portfolio reviewed. Once reviewed, artists are classified according to their strengths and the type of publications that are appropriate for their type of work. The artists are then ranked according to the quality and style of their work. When a job needs to be contracted, GSA will contact three or four artists from their lists and ask them to submit bids. Bids are chosen based on both quality and price. Contact the department to set up a portfolio review.

Art-in-Architecture Program (PGA)
General Services Administration
18th and F Sts., NW
Washington, DC 20405

202-501-4228

By law, the Federal government must spend 0.5% of the cost of constructing or purchasing new buildings or completing major repairs and alterations of existing buildings on artwork. Artwork can include sculptures, murals, photographs, paintings, ceramic tile displays. Artwork can range from a couple of thousand dollars in cost to \$100,000 or more, depending on the size of the project. To have your work considered for upcoming projects, you'll need to receive a program application from this office, then submit it along with 35mm slides of your work created within the last three years. You'll also need to include a current resume. Working with national, state, and local art agencies, GSA then nominates and selects artists to work on these projects.

*** Immigration and Naturalization Service**

Glenn Brown, Printing Officer
Immigration and Naturalization Service
425 I St., NW, Room 2115
Washington, DC 20536

202-514-3210

Each year, the Immigration and Naturalization Service (INS) retains three graphic artists or companies on a bidders list who are contacted whenever a project comes up that the INS cannot do themselves. Each artist is asked to submit a price on the job and the lowest gets the project. Each August, Mr. Rutter reviews the portfolios of any new artists interested in being placed on the bidders list. The three artists chosen are the ones who can provide the necessary quality of work for the lowest amount of money. The kind of work that INS contracts out often includes one-, two-, and multi-color bar and pie charts for presentations, along with calligraphy for handlettered certificates. Contact the department in July or August to arrange for a portfolio review.

*** Internal Revenue Service**

Buddy Kirk
Internal Revenue Service
111 Constitution Ave., NW
Room 1137
PC:M:PS:G
Washington, DC 20224

202-622-7330

The Internal Revenue Service (IRS) hires freelance artists to do exhibits, posters, computer graphics, illustrations, charts, brochures, flip charts, flyers, and much more. To be put on the vendors list and qualify to submit bids on projects, you'll need to have your portfolio reviewed by the IRS design group. If they are interested in your work and feel that they can use your special skills, you'll be placed on the list of vendors and receive notice when any relevant projects arise. This IRS design group spends about \$650,000 annually on contracts with various artists.

*** Labor Department**

Lionel White

Division of Audio-Visual Communication

U.S. Dept. of Labor

200 Constitution Ave., SW., Room 6311

Washington, DC 20210

202-219-7820

The Labor Department hires outside art contractors to do all kinds of projects, including cover to cover publications, name cards, graphic panels for exhibits, newsletters, editorial illustrations, book cover designs, stationery, and much more. If you're interested in being considered for these design contracting opportunities, contact this office and request that your name be placed on the mailing list of contract proposals that are mailed out each spring. Upon receiving the proposals, fill it out and return it, being sure to include background on your expertise, examples of technical experience, and price scale. A panel of experts will review the submitted portfolios and price proposals and choose the top applicants to work under Blanket Purchase Orders valued up to \$25,000 annually. The Labor Department spends between \$350,000 to \$500,000 each year on freelance graphic art.

*** National Archives**

Serene Werblood

National Archives and Records Administration

NEPP

Washington, DC 20408

202-501-6056

The graphics division of the publications office hires freelance graphics artists to work on such projects as lobby posters, books, marketing brochures, direct mail, and exhibit catalogs. Every year, this office keeps two or three freelance designers under contract with Blanket Purchasing Agreements. For larger jobs, they send out requests for bids to artists on their vendor list. To be considered for contracting work with the publication division of the Archives, you'll need to contact this office and arrange to have your portfolio reviewed. If they like your work and think they can use you, you'll be put on their list of bidders. New contracts begin in October, so they like to have their prospective freelancers chosen by July/August.

*** National Institutes of Health**

Ron Winterowd

National Institutes of Health

Medical Arts and Photography Branch

900 Rockville Pike

Mail Stop 1016

Bldg. 10, Room B-2L316

Bethesda, MD 20892

301-496-2868

The National Institutes of Health (NIH) contracts out about 50-70% of their art and photographic work, which includes publication design, illustration, exhibit fabrication, photography, video production, charts/graphs, poster sessions, composites, and much more. To be considered for this contract work you'll need to contact this office and arrange for an interview and portfolio review. If they want to try you out, they use Open Market Requisition contracts. If they'd like to keep you on for a longer time, they may decide to sign you to a Blanket Purchase Agreement where you'll receive contract work valued up to a certain dollar amount over the course of a year.

*** National Institute of Standards and Technology**

Bill Welsh
Repro-Graphics
National Institute of Standards and Technology
Gaithersburg, MD 20899-0001 301-975-2631

The National Institute of Standards and Technology (NIST) graphics department does some work with freelance artists. If you're interested in finding out more, you'll need to contact this office and have your portfolio reviewed by the department. If they're interested in using you, they will use the standard contracting procedures: a bidders list, blanket purchasing agreements, and so on.

*** National Oceanic and Atmospheric**

Administration

Diane Boxley
National Oceanic and Atmospheric Administration
Room 725, (083312)
6010 Executive Blvd.
Rockville, MD 20852 301-413-0907

The National Oceanic and Atmospheric Administration (NOAA) hires freelance artists to do work on exhibits, publications, silk screening, wall plaques, photography, and much more. To be considered for the work, you'll need to arrange to have your portfolio reviewed. If they are interested in using your talents, they may decide to sign you to a Blanket Purchase Agreement, where they'll provide you with ongoing contract work up to a certain dollar value. Or they may simply contact you with a project in mind, ask for a price, and if they like it, you get the job. For more information on the portfolio review process, contact the office above.

*** National Park Service**

Harper's Ferry Center
Contracting Branch
Administrative Annex
Taylor St.
P.O. Box 50
Harper's Ferry, WV 25425 304-535-6236

The National Park Service contracts the services of all kinds of artists, illustrators, and photographers. To qualify for these contracting opportunities, you'll need to have your portfolio reviewed by the NPS. The review can be arranged through this office — either in person or by sending copies of your work by mail. Once your portfolio is approved, you'll be placed on the bidders list and receive notification of projects in your area of specialty.

*** National Science Foundation**

Division of Grants and Agreements
National Science Foundation
4201 Wilson Blvd.
Arlington, VA 22230 703-306-1210

Graphic artists and illustrators interested in doing contract work with the National Science Foundation (NSF) should send samples of their work along with a statement summarizing their capabilities and areas of specialty. Upon receiving this information, the Division of Grants and Contracts will circulate your resume and samples among the different NSF program offices, which in turn will decide if they are interested in using your services. This is the procedure used on contracts that are less than \$20,000 in value. Over that amount, NSF places a notice in the *Commerce Business Daily* for open bidding.

*** U.S. Postal Service**

Terry McCaffery

Stamp Marketing Division

Office of Philatelic and Retail Services

U.S. Postal Service

475 L'Enfant Plaza

Room 4461-E

Washington, DC 20260

202-268-6576

This office oversees both the production and promotion of U.S. postal stamps, and they hire freelance artists to help support many of their projects, including posters, brochures, and stamps. If you're interested in doing this kind of work, you'll need to contact this office and arrange to have your portfolio reviewed, either in person, or by submitting tear sheets of your work. For graphic art on their promotional materials, they work three different ways. For projects under \$2,000, they will simply contact the artist on file they think is best for the job or who can do it the fastest. For projects up to \$5,000, they will normally use a Basic Pricing Agreement that is in place with the artist for an entire year. For projects over \$5,000, they will often ask for competitive bids from their list of vendors. Most of the stamps are done by freelance illustrators, 300 of whom they keep on file. Contracts usually are for \$3,000 per stamp or \$10,000 for a block of four. In 1992, they contracted with 26 artists to do 126 stamp designs. If you're interested in being considered for stamp illustration, you'll need to contact the above office and arrange to have your work reviewed. Depending on the project, contracts are awarded in a similar fashion to those for the Postal Services promotional materials described above.

Thad Dilley

Communications Department, Room 2P530

U.S. Postal Service

475 L'Enfant Plaza

Washington, DC 20260

202-268-2194

This department of the U.S. Postal Services contracts the services of graphic designers, illustrators, calligraphers, and photographers to work on their publication materials. To be put on their bidders list, you first need to send them a description of your graphics capabilities and specialties, and then make an appointment to go in for a portfolio review. If after reviewing your work, they are interested in using your talents, you'll be put on a bidders list and notified when projects arise that you are qualified to complete.

*** Public Health Service**

Paris Pacchione

Room 36-36

U.S. Department of Health and Human Services

Public Health Service

5600 Fishers Lane

Rockville, MD 20857

301-443-1090

This technical services branch of the Public Health Service (PHS) works to meet the art requirements for the Indian Health Service, the Office of the Surgeon General, the Assistant Secretary of Health, and the Agency for Health Care Policy Review, among others. To keep up with their heavy work load, they contract out a large amount of art projects, including silk screen posters, banners, brochures, plaques, exhibit designs, 3-D displays, and much more. If you're interested in doing work for them on a freelance basis, contact Harris Pacchione to arrange for a portfolio review. If they like your work and want to use your talents, you'll be put on a bidders list and perhaps offered a Blanket Purchasing Agreement and asked to bid on jobs as they

come up during the year. Currently PHS maintains about 30 BPAs with freelance artists. For major jobs, they'll send out proposal requests to three vendors on their list and ask for proposals.

*** Alcohol, Drug Abuse, and Mental Health**

Administration

Gene Souder

Alcohol, Drug Abuse and Mental Health Administration

Graphics Branch, Room 789

5600 Fishers Lane

Rockville, MD 20857

301-443-4183

The Alcohol, Drug Abuse and Mental Health Administration (ADAMHA) hires freelance artists and design firms to work on such projects as view graphs, exhibits, publications, logos, and much more. On June 1st of each year they award the new graphic design contracts for the new fiscal year, so if you're interested in being considered for this work, you'll need to contact this office and arrange for a portfolio review. Each year, approximately 15 firms and individuals are awarded Blanket Purchase Agreements where they are given up to a certain dollar amount of work throughout the year.

Work is also contracted by:

Health Resources and Services Administration

Ray Targrowski

301-443-1014

*** U.S. Geological Survey**

Joy Durant

National Mapping Division

U.S. Geological Survey

12201 Sunrise Valley Dr.

MS-508 National Center

Reston, VA 22092

703-648-6880

The National Mapping Division of the U.S. Geological Survey (USGS) contracts the work of freelance graphic designers to create pamphlets and educational pieces dealing with the earth sciences. Companies and individuals interested in being considered for contracting work should submit background information on their capabilities, along with samples of their work. If the USGS is interested in using your services, you'll be placed on a bidders list and notified when an appropriate contracting opportunity arises. For contracts valued under \$2,500 the USGS will simply contact the artist they think is best suited for the job and able to do it in the needed time. The USGS awards about \$100,000 in contracts annually for graphic art.

*** Small Business Administration**

Publications and Graphic Design Services

Office of Public Communications

U.S. Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6740

The Small Business Administration (SBA) contracts out about 70% of the graphics and art design work that they produce. These projects include publication design, banners, name tags, oversized presentation boards, pamphlets and brochures, and more. If you're interested in being considered for contract work with SBA, contact the office and arrange for a portfolio

Freelance Government Contracts for Artists

review. If they'd like to use your services, they'll have your name put on a bidders list in SBA's Office of Procurement and Grants Management. When a project arises, Procurement will notify at least three artists on the bidders list and ask them to submit bids on the project.

* Smithsonian Institute

Ann Garvey

Smithsonian Institute Press

470 L'Enfant Plaza

Suite 7100

Washington, DC 20560

202-287-3738, ext. 352

This office provides the graphic art and design support for much of the Smithsonian Institute, including all of the publications produced by the Smithsonian Institute Press (this does not include the *Smithsonian Magazine*, which is an entirely separate entity). Although much of the work is done internally, they do occasionally hire the services of freelancers to work on projects that they don't have the time or expertise to complete themselves. This work may involve graphic design, mechanicals, and every so often, illustration work. To be considered for this work, you'll need to contact the department to arrange for a portfolio review. If they are interested in your work, you'll be contacted to submit bids on projects as they come up, with the lowest bid winning the job.

* State Department

Rose Grover

Graphics Division

U.S. Department of State

21st and C Sts., SW,

Room 1655

Washington, DC 20520

202-647-1082

When the different bureaus within the State Department need outside graphics support, they contact artists on a vendors list that they maintain. The kind of projects that get farmed out to freelancers are usually last minute projects that the Graphics Division doesn't have the time or capability to do, such as charts for congressional briefings. To be put on the vendors listing, an artist first needs to be cleared by Rose Grover, the head of the Graphics Division. This process may include a portfolio review. Once on the bidders list, artists can receive direct calls from the individual bureaus for bids on projects.

* Treasury Department

Stu Gates

Printing and Graphics

U.S. Department of the Treasury

1500 Pennsylvania Ave., NW

Annex, Room B-39

Washington, DC 20220

202-622-2160

To handle some of their large and mid-level graphic design work, the Treasury contracts the services of outside design vendors. This work is awarded on a competitive basis through Blanket Purchase Agreements where the graphics/design firm or individual is given contract work up to a certain pre-determined dollar value throughout the year on an as-needed basis. Contact this division for more information on getting your portfolio reviewed and being considered for the bidders list.

*** U.S. Information Agency**

Howard Cincotta

Visual Services

U.S. Information Agency

301 4th St., SW

Washington, DC 20547

202-619-4269

The U.S. Information Agency's (USIA) Visual Services does some work with freelance artists. If you're interested in finding out more, you'll need to contact this office and have your portfolio reviewed by the department.

"Some of the alternatives to jobs are obvious: you can start a business of your own, you can become an artist, you can become a consultant, you can do freelance work, or part-time work, or piecework in your home."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993.

How to Get Video Production and Voiceover Contracts From The Federal Government

Freelance video production is one of the fastest growing fields in federal contracting. In 1993, the Federal government spent almost **\$21 million** dollars on the services of freelance video production people. That represents almost *one-quarter* of what the entire Federal government spent in the area of audio-visuals for 1993! Video tape production increased by 48% from 1989 to 1993. The growth of the video industry during these years translated directly into increased government business. That translates into more projects for video producers to bid on and to win.

These projects often include video taping press conferences and meetings, making documentaries and training videos, and much more. This is exactly the kind of expertise that government employees don't often have, so many of these projects are completed by experienced freelancers.

To get in line for this big government money spent on video production, you first need to know who does the hiring and who they're looking to hire. That's what the people included in the following list can tell you. These Federal A-V contacts keep track of what their individual agency is doing and planning to do with video projects. They can help you get a better picture of whether you've got the expertise to do the kind of jobs that they need to have done.

Video Production Contacts

Agriculture Department

Larry Quinn

Office of Communications
Video Teleconference and Radio Center
Room 1614 South Building
U.S. Department of Agriculture
Washington, DC 20250-1300
202-720-6072

Commerce Department

Robert B. Amdur

Director of Communications Services
Office of Public Affairs
U.S. Department of Commerce
Washington, DC 20230
202-219-3605

Defense Department

Paul Lewis

Defense Audiovisual Policy
OASD (PA) American Forces
Information Service
Defense Audiovisual Policy Office
Suite 326, 601 N. Fairfax St.
Alexandria, VA 22314-2007

703-274-4872

Education Department

Greg Grason

U.S. Department of Education
Room 2222, FOB #10
600 Independence Ave., SW
Washington, DC 20202
202-401-2559

Energy Department

F. Chester Gray

Public Information Office, PA-5
U.S. Department of Energy
1000 Independence Ave., SW
Washington, DC 20585
202-586-4670

Health and Human Services

Milo Mouch

U.S. Department of Health and Human Services
200 Independence Ave., SW
Washington, DC 20201
202-690-6076

Housing and Urban Development

John Jones

HUD Training Academy
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 2180
Washington, DC 20410
202-708-2009

Interior Department

Stephen Brooks

Office of the Secretary
U.S. Department of the Interior
1849 C St., NW
Washington, DC 20240
202-208-6416

Justice Department

Joe Kierlabor

U.S. Department of Justice
1309 of Main Justice
10th St. and Constitution Ave., NW
Washington, DC 20530
202-616-3883

Labor Department

Tom Accardy

Division of AV Communication Services

Video Production Contracts From the Government

U.S. Department of Labor
Room N-6311
200 Constitution Ave., NW
Washington, DC 20210
202-219-7820

State Department

Jane Dorset
S/S/EX Room 7512
U.S. Department of State
2201 C St., NW
Washington, DC 20520
202-647-9537

Transportation Department

William Mosley
Public Affairs
Office of the Secretary
U.S. Department of Transportation
400 7th St., SW, Suite 10413
Washington, DC 20590
202-366-5582

Treasury Department

Robert Harper
Office of Real and Personal Property
U.S. Department of the Treasury
1500 Pennsylvania Ave., NW, Room 6140
Washington, DC 20220
202-622-0500

Veterans Affairs

Kevin Walls
Media Services 032B3
Department of Veterans Affairs
810 Vermont Ave., NW
Washington, DC 20420
202-273-7508

Independent Federal Agencies

Corporation for National Service

Mike Berning
Office of Public Affairs
Corporation for National Service
1200 New York Ave., NW
Washington, DC 20525
202-606-5000

Agency for International Development

Donna Wolf

USAID/LPA, Room 488D
Agency for International Development
Washington, DC 20523
202-647-3499

Environmental Protection Agency

Ed McRay

Office of the Comptroller (PM-225)
Budget Division
U.S. Environmental Protection Agency
401 M St., SW
Washington, DC 20460
202-260-2070

Equal Employment Opportunity Commission

Susan Taylor

Library Management Branch
Equal Employment Opportunity Commission
1801 L St., NW
Washington, DC 20507
202-663-4630

Federal Emergency Management Agency

Bruce Marshall

Support Systems Branch
Federal Emergency Management Agency
16825 South Seton Ave.
Emmitsburg, MD 21727
301-447-1260

General Services Administration

J. Peter Glaws

Office of AV Services
General Services Administration
18th and F Sts., NW
Room B33
Washington, DC 20405
202-208-1421

National Credit Union Administration

James L. Baylen

Administrative Office
National Credit Union Administration
1775 Duke St.
Alexandria, VA 22314
703-518-6410

National Aeronautics and Space Administration

Joseph Benton

Office of Public Affairs
National Aeronautics and Space Administration

Video Production Contracts From the Government

300 E St., SW, Code PS
Washington, DC 20546
202-358-1743

National Endowment for the Humanities

Barry Maynes
National Endowment for the Humanities
1100 Pennsylvania Ave., NW
Room 201
Washington, DC 20506
202-606-8233

National Science Foundation

Susan Bartlett
Office of Legislative and Public Affairs
National Science Foundation
4201 Wilson Blvd.
Arlington, VA 22230
703-306-1070

Overseas Private Investment Corporation

Peter Ballinger
Overseas Private Investment Corporation
1100 New York Ave., NW
Washington, DC 20527
202-336-8400

Pension Benefit Guaranty Corporation

Richard Petta
Communications and Public Affairs
Pension Benefit Guaranty Corporation
1200 K St., NW
Washington, DC 20005-4026
202-326-4040

Selective Service System

Larry Waltman
Public Affairs Office
National Headquarters
Selective Service System
1515 Wilson Blvd.
Arlington, VA 22209
703-235-2053

Small Business Administration

D.J. Caulfield
Publications and Graphic Design Services
Office of Public Communications
U.S. Small Business Administration
409 Third St., SW
Washington, DC 20416
202-205-6740

Tennessee Valley Authority

Alan Carmichael

Communications

Tennessee Valley Authority

400 W. Summit Hill Dr.

Knoxville, TN 37902

615-632-8018

U.S. Information Agency

Martha Methee

Television and Film Service

U.S. Information Agency

Patrick Henry Building

Room 5122, 601 D St., NW

Washington, DC 20547

202-501-7758

How Freelance Writers and Editors Can Get Government Contracts

Writers don't have to be starving artists these days — the Federal government hires freelancers to do all kinds of work, such as script writing, technical writing, editing, translations, and much more. Believe it or not, your creative talent can find an outlet (and a paycheck!) within the halls of several Federal agencies. Consider this:

- * If you're a consumer writer, the Food and Drug Administration might be interested in using your skills to write an article on food safety for \$1,200.
- * If you're an editor, the U.S. Department of Agriculture might want to use you at a rate of \$1,225 per week.
- * Technical writers can land \$25,000 contracts that NASA awards each year.

While many agencies have writers on staff, sometimes the work load is just too much and they'll look outside for freelancers to handle the overflow. Not all hire freelance writers, so we've done the leg work for you and found out which agencies do. Don't forget to also check the general section on freelancing, as well as checking out state contracts.

To be considered for any kind of contract work with the government, you'll need to submit a standard capabilities statement with each agency with which you would like to work. This statement should be submitted on a standard form 129 (*SF-129*), which is available free from any of the contracting offices listed below.

Once they've received your *SF-129*, an agency will put you on the bidders mailing list so that when writing opportunities come up, you'll be notified. You'll then be asked to submit a closed bid for the project, with the lowest bid getting the work. Keep in mind, though, that on larger contracts of \$25,000 and up, the government usually pays only on completion of the project, which could be six months or a year, depending on the size. So if you're going to bid for a project, be sure you can survive that long before you get paid.

Here are some success stories of individuals and small businesses that have received writing contracts worth more than \$25,000:

International Computer and Telecommunications of Lanham, MD, received \$1.99 million to provide NASA headquarters with technical writing support services.

Gottlieb Associates of Washington, DC, received \$55,310 to edit a science magazine for the National Science Foundation.

Stone and Webster Engineering Corp. of Engelwood, CO, received \$192,839 to revise and update a book for the Department of Energy.

Graph Tech, Inc., of Arlington, VA, received \$57,418 to provide editorial services to the Federal Emergency Management Administration.

Bruce Valley of Alexandria, VA, received \$38,289 to write speeches for the Chairman of the Federal Deposit Insurance Corp.

The Blue Pencil Group, Inc., of Reston, VA, received \$27,900 to edit a scientific journal

for the National Science Foundation.

Not all freelance writers get work through this kind of formal, bidded contract. Most writing and editing jobs are smaller, valued under \$25,000, and are given out on a less formal basis — the procurement office might contact only three writers they know of and ask for bids, with the lowest getting the job.

Even smaller jobs in the range of, say, \$2,500 or under are often awarded to writers that the Small Purchases Agent for an agency might have in his/her Rolodex, especially those writers who can do work on an as needed, last minute basis. So make sure that the Small Purchases Agent in each agency knows your name and has your resume on file — it's usually the people who are freshest in the agent's mind that gets these small, though often lucrative assignments.

Here are some examples of these smaller contracts:

Briere Associates of Arlington VA received \$2,000 to edit an investigation report for the International Trade Commission.

Richard Bellman received \$511 to write a paper on fair housing for the Department of Housing and Urban Development.

Peter Petrakis of Annapolis, MD, received \$2,500 to write a scientific report for the Public Health Service.

Paragon Solutions received \$23,011 to develop a users manual for the Department of Housing and Urban Development.

Rowena Itchon of Washington, DC, received \$2,000 for editing services from the Securities and Exchange Commission.

Barbara Snyder of Falls Church, VA, received \$625 to write a paper on drug abuse for the Department of Health and Human Services.

Don Hill of Virginia received \$2,500 to produce a series of training conference reports for the Office of Personnel Management.

In fact, when first starting out in government contracting, it's a good idea to complete a few of these smaller contracts before you try to land any of the larger ones valued over \$25,000. Showing a government agency that you have successfully completed smaller contracting work for them will make them more likely to award you larger jobs when you submit bids on them. Just as it is in the private sector, if all other things are equal, contracts often go to those companies with whose work the agency is most familiar.

Writers Contacts

* Agriculture Department

Sedelta Verble
Office of Communications
Room 412A, Administration Building
U.S. Department of Agriculture

Government Contracts for Writers and Editors

14th and Independence Aves., SW

Washington, DC 20250

202-720-2798

The U.S. Department of Agriculture's (USDA) Office of Public Affairs hires the services of writers, script writers, and editors to work on small projects such as videos from time to time. If you're interested in being considered for this work, you'll need to send in a *SF-129* capabilities statement for you or your company. Once on file, the USDA will contact you if they think you're right for the job.

*** Drug Enforcement Administration**

Office of Procurement

Attn: Burdette Burton

Drug Enforcement Administration

Washington, DC 20537

202-307-7777

At times, the Drug Enforcement Administration (DEA) requires the services of technical writers and script writers to work on projects that can't be completed by in-house staff. These contracts are usually valued under \$25,000. If you're interested in being considered for this work, you'll need to submit an *SF-129* that outlines your capabilities and experience. When writing projects come up, you'll then be notified and requested to submit bids on the contract.

*** Energy Department**

Headquarters

Office of Procurement Operations

U.S. Department of Energy

1615 M St., NW

Washington, DC 20036

202-634-4552

In limited cases, the U.S. Department of Energy (DoE) seeks the services of freelance editors and technical writers. To be considered for this work and be placed on the bidders list, you'll need to submit an *SF-129* to this office.

*** Environmental Protection Agency**

U.S. Environmental Protection Agency

Mail Code 1704

401 M St., SW

Washington, DC 20460

202-260-4359

This office at the Environmental Protection Agency (EPA) puts out the *EPA Journal*, a magazine specializing in environmental and regulatory issues. Occasionally, the *Journal* uses the services of freelancers to write articles of varying length for a negotiated fee. If you're interested in being considered for this work, you'll need to submit a capabilities statement and some relevant clips of your work.

*** Federal Emergency Management Administration**

Federal Emergency Management Administration

Acquisitions Branch

500 C St., SW

Washington, DC 20472

202-646-4257

The Federal Emergency Management Administration (FEMA) puts out many educational and training materials relating to disaster management, and at times they hire freelance writers and editors to work on these materials. To be considered for this work and be placed on the bidders

list, you'll need to submit an *SF-129* outlining your capabilities. These contracts are generally valued over \$2,500.

*** Fish and Wildlife Service**

Anne Tracy
Office of Public Affairs
Fish and Wildlife Service
1849 C St., NW, Room 3240
Washington, DC 20240 202-208-6286

The Public Affairs Office at the Fish and Wildlife Service (FWS) at times needs to hire freelance writers and editors to work on projects concerning issues such as wildlife and wetlands preservation. To be considered for this work, you'll need to submit a resume, a capabilities statement that outlines your experience, and some clips. If they're interested in using you, you'll be contacted when a relevant project arises.

Stephanie Smith
U.S. Fish and Wildlife Service
Office of Training and Education
Mail Stop 304
4401 N. Fairfax Dr.
Arlington, VA 22203 703-358-1781

This office at the Fish and Wildlife Service (FWS) produces environmental education and training materials that at times require the services of freelance editors and writers. To be considered for this work, you'll need to submit a resume, a capabilities statement that outlines your experience, and some clips. If they're interested in using you, you'll be contacted when a relevant project arises.

*** Food and Drug Administration**

Judith Willis
FDA Consumer
5600 Fishers Lane
Rockville, MD 20857 301-443-3220

The Food and Drug Administration (FDA) puts out a magazine called the *FDA Consumer*, which specializes in food and drug issues. This magazine often uses freelance writers to research and write articles which the FDA is interested in having completed. The articles usually run between 2,000 and 2,500 words, and the writers receive between \$850 and \$1,200 per article, depending on experience and subject matter. If you're interested in being considered for this work, you'll need to submit your resume, along with relevant clips, to this office. If they're interested in using your services, you'll be notified when an appropriate project arises.

*** Forest Service**

U.S. Forest Service
U.S. Department of Agriculture
P.O. Box 96090
Room 707 RP-E
Washington, DC 20090-6090 703-235-8165

On occasion, the Forest Service hires freelance editors, proofreaders, and technical writers to do contract work. This work often specializes in the earth sciences and may involve technical engineering reports. If you'd like to be notified when these contract opportunities arise, you'll

need to submit an *SF-129* that outlines your capabilities and experience.

*** General Services Administration**

Faith Payne
General Services Administration
XSP, Room 6022
18th and F Sts., SW
Washington, DC 20405 202-501-1021

The General Services Administration (GSA) often uses the services of freelance editors and writers to work on the publications they produce, such as government booklets, training catalogs, and so on. To be considered for this work, submit a resume, cover letter, and clips outlining your capabilities. If they're interested, you'll be notified when projects arise.

*** Health and Human Services**

General Acquisitions
Public Health Service
U.S. Department of Health and Human Services
Parklawn Ave., Room 5-101
Rockville, MD 20857 301-443-6550

The U.S. Department of Health and Human Services (HHS) hires freelance editors and writers to work on health related reports and publications. To be considered for this work, you'll need to submit an *SF-129* that outlines your capabilities and experience to this office. Once on file, the office will notify you when any projects come up that they think match your talents.

*** Housing and Urban Development**

Office of Procurement and Contracts
U.S. Department of Housing and Urban Development
407 7th St., SW, Room 5272
Washington, DC 20410 202-708-1772

The U.S. Department of Housing and Urban Development (HUD) hires writers and editors to work on such projects as research papers and departmental publications. To be considered for this work, you'll need to submit an *SF-129* to this office so that you can be placed on the bidders mailing list, which will notify you when writing contracts arise. Also, you should keep in contact with HUD's small purchase office, which also awards similar contracts.

*** Interior Department**

Dinah Anderson
Office of Administrative Services
Branch of Acquisition Services
1849 C St., NW
Mail Stop 2626
Washington, DC 20240 202-208-3523

The Office of Administrative Services (OAS) division of the Interior Department contracts for the services of editors to support the production of departmental reports and publications. Interior also contracts for the services of translators (R608) and technical writers (T013). Commodity Codes appear in parentheses. To be placed on the bidders list and receive notification when editing contract opportunities arise, you'll need to submit a capabilities statement in the form of a *SF-129*.

*** International Trade Commission**

U.S. International Trade Commission
Procurement Division
500 E St., SW, Room 214
Washington, DC 20436

202-252-2732

Occasionally the International Trade Commission (ITC) uses the services of freelance writers and editors to work on investigation reports that they issue. If you're interested in being considered for these small projects, you'll need to submit an *SF-129* to this office. If they're interested in using your services, they'll contact you when any projects arise.

*** Justice Department**

Office of Justice Programs
633 Indiana Ave., NW
Room 542
Washington, DC 20531

202-307-0608

At times, the Office of Justice Programs (OJP) requires freelance editors and writers for project support. If you're interested in being considered for this work, you'll first need to submit a capabilities statement to this office. If they're interested in possibly using you, they may set up an interview to further discuss your capabilities. After that, you'll be notified when any relevant work comes up that they think best matches your abilities.

*** Labor Department**

Brenda Butler
Office of Procurement Services
U.S. Department of Labor
200 Constitution Ave., NW, Room S-5220
Washington, DC 20210

202-219-6445

The U.S. Department of Labor hires freelancers to work on different projects, such as script writers for video projects. If you're interested in being considered for this work, you'll first need to submit an *SF-129* capabilities statement to this office. If they're interested in possibly using you, they may set up an interview to further discuss your capabilities. After that, you'll be notified when any relevant work comes up that they think best matches your abilities.

*** National Aeronautics and Space Administration**

NASA Headquarters
Washington, DC 20546

202-358-2090

NASA headquarters in Washington, DC contracts for the services of both writers and editors. What follows are the different kinds of related services along with their respective Commodity Code numbers you'll need to know when applying to be placed on the bidders list to receive notice of upcoming contracting opportunities: translators (73890007), film script writers (78190003), and technical writing and editing (89990001).

Langley Research Center
NASA
Hampton, VA 23681

804-864-1000

Ames Research Center
NASA

Government Contracts for Writers and Editors

Moffett Field, CA 94035 415-604-5000

Lewis Research Center

NASA

Cleveland, OH 44135 216-433-4000

George C. Marshall Space Flight Center

Procurement Office/AP16

Marshall Space Flight Center, AL 35812 205-544-2121

This center contracts for script writing (89998221), technical writing (89998224), and creative writing (89998383).

Goddard Space Flight Center

NASA

Greenbelt Rd.

Greenbelt, MD 20771 301-286-6574

The above four NASA centers regularly contract for the services of technical writers. To be considered for this work, you'll need to first submit a *SF-129*, which is available from any of these offices. The Commodity Code for technical writing is 89990001.

*** National Park Service**

Dyra Monroe

National Park Service

Contract Operations Branch

P.O. Box 37127

Washington, DC 20013-7127 202-523-0092

The National Park Service hires freelance writers and editors for contract work when projects arise. If you're interested in being placed on their bidders list so that you can receive notice when new contracts need filling, you'll need to submit an *SF-129* capabilities statement with this office.

*** National Science Foundation**

National Science Foundation

Legislative and Public Affairs Office

4201 Wilson Blvd.

Arlington, VA 22230 703-306-1070

The National Science Foundation (NSF) hires freelance writers and editing services to work on various journals that they produce. To be put on the bidders list and receive notice of upcoming contract opportunities, you should submit an *SF-129* to this office.

*** National Technical Information Service**

Anita Tolliver

National Technical Information Service

U.S. Department of Commerce

5285 Port Royal Rd., Room 203

Springfield, VA 22161 703-487-4720

National Technical Information Service (NTIS), the largest publisher and distributor of government technical information, occasionally hires freelance editors and writers to work on their publications. To be considered for this contract work, you'll need to submit an *SF-129*

summarizing your capabilities and experience. When relevant contracts arise, you'll be notified to submit bids on the projects.

*** Office of Personnel Management**

U.S. Office of Personnel Management

1900 E St., NW, SB 427

Washington, DC 20415

202-606-2240

From time to time, the Office of Personnel Management (OPM) awards small writing contracts in the \$2,500 range to freelancers to work on such projects as putting together conference reports and executive summaries. If you're interested in this work, you'll need to send in a capabilities statement, such as a resume, for you or your company. This statement should also include your hourly rate for proofreading and editing. If they're interested in using your services, you'll be contacted when appropriate projects come up.

*** Postal Service**

Headquarters Purchasing

Barbara Sauls

Services Purchasing

U.S. Postal Service

475 L'Enfant Plaza West, SW

Washington, DC 20260-6237

202-268-4100

For writing contracts worth \$25,000 and over, you'll need to be placed on the Postal Service's list of suppliers. This office can send you the appropriate applications. When writing contracts arise, you'll be notified to submit competitive bids. The Postal Service awards contracts for both technical writing and technical manual production services, which includes editorial services such as proofreading, copy markup, and text writing. The Commodity Codes for these services are T013A and T013B. The code for Speech Writing is R416A, and for Language Translation it's R416.

*** Securities and Exchange Commission**

U.S. Securities and Exchange Commission

450 5th St., NW

Washington, DC 20549

The Securities and Exchange Commission (SEC) occasionally hires freelance writers to write speeches. The standard rate for speech writing is about \$2,000 per project. If you think you have the background to do this kind of work, submit a capabilities statement to the SEC. If they're interested in using your services, they'll contact you when an appropriate project comes up.

*** Smithsonian Institution**

Office of Contracting and Property Management

Smithsonian Institution

955 L'Enfant Plaza, SW, Suite P114

Washington, DC 20024

202-287-3331

The Smithsonian often hires freelancers to work on their publications. Keep in mind, though, that this work does not include work on the *Smithsonian Magazine*, which is a completely separate entity. This part of the Smithsonian provides administrative publication support, along with the many different books that they publish. To be considered for this work, you'll need to

Government Contracts for Writers and Editors

submit an *SF-129* outlining your capabilities and experience, and if they're interested in using you, you'll be notified when opportunities arise.

*** Transportation Department**

Office of the Secretary
U.S. Department of Transportation, (DOT)/OST
M-64, Room 9413
400 7th St., SW
Washington, DC 20590 202-366-4953

On occasion, the Department of Transportation (DoT) contracts for the services of writers and editors. To be notified when these opportunities arise, you'll need to submit an *SF-129* to this office.

*** Treasury Department**

Wesley Hawley
Procurement Services Division
Treasury Department
1500 Pennsylvania Ave., NW, Room 1438
Washington, DC 20220 202-622-1300

To be considered for any writing and editing contracts that might arise, you'll need to submit a capabilities statement to this office or an *SF-129*.

Office of Procurement
SBA-PCR
Ollie Snyder
1301 Constitution Ave., NW
ICC Building, Room 3379
Washington, DC 20229 202-927-7131

On occasion, FMS requires the services of freelance editors and writers, and to get on the bidders' list, you need to submit an *SF-129* that outlines your capabilities.

Michelle James
Internal Revenue Service
Room 700 Constellation Centre
6009 Oxon Hill Rd.
Oxon Hill, MD 20749
202-283-1350

U.S. Secret Service
Procurement Division
1310 L St., NW, Room 730
Washington, DC 20223
202-435-6940

Columbus Jude
Advocate Outreach Program
Office of Thrift Supervision
1700 G St., NW
Washington, DC 20552
202-906-6346

I Wanna Be a Freelancer

The above departments within the U.S. Department of the Treasury contract for the service of writers and editors. To bid on writing contracts valued over \$25,000, you'll need to complete and submit an *SF-129* application to be put on their solicitation mailing lists. These agencies also make smaller purchases of these services, and with your *SF-129* on file, they will contact you when any appropriate work comes up. Once on the mailing lists, you'll receive notice whenever these agencies are looking for bids on writing contracts.

*** U.S. Geological Survey**

U.S. Geological Survey
12201 Sunrise Valley Dr.
MS-508 National Center
Reston, VA 22092

703-648-5768

The U.S. Geological Survey (USGS) hires freelance writers and editors to work on educational pamphlets and projects concerning the earth sciences. If you're interested in being considered for this work, you'll need to submit a capabilities statement to this office, along with relevant clips. If they're interested in using your services, they'll contact you when relevant projects arise.

I Wanna Start My Own Business

Small Business Development Centers

Small Business Development Centers (SBDCs) could be the best deal the government has to offer to entrepreneurs and inventors, and a lot of people don't even know about them! Where else in the world can you have access to a \$150 an hour consultant for free? There are over 700 of these offices all over the country and they offer free (or very low cost) consulting services on most aspects of business including:

- how to write a business plan
- how to get financing
- how to protect your invention
- how to sell your idea
- how to license your product
- how to comply with the laws
- how to write a contract
- how to sell overseas
- how to get government contracts
- how to help you buy the right equipment

You don't even have to know how to spell ENTREPRENEUR to contact these offices. They cater to both the dreamer, who doesn't even know where to start, as well as to the experienced small business that is trying to grow to the next stage of development. In other words, the complete novice or the experienced professional can find help through these centers.

Why spend money on a consultant, a lawyer, an accountant, or one of those invention companies when you can get it all for free at your local SBDC?

Recently, I spoke with some entrepreneurs who used a California SBDC and each of them had nothing but praise for the services. A young man who dropped out of college to start an executive cleaning business said he received over \$8,000 worth of free legal advice from the center and said it was instrumental in getting his business off the ground. A woman who worked in a bank started her gourmet cookie business by using the SBDC to help her get the money and technical assistance needed to get her venture up and running. And a man who was a gymnast raved about how the SBDC helped him get his personal trainer business off the ground. All kinds of businesses being started, and all kinds of compliments for the SBDC's role in assisting these entrepreneurs, in whatever they are attempting. It sounds like a solid recommendation to me.

Can something that is free be so good? Of course it can. Because most of the people who work there are not volunteers, they are paid for by tax dollars. So it's really not free to us as a country, but it is free to you as an entrepreneur. And if you don't believe me that the SBDCs are so good, would you take the word of Professor James J. Chrisman from the University of Calgary in Calgary, Alberta, Canada? He was commissioned to do an independent study of SBDCs and found that 82% of the people who used their services found them beneficial. And the businesses who used SBDCs had average growth rates of up to 400% greater than all the other businesses in their area. Not bad. Compare this to the Fortune 500 companies who use the most expensive consulting firms in the country and only experience growth rates of 5% or less. So, who says you get what you pay for?

Small Business Development Centers

Small Business Development Centers

Alabama

Lead Center:

Office of State Director
Alabama Small Business Development Consortium
University of Alabama at Birmingham
1717 11th Ave. S., Suite 419
Birmingham, AL 35294-7645
205-934-7260
Fax: 205-934-7645

Auburn University
Small Business Development Center
108 College of Business
Auburn, AL 36849-5243
334-844-4220
Fax: 334-844-4268

University of Alabama at Birmingham
Small Business Development Center
1601 11th Ave. S.
Birmingham, AL 35294-2180
205-934-6760
Fax: 205-934-0538

Alabama Small Business Procurement System
University of Alabama at Birmingham
Small Business Development Center
1717 11th Ave. S., Suite 419
Birmingham, AL 35294-4410
205-934-7260
Fax: 205-934-7645

University of North Alabama
Small Business Development Center
P.O. Box 5248
Keller Hall, School of Business
Florence, AL 35632-0001
205-760-4629
Fax: 205-760-4813

North East Alabama Regional Small Business Development Center
Alabama A&M University and University of Alabama in Huntsville
225 Church St., NW
Huntsville, AL 35804-0168
205-535-2061
Fax: 205-535-2050

Jacksonville State University
Small Business Development Center

I Wanna Start My Own Business

114 Merrill Hall
Jacksonville, AL 36265
205-782-5271
Fax: 205-782-5179

Livingston University
Small Business Development Center
212 Wallace Hall
Livingston, AL 35470
205-652-9661, ext. 439
Fax: 205-652-9318

University of South Alabama
Small Business Development Center
8 College of Business
Mobile, AL 36688
334-460-6004
Fax: 334-460-6246

Alabama State University
Small Business Development Center
915 S. Jackson St.
Montgomery, AL 36195
334-229-4138
Fax: 334-269-1102

Troy State University
Small Business Development Center
102 Bibb Graves
Troy, AL 36082-0001
205-670-3771
Fax: 205-670-3636

Alabama International Trade Center
University of Alabama
250 Bidgood Hall
Tuscaloosa, AL 35487-0396
205-348-7621
Fax: 205-348-6974

University of Alabama
Small Business Development Center
250 Bidgood Hall
Tuscaloosa, AL 35487-0397
205-348-7011
Fax: 205-348-9644

Alaska

Lead Center:
Jan Fredericks

Small Business Development Centers

University of Alaska
Small Business Development Center
430 West 7th Ave., Suite 110
Anchorage, AK 99501
907-274-7232
Fax: 907-274-9524
Outside Anchorage: 800-478-7232

University of Alaska-Anchorage Small Business Development Center
430 West 7th Ave., Suite 110
Anchorage, AK 99501
907-274-7232
Fax: 907-274-9524
outside Anchorage: 800-478-7232.

University of Alaska-Fairbanks
Small Business Development Center
510 Fifth Ave., Suite 101
Fairbanks, AK 99701
907-456-1701
Fax: 907-456-1873
outside Fairbanks: 800-478-1701

Southeast Alaska Small Business Development Center
400 Willoughby St.
Suite 211
Juneau, AK 99801
907-463-3789
Fax: 907-463-3929

Matanuska-Susitna Borough
Small Business Development Center
1801 Parks Highway, #C-18
Wasilla, AK 99654
907-373-7232
Fax: 907-373-2560

Kenai Peninsula
Small Business Development Center
110 S. Willow St., Suite 106
Kenai, AK 99611-7744
907-283-3335
Fax: 907-283-3913

Arizona

Lead Center:
Arizona Small Business Development Center
9215 N. Black Canyon Highway
Phoenix, AZ 85021
602-943-9818

I Wanna Start My Own Business

Fax: 602-943-3716

Coconino County Community College
Small Business Development Center
3000 N. 4th St., Suite 25
Flagstaff, AZ 86004
520-526-5072
Fax: 520-526-8693
1-800-350-7122

Northland Pioneer College
Small Business Development Center
P.O. Box 610
Holbrook, AZ 86025
520-537-2976
Fax: 520-524-2227

Mojave Community College
Small Business Development Center
1971 Jagerson Ave.
Kingman, AZ 86401
520-757-0894
Fax: 520-787-0836

Rio Salado Community College
Small Business Development Center
301 West Roosevelt, Suite B
Phoenix, AZ 85003
602-238-9603
Fax: 602-340-1627

Gateway Community College
Small Business Development Center
108 N. 40th St.
Phoenix, AZ 85034
602-392-5223
Fax: 602-392-5329

Yavapai College
Small Business Development Center
117 E. Gurley St., Suite 206
Prescott, AZ 86301
602-778-3088
Fax: 602-778-3109

Cochise College
Small Business Development Center
901 N. Colombo, Room 411
Sierra Vista, AZ 85635
602-459-9778
Fax: 602-459-9737
1-800-966-7943, ext. 778

Small Business Development Centers

Eastern Arizona College
Small Business Development Center
622 College Ave.
Thatcher, AZ 85552-0769
602-428-8590
Fax: 602-428-8462

Pima Community College
Small Business Development Center
4903 E. Broadway, Suite 101
Tucson, AZ 85709-1260
602-748-4906
Fax: 602-748-4585

Arizona Western College
Small Business Development Center
281 W. 24th St.
#152 Century Plaza
Yuma, AZ 85364
520-341-1650
Fax: 520-726-2636

Arkansas

Lead Center:

Arkansas Small Business Development Center
University of Arkansas at Little Rock
Little Rock Technology Center Building
100 S. Main, Suite 401
Little Rock, AR 72201
501-324-9043
Fax: 501-324-9049

Henderson State University
Small Business Development Center
P.O. Box 7624
Arkadelphia, AR 71923
501-230-5224
Fax: 501-230-5236

University of Arkansas at Fayetteville
Small Business Development Center
College of Business - BA 117
Fayetteville, AR 72701
501-575-5148
Fax: 501-575-4013

Arkansas State University
Small Business Development Center
P.O. Box 1403

I Wanna Start My Own Business

Jonesboro, AR 72467
501-932-3957
Fax:-501-932-0135

Genesis Technology Incubator--Small Business Development Center (SBDC)
University of Arkansas Engineering Research Center
Fayetteville, AR 72701-1201
501-575-7446
Fax: 501-575-7446

W. Arkansas Regional Office--SBDC
1109 S. 16th St.
P.O. Box 2067
Fort Smith, AR 72901
501-785-1376
Fax: 501-785-1964

NW Arkansas Regional Office--SBDC
818 Highway 62-65-412 N.
P.O. Box 190
Harrison, AR 72601
501-741-8009
Fax: 501-741-1905

W. Central Arkansas Regional Office--SBDC
835 Central Ave., Box 402-D
Hot Springs, AR 71901
501-624-5448
Fax: 501-624-6632

NE Arkansas Regional Office--SBDC
100 S. Main, Suite 401
Little Rock, AR 72201
501-324-9043
Fax: 501-324-9079

SW Arkansas Regional Office--SBDC
600 Bessie, P.O. Box 767
Magnolia, AR 71753
501-234-4030
Fax: 501-234-0135

SE Arkansas Regional Office--SBDC
Enterprise Center III
400 Main, Suite 117
Pine Bluff, AR 71601
501-536-0654
Fax: 501-536-7713

Arkansas State University--SBDC
Drawer 1650
State University, AR 72467

Small Business Development Centers

501-972-3517
Fax: 501-972-3868

Stuttgart Regional Office--SBDC
301 S. Grand, Suite 101
P.O. Box 289
Stuttgart, AR 72160
501-673-8707
Fax: 501-673-8707

California

Lead Center:

California Small Business Development Center
California Department of Commerce
Office of Small Business
801 K St., Suite 1700
Sacramento, CA 95814
916-322-3502
Fax: 916-322-5084

Central Coast Small Business Assistance Ctr.
6500 Soquel Dr.
Aptos, CA 95003
408-479-6136
Fax: 408-479-6166

Sierra College
Small Business Development Center
560 Wall St., Suite J
Auburn, CA 95603
916-885-5488
Fax: 916-823-4142

Weill Institute
Small Business Development Center
1330 22nd St., Suite B
Bakersfield, CA 93301
805-322-5881
Fax: 805-322-5663

Butte College
Tri-County Small Business Development Center
260 Cohasset Ave., Suite A
Chico, CA 95926
916-895-9017
Fax: 916-895-9099

Southwestern College
Small Business Development Center and International Trade Center
900 Otay Lakes Rd., Bldg. 1600

I Wanna Start My Own Business

Chula Vista, CA 91910
619-482-6393
Fax: 619-482-6402

Satellite Operation
Small Business Development Center
Hilltop Professional Ctr.
Suite 205, Box 4550
Clearlake, CA 95422-4550
707-996-3440
Fax: 707-995-3605

North Coast Small Business Development Center
207 Price Mall
Crescent City, CA 95531
707-464-2168
Fax: 707-445-9652

North Coast Satellite Center
529 E. St.
Eureka, CA 95501
707-465-6008
Fax: 707-445-9652

Central California Small Business Development Center
1999 Tuolumne St., Suite 650
Fresno, CA 93721
209-275-1223
Fax: 209-275-1499

Gavilan College
Small Business Development Center
7436 Monterey St.
Gilroy, CA 95020
408-847-0373
Fax: 408-847-0393

Accelerate Technology Small Business Development Center
Graduate School of Management
Room 230, University of California
Irvine, CA 92717-3125
714-509-2990
Fax: 714-509-2997

Greater San Diego Chamber of Commerce
Small Business Development Center
4275 Executive Square, Suite 920
La Jolla, CA 92037
619-453-9388
Fax: 619-450-1997

Export Small Business Development Center of Southern California

Small Business Development Centers

110 E. 9th, Suite 669
Los Angeles, CA 90079
213-892-1111
Fax: 213-892-8232

Satellite Operation
Small Business Development Center
1632 N. St.
Merced, CA 95340
209-385-7312
Fax: 209-383-4959

Valley Sierra Small Business Development Center
1012 11th St., Suite 300
Modesto, CA 95354
209-521-6177
Fax: 209-521-9373

Napa Valley College
Small Business Development Center
1556 First St., Suite 103
Napa, CA 94559
707-253-3210
Fax: 707-253-3068

East Bay Small Business Development Center
519 17th St., Suite 210
Oakland, CA 94612
510-893-4114
Fax: 510-893-5532

Satellite Operation
Small Business Development Center
300 Esplanade Dr., Suite 1010
Oxnard, CA 93030
805-981-4633
Fax: 805-988-1862

Eastern Los Angeles County Small Business Development Center
363 Main St., Suite 101
Pomona, CA 91766
909-629-2247
Fax: 909-629-8310

Inland Empire Small Business Development Center
2002 Iowa Ave., Suite 110
Riverside, CA 92507
909-781-2345
Fax: 909-781-2345

Greater Sacramento Small Business Development Center
1410 Ethan Way

I Wanna Start My Own Business

Sacramento, CA 95815
916-563-3210
Fax: 916-563-3264

Silicon Valley - San Mateo County
Small Business Development Center
111 N. Market St., #150
San Jose, CA 95113
408-298-7694
Fax: 408-971-0680

San Mateo County Satellite Center
Bayshore Corporate Center
1730 S. Amphlett Blvd., Suite 208
San Mateo, CA 94402
415-358-0271
Fax: 415-358-9450

Rancho Santiago Small Business Development Center
901 East Santa Ana Blvd., Suite 101
Santa Ana, CA 92701
714-647-1172
Fax: 714-835-9008

Redwood Empire
Small Business Development Center
520 Mendocino Ave., Suite 210
Santa Rosa, CA 95401
707-524-1770
Fax: 707-524-1772

San Joaquin Delta College
Small Business Development Center
814 N. Hunter
Stockton, CA 95202
209-474-5089
Fax: 209-474-5605

Solano County Small Business Development Center
320 Campus Lane
Suisun, CA 94585
707-864-3382
Fax: 707-864-3386

Southwest Los Angeles County Small Business Development Center
21221 Western Ave., Suite 110
Torrance, CA 90501
310-782-6466
Fax: 310-782-8607

Northern Los Angeles Small Business Development Center
14540 Victory Blvd., Suite #206

Small Business Development Centers

Van Nuys, CA 91411
818-373-7092
Fax: 818-373-7740

Satellite Operation
Central California Small Business Development Center
430 W. Caldwell, Suite D
Visalia, CA 93277
209-625-3051/3052
Fax: 209-625-3053

Colorado

Lead Center:

Colorado Small Business Development Ctr.
Office of Economic Development
1625 Broadway, Suite 1710
Denver, CO 80202
303-892-3809
Fax: 303-892-3848

Adams State College
Small Business Development Center
Alamosa, CO 81102
719-589-7372
Fax: 719-589-7522

Canon City (Satellite)
402 Valley Rd.
Canon City, CO 81212
719-275-5335
Fax: 719-275-4400

Pikes Peak Community College/
Colorado Springs Chamber of Commerce
Small Business Development Center
P.O. Drawer B
Colorado Springs, CO 80901-3002
303-471-4836
Fax: 303-635-1571

Colorado Northwestern Community College
Small Business Development Center
50 College Dr.
Craig, CO 81625
970-824-7078
Fax: 970-824-3527

Delta Montrose Vocational School
Small Business Development Center
1765 U.S. Highway 50

I Wanna Start My Own Business

Delta, CO 81416
970-874-8772
Fax: 970-874-8796

Community College of Denver/
Denver Chamber of Commerce
Small Business Development Center
1445 Market St.
Denver, CO 80202
303-620-8076
Fax: 303-534-3200

Fort Lewis College
Small Business Development Center
Miller Student Center, Room 108
Durango, CO 81301
970-247-9634
Fax: 970-247-7620

Morgan Community College
Small Business Development Center
300 Main St.
Fort Morgan, CO 80701
970-867-3351
Fax: 970-867-3352

Mesa State College
Small Business Development Center
304 W. Main St.
Grand Junction, CO 81505-1606
970-243-5242
Fax: 970-241-0771

Aims Community College/Greeley and Weld Chamber of Commerce
Small Business Development Center
902 7th Ave.
Greeley, CO 80631
970-352-3661
Fax: 970-352-3572

Red Rocks Community College
Small Business Development Center
777 S. Wadsworth Blvd.
Lakewood CO 80226
303-987-0710
Fax: 303-987-1331

Lamar Community College
Small Business Development Center
2400 S. Main
Lamar, CO 81052
719-336-8141

Small Business Development Centers

Fax: 719-336-2448

Arapaho Community College/
South Metro Chamber of Commerce
Small Business Development Center
7901 S. Park Plaza, Suite 110
Littleton, CO 80120
303-795-5855
Fax: 303-795-7520

Pueblo Community College
Small Business Development Center
900 West Orman Ave.
Pueblo, CO 81004
719-549-3224
Fax: 719-546-2413

Stratton (Satellite)
P.O. Box 28
Stratton, CO 80836
719-348-5596
Fax: 719-348-5887

Trinidad State Junior College
Small Business Development Center
136 W. Main St.
Trinidad, CO 81082
719-846-5645
Fax: 719-846-4550

Front Range Community College
Small Business Development Center
3645 West 112th Ave.
Westminster, CO 80030
303-460-1032
Fax: 303-469-7143

Connecticut

Lead Center:

Connecticut Small Business Development Center
University of Connecticut
School of Business Administration
2 Bourn Place, U-94
Storrs, CT 06269
806-486-4135
Fax: 806-486-1576

Business Regional B.C.
Small Business Development Center

I Wanna Start My Own Business

10 Middle St., 14th Floor
Bridgeport, CT 06604-4229
203-330-4813
Fax: 203-366-0105

Quinebaug Valley Community College
Small Business Development Center
742 Upper Maple St.
Danielson, CT 06239-1440
203-774-1133
Fax: 203-774-7768

University of Connecticut/MBA
Small Business Development Center
1800 Asylum Ave.
West Hartford, CT 06117
860-241-4986
Fax: 860-241-4907

University of Connecticut
Small Business Development Center
Administration Building, Room 300
1084 Shennecossett Rd.
Groton, CT 06340-6097
860-449-1188
Fax: 860-445-3415

Middlesex County Chamber of Commerce
Small Business Development Center
393 Main St.
Middletown, CT 06457
860-344-2158
Fax: 860-346-1043

Greater New Haven Chamber of Commerce
Small Business Development Center
195 Church St.
New Haven, CT 06510-2009
203-782-4390 ext. 190
Fax: 203-787-6730

Southwestern Area Commerce and Industry Association (SACIA)
Small Business Development Center
One Landmark Square
Stamford, CT 06901
203-359-3220 ext. 302
Fax: 203-967-8294

Greater Waterbury Chamber of Commerce
Small Business Development Center
101 Main St.

Small Business Development Centers

Waterbury, CT 06706-1042
203-757-8937
Fax: 203-756-9077

Eastern Connecticut State University
Small Business Development Center
83 Windham St.
Willmantic, CT 06226-2295
960-456-5349
Fax: 960-456-5670

Delaware

Lead Center:

Delaware Small Business Development Center
University of Delaware
Purnell Hall, Suite 005
Newark, DE 19716
302-831-1555
Fax: 302-831-1423

Sussex County Department of Economic Development
PO Box 610
Georgetown, DE 19947
302-856-1555
Fax: 302-856-5779

Delaware State University
1200 N. Dupont Highway
Dover, DE 19801
302-678-1555
Fax: 302-739-2333

Small Business Resource & Information Center
1318 N. Market St.
Wilmington, DE 19801
302-571-1555

District of Columbia

Lead Center:

District of Columbia Small Business Development Center
Howard University
6th and Fairmont St., NW, Room 128
Washington, DC 20059
202-806-1550
Fax: 202-806-1777

I Wanna Start My Own Business

Small Business Clinic
720 20th St., NW
Washington, DC 20052
202-994-7463
Fax: 202-994-4946

Office of Latino Affairs
2000 14th St. NW, 2nd Floor
Washington, DC 20009
202-396-1200

George Washington University
3101 MLK Jr. Ave. SE, 3rd Floor
Washington, DC 20010
202-561-4975 ext. 3006

Marshall Heights Community Development Org.
3917 Minnesota Ave. NE
Washington, DC 20019
202-396-1200

Ward Five Community Development Corp.--SBDC
901 Newton St. NE, Suite 103
Washington, DC 20017
202-396-4106
Fax: 202-396-4106

Florida

Lead Center:
Florida Small Business Development Center Network
University of West Florida
Downtown Center
19 W. Garden St., Suite 300
Pensacola, FL 32501
904-444-2060
Fax: 904-444-2070

Seminole Community College
Small Business Development Center
Seminole Chamber of Commerce
P.O. Box 150784
AltaMonte Springs FL 32715-0784
407-834-4404

Florida Atlantic University
Small Business Development Center
Building T-9
P.O. Box 3091
Boca Raton, FL 33431
407-362-5620
Fax: 407-362-5623

Small Business Development Centers

Brevard Community College
Small Business Development Center
1519 Clearlake Rd.
Cocoa, FL 32922
407-951-1060, ext. 2045

Small Business Development Center
46 SW 1st Ave.
Dania, FL 33304
305-987-0100

Small Business Development Center
Florida Atlantic University
Commercial Campus
1515 West Commercial Blvd., Room 11
Fort Lauderdale, FL 33309
954-771-6520
Fax: 954-776-6645

Indian River Community College
Small Business Development Center
3209 Virginia Ave., Room 114
Fort Pierce, FL 34981-5599
407-462-4796
Fax: 407-462-4796

University of South Florida
Small Business Development Center
Sabal Hall, Rooms 219 and 220
8099 College Parkway SW
Fort Myers, FL 33919
941-489-9200
Fax: 941-489-9051

University of West Florida
Fort Walton Beach Center
Small Business Development Center
1170 Martin Luther King, Jr. Blvd.
Fort Walton Beach, FL 32547
904-863-6543
Fax: 904-863-6564

Small Business Development Center
505 NW 2nd Ave., Suite D
P.O. Box 2518
Gainesville, FL 32601
352-377-5621
Fax: 352-372-4132

University of North Florida
Small Business Development Center

I Wanna Start My Own Business

College of Business
4567 St. John's Bluff Rd., S.
Jacksonville, FL 32216
904-646-2476
Fax: 904-646-2594

Gulf Coast Community College
Small Business Development Center
2500 Minnesota Ave.
Lynn Haven, FL 32444
904-271-1108
Fax: 904-271-1109

Florida International University
Small Business Development Center
Trailer MO1, Tamiami Campus
Miami, FL 33199
305-348-2272

Small Business Development Center
600 N. Broadway, Suite 300
Bartow, FL 33830
941-534-4370
Fax: 941-533-1247

Daytona Beach Community College--SBDC
1200 W. International Speedway Blvd.
Daytona Beach, FL 32114
904-947-3141
Fax: 904-254-4465

Minority Business Development Center
5950 W. Oakland Park Blvd., Suite 307
Fort Lauderdale, FL 33313
954-485-5333
Fax: 954-485-2514

Florida Gulf Coast University
The Midway Ctr.
17595 Tamiami Tr., Suite 200
Fort Myers, FL 33908
941-590-1053

Miami Dade Community College--SBDC
6300 NW 7th Ave.
Miami, FL 33150
305-237-1906
Fax: 305-237-1908

Seminole Community College--SBDC
100 Weldon Blvd., Bldg. R
Sanford, FL 32707

Small Business Development Centers

407-328-4755 ext. 3341
Fax: 407-330-4489

Small Business Development Center
110 East Silver Springs Blvd.
P.O. Box 1210
Ocala, FL 32670
352-629-8051

University of Central Florida
Small Business Development Center
P.O. Box 161530
Orlando, FL 32816-1530
407-823-5554
Fax: 407-823-3073

University of West Florida
Small Business Development Center
Building 8, 11000 University Parkway
Pensacola, FL 32514
904-474-2908
Fax: 904-474-2126

Florida A & M University
Small Business Development Center
1157 Tennessee St.
Tallahassee, FL 32308
904-599-3407
Fax: 904-561-2395

University of South Florida
Small Business Development Center
College of Business Administration
4202 Minnesota Ave., BSN 3403
Tampa, FL 32444
813-974-4274

Small Business Development Center
Prospect Place, Suite 123
3111 S. Dixie Highway
West Palm Beach, FL 33405
407-837-5311

Georgia

Lead Center:

Georgia Small Business Development Center
University of Georgia
Chicopee Complex
1180 East Broad St.
Athens, GA 30602

I Wanna Start My Own Business

706-542-6762
Fax: 706-542-6776

Small Business Development Center
Southwest Georgia District
Business and Technology Center
230 S. Jackson St., 3rd Floor, Suite 333
Albany, GA 31701-2885
912-430-4303
Fax: 912-430-3933

Small Business Development Center
University of Georgia
Chicopee Complex
1180 East Broad St.
Athens, GA 30602-5412
706-542-7436
Fax: 706-542-6823

Morris Brown College
Small Business Development Center
643 Martin Luther King Jr. Dr., NW
Atlanta, GA 30314
404-220-0205
Fax: 404-688-5985

Georgia State University
Small Business Development Center
Box 874, University Plaza
Atlanta, GA 30303-3083
706-651-3550
Fax: 706-651-1035

Small Business Development Center
1061 Katherine St.
Augusta, GA 30904-6105
706-737-1790
Fax: 706-731-7937

Small Business Development Center
1107 Fountain Lake Dr.
Brunswick, GA 31525-3039
912-264-7343
Fax: 912-262-3095

Small Business Development Center
928 45th St. North Bldg., Room 523
Columbus, GA 31904-6572
706-649-7433
Fax: 706-649-1928

DeKalb Chamber of Commerce

Small Business Development Centers

Small Business Development Center
750 Commerce Dr.
Decatur, GA 30030-2622
404-378-8000
Fax: 404-378-3397

Small Business Development Center
500 Jesse Jewel Parkway, Suite 304
Gainesville, GA 30501
706-531-5681
Fax: 706-531-5684

Small Business Development Center
P.O. Box 13212
401 Cherry St., Suite 701
Macon, GA 31208-3212
912-751-6592
Fax: 912-751-6607

Kennesaw State College
Small Business Development Center
1000 Chastian Rd.
Kennesaw, GA 30144-5591
770-423-6450
Fax: 770-423-6564

Clayton State College
Small Business Development Center
P.O. Box 285
Morrow, GA 30260
404-961-3440
Fax: 404-961-3428

Floyd College
Small Business Development Center
P.O. Box 1664
Rome, GA 30162-1864
404-295-6326
Fax: 404-295-6732

Small Business Development Center
450 Mall Blvd., Suite H
Savannah, GA 31406-4824
912-356-2755
Fax: 912-353-3033

Small Business Development Center
3255 S. Main St.
Statesboro, GA 30460
912-681-5194
Fax: 912-681-0648

Small Business Development Center
Valdosta Area Office
Baytree West Professional Offices
Suite 9, Baytree Rd.
Valdosta, GA 31602-2782
912-245-3738
Fax: 912-245-3741

Middle Georgia Technical Institute
Small Business Development Center
151 Osigian Blvd.
Warner Robins, GA 31088
912-953-9356
Fax: 912-953-9376

Hawaii

Lead Center:

Hawaii Small Business Development Center
University of Hawaii at Hilo
200 W. Kawili St.
Hilo, HI 96720-4091
808-933-3515
Fax: 808-933-3683

Small Business Development Center - Kauai
Kauai Community College
3-1901 Kaumualii Highway
Lihue, HI 96766-9591
808-246-1748
Fax: 808-245-5102

Small Business Development Center - Maui
Maui Research and Technology Center
590 Lipoa Parkway
Kihei, HI 96753
808-875-2402

Small Business Development Center - Oahu
Business Action Center
130 N. Merchant St., Suite 1030
Honolulu, HI 96813
808-522-8131
Fax: 808-522-8135

Idaho

Lead Center:

Idaho Small Business Development Center
Boise State University

Small Business Development Centers

College of Business
1910 University Dr.
Boise, ID 83725
208-385-1640
Fax: 208-385-3877

Idaho State University
Small Business Development Center
2300 N. Yellowstone
Idaho Falls, ID 83401
208-523-1087
Fax: 208-523-1049

Lewis-Clark State College
Small Business Development Center
500 8th Ave.
Lewiston, ID 83501
208-799-2465
Fax: 208-799-2831

Boise Satellite Office
Small Business Development Center
Boise State University
305 E. Park St., Suite 405
McCall, ID 83638
208-634-2883

Idaho State University
Small Business Development Center
1651 Alvin Ricken Dr.
Pocatello, ID 83201
208-232-4921
Fax: 208-233-0268

North Idaho College
Small Business Development Center
525 W. Clearwater Loop
Post Falls, ID 83854
208-769-3296
Fax: 208-769-3223

College of Southern Idaho
Small Business Development Center
Region IV
315 Falls Ave.
Twin Falls, ID 83303
208-733-9554, ext. 2477
Fax: 208-733-9316

Illinois

Lead Center:

Illinois Small Business Development Center Network
Dept. of Commerce and Community Affairs
620 East Adams St., 3rd Floor
Springfield, IL 62701
217-524-5856
Fax: 217-785-6328

Waubonsee Community College/
Aurora Campus
Small Business Development Center
5 East Galena Blvd.
Aurora, IL 60506
708-892-3334, ext. 139
Fax: 708-892-3374

Southern Illinois University/Carbondale
Small Business Development Center
Carbondale, IL 62901-6702
618-536-2424
Fax: 618-453-5040

Kaskaskia College (Satellite)
Small Business Development Center
2710 College Rd.
Centralia, IL 62801
618-532-2049
Fax: 618-532-4983

Back of the Yards Neighborhood Council (Sub-Center)
Small Business Development Center
1751 West 47th St.
Chicago, IL 60609
312-523-4419
Fax: 312-254-3525

Greater North Pulaski Economic Development Corp.
Small Business Development Center
4054 West North Ave.
Chicago, IL 60639
312-384-2262
Fax: 312-384-3850

Women's Business Development Center
Small Business Development Center
8 S. Michigan, Suite 400
Chicago, IL 60603
312-853-3477
Fax: 312-853-0145

Olive-Harvey College
Small Business Development Center

Small Business Development Centers

10001 S. Woodlawn Dr.
Chicago, IL 60628
312-468-8700
Fax: 312-468-8086

Industrial Council of NW Chicago
Small Business Development Center
2023 West Carroll
Chicago, IL 60612
312-421-3941
Fax: 312-421-1871

Latin American Chamber of Commerce
Small Business Development Center
539 N. Kedzie, Suite 11
Chicago, IL 60647
312-252-5211
Fax: 312-252-7065

Eighteenth Street Development Corp.
Small Business Development Center
1839 S. Carpenter
Chicago, IL 60608
312-733-2287
Fax: 312-733-7315

Loop Small Business Development Center
DCCA, State of Illinois Ctr
100 West Randolph, Suite 3-400
Chicago, IL 60601
312-814-6111
Fax: 312-814-2807

McHenry County College
Small Business Development Center
8900 U.S. Highway 14
Crystal Lake, IL 60012-2761
815-455-6098
Fax: 815-455-9319

Danville Area Community College
Small Business Development Center
28 West North St.
Danville, IL 61832
217-442-7232
Fax: 217-442-6228

Small Business Development Center
985 W. Pershing Rd., Suite F-4
305 East Locust
Decatur, IL 62526
217-875-8284

I Wanna Start My Own Business

Fax: 217-875-8289

Sauk Valley College
Small Business Development Center
173 Illinois Route #2
Dixon, IL 61021-9110
815-288-5511
Fax: 815-288-5958

Southern Illinois University/Edwardsville
Small Business Development Center
Campus Box 1107
Edwardsville, IL 62026
618-692-2929
Fax: 618-692-2647

Elgin Community College
Small Business Development Center
1700 Spartan Dr.
Elgin, IL 60123
847-888-7675
Fax: 847-888-7995

Evanston Business and Technology Center
Small Business Development Center
1840 Oak Ave.
Evanston, IL 60201
847-866-1817
Fax: 847-866-1808

College of DuPage
Small Business Development Center
22nd and Lambert Rd.
Glen Ellyn, IL 60137
708-942-2600
Fax: 708-942-3789

College of Lake County
Small Business Development Center
19351 West Washington St.
Grayslake, IL 60030
708-223-3633
Fax: 708-223-9371

Southeastern Illinois College (Satellite)
303 S. Commercial
Harrisburg, IL 62946-2125
618-252-5001
Fax: 618-252-0210

Rend Lake College
Small Business Development Center

Small Business Development Centers

Route #1
Ina, IL 62846
618-437-5321, ext. 335
Fax: 618-437-5677

Joliet Junior College
Small Business Development Center
Renaissance Center
Room 319, 214 N. Ottawa St.
Joliet, IL 60431
815-727-6544, ext. 1313
Fax: 815-722-1895

Kankakee Community College
Small Business Development Center
101 S. Schuyler Ave.
Kankakee, IL 60901
815-933-0376
Fax: 815-933-0380

Western Illinois University
Small Business Development Center
114 Seal Hall
Macomb, IL 61455
309-298-2211
Fax: 309-298-2520

Black Hawk College
Small Business Development Center
301 42nd Ave
East Moline, IL 61244
309-755-2200 ext. 211
Fax: 309-755-9847

Maple City Business and Technology (Satellite)
Small Business Development Center
620 S. Main St.
Monmouth, IL 61462
309-734-4664
Fax: 309-734-8579

Illinois Valley Community College
Small Business Development Center
Building 11, Route 1
Oglesby, IL 61348
815-223-1740
Fax: 815-224-3033

Illinois Eastern Community College
Small Business Development Center
401 East Main St.
Olney, IL 62450

I Wanna Start My Own Business

618-395-3011
Fax: 618-395-1922

Moraine Valley College
Small Business Development Center
10900 S. 88th Ave.
Palos Hills, IL 60465
708-974-5468
Fax: 708-974-0078

Bradley University
Small Business Development Center
141 N. Jobst Hall, 1st Floor
Peoria, IL 61625
309-677-2992
Fax: 309-677-3386

Rock Valley College
Small Business Development Center
1220 Rock St.
Rockford, IL 61102
815-968-4087
Fax: 815-968-4157

Lincoln Land Community College
Small Business Development Center
200 West Washington
Springfield, IL 62701
217-789-1017
Fax: 217-789-0958

East St. Louis
DCCA, State Office Building
10 Collinsville
East St. Louis, IL 62201
618-583-2272
Fax: 618-588-2274

Shawnee College (Satellite)
Small Business Development Center
Shawnee College Rd.
Ullin, IL 62992
618-634-9618
Fax: 618-634-9028

Governor's State University
Small Business Development Center
University Park, IL 60466
708-534-4929
Fax: 708-534-8457

Small Business Development Centers

Indiana

Lead Center:

Indiana Small Business Development Center
Economic Development Council
One N. Capitol, Suite 420
Indianapolis, IN 46204
317-264-6871
Fax: 317-264-3102

Greater Bloomington Chamber of Commerce
Small Business Development Center
116 W. 6th St.
Bloomington, IN 47404
812-339-8937
Fax: 812-336-0651

Columbus Enterprise Development Center, Inc.
Small Business Development Center
4920 N. Warren Dr.
Columbus, IN 47203
812-372-6480
Fax: 812-372-0228

Evansville Chamber of Commerce
Small Business Development Center
100 NW Second St., Suite 200
Evansville, IN 47708
812-425-7232

Northeast Indiana Business Assistance Corporation
Small Business Development Center
1830 Wayne Terrace
Fort Wayne, IN 46803
219-426-0040
Fax: 219-424-0024

Hoosier Valley Economic Opportunity Corporation
Small Business Development Center
1613 E. 8th St.
Jeffersonville, IN 47130
812-288-6451
Fax: 812-284-8314

Indiana University
Small Business Development Center
342 Senate Ave.
Indianapolis, IN 46204
317-261-3030
Fax: 317-261-3053

Kokomo-Howard County Chamber of Commerce

I Wanna Start My Own Business

Small Business Development Center
106 N. Washington
Kokomo, IN 46901
317-457-5301
Fax: 317-452-4564

Greater Lafayette Progress, Inc.
Small Business Development Center
122 N. Third
Lafayette, IN 47901
317-742-2394
Fax: 317-742-6276

Madison Area Chamber of Commerce
Small Business Development Center
301 East Main St.
Madison, IN 47250
812-265-3127
Fax: 812-265-2923

Muncie-Delaware County Chamber
Small Business Development Center
401 S. High St.
Muncie, IN 47308
317-284-8144
Fax: 317-741-5489

Northwest Indiana Forum, Inc.
Small Business Development Center
6100 Southport Rd.
Portage, IN 46368
219-762-1696
Fax: 219-942-5806

Richmond Area Chamber of Commerce
Small Business Development Center
33 S. 7th St.
Richmond, IN 47374
317-962-2887
Fax: 317-966-0882

South Bend Chamber of Commerce
Small Business Development Center
300 N. Michigan St.
South Bend, IN 46601
219-282-4350
Fax: 219-282-4344

Indiana State University
Small Business Development Center
School of Business
Terre Haute, IN 47809

Small Business Development Centers

812-237-7676
Fax: 812-237-7675

Bates Office of Economic Development
132 S. Main
Batesville, IN 47006
812-933-6110

Bedford Chamber of Commerce--SBDC
1116 W. 16th St.
Bedford, IN 47421
812-275-4493

Clay County Chamber of Commerce--SBDC
Twelve N. Walnut St.
Brazil, IN 47834
812-448-8457

Clinton Chamber of Commerce--SBDC
292 N. Ninth St.
Clinton, IN 47842
812-832-3844

Chamber of Commerce--SBDC
112 N. Main St.
Columbia City, IN 46725
219-248-8131

Connersville SBDC
504 Central
Connersville, IN 47331
317-825-8328

Harrison County Development Center
The Harrison Center
405 N. Capitol, Suite 308
Corydon, IN 47112
812-738-8811

Montgomery County Chamber of Commerce--SBDC
211 S. Washington St.
Crawfordsville, IN 47933
317-654-5507

Chamber of Commerce--SBDC
125 E. Monroe St.
Decatur, IN 46733
319-724-2604

City of Delphi Community Development--SBDC
20 S. Union
Delphi, IN 46923

I Wanna Start My Own Business

317-564-6692

Elkhart Chamber of Commerce--SBDC
421 S. Second St.
Elkhart, IN 46515
219-522-5453

Elwood Chamber of Commerce--SBDC
108 S. Anderson St.
Elwood, IN 46063
317-552-0180

Clinton County Chamber of Commerce--SBDC
207 S. Main St.
Frankfort, IN 46041
317-654-5507

Northlake Small Business Development Center
Firth Avenue Mall
487 Broadway, Suite 201
Gary, IN 46402
219-882-2000

Greencastle Partnership Ctr.--SBDC
Two S. Jackson St.
Greencastle, IN 46135
317-653-4517

Greensburg Area Chamber of Commerce--SBDC
125 W. Main St.
Greensburg, IN 47240
812-663-2832

Hammond Development Corp.--SBDC
649 Conkey St.
Hammond, IN 46324
219-853-6399

Blackford County Economic Development--SBDC
P.O. Box 43
Hartford, IN 47348
317-348-4944

Indiana Region 15 Planning Commission--SBDC
511 Fourth St.
Huntingburg, IN 47542
812-683-5699
812-683-4647

Kendallville Chamber of Commerce
Small Business Development Center
228 S. Main St.

Small Business Development Centers

Kendallville, IN 46755
219-347-1554

LaPorte Small Business Development Center
414 Lincolnway
LaPorte, IN 46350
219-326-7232

Dearborn County Chamber of Commerce
Small Business Development Center
213 Eads Parkway
Lawrenceburg, IN 47025
812-537-0814
Fax: 812-537-0845

Union County Chamber of Commerce
Small Business Development Center
102 N. Main St., #6
Liberty, IN 47353-1039
317-458-5976

First Citizens Band SBDC
515 N. Franklin Square
Michigan City, IN 46360
319-874-9245

Mitchell Chamber of Commerce
Small Business Development Center
First National Bank
Main St.
Mitchell, IN 47446
812-849-4441

White County Chamber of Commerce--SBDC
P.O. Box 1031
Monticello, IN 47960
219-583-6557

Mt. Vernon Chamber of Commerce--SBDC
405 E. Fourth St.
Mt. Vernon, IN 47602
812-838-3639

East Central Indiana Regional SBDC
401 S. High St.
Muncie, IN 47308
317-284-8144
Fax: 317-741-5489

Brown County Chamber of Commerce--SBDC
P.O. Box 164
Nashville, IN 47448

I Wanna Start My Own Business

812-988-6647

Floyd County Private Industry Council Workforce Development Center
Small Business Development Center
3303 Plaza Dr., Suite 2
New Albany, IN 47150
812-945-2643

Jennings County Chamber of Commerce--SBDC
P.O. Box 340
North Vernon, IN 47265
812-346-2339

Private Industry Council Workforce, Orange County
326 B. N. Gospel
Paoli, IN 47464
812-723-4206

Peru Area Chamber of Commerce
Small Business Development Center
Two N. Broadway, Suite 202
Peru, IN 46970
317-472-1923

Jay County Development Corp.--SBDC
121 W. Main St., Suite A
Portland, IN 47371
219-726-9311

Park County Economic Development--SBDC
P.O. Box 296
Rockville, IN 47872
317-569-0226

Rushville Chamber of Commerce--SBDC
P.O. Box 156
Rushville, IN 47173
317-932-2222

Seymour Chamber of Commerce--SBDC
P.O. Box 43
Seymour, IN 47274
812-522-3681

Sullivan Chamber of Commerce--SBDC
Ten S. Court St.
Sullivan, IN 47882
812-268-4836

Tell City Chamber of Commerce--SBDC
Regional Federal Bldg.
645 Main St.

Small Business Development Centers

Tell City, IN 47586
812-547-2385
Fax: 812-547-8378

Tipton County Economic Development Corp.
SBDC
136 East Jefferson
Tipton, IN 46072
317-675-7300

Porter County SBDC
911 Wall St.
Valparaiso, IN 46383
219-477-5256

Vevay/Switzerland County Foundation--SBDC
P.O. Box 193
Vevay, IN 47043
812-427-2533

Vincennes University--SBDC
P.O. Box 887
Vincennes, IN 47591
812-885-5749

Wabash Area Chamber of Commerce--SBDC
67 S. Wabash
Wabash, IN 46922
219-563-1168

Washington, Davies County SBDC
One Train Depot St.
Washington, IN 47501
812-254-5262
Fax: 812-254-2550

Purdue University SBDC
Business & Industrial Development Center
1220 Potter Dr.
West Lafayette, IN 47906
317-494-5858

Randolph County Economic Dev. Foundation--SBDC
111 S. Main St.
Winchester, IN 47394
317-584-3266

Iowa

Lead Center:
Iowa Small Business Development Center

I Wanna Start My Own Business

Iowa State University
College of Business Administration
Chamblynn Building
137 Lynn Ave.
Ames, IA 50010
515-292-6351
Fax: 515-292-0020

ISU Small Business Development Center
ISU Audubon Branch
Circle West Incubator
P.O. Box 204
Audubon, IA 50025
712-563-2623
Fax: 712-563-2301

University of Northern Iowa
Small Business Development Center
Suite 5, Business Building
Cedar Falls, IA 50614-0120
319-273-2696
Fax: 319-273-6830

Iowa Western Community College
Small Business Development Center
2700 College Rd., Box 4C
Council Bluffs, IA 51502
712-325-3260
Fax: 712-325-3408

Southwestern Community College
Small Business Development Center
1501 West Townline
Creston, IA 50801
515-782-4161
Fax: 515-782-4164

Eastern Iowa Community College District
Small Business Development Center
304 West Second St.
Davenport, IA 52801
319-322-4499
Fax: 319-322-8241

Drake University
Small Business Development Center
Drake Business Center
2401 University
Des Moines, IA 50311-4505
515-271-2655
Fax: 515-271-4540

Small Business Development Centers

Dubuque Area Chamber of Commerce
Northeast Iowa Small Business Development Center
770 Town Clock Plaza
Dubuque, IA 52001
319-588-3350
Fax: 319-557-1591

University of Iowa
Oakdale Campus
Small Business Development Center
108 Pappajohn Business Adm. Bldg.
Suite S-160
Iowa City, IA 52242-1000
319-335-3742
Fax: 319-335-2445

Kirkwood Community College
Small Business Development Center
2901 Tenth Ave.
Marion, IA 52302
319-377-8256
Fax: 319-377-5667

North Iowa Area Community College
Small Business Development Center
500 College Dr.
Mason City, IA 50401
515-421-4342
Fax: 515-423-0931

Indian Hills Community College
Small Business Development Center
525 Grandview Ave.
Ottumwa, IA 52501
515-683-5127
Fax: 515-683-5263

Western Iowa Tech Community College
Small Business Development Center
4647 Stone Ave., Bldg. B, Box 265
Sioux City, IA 51102-0265
712-274-6418
Fax: 712-274-6429

Iowa Lakes Community College
Small Business Development Center
Gateway Center
Highway 71 N.
Spencer, IA 51301
712-262-4213
Fax: 712-262-4047

Southeastern Community College
Small Business Development Center
Drawer F
West Burlington, IA 52655
319-752-2731, ext. 103
Fax: 319-752-3407

Kansas

Lead Center:

Kansas Small Business Development Center
Wichita State University
1845 Fairmount
Wichita, KS 67260-0148
316-689-3193
Fax: 316-689-3647

Butler County Community College
Small Business Development Center
600 Walnut
Augusta, KS 67010
316-775-1124

Neosho County Community College
Small Business Development Center
1000 S Allen
Chanute, KS 66720
316-431-2820, ext 219
Fax: 316-431-0082

Coffeyville Community College
Small Business Development Center
11th and Willow Sts.
Coffeyville, KS 67337-5064
316-252-7007
Fax: 316-252-7098

Colby Community College
Small Business Development Center
1255 S. Range
Colby, KS 67701
913-462-3984, ext. 239
Fax: 913-462-8315

Cloud County Community College
Small Business Development Center
2221 Campus Dr.
P.O. Box 1002
Concordia, KS 66901
913-243-1435

Small Business Development Centers

Fax: 913-243-1459

Dodge City Community College
Small Business Development Center
2501 N. 14th Ave.
Dodge City, KS 67801
316-227-9247, ext. 247
Fax: 316-227-9200

Emporia State University
Small Business Development Center
207 Cremer Hall
Emporia, KS 66801
316-342-7162
Fax: 316-341-5418

Fort Scott Community College
Small Business Development Center
2108 S Horton
Fort Scott, KS 66701
316-223-2700
Fax: 316-223-6530

Garden City Community College
Small Business Development Center
801 Campus Dr.
Garden City, KS 67846
316-276-9632
Fax: 316-276-9630

Fort Hays State University
Small Business Development Center
1301 Pine St.
Hays, KS 67601
913-628-5340
Fax: 913-628-1471

Hutchinson Community College
Small Business Development Center
815 N. Walnut, #225
Hutchinson, KS 67501
316-665-4950
Fax: 316-665-8354

Independence Community College
Small Business Development Center
College Ave. and Brookside, Box 708
Independence, KS 67301
316-331-4100
Fax: 316-331-5344

Allen County Community College

T.B.D.

Small Business Development Center
1801 N. Cottonwood
Iola, KS 66749
316-365-5116
Fax: 316-365-3284

Seward County Community College
Small Business Development Center
1801 N. Kansas
Liberal, KS 67905
316-624-1951, ext. 150
Fax: 316-624-0637

Kansas State University
Small Business Development Center
2323 Anderson Ave., Suite 100
Manhattan, KS 66502-2947
913-532-5529
Fax: 913-532-5827

Ottawa University
Small Business Development Center
College Ave., Box 70
Ottawa, KS 66067
913-242-5200, ext. 5457
Fax: 913-242-7429

Johnson County Community College
Small Business Development Center
CEC Building, Room 223
Overland Park, KS 66210-1299
913-469-3878
Fax: 913-469-4415

Labette Community College
Small Business Development Center
200 S. 14th
Parsons, KS 67357
316-421-6700
Fax: 316-421-0921

Pittsburg State University
Small Business Development Center
Shirk Hall
Pittsburg, KS 66762
316-235-4920
Fax: 316-232-6440

Pratt Community College
Small Business Development Center
Highway 61

Small Business Development Centers

Pratt, KS 67124
316-672-5641
Fax: 316-672-5288

KSU-Salina College of Technology
Small Business Development Center
2409 Scanlan Ave.
Salina, KS 67401
913-826-2622,
Fax: 913-826-2936

Washburn University
Small Business Development Center
101 Henderson Learning Center
Topeka, KS 66621
913-231-1010, ext. 1305
Fax: 913-231-1063

Kentucky

Lead Center:

Kentucky Small Business Development Ctr.
University of Kentucky
Center for Business Development
College of Business and Economics
225 Business and Economics Building
Lexington, KY 40506-0034
606-257-7668
Fax: 606-258-1907

Ashland Small Business Development Center
Boyd-Greenup County Chamber of Commerce Building
P.O. Box 830
207 15th St.
Ashland, KY 41105-0830
606-329-8011
Fax: 606-325-4607

Western Kentucky University
Bowling Green Small Business Development Center
245 Grise Hall
Bowling Green, KY 42101
502-745-2901
Fax: 502-745-2902

Southeast Community College
Small Business Development Center
Room 113, Chrisman Hall
Cumberland, KY 40823
606-589-4514
Fax: 606-589-4941

I Wanna Start My Own Business

Elizabethtown Small Business Development Center
238 West Dixie Ave.
Elizabethtown, KY 42701
502-765-6737
Fax: 502-769-5095

Northern Kentucky University
North Kentucky Small Business Development Center
BEP Center, Room 468
Highland Heights, KY 41099-0506
606-572-6524
Fax: 606-572-5566

Hopkinsville Small Business Development Center
300 Hammond Dr.
Hopkinsville, KY 42240
502-886-8666
Fax: 502-886-3211

University of Kentucky
Small Business Development Center
College of Business and Economics
c/o Downtown Public Library
140 Main St.
Lexington, KY 40507
606-257-7666
Fax: 606-257-1751

Bellarmino College
Small Business Development Center
School of Business
2001 Newburg Rd.
Louisville, KY 40205-0671
502-452-8282
Fax: 502-452-8288

University of Louisville
Small Business Development Center
Center for Entrepreneurship and Technology
Room 122, Burhans Hall
Louisville, KY 40292
502-588-7854
Fax: 502-588-8573

Morehead State University
Small Business Development Center
207 Downing Hall
Morehead, KY 40351
606-783-2895
Fax: 606-783-5023

Murray State University

Small Business Development Centers

West Kentucky Small Business Development Center
College of Business and Public Affairs
Murray, KY 42071
502-762-2856
Fax: 502-762-3049

Owensboro Small Business Development Center
3860 U.S. Highway 60 West
Owensboro, KY 42301
502-926-8085
Fax: 502-684-0714

Pikeville Small Business Development Center
222 Hatcher Court
Pikeville, KY 41501
606-432-5848
Fax: 606-432-8924

Eastern Kentucky University
Small Business Development Center
107 West Mt. Vernon St.
Somerset, KY 42501
606-678-5520
Fax: 606-678-8349

Louisiana

Lead Center:

Louisiana Small Business Development Center
Northeast Louisiana University
Adm. 2-57
Monroe, LA 71209
318-342-5506
Fax: 318-342-5510

Small Business Development Center
934 3rd St., Suite 510
Alexandria, LA 71301
318-484-2123
Fax: 318-484-2126

Capital Small Business Development Center
1933 Wooddale Blvd. Suite E
Baton Rouge, LA 70806
504-922-0998
Fax: 504-922-0999

Southeastern Louisiana University
Small Business Development Center
Box 522, SLU Station
Hammond, LA 70402

504-549-3831
Fax: 504-549-2127

University of Southwestern Louisiana
Arcadiana Small Business Development Ctr.
Box 43732
Lafayette, LA 70504
318-262-5344
Fax: 318-262-5296

McNeese State University
Small Business Development Center
College of Business Administration
Lake Charles, LA 70609
318-475-5529
Fax: 318-475-5012

Northeast Louisiana University
College of Business Administration
Monroe, LA 71209
318-342-1215
Fax: 318-342-1209

Northwestern State University
Small Business Development Center
College of Business Administration
Natchitoches, LA 71497
318-357-5611
Fax: 318-357-6810

University of New Orleans
Small Business Development Center
LA International Trade
2 Canal St., Suite 2926
New Orleans, LA 70130
504-568-8222
Fax: 504-568-8228

Loyola University
Small Business Development Center
Box 134
New Orleans, LA 70118
504-865-3496
Fax: 504-865-3347

Southern University
Small Business Development Center
College of Business Administration
New Orleans, LA 70126
504-286-5308
Fax: 504-286-5131

Small Business Development Centers

University of New Orleans
Small Business Development Center
Lakefront Campus
College of Business Administration
New Orleans, LA 70148
504-539-9292
Fax: 504-539-9205

Louisiana Tech University
Small Business Development Center
Box 10318, Tech Station
Ruston, LA 71271-0046
318-257-3537
Fax: 318-257-4253

Louisiana State University at Shreveport
Small Business Development Center
College of Business Administration
1 University Place
Shreveport, LA 71115
318-797-5144
Fax: 318-797-5208

Nicholls State University
Small Business Development Center
P.O. Box 2015
Thibodaux, LA 70310
504-448-4242
Fax: 504-448-4922

Maine

Lead Center:

Maine Small Business Development Center
University of Southern Maine
96 Falmouth St., P.O. Box 9300
Portland, ME 04101
207-780-4420
Fax: 207-780-4810

Androscoggin Valley Council of Governments (AVCOG)
Small Business Development Center
125 Manley Rd.
Auburn, ME 04210
207-783-9186
Fax: 207-780-4810

Eastern Maine Development Corporation
Small Business Development Center
P.O. Box 2579
Bangor, ME 04402-2579

207-942-6389
Fax: 207-942-3548

Northern Maine Regional Planning Commission
Small Business Development Center
P.O. Box 779
2 Main St.
Caribou, ME 04736
207-498-8736
Fax: 207-493-3108

Southern Maine Regional Planning Commission
Small Business Development Center
Box Q
255 Main St.
Sanford, ME 04073
207-324-0316
Fax: 207-324-2958

Coastal Enterprises, Inc.
Small Business Development Center
Water St., Box 268
Wiscasset, ME 04578
207-882-4340
Fax: 207-882-4456

Maryland

Lead Center:
Small Business Development Center
1420 N. Charles St., Room 142
Baltimore, MD 21202
410-837-4141
Fax: 410-837-4151

Anne Arundel Office of Economic Development
Small Business Development Center
2660 Riva Rd., Suite 200
Annapolis, MD 21401
410-224-4205
Fax: 410-222-7415

Business Resource Center
Small Business Development Center
217 E. Redwood St., 10th Floor
Baltimore, MD 21202
410-333-6552
Fax: 410-333-4460

Harford County Economic Development Office
Small Business Development Center

Small Business Development Centers

220 S. Main St.
Bel Air, MD 21014
410-893-3837
Fax: 410-879-8043

Manufacturing and Technology
Small Business Development Center
Dingman Center for Entrepreneurship
College of Business and Management
University of Maryland
College Park, MD 20742-1815
301-405-2144
Fax: 301-314-9152

Howard County Economic Development Office
Small Business Development Center
6751 Gateway Dr., Suite 500
Columbia, MD 21043
410-313-6552
Fax: 410-313-6556

Western Region Small Business Development Center
3 Commerce Dr.
Cumberland, MD 21502
301-724-6716
Fax: 301-777-7504

Cecil Community College
Eastern Region SBDC
135 E. Main St.
Elkton, MD 21921
410-392-0597
Fax: 410-392-6225

Arundel Center N
Small Business Development Center
101 Crain Highway NW, Room 110B
Glen Burnie, MD 21601
410-766-1910
Fax: 410-766-1911

Suburban Washington Small Business Development Center
1400 McCormick Dr., Suite 282
Landover, MD 20785
301-883-6491
Fax: 301-883-6479

Eastern Shore Small Business Development Center SubCenter
Salisbury State University
Power Professional Bldg. Suite 400
Salisbury, MD 21801
410-546-4325

Fax: 410-548-5389

Baltimore County Chamber of Commerce
Small Business Development Center
102 W. Pennsylvania Ave., Suite 402
Towson, MD 21204
410-832-5866
Fax: 410-821-9901

Carroll County Economic Development
Small Business Development Center
125 N. Court St., Room 103
Westminster, MD 21157
410-857-8166
Fax: 410-848-0003

Massachusetts

Lead Center:

Massachusetts Small Business Development Center
University of Massachusetts
205 School of Management
Amherst, MA 01003
413-545-6301
Fax: 413-545-1273

University of Massachusetts at Amherst
Minority Business Assistance Center
250 Stuart St., 5th Floor
Boston, MA 02125-3393
617-287-7725
Fax: 617-287-7725

Boston College
Metropolitan Regional Small Business Development Center
96 College Rd. - Rahner House
Chestnut Hill, MA 02167
617-552-4091
Fax: 617-552-2730

Boston College
Capital Formation Service/East
Small Business Development Center
96 College Rd. - Rahner House
Chestnut Hill, MA 02167
617-552-4091
Fax: 617-552-2730

University of Massachusetts at Dartmouth
Southeastern Massachusetts Regional Small Business Development Center
200 Pocasset St.

Small Business Development Centers

P.O. Box 2785
Fall River, MA 02722
508-673-9783
Fax: 508-674-1929

Salem State College
North Shore Regional Small Business Development Center
197 Essex St.
Salem, MA 01970
508-741-6343
Fax: 508-741-6345

University of Massachusetts
Western Massachusetts Regional Small Business Development Center
101 State St., Suite #424
Springfield, MA 01103
413-737-6712
Fax: 413-737-2312

Clark University
Central Massachusetts Regional Small Business Development Center
950 Main St., Dana Commons
Worcester, MA 01610
508-793-7615
Fax: 508-793-8890

Michigan

Lead Center:

Michigan Small Business Development Center
2727 Second Ave.
Detroit, MI 48201
313-964-1798
Fax: 313-964-3648

Ottawa County Economic Development Office, Inc.
Small Business Development Center
6676 Lake Michigan Dr.
P.O. Box 539
Allendale, MI 49401-0539
616-892-4120
Fax: 616-895-6670

Merra Specialty Business Development Center
Small Business Development Center
2200 Commonwealth, Suite 230
Ann Arbor, MI 48106-1485
313-769-4110
Fax: 313-769-4064

Huron County Economic Development Corporation (Satellite)
Small Business Development Center

I Wanna Start My Own Business

Huron County Building, Room 303
Bad Axe, MI 48413
517-269-6431
Fax: 517-269-7221

Kellogg Community College
Small Business Development Center
34 W. Jackson, Suite A
Battle Creek, MI 49017
616-962-4076

Lake Michigan College
Small Business Development Center
Corporate and Community Services
2755 E. Napier
Benton Harbor, MI 49022
616-927-8179
Fax: 616-927-8103

Ferris State University
Small Business Development Center
330 Oak St., W115
Big Rapids, MI 49307
616-592-3553
Fax: 616-592-3539

Tuscola County Economic Development Corporation
Small Business Development Center
194 N. State, Suite 200
Caro, MI 48723
517-673-2849
Fax: 517-673-2517

NILAC-Marygrove College
Small Business Development Center
8425 West McNichols
Detroit, MI 48221
313-945-2159
Fax: 313-864-6670

Wayne State University
Small Business Development Center
School of Business Administration
2727 Second Ave.
Detroit, MI 48201
313-577-4850
Fax: 313-577-8933

1st Step, Inc.
Small Business Development Center
2415 14th Ave., S.
Escanaba, MI 49829

Small Business Development Centers

906-786-9234
Fax: 906-786-4442

Genesee Economic Area Revitalization, Inc. (Satellite)
Small Business Development Center
711 N. Saginaw St., Suite 123
Flint, MI 48503
810-239-5847
Fax: 810-239-5575

Grand Rapids Community College
Small Business Development Center
Applied Technology Center
151 Fountain NE
Grand Rapids, MI 49503
616-771-0571
Fax: 616-458-3768

Oceana Economic Development Corporation (Satellite)
Small Business Development Center
P.O. Box 168, 100 State St.
Hart, MI 49420-0168
616-873-7141
Fax: 616-873-5914

Michigan Technological University
Small Business Development Center
Bureau of Industrial Development
1400 Townsend Dr.
Houghton, MI 49931
906-487-2470
Fax: 906-487-2858

Kalamazoo College
Small Business Development Center
Stryker Center for Management Studies
1327 Academy St.
Kalamazoo, MI 49006-3200
616-337-7350
Fax: 616-337-7415

Lansing Community College
Small Business Development Center
P.O. Box 40010, 333 N. Washington Sq.
Lansing, MI 48901-7210
517-483-1921
Fax: 517-483-1675

Lapeer Development Corporation (Satellite)
449 McCormick Dr.
Lapeer, MI 48446
313-667-0080

I Wanna Start My Own Business

Fax: 313-667-3541

Macomb County Business Assistance Network
115 S. Groesbeck Hwy.
Mt. Clemens, MI 48043
810-469-5118
Fax: 810-469-6787

Central Michigan University
Small Business Development Center
256 Applied Business Studies Complex
Mt. Pleasant, MI 48859
517-774-3270
Fax: 517-774-7992

Muskegon Economic Growth Alliance
Small Business Development Center
230 Terrace Plaza
P.O. Box 1087
Muskegon, MI 49443-1087
616-722-3751
Fax: 616-728-7251

Sanilac County Economic Growth (Satellite)
175 East Aitken Rd.
Peck, MI 48466
313-648-4311
Fax: 313-648-4617

St. Claire County Community College
Small Business Development Center
800 Military St., Suite 320
Port Huron, MI 48060
810-982-9511
Fax: 810-982-9531

Saginaw Future, Inc.
Small Business Development Center
301 East Genesee, Third Floor
Saginaw, MI 48607
517-754-8222
Fax: 517-754-1715

West Shore Community College (Satellite)
Business and Industrial Development
3000 N. Stiles Rd., P.O. Box 277
Scottville, MI 49454-0277
616-845-6211
Fax: 616-845-0207

Montcalm Community College (Satellite)
2800 College Dr. SW

Small Business Development Centers

Sidney, MI 48885
517-328-2111
Fax: 517-328-2950

Sterling Heights Area Chamber of Commerce (Satellite)
12900 Hall Rd., Suite 110
Sterling Heights, MI 48313
810-731-5400
Fax: 810-731-3521

Northwestern Michigan College
Center for Business and Industry
1701 East Front St.
Traverse City, MI 49686
616-922-1720
Fax: 616-922-1722

Travers Bay Economic Development Corporation
Traverse City Small Business Development Center
202 E. Grandview Parkway
Traverse City, MI 49684
616-947-5075
Fax: 616-946-2565

Greater Northwest Regional CDC
2200 Dendrinis Dr., P.O. Box 506
Traverse City, MI 49685-0506
616-929-5000
Fax: 616-929-5012

Walsh/O.C.C. Business Enterprise Development Center
1301 W. Long Lanke, Suite 150
Troy, MI 48098
810-952-5800
Fax: 810-952-1875

Saginaw Valley State University (Satellite)
Business and Industrial Development Institute
7400 Bay Rd.
University Center, MI 48710
517-790-4388
Fax: 517-790-4983

Minnesota

Lead Center:

Minnesota Small Business Development Center
Department of Trade and Economic Development
500 Metro Square
121 7th Place E.
St. Paul, MN 55101-2146

I Wanna Start My Own Business

612-297-5770
Fax: 612-296-1290

Customized Training Center
Small Business Development Center
Bemidji Technical College
905 Grant Ave., SE
Bemidji, MN 56601
218-755-4286
Fax: 218-755-4289

Normandale Community College
Small Business Development Center
9700 France Ave. S.
Bloomington, MN 55431
612-832-6560
Fax: 612-832-6352

Brainerd Technical College
Small Business Development Center
300 Quince St.
Brainerd, MN 56401
218-828-5302
Fax: 218-828-5321

University of Minnesota at Duluth
Small Business Development Center
10 University Dr., 150 SBE
Duluth, MN 55812
218-726-8758
Fax: 218-726-6338

Itasca Development Corporation
Grand Rapids Small Business Development Center
19 NE Third St.
Grand Rapids, MN 55744
218-327-2241
Fax: 218-327-2242

Hibbing Community College
Small Business Development Center
1515 East 25th St.
Hibbing, MN 55746
218-262-6703
Fax: 218-262-6717

Small Business Development Center
Rainy River Community College
1501 Hwy 71
International Falls, MN 56649
218-285-2255
Fax: 218-285-2239

Small Business Development Centers

Mankato State University
Small Business Development Center
P.O. Box 3367
410 Jackson St.
Mankato, MN 56001
507-387-5643
Fax: 507-387-7105

Southwest State University
Small Business Development Center
ST #105
Marshall, MN 56258
507-537-7386
Fax: 507-537-6094

Minnesota Project Innovation
Small Business Development Center
Suite 100, 111 Third Ave. S.
Minneapolis, MN 55401
612-338-3280
Fax: 612-338-3483

Small Business Development Center
University of St. Thomas
1000 LaSalle Ave., Suite MPL100
Minneapolis, MN 55403
612-962-4500
Fax: 612-962-4410

Moorhead State University
Small Business Development Center
1104 7th Ave.S
MSU Box 303
Moorhead, MN 56563
218-226-2289
Fax: 218-236-2280

Small Business Development Center
Owatonna Incubator, Inc.
P.O. Box 505
560 Dunnell Dr., Suite #203
Owatonna, MN 55060
507-451-0517
Fax: 507-455-2788

Pine Technical College
Small Business Development Center
1100 4th St.
Pine City, MN 55063
612-629-7340
Fax: 612-629-7603

Small Business Development Center
Hennepin Technical College
1820 N. Xenium Lane
Plymouth, MN 55441
612-550-7218
Fax: 612-550-7272

Pottery Bus. & Tech. Ctr.
Small Business Development Center
2000 Pottery Place Dr., Suite 339
Red Wing, MN 55066
612-388-4079
Fax: 612-385-2251

Rochester Community College
Small Business Development Center
851 30th Ave., SE
Rochester, MN 55904
507-285-7536
Fax: 507-280-5502

Dakota County Technical Institute
Small Business Development Center
1300 145th St. East
Rosemount, MN 55068
612-423-8262
Fax: 612-322-5156

Small Business Development Center
SE Minnesota Development Corp.
111 W. Jessie St.
Rushford, MN 55971
507-864-7557
Fax: 507-864-2091

St. Cloud State University
Small Business Development Center
Business Resource Center
4191 2nd St. S
St. Cloud, MN 56301-3761
612-255-4842
Fax: 612-255-4957

Minnesota Technology Inc.
Small Business Development Center
Olcott Plaza
820 N. 9th St.
Virginia, MN 55792
218-741-4251
Fax: 218-741-4249

Small Business Development Centers

Wadena Technical College
Small Business Development Center
222 Second St., SE
Wadena, MN 56482
218-631-1502
Fax: 218-631-2396

North/East Metro Technical College
Small Business Development Center
3300 Century Ave. N, Suite 200D
White Bear Lake, MN 55110-1894
612-779-5764
Fax: 612-779-5802

Mississippi

Lead Center:

Mississippi Small Business Development Center
University of Mississippi
Old Chemistry Building, Suite 216
University, MS 38677
601-232-5001
Fax: 601-232-5650

Northeast Mississippi Community College
Small Business Development Center
Cunningham Blvd.
Holliday Hall, 2nd Floor
Booneville, MS 38829
601-728-7751
Fax: 601-728-1165

Delta State University
Small Business Development Center
P.O. Box 3235 DSU
Cleveland, MS 38733
601-846-4236
Fax: 601-846-4235

East Central Community College Small Business Development Center
P.O. Box 129
Decatur, MS 39327
601-635-2111
Fax: 601-635-2150

Jones Jr College Small Business Development Center
900 Court St.
Ellisville, MS 39437
601-477-4165
Fax: 601-477-4152

I Wanna Start My Own Business

Mississippi Gulf Coast Community College Small Business Development Center
Jackson County Campus
P.O. Box 100
Gautier, MS 39553
601-497-9595
Fax: 601-497-9604

Delta Community College
Small Business Development Center
P.O. Box 5607
Greenville, MS 38704-5607
601-378-8183
Fax: 601-378-5349

MS Contract Procurement Center
Small Business Development Center
3015 12th St.
P.O. Box 610
Gulfport, MS 39502-0610
601-864-2961
Fax: 601-864-2969

Pearl River Community College
Small Business Development Center
5448 U.S. Highway 49 S.
Hattiesburg, MS 39401
601-544-0030
Fax: 601-544-0032

Mississippi Valley State University Small Business Development Center
MS Valley State University
Itta Bena, MS 38941
601-254-3601
Fax: 601-254-6704

Jackson State University
Small Business Development Center
Suite A1, Jackson Enterprise Center
931 Highway 80 West
Jackson, MS 39204
601-968-2795
Fax: 601-968-2796

University of Southern Mississippi
Small Business Development Center
136 Beach Park Place
Long Beach, MS 39560
601-865-4578
Fax: 601-865-4581

Alcorn State University SBDC
P.O. Box 90

Small Business Development Centers

Lorman, MS 39095-9402
601-877-6684
Fax: 601-877-6266

Meridian Community College
Small Business Development Center
910 Highway 19 N.
Meridian, MS 39307
601-482-7445
Fax: 601-482-5803

Mississippi State University
Small Business Development Center
P.O. Drawer 5288
Mississippi State, MS 39762
601-325-8684
Fax: 601-325-4016

Copiah-Lincoln Community College
Small Business Development Center
823 Hwy. 61 N.
Natchez, MS 39120
601-445-5254
Fax: 601-445-5254

Hinds Community College
Small Business Development Center
International Trade Center
P.O. Box 1170
Raymond, MS 39154
601-857-3537
Fax: 601-857-3535

Holmes Community College Small Business Development Center
412 West Ridgeland Ave.
Ridgeland, MS 39159
601-853-0827
Fax: 601-853-0844

Northwest MS Comm. College Small Business Development Center
Desoto Center
8700 Northwest Dr.
Southaven, MS 38671
601-342-7648
Fax: 601-342-7648

Southwest MS Comm. College Small Business Development Center
College Dr.
Summit, MS 39666
601-276-3890
Fax: 601-276-3867

Itawamba Community College
Small Business Development Ctr
653 Eason Blvd.
Tupelo, MS 38801
601-680-8515
Fax: 601-842-6885

University of Mississippi
Small Business Development Center
Old Chemistry Building, Suite 216
University, MS 38677
601-234-2120
Fax: 601-232-5650

Missouri

Lead Center:

Missouri Small Business Development Center
University of Missouri
Suite 300, University Place
Columbia, MO 65211
573-882-0344
Fax: 573-884-4297

Camden County Extension Center
Small Business Development Center
113 Kansas
P.O. Box 1405
Camdenton, MO 65020
573-346-2644
Fax: 573-346-2694

Southwest Missouri State University
Small Business Development Center
222 N. Pacific
Cape Girardeau, MO 63701
573-290-5965
Fax: 573-290-5005

Small Business Development Center
Chillicothe City Hall
715 Washington St.
Chillicothe, MO 64601
816-646-6920
Fax: 816-646-6811

St. Louis County Extension Center
Small Business Development Center
121 S Meramac, Suite 501
Clayton, MO 63105
314-889-2911

Small Business Development Centers

Fax: 314-854-6147

Boone County Extension Center
Small Business Development Center
1012 N. Hwy UU
Columbia, MO 65203
573-445-9792
Fax: 573-445-9807

University of Missouri at Columbia
Small Business Development Center
1800 University Place
Columbia, MO 65211
573-882-3597
Fax: 573-884-4297

Hannibal Satellite Center
Small Business Development Center
Hannibal, MO 63401
816-385-6550
Fax: 816-385-6568

Jefferson County Extension Center
Small Business Development Center
Courthouse, #203
725 Maple St., P.O. Box 497
Hillsboro, MO 63050
573-789-5391
Fax: 573-789-5059

Jackson County Extension Center
Small Business Development Center
1507 S. Noland Rd.
Independence, MO 64055-1307
816-252-5051
Fax: 816-252-5575

Cape Girardeau County Extension Center
Small Business Development Center
P.O. Box 408
815 Highway 25S
Jackson, MO 63755
573-243-3581 ext. 283
Fax: 573-243-1606

Cole County Extension Center
Small Business Development Center
2436 Tanner Bridge Rd.
Jefferson City, MO 65101
573-634-2824
Fax: 573-634-5463

I Wanna Start My Own Business

Missouri Southern State College
Small Business Development Center
107 Mathews Hall, 3950 Newman Rd.
Joplin, MO 64801-1595
417-625-9313
Fax: 417-926-4588

Rockhurst College
Small Business Development Center
1100 Rockhurst Rd.
Kansas City, MO 64110-2599
816-926-4572
Fax: 816-926-4646

Three Rivers Community College
Small Business Development Center
Business Incubator Bldg.
3019 Fair St.
Poplar Bluff, MO 63901
314-686-3499
Fax: 314-686-5467

Washington County
102 N. Missouri
Potosi, MO 63664
573-438-2671

MO Enterprise Bus. Assistance Center
800 W 14th St., Suite 111
Rolla, MO 65401
573-364-8570
Fax: 573-341-6495

St. Louis County Extension Center
207 Marillac, UMSL
8001 Natural Bridge Rd.
St. Louis, MO 63121
314-553-5944

MO PAC--Eastern Region
975 Hornet Dr., Bldg. 279 Wing B
St. Louis, MO 63042
314-731-3533

Northeast Missouri State University
Small Business Development Center
207 East Patterson
Kirksville, MO 63501-4419
816-785-4307
Fax: 816-785-4181

Thomas Hill Enterprise Center

Small Business Development Centers

Small Business Development Center
P.O. Box 246
Macon, MO 63552
816-385-6550
Fax: 816-385-6568

Northwest Missouri State University
Small Business Development Center
127 S. Buchanan
Maryville, MO 64468
816-562-1701
Fax: 816-562-1900

Audrain County Extension Center
Small Business Development Center
101 N. Jefferson
4th Floor Courthouse
Mexico, MO 65265
573-581-3231
Fax: 573-581-3232

Randolph County Extension Center
Small Business Development Center
417 E. Urbandale
Moberly, MO 65270
816-263-3534
Fax: 816-263-1874

Small Business Development Center
Mineral Area College
P.O. Box 1000
Park Hills, MO 63601-1000
314-431-4593
Fax: 314-431-2144

Three Rivers Community College
Small Business Development Center
Business Incubator Building
3019 Fair St.
Poplar Bluff, MO 63901
314-686-3499
Fax: 314-686-5467

Washington County Extension Center
Small Business Development Center
102 N. Missouri
Potosi, MO 63664
314-438-2671
Fax: 314-438-2079

MO Enterprise Business Assistance Center
Small Business Development Center

I Wanna Start My Own Business

800 W. 14th St., Suite 111
Rolla, MO 65401
314-364-8570
Fax: 314-364-6323

Phelps County Extension Center
Small Business Development Center
Courthouse
200 N. Main
P.O. Box 725
Rolla, MO 65401
314-364-3147
Fax: 314-364-0436

Center for Technology Transfer and Economic Development
University of Missouri at Rolla
Room 104, Nagogami Terrace
Rolla, MO 65401-0249
314-341-4559
Fax: 314-341-6495

Pettis County Extension Center
Small Business Development Center
1012 A Thompson Blvd.
Sedalia, MO 65301
816-827-0591
Fax: 816-826-8599

Southwest Missouri State University
Small Business Development Center
Center for Business Research
901 S. National
Springfield, MO 65804-5685
417-836-5685
Fax: 417-836-6337

St. Louis County Extension Center
207 Marillac, UMSI
8001 Nttl. Bridge Rd
St. Louis, MO 63121
314-533-5944
Fax: 314-977-7241

St. Louis University
Small Business Development Center
3750 Lindell Blvd.
St. Louis, MO 63108
314-534-7232
Fax: 314-534-7023

St. Charles County Extension Center
Small Business Development Center

Small Business Development Centers

260 Brown Rd.
St. Peters, MO 63376
314-970-3000
Fax: 314-970-3000

Franklin County Extension Center
Small Business Development Center
414 E. Main
P.O. Box 71
Union, MO 63084
573-583-5141
Fax: 573-583-5145

Central Missouri State
Center for Technology
Grinstead #75
Warrensburg, MO 64093-5037
816-543-4402
Fax: 816-747-1653

Howell County Extension Center
Small Business Development Center
217 S. Aid Ave.
West Plains, MO 65775
417-256-2391
Fax: 417-256-8569

Montana

Lead Center:

Montana Small Business Development Center
Department of Commerce
1424 Ninth Ave.
Helena, MT 59620
406-444-4780
Fax: 406-444-1872

Billings Area Business Incubator
Small Business Development Center
115 N. Broadway, 2nd Floor
Billings, MT 59101
406-256-6875
Fax: 406-256-6877

Bozeman Human Resources Development Council
Small Business Development Center
321 E. Main, Suite 413
Bozeman, MT 59715
406-587-3113
Fax: 406-587-9565

Butte REDI
Small Business Development Center
305 W. Mercury St., Suite 211
Butte, MT 59701
406-782-7333
Fax: 406-782-9675

Haver Small Business Development Center
Bear Paw Development Corporation
P.O. Box 1549
Haver, MT 59501
406-265-9226
Fax: 406-265-3777

Flathead Valley Community College
Small Business Development Center
777 Grandview Dr.
Kalispell, MT 59901
406-756-8333
Fax: 406-786-3815

Missoula Incubator
Small Business Development Center
127 N. Higgins, 3rd Floor
Missoula, MT 59802
406-278-9234
Fax: 406-721-4584

Sidney Small Business Development Center
123 W. Main
Sidney, MT 59270
406-482-5024
Fax: 406-482-5306

Great Falls SBDC
High Plains Dev. Authority
710 First Ave. N
Great Falls, MT 59403
406-454-1934
Fax: 406-454-2995

Nebraska

Lead Center:
Nebraska Small Business Development Center
Omaha Business and Tech. Ctr.
2505 N. 24th St., Suite 101
Omaha, NE 68110
402-595-3511

Chadron State College

Small Business Development Centers

Small Business Development Center
Administration Building
Chadron, NE 69337
308-432-6282
Fax: 308-432-6430

University of Nebraska at Kearney
Small Business Development Center
Welch Hall
19th and College Dr.
Kearney, NE 68849-3035
308-865-8344
Fax: 308-865-8153

University of Nebraska at Lincoln
Small Business Development Center
Cornhusker Bank Bldg.
11th and Cornhusker Hwy., Suite 302
Lincoln, NE 68521
402-472-3358
Fax: 402-482-0328

Mid-Plains Community College
Small Business Development Center
416 N. Jeffers, Room 26
North Platte, NE 69101
308-534-5115
Fax: 308-534-5117

University of Nebraska at Omaha
Small Business Development Center
Peter Keiwi Conference Center
1313 Farnam, Suite 132
Omaha, NE 68182-0248
402-595-2381
Fax: 402-595-2385

Peru State College
Small Business Development Center
T.J. Majors Building, Room 248
Peru, NE 68421
402-872-2274
Fax: 402-872-2422

Small Business Development Center
Nebraska Public Power Building
1721 Broadway, Room 408
Scottsbluff, NE 69361
308-635-7513
Fax: 308-635-6596

Wayne State College

Small Business Development Center
Garner Hall, 111 Main St.
Wayne, NE 68787
402-375-7575
Fax: 402-375-7574

Nevada

Lead Center:

Nevada Small Business Development Center
University of Nevada at Reno
College of Business Administration
Room 411, Business Bldg.
Reno, NV 89577-0100
702-784-1717
Fax: 702-784-4337

Great Basin College
Small Business Development Center
1500 College Pkwy.
Elko, NV 89801
702-753-2245
Fax: 702-753-2242

University of Nevada at Las Vegas
Small Business Development Center
College of Business and Economics
Box 456011
Las Vegas, NV 89154-0611
702-895-0852
Fax: 702-895-4095

Carson City Chamber of Commerce--SBDC
1900 S. Carson St., #100
Carson City, NV 89701
702-882-1565
Fax: 702-882-4179

Incline Village Crystal Bay
Chamber of Commerce SBDC
969 Tahoe Blvd.
Incline Village, NV 89451
702-831-4440
Fax: 702-832-1605

X Foreign Trade Zone Office SBDC
111 Grier Dr.
Las Vegas, NV 89119
702-896-4496
Fax: 702-896-8351

Small Business Development Centers

Small Business Development Center
19 W. Fourth St.
North Las Vegas, NV 89030
702-399-6300
Fax: 702-399-6301

Tri-County Development Authority
Small Business Development Center
P.O. Box 820
50 W. Fourth St.
Winnemucca, NV 89446
702-623-5777
Fax: 702-623-5999

New Hampshire

Lead Center:

New Hampshire Small Business Development Center
University of New Hampshire
108 McConnell Hall
Durham, NH 03824-3593
603-862-2200
Fax: 603-862-4876

Keene State College
Small Business Development Center
Blake House
Keene, NH 03431
603-358-2602
Fax: 603-358-2612

Small Business Development Center
120 Main St.
Littleton, NH 03561
603-444-1053
Fax: 603-444-5463

Small Business Development Center
1000 Elm St., 14th Floor
Manchester, NH 03101
603-634-2796
Fax: 603-634-2449

Plymouth State College
Small Business Development Center
Hyde Hall
Plymouth, NH 03264
603-535-2523
Fax: 603-535-2611

Center for Economic Development

Small Business Development Center
1 Indian Head Plaza
Nashua, NH 03060
603-886-1233
Fax: 603-598-1164

First National Bank of Portsmouth
Small Business Development Center
One 3rd St., Suite 2
Dover, NH 03820
603-749-4264

Micro Enterprise Assistance Program
Small Business Development Center
Portsmouth City Hall, Room 325
P.O. Box 628
Portsmouth, NH 03802-0628
603-431-2006
Fax: 603-427-1526

New Jersey

Lead Center:

New Jersey Small Business Development Center
Rutgers Graduate School of Management
University Heights
180 University Ave.
Newark, NJ 07102
201-648-5950
Fax: 201-648-1110

Small Business Development Center
Greater Atlantic City Chamber of Commerce
1301 Atlantic Ave.
Atlantic City, NJ 08401
609-345-5600
Fax: 609-345-4524

Rutgers - The State University Of New Jersey at Camden
Small Business Development Center
Business and Science Building
Second Floor
Camden, NJ 08102
609-756-6221
Fax: 609-225-6231

Brookdale Community College
Small Business Development Center
Newman Springs Rd.
Lincroft, NJ 07738
908-842-1900

Small Business Development Centers

Fax: 908-842-0203

Rutgers - The State University of New Jersey at Camden
Small Business Development Center
University Heights
180 University Ave.
3rd Floor, Ackerson Hall
Newark, NJ 07102
201-648-5950
Fax: 201-648-1110

Bergen Community College
Small Business Development Center
400 Paramus Rd
Paramus, NJ 07552
201-447-7841
Fax: 201-447-7495

Mercer County Community College
Small Business Development Center
P.O. Box B
Trenton, NJ 08690
609-586-4800, ext. 469
Fax: 609-890-6338

Kean College of New Jersey
Small Business Development Center
East Campus, Room 242
Union, NJ 07083
908-527-2946
Fax: 908-527-2960

Warren County Community College
Small Business Development Center
Route 57 West, Box 55A
Washington, NJ 07882-9605
908-689-9620
Fax: 908-689-7488

New Mexico

Lead Center:

New Mexico Small Business Development Center
Santa Fe Community College
P.O. Box 4187
Santa Fe, NM 87502-4187
505-438-1362
Fax: 505-438-1237

New Mexico State University at Alamogordo
Small Business Development Center

I Wanna Start My Own Business

1000 Madison
Alamogordo, NM 87310
505-434-5272

Albuquerque Technical Vocational Institute
Small Business Development Center
525 Buena Vista SE
Albuquerque, NM 87106
505-224-4246
Fax: 505-224-4251

New Mexico State University at Carlsbad
Small Business Development Center
P.O. Box 1090
Carlsbad, NM 88220
505-887-6562
Fax: 505-885-0818

Clovis Community College
Small Business Development Center
417 Schepps Blvd
Clovis, NM 88101
505-769-4136
Fax: 505-769-4190

Northern New Mexico Community College
Small Business Development Center
1002 N. Oate St
Espanola, NM 87532
505-747-2236
Fax: 505-747-2180

San Juan College
Small Business Development Center
4601 College Blvd.
Farmington, NM 87402
505-599-0528

University of New Mexico at Gallup
Small Business Development Center
P.O. Box 1395
Gallup, NM 87305
505-722-2220
Fax: 505-863-6006

New Mexico State University at Grants
Small Business Development Center
709 E. Roosevelt Ave
Grants, NM 87020
505-287-8221
Fax: 505-287-2125

Small Business Development Centers

New Mexico Junior College
Small Business Development Center
5317 Lovington Highway
Hobbs, NM 88240
505-392-4510
Fax: 505-392-2526

Dona Ana Branch Community College
Small Business Development Center
Box 30001, Department 3DA
Las Cruces, NM 88003-0001
505-527-7601
Fax: 505-527-7515

Luna Vocational Technical Institute
Small Business Development Center
Luna Camp
P.O. Drawer K
Las Vegas, NM 88701
505-454-2595
Fax: 505-454-2518

University of New Mexico at Los Alamos
Small Business Development Center
P.O. Box 715
901 8th St., #18
Los Alamos, NM 87544
505-662-0001
Fax: 505-662-0099

University of New Mexico at Valencia
Small Business Development Center
280 La Entrada
Los Lunas, NM 87031
505-866-5348
Fax: 505-865-3095

Eastern New Mexico University at Roswell
Small Business Development Center
P.O. Box 6000, 57 University Ave.
Roswell, NM 88201-6000
505-624-7133
Fax: 505-624-7132

Santa Fe Community College
Small Business Development Center
S. Richards Ave.
P.O. Box 4187
Santa Fe, NM 87502-4187
505-438-1343
Fax: 505-438-1237

Western New Mexico University
Southwest Small Business Development Center
P.O. Box 2672
Silver City, NM 88062
505-538-6320
Fax: 505-538-6341

Tucumcari Area Vocational School
Small Business Development Center
P.O. Box 1143
Tucumcari, NM 88401
505-461-4413
Fax: 505-461-1901

New York

Lead Center:

New York Small Business Development Center
State University of New York
State University Plaza, S-523
Albany, NY 12246
518-443-5398
Fax: 518-465-4992
1-800-732-7232

State University of New York at Albany (SUNY)
Small Business Development Center
Draper Hall, Room 107
135 Western Ave
Albany, NY 12222
518-442-5577
Fax: 518-442-5582

SUNY at Binghamton
Small Business Development Center
P.O. Box 6000
Binghamton, NY 13902-6000
607-777-4024
Fax: 607-777-4029

Small Business Development Center
74 N. Main St
Brockport, NY 14420
716-637-6660
Fax: 716-637-2102

Bronx Community College
Small Business Development Center
McCracken Hall, Room 14
West 181st St. and University Ave
Bronx, NY 10453

Small Business Development Centers

718-563-3570
Fax: 718-563-3572

Kingsborough Community College
2001 Oriental Blvd
Bldg. Tr Room 4204
Brooklyn, NY 11235
718-368-4619
Fax: 718-368-4629

Downtown Outreach Center
Small Business Development Center
395 Flatbush Ave.
Brooklyn, NY 11201
718-260-9783
Fax: 718-260-9797

State University College at Buffalo
Small Business Development Center
1300 Elmwood Ave., BA 117
Buffalo, NY 14222
716-878-4030
Fax: 716-878-4067

Cobleskill Outreach Center
Small Business Development Center
SUNY Cobleskill
Warner Hall, Room 218
Cobleskill, NY 12043
518-234-5528
Fax: 518-234-5272

Corning Community College
Small Business Development Center
24 Denison Parkway West
Corning, NY 14830
607-962-9461
Fax: 607-936-6642

Mercy College Outreach Ctr.
Small Business Development Center
555 Broadway
Dobbs Ferry, NY 10522-1189
914-674-7845
Fax: 914-693-4996

State Univ. College of Technology at Farmingdale
Small Business Development Center
Campus Commons
Farmingdale, NY 11735
516-420-2765
Fax: 516-293-5343

Marist College
Small Business Development Center
Fishkill Extension Center
2600 Route 9, Unit 90
Fishkill, NY 12524-2001
914-897-2607
Fax: 914-897-4653

SUNY Geneseo
Small Business Development Center
1 College Circle
Geneseo, NY 14454-1485
716-245-5429
Fax: 716-245-5430

Geneva Outreach Center
Small Business Development Center at Geneva
122 N. Genesee St
Geneva, NY 14456
315-781-1253

EOC Hempstead Outreach Center
Small Business Development Center
269 Fulton Ave
Hempstead, NY 11550
516-564-8672/1895
Fax: 516-481-4938

York College
Small Business Development Center
Science Building, Room 107
The City University of New York
Jamaica, NY 11451
718-262-2880
Fax: 718-262-2881

Jamestown Community College
Small Business Development Center
P.O. Box 20
Jamestown, NY 14702-0020
716-665-5754
1-800-522-7232
Fax: 716-665-6733

Kingston Small Business Development Center
1 Development Court
Kingston, NY 12401
914-339-0025
Fax: 914-339-1631

Harlem Outreach Center

Small Business Development Centers

Small Business Development Center
163 W. 125th St, Room 1307
New York, NY 10027
212-346-1900
Fax: 212-534-4576

East Harlem Outreach Center
Small Business Development Center
145 E 116th St, 3rd Floor
New York, NY 10029
212-534-2729/4526
Fax: 212-410-1359

Midtown Outreach Center
Small Business Development Center
Baruch College
360 Park Ave. S., Room 1101
New York, NY 10010
212-802-6620
Fax: 212-802-6613

Pace University
Small Business Development Center
1 Pace Plaza, Room W483
New York, NY 10038
212-346-1900
Fax: 212-346-1613

SUNY at Oswego
Small Business Development Center
Operation Oswego County
44 W. Bridge St
Oswego, NY 13126
315-343-1545
Fax: 315-343-1546

Clinton Community College
Small Business Development Center
Lake Shore Rd, Suite 9 S.
136 Clinton Point Dr
Plattsburgh, NY 12901
518-562-4260
Fax: 518-563-9759

Riverhead Outreach Center
Small Business Development Center
Suffolk County Community College
Riverhead, NY 11901
516-369-1409/1507
Fax: 516-369-3255

Small Business Development Center-SUNY Brockport

I Wanna Start My Own Business

Temple Bldg
14 Franklin St, Suite 200
Rochester, NY 14604
716-232-7310
Fax: 716-637-2182

Niagara County Community College at Sanborn
Small Business Development Center
3111 Saunders Settlement Rd.
Sanborn, NY 14132
716-693-1910
Fax: 716-731-3595

Southampton Outreach Center
Small Business Development Center
Long Island University at Southampton
Abney Peak, Montauk Highway
Southampton, NY 11968
516-287-0059/0071
Fax: 516-287-8287

The College of Staten Island
Small Business Development Center
2800 Victory Blvd.
Staten Island, NY 10314-9806
718-982-2560
Fax: 718-982-2323

SUNY at Stony Brook
Small Business Development Center
Harriman Hall, Room 109
Stony Brook, NY 11794-3775
516-632-9070
Fax: 516-632-7176

Rockland Community College at Suffern
Small Business Development Center
145 College Rd.
Suffern, NY 10901-3620
914-356-0370
Fax: 914-356-0381

Onondaga Community College at Syracuse
Small Business Development Center
Excell Bldg, Room 108
4969 Onondaga Rd.
Syracuse, NY 13215
315-492-3029
Fax: 315-492-3704

Manufacturing Technology Center
Small Business Development Center

Small Business Development Centers

New York Manufacturing Partnership
385 Jordan Rd
Troy, NY 12180-7602
518-286-1014
Fax: 518-286-1006

SUNY College of Technology at Utica/Rome
Small Business Development Center
P.O. Box 3050
Utica, NY 13504-3050
315-792-7546
Fax: 315-792-7554

Jefferson Community College
Small Business Development Center
Watertown, NY 13601
315-782-9262
Fax: 315-782-0901

The Small Business Resource Center
Small Business Development Center
222 Bloomingdale Rd, 3rd Floor
White Plains, NY 10605-1500
914-644-4116
Fax: 914-644-2184

North Carolina

Lead Center:

North Carolina Small Business Development Center
University of North Carolina
333 Fayette St. Mall, Suite 1150
Raleigh, NC 27601
919-715-7272
Fax: 919-715-7777

Asheville Office
Small Business Development Center
34 Wall St, Suite 707
Public Services Bldg
Asheville, NC 28805
704-251-6025

Appalachian State University
Small Business Development Center
Northwestern Region
Walker College of Business
Boone, NC 28608
704-262-2492
Fax: 704-262-2027

I Wanna Start My Own Business

Small Business Development Center
Central Carolina Region
608 Airport Rd., Suite B
Chapel Hill, NC 27514
919-962-0389
Fax: 919-962-3291

Small Business Development Center
Southern Piedmont Region
The Ben Craig Center
8701 Mallard Creek Rd.
Charlotte, NC 28262
704-548-1090
Fax: 704-548-9050

Small Business Development Center
Center for Improving Mountain Living
Western Carolina University, Bird Bldg.
Cullowhee, NC 28723
704-227-7494
Fax: 704-227-7422

Elizabeth City State University
Small Business Development Center
Northeastern Region
P.O. Box 874
Elizabeth City, NC 27909
919-335-3247
Fax: 919-335-3648

Fayetteville State University
Small Business Development Center
Cape Fear Region
Continuing Education Center
P.O. Box 1334
Fayetteville, NC 28302
910-486-1727
Fax: 910-486-1949

NC A&T University/CH Moore Agricultural Research Center
Small Business Development Center
Box D-22, 1602 E. Market St.
Greensboro, NC 27411
910-334-7005
Fax: 910-334-7073

East Carolina University
Small Business Development Center
Eastern Region
300 E. 1st St., Willis Bldg.
Greenville, NC 27858-4353
919-328-6157

Small Business Development Centers

Fax: 919-328-6992

Catawba Valley Region
Small Business Development Center
514 Hwy 321, Suite A
Hickory, NC 28601
704-345-1110
Fax: 704-326-9117

Pembroke State University
Office of Economic Development and SBTDC
Pembroke, NC 28372
910-521-6603
Fax: 910-521-6550

MCI Small Business Resource Center
800 1/2 S. Salisbury St
Raleigh, NC 27601
919-715-0520
Fax: 919-715-0518

NC Wesleyan College
Small Business Development Center
3400 N. Wesleyan Blvd
Rocky Mount, NC 27804
919-985-5130
Fax: 919-977-3701

University of North Carolina at Wilmington
Small Business Development Center
Southeastern Region
601 S. College Rd.
Wilmington, NC 28403
919-395-3744
Fax: 910-350-3990

Winston-Salem University
Small Business Development Center
Northern Piedmont Region
P.O. Box 13025
Winston-Salem, NC 27110
910-750-2030
Fax: 910-750-2031

North Dakota

Lead Center:

North Dakota Small Business Development Center
University of North Dakota
118 Gamble Hall, Box 7308
Grand Forks, ND 58202-7308

I Wanna Start My Own Business

701-777-3700
Fax: 701-777-3225

Small Business Development Center
Bismarck Regional Center
400 East Broadway, Suite 416
Bismarck, ND 58501
701-223-8583
Fax: 701-252-3843

Devils Lake Outreach Center
Small Business Development Center
417 5th St
Devils Lake, ND 58301
800-445-7232

Small Business Development Center
Dickinson Regional Center
314 3rd Ave. West, Drawer L
Dickinson, ND 58602
701-227-2096
Fax: 701-225-5116

Small Business Development Center
Fargo Regional Center
417 Main Ave.
Fargo, ND 58103
701-237-0986
Fax: 701-237-9734

Grafton Outreach Center
Red River Regional Planning Council
Small Business Development Center
P.O. Box 633
Grafton, ND 58237
800-445-7232

Small Business Development Center
Grand Forks Regional Center
The Hemp Center
1407 24th Ave. S, Suite 201
Grand Forks, ND 58201
701-772-8502
Fax: 701-775-2772

Jamestown Outreach Center
Small Business Development Center
210 10th St. SE, Box 1530
Jamestown, ND 58402
701-252-9243
Fax: 701-251-2488

Small Business Development Centers

Small Business Development Center
Minot Regional Center
1020 20th Ave. SW
P.O. Box 940
Minot, ND 58702
701-852-8861
Fax: 701-838-2488

Williston Outreach Center
Tri-County Economic Development Assn
Small Business Development Center
Box 2047
Williston, ND 58801
800-445-7232

Ohio

Lead Center:

Ohio Small Business Development Center
Department of Development
77 S. High St., 28th Floor
Columbus, OH 43226-0101
614-466-2480
Fax: 614-466-0829

Small Business Development Center
Akron Regional Development Board
One Cascade Plaza, 8th Floor
Akron, OH 44308
216-379-3170
Fax: 216-379-3164

Ohio University
Small Business Development Center
Innovation Center
20 E. Circle Dr
Athens, OH 45701
614-593-1797
Fax: 614-593-1795

Athens Small Business Center, Inc
900 East State St.
Athens OH 45701
614-592-1188
Fax: 614-593-8283

Wood County Small Business Development Center
WSOS Community Action Commission, Inc.
P.O. Box 539
121 E. Wooster St
Bowling Green, OH 43402

I Wanna Start My Own Business

419-352-7469
Fax: 419-353-3291

Wright State University
Lake Campus
Small Business Development Center
7600 State Route 703
Celina, OH 45882
419-586-0355
Fax: 419-586-0358

Cincinnati Small Business Development Center
IAMS Research Park, MC189
1111 Edison Ave.
Cincinnati, OH 45216-2265
513-948-2082
Fax: 513-948-2007

Clemont County Chamber of Commerce
Small Business Development Center
4440 Glen Este-Withamsville Rd.
Cincinnati, OH 45245
513-753-7141
Fax: 513-753-7146

Northern Ohio Mfg. Small Business Development Center
Prospect Pk. Bldg.
4600 Prospect Ave.
Cleveland, OH 44103-4314
216-432-5364
Fax: 216-361-2900

Greater Cleveland Growth Association
Small Business Development Center
200 Tower City Center
50 Public Square
Cleveland, OH 44113-2291
216-621-3300
Fax: 216-621-4617

Columbus Small Business Development Ctr.
Columbus Area Chamber of Commerce
37 N. High St.
Columbus, OH 43215
614-225-6082
Fax: 614-469-8250

Dayton Satellite
Center for Small Business Assistance
College of Business, 310 Rike Hall
Dayton, OH 45433
513-873-3503

Small Business Development Centers

Fax: 523-873-3545

Northwest Small Business Development Ctr.
1935 E. Second St, Suite D
Defiance, OH 43512
419-784-3777
Fax: 419-782-4649

North Central Small Business Development Center
Fremond Office
Terra Technical College
1220 Cedar St.
Freemont, OH 43420
419-332-1002
Fax: 419-334-2300

Enterprise Center Small Business Development Center
129 E. Main St
Hillsboro, OH 45132
513-393-9599
Fax: 513-393-8159

Ashtabula County Economic Development Council, Inc.
Small Business Development Center
36 West Walnut St.
Jefferson, OH 44047
216-576-9134
Fax: 216-576-5003

Kent Regional Business Alliance Small Business Development Center
Kent State Univ. Partnership
College of Business Admin., Room 302
Kent, OH 44242
216-672-2772 ext. 254
Fax: 216-672-2448

EMTEC/Small Business Development Center
Southern Area Mfg. Small Business Development Center
3171 Research Park
Kettering, OH 45420
513-259-1361
Fax: 513-259-1303

Lima Technical College
Small Business Development Center
545 West Market St., Suite 305
Lima, OH 45801-4717
419-229-5320
Fax: 419-229-5424

Lorain County Chamber of Commerce
Small Business Development Center

I Wanna Start My Own Business

6100 S. Broadway
Lorain, OH 44053
216-233-6500
Fax: 216-246-4050

Mid-Ohio Small Business Development Ctr.
246 E. 4th St
P.O. Box 44901
Mansfield, OH 44901
800-366-7232
Fax: 419-522-6811

Marietta College
Small Business Development Center
213 4th St
Marietta, OH 45750
614-376-4901
Fax: 614-376-4832

Marion Small Business Development Center
Marion Area Chamber of Commerce
206 S. Prospect St.
Marion, OH 43302
614-387-0188
Fax: 614-387-7722

Lakeland Community College
Lake County Economic Development Center
Small Business Development Center
750 Clocktower Dr.
Mentor, OH 44080
216-951-1290
Fax: 216-951-7336

Women's Network
1540 W. Market St., Suite 100
Akron, OH 44313
330-864-5636
Fax: 330-884-6526

Women's Entrepreneurial Growth Organization
Small Business Development Center
The University of Akron
Buckingham Bldg., Room 55
Akron, OH 44309
330-972-5179
330-972-5513

Women's Business Development Center
2400 Cleveland Ave. NW
Canton, OH 44709
216-453-3867

Small Business Development Centers

Fax: 216-773-2992

Kent State Univ./Salem Campus
Small Business Development Center
2491 State Route 45 S.
Salem, OH 44460
330-332-0361
Fax: 330-332-9256

Youngstown/Warren SBDC
Region Chamber of Commerce
180 E. Market St.
Warren, OH 44482
330-393-2565
Fax: 330-392-6040

Tuscarawas Chamber of Commerce
Small Business Development Center
330 University Dr, NE
New Philadelphia, OH 44663-9447
216-339-3391 ext. 279
Fax: 216-339-2637

Miami University Small Business Development Center
Dept. of Decision Sciences
336 Upham Hall
Oxford, OH 44046
513-529-4841
Fax: 513-529-1469

Upper Valley Joint Vocational School
Small Business Development Center
8811 Career Dr.
North County Rd. 25A
Piqua, OH 45356
513-778-8419
Fax: 513-778-9237

Portsmouth Area Chamber of Commerce
Small Business Development Center
1208 Waller St.
P.O. Box 1757
Portsmouth, OH 45662
614-353-8395
Fax: 614-353-2695

Lawrence County Chamber of Commerce
Small Business Development Center
U.S. Route 52 and Solida Rd.
P.O. Box 488
Southpoint, OH 45680
614-894-3838

I Wanna Start My Own Business

Fax: 614-894-3836

Springfield Small Business Development Center, Inc.
300 E. Auburn Ave
Springfield, OH 45505
513-322-7821
Fax: 513-322-7824

Department of Development of the CIC of Belmont County
Small Business Development Center
St. Clairsville Office
100 East Main St.
St. Clairsville, OH 43950
614-695-9678
Fax: 614-695-1536

Greater Steubenville Chamber of Commerce
Small Business Development Center
630 Market St.
P.O. Box 278
Steubenville, OH 43952
614-282-6226
Fax: 614-282-6285

Northwest Ohio Women's Business Entrepreneurial Network
Small Business Development Center
Toledo Regional Growth Partnership
300 Madison Ave
Toledo, OH 43604
419-252-2700
Fax: 419-252-2724

Youngstown State University
Cushwa Center for Industrial Development
Small Business Development Center
241 Federal Plaza W.
Youngstown, OH 44503
330-746-3350
Fax: 330-746-3324

Zanesville Area Chamber of Commerce
Small Business Development Center
217 N. Fifth St.
Zanesville, OH 43701
614-452-4868
Fax: 614-454-2963

Oklahoma

Lead Center:

Oklahoma Small Business Development Center Network

Small Business Development Centers

Southeastern Oklahoma State University
517 University
Durant, OK 74701
405-924-0277
1-800-522-6154
Fax: 405-920-7471

East Central State University
Small Business Development Center
1036 East 10th
Ada, OK 74820
405-436-3190
Fax: 405-436-3190

Northwestern State University
Small Business Development Center
709 Oklahoma Blvd
Alva, OK 73717
405-327-8608
Fax: 405-327-0560

Southeastern State University
Small Business Development Center
517 University
Durant, OK 74701
405-924-0277
Fax: 405-920-7471

Phillips University
Enid Satellite Center
100 S. University Ave.
Enid, OK 73701
405-242-7989
Fax: 405-237-1607

Langston University
Minority Assistance Center
Hwy. 33 East
Langston, OK 73050
405-466-3256
Fax: 405-466-2909

Lawton Satellite Center
Small Business Development Center
American National Bank Building
601 SW "D", Suite 209
Lawton, OK 73501
405-248-4946
Fax: 405-355-3560

Miami Satellite
215 I St. NE

Miami, OK 74354
918-540-0575
Fax: 918-540-0575

Rose State College
Procurement Specialty Center
6420 SE 15th St.
Midwest City, OK 73110
405-733-7348
Fax: 405-733-7495

Univ. of Central Oklahoma
Small Business Development Center
P.O. Box 1439, 115 Park Ave.
Oklahoma City, OK 73101-1439
405-232-1968
Fax: 405-232-1967

Carl Albert Junior College
Poteau Satellite Center
Small Business Development Center
1507 S. McKenna
Poteau, OK 74953
918-647-4019
Fax: 918-647-1218

Northeastern State University
Small Business Development Center
Tahlequah, OK 74464
918-458-0802
Fax: 918-458-2105

Tulsa Satellite Center
State Office Building
440 S. Houston, Suite 507
Tulsa, OK 74127
918-581-2502
Fax: 918-581-2745

Southwestern State University
Small Business Development Center
100 Campus Dr.
Weatherford, OK 73096
405-774-1040
Fax: 405-774-7091

Oregon

Lead Center:

Oregon Small Business Development Center
44 W. Broadway, Suite 501

Small Business Development Centers

Eugene, OR 97401-3021
503-726-2250
Fax: 503-345-6006

Linn-Benton Community College
Small Business Development Center
6500 SW Pacific Blvd.
Albany, OR 97321
541-917-4923
Fax: 541-917-4445

Southern Oregon State College
Small Business Development Center
Regional Service Institute
Ashland, OR 97520
541-482-5838
Fax: 541-482-5838

Central Oregon Community College
Small Business Development Center
2600 NW College Way
Bend, OR 97701
541-383-7290
Fax: 541-383-7503

Southwestern Oregon Community College
Small Business Development Center
340 Central
Coos Bay, OR 97420
541-269-0123
Fax: 541-269-0323

Lane Community College
Small Business Development Center
1059 Willamette St.
Eugene, OR 97401
503-726-2255
Fax: 503-686-0096

Rogue Community College
Small Business Development Center
214 SW 4th St
Grants Pass, OR 97526
541-471-3515
Fax: 541-471-3589

Mount Hood Community College
Small Business Development Center
323 NE Roberts St.
Gresham, OR 97030
503-667-7658
Fax: 503-666-1140

Oregon Institute of Technology
Small Business Development Center
3201 Campus Dr., South 314
Klamath Falls, OR 97601
541-885-1760
Fax: 541-885-1855

Small Business Development Center
229 N. Bartlett
Medford, OR 97501
503-772-3478
Fax: 503-776-2224

Clackamas Community College
Small Business Development Center
7616 SE Harmony Rd.
Milwaukie, OR 97222
503-656-4447
Fax: 503-652-0389

Treasure Valley Community College
Small Business Development Center
88 SW Third Ave.
Ontario, OR 97914
541-889-2617
Fax: 541-889-8331

Blue Mountain Community College
Small Business Development Center
37 SE Dorion
Pendleton, OR 97801
541-276-6233
Fax: 541-276-6819

Portland Community College
Small Business Development Center
123 NW 2nd Ave., Suite 321
Portland, OR 97209
503-414-2828
Fax: 503-294-0725

Small Business International Trade Program
121 SW Salmon St., Suite 210
Portland, OR 97204
503-274-7482
Fax: 503-228-6350

Umpqua Community College
Small Business Development Center
744 SE Rose
Rosenburg, OR 97470

Small Business Development Centers

541-672-2535
Fax: 541-672-3679

Chemeketa Community College
Small Business Development Center
365 Ferry St. SE
Salem, OR 97301
503-399-5181
Fax: 503-581-6017

Clatsop Community College
Small Business Development Center
1240 S. Holladay
Seaside, OR 97138
503-738-3347
Fax: 503-738-7843

Columbia Gorge Community College
Small Business Development Center
212 Washington
The Dalles, OR 97058
541-298-3118
Fax: 541-298-3119

Tillamook Bay Community College Service District
Small Business Development Center
401 B Main St.
Tillamook, OR 97141
503-842-2551
Fax: 503-842-2555

Pennsylvania

Lead Center:
Pennsylvania Small Business Development Center
University of Pennsylvania
The Wharton School
409 Vance Hall
Philadelphia, PA 19104-6374
215-898-4861
Fax: 215-898-1063

Lehigh University
Small Business Development Center
Rauch Business Center #37
Bethlehem, PA 18015
610-758-3980
Fax: 610-758-5205

Clarion University of Pennsylvania
Small Business Development Center

I Wanna Start My Own Business

Dana Still Building, Room 102
Clarion, PA 16214
814-226-2060
Fax: 814-226-2636

Gannon University
Small Business Development Center
Carlisle Building, 3rd Floor
Erie, PA 16541
814-871-7714
Fax: 814-871-7383

Kutztown University
Small Business Development Center
University Center
2986 N. 2nd St.
Harrisburg, PA 17110
717-720-4230
Fax: 717-233-3181

Indiana University of PA
Small Business Development Center
Robt. Shaw Bldg.
Indiana, PA 15705
412-357-7915
Fax: 412-357-4514

St. Vincent College
Small Business Development Center
Alfred Hall, 4th Floor
Latrobe, PA 15650
412-537-4572
Fax: 412-537-0919

Bucknell University
Small Business Development Center
126 Dana Engineering Building
Lewisburg, PA 17837
717-524-1249
Fax: 717-524-1768

St. Francis College
Small Business Development Center
Business Resource Center
Loretto, PA 15940
814-472-3200
Fax: 814-472-3202

Temple University
Small Business Development Center
Room 6, Speakman Hall 006-00
Philadelphia, PA 19122

Small Business Development Centers

215-204-7282

LaSalle University
Small Business Development Center
1900 W. and Olney Ave
Philadelphia, PA 19141
215-951-1416
Fax: 215-951-1597

University of Pennsylvania
Small Business Development Center
The Wharton School
423 Vance Hall
Philadelphia, PA 19104-6374
215-898-1219
Fax: 215-898-2135

Duquesne University
Small Business Development Center
Rockwell Hall-Room 10 Concourse
600 Forbes Ave.
Pittsburgh, PA 15282
412-396-6233
Fax: 412-396-5884

University Small Business Development Ctr.
208 Bellefield Hall
315 S. Bellefield Ave.
Pittsburgh, PA 15260
412-648-1544
Fax: 412-648-1636

University of Scranton
Small Business Development Center
St. Thomas Hall, Room 588
Scranton, PA 18510
717-941-7588
Fax: 717-941-4053

Wilkes College
Small Business Development Center
Hollenback Hall
192 S. Franklin St.
Wilkes-Barre, PA 18766-0001
717-831-4340
Fax: 717-824-2245

Rhode Island

Lead Center:
Rhode Island Small Business Development Center

Bryant College
1150 Douglas Pike
Smithfield, RI 02917
401-232-6416
Fax: 401-232-6111

Salve Regina University
Small Business Development Center
Miley Hall, Room 006
Newport, RI 02840
401-849-6900
Fax: 401-847-0372

Rhode Island Small Business Development Center
Quonset P/D Industrial Park
35 Belver Ave., Room 2127
North Kingstown, RI 02852-7556
401-294-1227
Fax: 401-294-6897

Rhode Island Small Business Development Center
CCRI-Providence Campus
One Hilton St
Providence, RI 02905
401-455-6088
Fax: 401-455-6047

Bryant College
Small Business Development Center
30 Exchange Terrace, 4th Floor
Providence, RI 02903
401-831-1330
Fax: 401-454-2819

South Carolina

Lead Center:

South Carolina Small Business Development Center
University of South Carolina
College of Business Administration
Columbia, SC 29208
803-777-4907
Fax: 803-777-4403

University of South Carolina
Alkan Office
Small Business Development Center
171 University Pkwy., Suite 100
School of Business
Alkan, SC 29801
803-641-3646

Small Business Development Centers

Fax: 803-641-3647

University of South Carolina at Beaufort
Small Business Development Center
800 Carterat St.
Beaufort, SC 29902
803-521-4143
Fax: 803-521-4198

Clemson University
Small Business Development Center
425 Surrine Hall, College of Commerce
Clemson, SC 29634-1392
803-656-3227
Fax: 803-656-4869

University of South Carolina
USC Regional Small Business Development Center
College of Business Administration
Columbia, SC 29208
803-777-5118
Fax: 803-777-4403

Coastal Carolina
Small Business Development Center
School of Business Administration
P.O. Box 1954
Conway, SC 29526
803-349-2170
Fax: 803-349-2445

Florence Darlington Technical College
Small Business Development Center
P.O. Box 100548
Florence, SC 29501-0548
803-661-8256
Fax: 803-661-8041

Greenville Chamber of Commerce
Small Business Development Center
24 Cleveland St
Greenville, SC 29601
803-271-4259
Fax: 803-282-8549

Upper Savannah Council of Governments
Small Business Development Center
Small Business Development Center Exchange Building
222 Phoenix St., Suite 200
P.O. Box 1366
Greenwood, SC 29648
803-941-8071

Fax: 803-941-8090

University of South Carolina at Hilton Head
Small Business Development Center
Suite 300, Kiawah Bldg.
10 Office Park Rd.
Hilton Head, SC 29928
803-785-3995
Fax: 803-777-0333

South Carolina State College
Small Business Development Center
School of Business
300 College Ave
Orangeburg, SC 29117
803-536-8445
Fax: 803-536-8066

Winthrop University
Small Business Development Center
119 Thurmond Building
Rock Hill, SC 29733
803-323-2283
Fax: 803-323-4281

Spartanburg Chamber of Commerce
Small Business Development Center
P.O. Box 1636
105 N. Pine St
Spartanburg, SC 29304
803-594-5080
Fax: 803-594-5055

South Dakota

Lead Center:

South Dakota Small Business Development Center
University of South Dakota
414 East Clark
Vermillion, SD 57069
605-677-5498
Fax: 605-677-5272

Small Business Development Center
226 Citizens Building
Aberdeen, SD 57401
605-626-2252
Fax: 605-626-2667

Small Business Development Center
105 S. Euclid, Suite C

Small Business Development Centers

Pierre, SD 57501
605-773-5941
Fax: 605-773-5942

Small Business Development Center
444 Mount Rushmore Rd., Room 208
Rapid City, SD 57701
605-394-5311
Fax: 605-394-6140

Small Business Development Center
200 N. Phillips, Suite 302
Sioux Falls, SD 57102
605-367-5757
Fax: 605-367-5755

Tennessee

Lead Center:

Tennessee Small Business Development Center
Memphis State University
South Campus (Getwell Rd.)
Building #1
Memphis, TN 38152
901-678-2500
Fax: 901-678-4072

Chattanooga State Technical Community College
Small Business Development Center
4501 Amnicola Highway
Chattanooga, TN 37406-1097
615-697-4410 ext. 505
Fax: 615-698-5653

Southeast Tennessee Development District
Small Business Development Center
P.O. Box 4757
Chattanooga, TN 37405
423-266-5781
Fax: 423-267-7705

Austin Peay State University
Small Business Development Center
College of Business
Clarksville, TN 37044-0001
615-648-7764
Fax: 615-648-5985

Cleveland State Community College
Small Business Development Center
Business and Technology

I Wanna Start My Own Business

P.O. Box 3570
Cleveland, TN 37320
423-478-6247
Fax: 423-478-6251

Small Business Development Center
Memorial Building
Room 205, 308 West 7th St.
Columbia, TN 38401
615-388-5674
Fax: 615-388-5474

Tennessee Technological University
Small Business Development Center
College of Business Administration
P.O. Box 5023
Cookeville, TN 38505
615-372-6634
Fax: 615-372-6249

Dyersburg Community College
Small Business Development Center
1510 Lake Rd.
Dyersburg, TN 38024
901-286-3201
Fax: 901-286-3271

Four Lakes Regional Industrial Development Authority
Small Business Development Center
P.O. Box 63
Hartsville, TN 37074-0063
615-374-9521
Fax: 615-374-4608

Jackson State Community College
Small Business Development Center
2046 N. Parkway St.
Jackson, TN 38305
901-424-5389
Fax: 901-425-2647

East Tennessee State University
Small Business Development Center
College of Business
P.O. Box 70, 698A
Johnson City, TN 37614-0698
423-929-5630
Fax: 423-461-7080

International Trade Center
301 E. Church Ave.
Knoxville, TN 37915

Small Business Development Centers

423-637-4283
Fax: 423-523-2071

Memphis State University
Small Business Development Center
320 S. Dudley St.
Memphis, TN 38104
901-527-1041
Fax: 901-527-1047

Memphis State University
Small Business Development Center
International Trade Center
Memphis, TN 38152
901-678-4174
Fax: 901-678-4072

Walters State Community College
Small Business Development Center
Business/Industrial Services
500 S. Davy Crockett Parkway
Morristown, TN 37813
423-585-2675
Fax: 423-585-2679

Middle Tennessee State University
Small Business Development Center
School of Business
1417 E. Main St.
P.O. Box 487
Murfreesboro, TN 37132
615-898-2745
Fax: 615-898-2861

Tennessee State University
Small Business Development Center
School of Business
330 10th Ave. N.
Nashville, TN 37203-3401
615-963-7179
Fax: 615-963-7160

Texas

Lead Centers:

North Texas Small Business Development Center
Dallas County Community College
1402 Corinth St.
Dallas, TX 75215
214-860-5831
Fax: 214-860-5813

Houston Small Business Development Center
University of Houston
1100 Louisiana, Suite 500
Houston, TX 77002
713-752-8444
Fax: 713-756-1500

Northwest Texas Small Business Development Center
Center for Innovation
2579 S. Loop 289, Suite 114
Lubbock, TX 79423
806-745-3973
Fax: 806-745-6207

South Texas Border Small Business Development Center
University of Texas at San Antonio
1222 N. Main, Suite 450
San Antonio, TX 78205
210-558-2450
Fax: 210-558-2464

Abilene Christian University
Caruth Small Business Development Center
College of Business Administration
648 E. Highway 80
Abilene, TX 79601
915-670-0300
Fax: 915-670-0311

Alvin Community College
Small Business Development Center
3110 Mustang Rd.
Alvin, TX 77511-4898
713-338-4686
Fax: 713-388-4903

West Texas State University
Panhandle Small Business Development Center
T. Boone Pickens School of Business
1800 S. Washington, Suite 209
Amarillo, TX 79102
806-372-5151
Fax: 806-372-5261

Trinity Valley Small Business Development Center
500 S. Prairieville
Athens, TX 75751
903-675-7403
Fax: 903-675-6316

Austin Small Business Development Center

Small Business Development Centers

221 S. IH 35, Suite 103
Austin, TX 78767
512-473-3510
Fax: 512-443-4094

Lee College
Small Business Development Center
P.O. Box 818
Baytown, TX 77522-0818
713-425-6307
Fax: 713-425-6309

John Gray Institute/Lamar University
Small Business Development Center
855 Florida Ave.
Beaumont, TX 77705
409-880-2367
Fax: 409-880-2201

Bonham Small Business Development Center (Satellite)
110 W. First
Bonham, TX 75418
903-583-4811
Fax: 903-583-6706

Blinn College
Small Business Development Center
902 College Ave.
Brenham, TX 77833
409-830-4137
Fax: 409-830-4135

Bryan/College Station Chamber of Commerce
Small Business Development Center
4001 E. 29th St.
Bryan, TX 77805
409-260-5222
Fax: 409-260-5208

Corpus Christi Chamber of Commerce
Small Business Development Center
1201 N. Shoreline
Corpus Christi, TX 78539
512-881-1888
Fax: 512-882-4256

Navarro Small Business Development Center
120 N. 12th St.
Corsicana, TX 75110
903-874-0658
Fax: 903-874-4187

I Wanna Start My Own Business

International Business Center
2050 Stemmons Freeway
World Trade Center, Suite #150
P.O. Box 58299
Dallas, TX 75258
214-747-1300
Fax: 214-748-5774

Grayson Small Business Development Center
6101 Grayson Dr.
Denison, TX 75020
903-786-3551
Fax: 903-786*6284

Denton Small Business Development Center (Satellite)
P.O. Drawer P
Denton, TX 76202
817-380-1849
Fax: 817-382-0040

University of Texas/Pan American
Small Business Development Center
1201 West University Dr.
Edinburg, TX 78539-2999
210-381-3361
Fax: 210-381-2322

El Paso Community College
Small Business Development Center
103 Montana Ave., Room 202
El Paso, TX 79902-3929
915-534-3410
Fax: 915-534-4625

Tarrant Small Business Development Center
1500 Houston St., Room 163
7917 Highway 80 West
Fort Worth, TX 76102
817-794-5900
Fax: 817-794-5952

Cooke Small Business Development Center
1525 West California
Gainesville, TX 76240
817-668-4220
Fax: 817-668-6049

Galveston College
Small Business Development Center
4015 Avenue Q
Galveston, TX 77550
409-740-7380

Small Business Development Centers

Fax: 409-740-7381

North Harris Community College District
Small Business Development Center
250 N. Sam Houston Parkway
Houston, TX 77060
713-591-9320
Fax: 713-591-3513

Sam Houston State University
Small Business Development Center
College of Business Administration
P.O. Box 2058
Huntsville, TX 77341-2058
409-294-3737
Fax: 409-294-3738

Kingsville Chamber of Commerce
Small Business Development Center
635 E. King
Kingsville, TX 78363
512-595-5088
Fax: 512-592-0866

Brazosport College
Small Business Development Center
500 College Dr.
Lake Jackson, TX 77566
409-266-3380
Fax: 409-265-7208

Laredo Development Foundation
Small Business Development Center
616 Leal St.
Laredo, TX 78041
210-722-0563
Fax: 210-722-6247

Kilgore College
Small Business Development Center
100 Triple Creek Dr., Suite 70
Longview, TX 75601
903-757-5857
Fax: 903-753-7920

Texas Tech University
Small Business Development Center
Center for Innovation
2579 S. Loop 289, Suite 210
Lubbock, TX 79423
806-745-1637
Fax: 806-745-6217

Angelina Community College
Small Business Development Center
P.O. Box 1768
Lufkin, TX 75902
409-639-1887
Fax: 409-639-1887

Northeast Texarkana Small Business Development Center
P.O. Box 1307
Mt. Pleasant, TX 75455
214-572-1911
Fax: 903-572-0598

University of Texas/Permian Basin
Small Business Development Center
4901 East University
Odessa, TX 79762
915-552-2455
Fax: 915-552-2433

Paris Small Business Development Center
2400 Clarksville St.
Paris, TX 75460
214-784-1802
Fax: 903-784-1801

Collin County Small Business Development Center
4800 Preston Park Blvd.
Plano, TX 75093
214-985-3770
Fax: 214-985-3775

Angelo State University
Small Business Development Center
2610 West Ave. N
Campus Box 10910
San Angelo, TX 76909
915-942-2098
Fax: 915-942-2096

UTSA
International Small Business Development Center
1222 N. Main
San Antonio, TX 78212
210-558-2470
Fax: 210-558-2464

Houston Community College System
Small Business Development Center
13600 Murphy Rd.
Stafford, TX 77477

Small Business Development Centers

713-499-4870
Fax: 713-499-8194

Tarleton State University
Small Business Development Center
Box T-0650
Stephenville, TX 76402
817-968-9330
Fax: 817-968-9329

College of the Mainland
Small Business Development Center
8419 Emmett F. Lowry Expressway
Texas City, TX 77591
409-938-7578
Fax: 409-935-5816

Tyler Small Business Development Center
1530 S. SW Loop 323, Suite 100
Tyler, TX 75701
903-510-2975
Fax: 903-510-2978

University of Houston-Victoria
Small Business Development Center
700 Main Center, Suite 102
Victoria, TX 77901
512-575-8944
Fax: 512-575-8852

McLennan Small Business Development Center
4601 N. 19th St., Suite A-15
Waco, TX 76708
817-750-3600
Fax: 817-750-3620

Wharton County Junior College
Small Business Development Center
Administration Building, Room 102
911 Boling Highway
Wharton, TX 77488-0080
409-532-0604
Fax: 409-532-2410

Midwestern State University
Small Business Development Center
Division of Business
3400 Taft Blvd.
Wichita Falls, TX 76308
817-689-4373
Fax: 817-689-4374

Utah

Lead Center:

Utah Small Business Development Center
University of Utah
102 West 500 South, Suite 315
Salt Lake City, UT 84101
801-581-7905
Fax: 801-581-7814

Southern Utah University
Small Business Development Center
351 West Center
Cedar City, UT 84720
801-586-5400
Fax: 801-586-5493

Snow College
Small Business Development Center
345 West First North
Ephraim, UT 84627
801-283-4021
801-283-6890
Fax: 801-283-6913

Utah State University
Small Business Development Center
East Campus Building
Logan, UT 84322-8330
801-797-2277
Fax: 801-797-3317

Weber State University
Small Business Development Center
College of Business and Economics
Ogden, UT 84408-3806
801-626-7232
Fax: 801-626-7423

College of Eastern Utah
Small Business Development Center
451 East 400 North
Price, UT 84501
801-637-1995
Fax: 801-637-4102

Utah State College
Small Business Development Center
School of Management
800 W. 1200 S

Small Business Development Centers

Orem, UT 84058
801-222-8230
Fax: 801-225-1229

Uintah Basin Applied Technology Center
Small Business Development Center
1100 East Lagoon
P.O. Box 124-5
Roosevelt, UT 84066
801-722-4523
Fax: 801-722-5804

Dixie College
Small Business Development Center
225 South 700 East
St. George, UT 84770
801-673-4811, ext 353
Fax: 801-674-5839

Vermont

Lead Center:

Vermont Small Business Development Center
Vermont Tech. College
P.O. Box 422
Randolph, VT 05060-0422
802-728-9101
Fax: 802-728-3026

Northwestern Vermont Small Business Development Center
P.O. Box 786 NW VT SBDC
Burlington, VT 05402-0786
802-658-9228
Fax: 802-860-1899

Southwestern Vermont Small Business Development Center
256 N. Main St.
Rutland, VT 05701
802-773-9147
Fax: 802-773-2772

Southeastern Vermont Small Business Development Center
P.O. Box 58
Springfield, VT 05156-0058
802-885-2071
Fax: 802-885-3027

Central Vermont Small Business Development Center
Green Mountain SBDC
P.O. Box 246
White River Jct., VT 05001-0246

I Wanna Start My Own Business

802-295-3710
Fax: 802-295-3779

Brattleboro Dev. Credit Corp.
Small Business Development Center
P.O. Box 1177
Brattleboro, VT 05301-1177
802-257-7731
Fax: 802-258-3886

Addison Co. Econ. Dev. Corp
Small Business Development Center
2 Court St.
Middlebury, VT 05753
802-388-7953
Fax: 802-388-8066

Central VT Econ. Dev. Center
Small Business Development Center
P.O. Box 1439
Montpelier, VT 05601-1439
802-223-4654
Fax: 802-223-4655

Lamoille Econ. Dev. Center
Small Business Development Center
P.O. Box 455
Morrisville, VT 05661-0455
802-888-4923
Fax: 802-888-5640

Bennington Co. Industrial Corp.
Small Business Development Center
P.O. Box 357
No. Bennington, VT 05257
802-442-8975
Fax: 802-442-1101

Lake Champlain Islands
Chamber of Commerce SBDC
P.O. Box 213
No. Bero, VT 05474-0213
802-372-5683
Fax: 802-372-6104

Franklin County Industrial Dev. Corp.
Small Business Development Center
P.O. Box 1099
St. Albans, VT 05478-1099
802-524-2194
Fax: 802-527-5258

Small Business Development Centers

Northeastern VT Dev. Assn.
Small Business Development Center
P.O. Box 630
St. Johnsbury, VT 05819
802-748-1014
Fax: 802-748-1223

Virginia

Lead Center:

Virginia Small Business Development Center
901 E. Byrd St., Suite 1800
Richmond, VA 23219
804-371-8253
Fax: 804-225-3384

VA Highland Community College
Small Business Development Center
P.O. Box 828
Abingdon, VA 24212
703-676-5615
Fax: 703-628-7576

George Mason University/Arlington Campus
Small Business Development Center
3401 N. Fairfax Dr.
Arlington, VA 22201
703-993-8128
Fax: 703-993-8130

Mt. Empire Community College
Southwest Small Business Development Center
Drawer 700, Route 23
Big Stone Gap, VA 24219
703-523-6529
Fax: 703-523-4130

New River Valley Small Business Development Center
Donaldson Brown Center, Room 234
Virginia Tech
Blacksburg, VA 24061-0539
703-231-5278
Fax: 703-231-8850

Central Virginia Small Business Development Center
918 Emmet St. N, Suite 200
Charlottesville, VA 22903
804-295-8198
Fax: 804-295-7066

Northern Virginia Small Business Development Center

I Wanna Start My Own Business

4260 Chainbridge Rd, Suite A-1
Fairfax, VA 22030
703-993-2131/2130
Fax: 703-993-2126

Longwood College
515 Main St
Small Business Development Center
Farmville, VA 23901
804-395-2086
Fax: 804-395-2359

Rappahannock Region Small Business Development Center
1301 College Ave., Seacobeck Hall
Fredericksburg, VA 22401
703-899-4076
Fax: 703-899-4373

James Madison University
Small Business Development Center
College of Business Building, Room 523
Harrisonburg, VA 22807
703-568-3227
Fax: 703-568-3299

Lynchburg Regional Small Business Development Center
147 Mill Ridge Rd.
Lynchburg, VA 24502
804-582-6170
Fax: 804-582-6106

Small Business Development Center
Dr. William E.S. Flory
10311 Sudley Manor Dr.
Manassas, VA 22110
703-335-2500
Fax: 703-335-1700

Lord Fairfax Community College
Small Business Development Center
P.O. Box 47
Middletown, VA 22645
703-869-6649
Fax: 703-869-7881

Hampton Roads, Inc.
Small Business Development Center
P.O. Box 327
420 Bank St.
Norfolk, VA 23501
804-825-2957
Fax: 804-825-3552

Small Business Development Centers

Southwest Virginia Community College
Small Business Development Center
P.O. Box SVCC
Richlands, VA 24641
703-964-7345
Fax: 703-964-5788

Capital Area Small Business Development Center
403 East Grace St.
Richmond, VA 23219
804-648-7838
Fax: 804-648-7849

The Blue Ridge Small Business Development Center
310 First St., SW Mezzanine
Roanoke, VA 24011
703-983-0717
Fax: 703-983-0723

South Boston Small Business Development Center
P.O. Box 1116
515 Broad St.
South Boston, VA 24592
804-575-0044
Fax: 804-572-4087

Loudoun County Small Business Development Center
21515 Ridgetop Circle, Suite 200
Sterling, VA 22170
703-430-7222
Fax: 703-430-9562

Warsaw Small Business Development Center
P.O. Box 490
106 W. Richmond Rd
Warsaw, VA 22572
804-333-0286
Fax: 804-333-0187

Wytheville Community College
Small Business Development Center
1000 E. Main St.
Wytheville, VA 24382
703-223-4798 ext. 4798
Fax: 703-223-4850

Eastern Shore Office
P.O. Box 395
Belle Haven, VA 23306
804-442-7181

Mountain Empire Community College
Small Business Development Center
Drawer 700, Route 23 S.
Big Stone Gap, VA 24219
703-523-6529
Fax: 703-523-8139

Small Business Development Center
525 Butler Farm Rd., Suite 102
Hampton, VA 23666
804-622-6414

Washington

Lead Center:

Washington Small Business Development Center
Washington State University
501 Johnson Tower
Pullman, WA 99164-4727
509-335-1576
Fax: 509-335-0949

Bellevue Community College
Small Business Development Center
3000 Landerholm Circle
Bellevue, WA 98007-6484
206-643-2888
Fax: 206-649-3113

Western Washington University
Small Business Development Center
College of Business and Economics
308 Park Hall
Bellingham, WA 98225-9073
360-650-3899
Fax: 360-650-4844

Centralia Community College
Small Business Development Center
600 West Locust St.
Centralia, WA 98531
360-736-9391
Fax: 360-753-3404

Big Bend Community College
Small Business Development Center
7662 Chanute St., Bldg. 1500
Moses Lake, WA 98837-3299
509-762-6289
Fax: 509-762-6329

Small Business Development Centers

Skagit Valley College
Small Business Development Center
2405 College Way
Mt. Vernon, WA 98273
360-428-1282
Fax: 360-336-6116

South Puget Sound Community College
Small Business Development Center
721 Columbia St. SW
Olympia, WA 98501
360-753-5616
Fax: 360-586-5493

South Seattle Community College
Small Business Development Center
6770 E. Marginal Way S
Seattle, WA 98106
206-764-5375
Fax: 206-764-5838

Washington State University at Seattle
Small Business Development Center
180 Nickerson, Suite 207
Seattle, WA 98109
206-464-5450
Fax: 206-464-6357

North Seattle Community College
Small Business Development Center
International Trade Institute
9600 College Way N.
Seattle, WA 98103-3599
206-527-3733
Fax: 206-527-3734

Community College of Spokane
Small Business Development Center
665 N. Riverpoint Blvd.
Spokane, WA 99202
509-358-2051
Fax: 509-358-2059

Washington State University at Tacoma
Small Business Development Center
950 Pacific Ave., Suite 300
Box 1933
Tacoma, WA 98401-1933
206-272-7232
Fax: 206-597-7305

I Wanna Start My Own Business

Columbia River Economic Development Council
Small Business Development Center
100 East Columbia Way
Vancouver, WA 98660-3156
360-693-2555
Fax: 360-694-9927

Yakima Valley Community College
Small Business Development Center
P.O. Box 1647
Yakima, WA 98907
509-454-3608
Fax: 509-454-4155

Columbia Basin College
Tri-Cities SBDC
901 N. Colorado
Kennewick, WA 99336
509-735-6222
Fax: 509-735-6609

Edmonds Community College
Small Business Development Center
20000 68th Ave. W
Lynwood, WA 98036
206-640-1435
Fax: 206-640-1532

Wenatchee Valley College SBDC
P.O. Box 741
Okanogan, WA 98840
509-826-5107
Fax: 509-826-1812

Port of Walla Walla SBDC
500 Tausick Way
Walla Walla, WA 99362
509-527-4681
Fax: 509-525-3101

Quest SBDC
327 East Penny Rd.
Industrial Bldg. #2, Suite D
Wenatchee, WA 98801
509-662-8016
Fax: 509-663-0455

West Virginia

Lead Center:
West Virginia Small Business Development Center

Small Business Development Centers

West Virginia Development Office
950 Kanawha Blvd.
Charleston, WV 25301
304-558-2960
Fax: 304-558-0127

Fairmont State College
Small Business Development Center
Fairmont, WV 26554
304-367-4125
Fax: 304-366-4870

Marshall University
Small Business Development Center
1050 Fourth Ave.
Huntington, WV 25755-2126
304-696-6789
Fax: 304-696-6277

West Virginia Institute of Technology
Small Business Development Center
Room 102, Engineering Building
Montgomery, WV 25136
304-442-5501
Fax: 304-442-3307

West Virginia University
Small Business Development Center
P.O. Box 6025
Morgantown, WV 26506
304-293-5839
Fax: 304-293-7061

West Virginia University at Parkersburg
Small Business Development Center
Route 5, Box 167-A
Parkersburg, WV 26101
304-424-8277
Fax: 304-424-8315

Shepherd College
Small Business Development Center
Shepherdstown, WV 25443
304-876-5261
Fax: 304-876-5117

West Virginia Northern Community College
Small Business Development Center
College Square
Wheeling, WV 26003
304-233-5900, ext. 206
Fax: 304-232-9065

College of West Virginia SBDC
P.O. Box AG
Beckley, WV 25802
304-255-4022

Governor's Office of Community and Industrial Development SBDC
950 Kanawha Blvd. East
Charleston, WV 25301
304-558-2960
Fax: 304-558-0127

Elkins Satellite SBDC
10 Eleventh St., Suite One
Elkins, WV 26241
304-637-7205
Fax: 304-637-4902

Wisconsin

Lead Center:

Wisconsin Small Business Development Center
University of Wisconsin
432 N. Lake St., Room 423
Madison, WI 53706
608-263-7794
Fax: 608-262-3878

University of Wisconsin at Eau Claire
Small Business Development Center
P.O. Box 4004
Eau Claire, WI 54702-4004
715-836-5811
Fax: 715-836-5263

University of Wisconsin at Green Bay
Small Business Development Center
460 Wood Hall
Green Bay, WI 54301
414-465-2089
Fax: 414-465-2660

University of Wisconsin at LaCrosse
Small Business Development Center
School of Business
120 N. Hall
La Crosse, WI 54601
608-785-8782
Fax: 608-785-6919

University of Wisconsin at Madison

Small Business Development Centers

Small Business Development Center
975 University Ave., Room 3260
Madison, WI 53706
608-263-2221
Fax: 608-263-0818

University of Wisconsin at Milwaukee
Small Business Development Center
161 W. Wisconsin Ave., Suite 600
Milwaukee, WI 53203
414-227-3240

University of Wisconsin at Oshkosh
Small Business Development Center
157 Clow Faculty Bldg.
800 Algoma Blvd.
Oshkosh, WI 54901
414-424-1453
Fax: 414-424-7413

University of Wisconsin at Stevens Point
Small Business Development Center
Main Building, Lower Level
Stevens Point, WI 54481
715-346-2004
Fax: 715-346-4045

University of Wisconsin at Superior
Small Business Development Center
29 Sundquist Hall
Superior, WI 54880
715-394-8352
Fax: 715-394-8454

University of Wisconsin at Whitewater
Small Business Development Center
2000 Carlson Bldg
Whitewater, WI 53190
414-472-3217
Fax: 414-472-4863

University of WI at Parkside SBDC
284 Tallent Hall
Kenosha, WI 53141
414-595-2189
Fax: 414-595-2513

WI Innovation Service Ctr. SBDC
Univ. of WI at Whitewater
402 McCutchan Hall
Whitewater, WI 53190
414-472-1365

Fax: 414-472-1600

Wyoming

Lead Center:

Wyoming Small Business Development Center
111 West 2nd St., Suite 416
Casper, WY 82601
800-348-5207
307-234-6683
Fax: 307-577-7014

Laramie County Community College
Small Business Development Center
1400 East College Dr.
Cheyenne, WY 82007-3298
307-632-6141
800-348-5208
Fax: 307-632-6061

University of Wyoming
Small Business Development Center
P.O. Box 3620
University Station
Laramie, WY 82071-3622
307-766-3050
800-348-5194
Fax: 307-766-3406

Northwest Community College
Small Business Development Center
John DeWitt Student Center
Powell, WY 82435
307-754-6067
800-348-5203
Fax: 307-754-6069

Wyoming Small Business Development Center
P.O. Box 1168
Rock Springs, WY 82902
307-352-6894
800-348-5205
Fax: 307-352-6876

Microenterprise: When You Need Just A Little Money To Start A Big New Business

A recent survey showed that approximately 33% of the top 500 fastest growing small businesses in the U.S. started with less than \$10,000. It doesn't take much money to start a business in today's information age and service economy. We're no longer in the manufacturing age, when you needed a lot of money to start a business because you needed to buy an expensive plant and costly equipment. Today, many businesses are started with nothing more than a phone, a desk, and business cards. Traditional government money programs required entrepreneurs to ask for at least \$50,000 to \$100,000. Now the government has set up Microenterprise Programs where you can ask for just a little amount of money to make that big change in your life.

A Growing Unknown Resource

These programs are continually growing. They seem so successful that policy makers are finding new ways to help them grow. But this growth and success seems to be causing as many problems as the opportunities they are creating. On one hand, the SBA programs recently increased the number of banks that participate in its microloan program from 100 to 200 and also added a subcategory of lenders to include for profit and nonprofit organizations. Grants under this program will increase from \$45 million in 1995 to \$98 million in 1997, and direct loans will increase from \$120 million to \$250 million during the same period. But, on the other hand I read that programs like the one at the U.S. Department of Housing and Urban Development fell short of quota by \$1.5 billion because not enough people applied. This means that the poor bureaucrat administering the program couldn't give out all their money because not enough people applied. I even got a personal call from a local organization who had \$50,000 of this money for someone to open up a bakery, and no one applied for it.

66% Chance of Being a Microloan Winner

Each year thousands of people will be getting microloans to start or expand their businesses. Although data is not available for every program, one of the major microloan lenders estimates that 66% of the people who apply for money, get it. Here are a few examples of recent recipients:

- \$5,000 to Street Smart, Inc., a street-hockey equipment distributor in Southeastern Pennsylvania
- \$25,000 to Med-Ex Medical Express, a courier service that specializes in the health care field
- \$15,000 to Jeannette Saunders and Pamela Marshall of Sacramento, CA to start P&J Word Processing Service

*** New Programs To Help The Poor**

U.S. Department of Health and Human Services
Office of Community Services
370 L'Enfant Promenade, SW
Fifth Floor
Washington, DC 20447

202-401-9341

The Demonstration Partnership Program provides funds to stimulate eligible entities (mainly Community Action Agencies) to develop new approaches to provide for greater self-sufficiency of the poor. Many of the programs funded include micro-enterprise/ self-employment projects. The target populations have included homeless men, female heads of households, young minority males, families, and low income women. Programs offer a range of services including technical assistance, small low interest loans, business training, and more. For information on how you can start a program or for a listing of existing ones in your area, contact the office listed above.

Some of the awardees include:

North Coast Opportunities, Inc., Ukiah, CA

Central Vermont Community Action Council, Inc., Barre, VT

Southeast Iowa Community Action, Burlington, IA

Mayor's Office of Community Services, Philadelphia, PA

Elmore/Autauga Community Action Corp., Elmore, AL

*** Up To \$5,000 For Refugees**

U.S. Dept. of Health and Human Services
Office of Refugee Resettlement
370 L'Enfant Promenade, SW, Sixth Floor
Washington, DC 20447

202-401-9246

Refugees can receive technical assistance, training, or loans of up to \$5,000 through a program called the Micro-Enterprise Development Project. The program allows states and public or private, nonprofit organizations and institutions to apply to receive grants to develop and administer micro-enterprise programs consisting of small-scale financing (\$5,000) available through microloans to refugees. It also includes funding for technical assistance and support to these refugee entrepreneurs. For information on organizations which were awarded grants, contact the office listed above.

Awardees Include:

Church Ave. Merchants Block Association; Brooklyn, NY

Coastal Enterprises, Inc.; Wiscasset, ME

Center for Southeast Asian Refugee Resettlement; San Francisco, CA

Economic and Employment Development Center; Los Angeles, CA

Institute for Social and Economic Development; Iowa City, IA

International Refugee Center of Oregon; Portland, OR

Microenterprise Loans

Jewish Vocational Service; Boston, MA

Women's Self-Employment Project; Chicago, IL

Ethiopian Community Development Council; Arlington, VA

Interim Community Development Association; Seattle, WA

Kahlihi Palama Immigrant Services; Honolulu, HI

Lutheran Children and Family Services of Eastern Pennsylvania; Philadelphia, PA

Merced County Department of Economic and Strategic Development; Merced, CA

Institute for Cooperative Development; Manchester, NH

*** Your State Can Get You Money**

American Communities

Information Center

Office of Community Planning and Development

P.O. Box 7189

Gaithersburg, MD 20898-7189

800-998-9999

The State and Small Cities Program is the second largest component of the Community Development Block Grant (CDBG) program and aids communities that do not qualify for assistance under the CDBG Entitlement program. The grants assist communities in carrying out a wide range of community development activities directed toward neighborhood revitalization, economic development, and the provision of improved community facilities and services. Funds can also be used to provide assistance to public and private organizations, agencies, and other entities (including nonprofits and for profits) to facilitate economic development in supporting micro-enterprise.

Funds can be used to establish credit (direct loans and loan guarantees, revolving loan funds, and more) for the stabilization and expansion of micro-enterprises; provide technical assistance, advice, and business support services to owners of micro-enterprises; and provide general support to owners of micro-enterprises and organizations developing micro-enterprises. In 1994, these funds totaled \$1,287,300.

If you are an interested citizen, you should contact your local officials for more information. If your local government or state officials cannot answer your questions, you may wish to contact the HUD Field Office that serves your area (look for the office closest to you from the list later in this chapter). Be aware that the state administers the program and determines which local projects receive funding.

*** Public Housing Entrepreneurs**

U.S. Department of Housing and Urban Development

Deputy Director of Resident Initiatives

451 Seventh St., SW, Room 4112

Washington, DC 20410

202-619-8201

Call yourself a handyman and get money to fix up your neighborhood. Money is set aside to

give to public housing residents to modernize existing public housing projects. The money can also be used to provide residents with on-the-job training in construction and contractor related trades. It's called the Comprehensive Grant Program, and is available to Public Housing Agencies and Indian Housing Authorities of 250 housing units or more, which includes 897 public housing agencies nationwide. Contact your local Public Housing Authority for more information or you may contact the office listed above.

*** State Microloan Programs**

Contact the State Office of Economic Development listed in your state capital

or

See the chapter, *State Money and Help For Your Business*, page 232

In addition to the federal programs, many state governments are also putting their money into microloan opportunities. Here are a few microloan programs that are currently available at the state level:

Iowa - Self Employment Loan Program (\$5,000 for low income)

Maine - Job Start Program (\$10,000)

New York - Micro Loan Program - NY Job Development

North Dakota - Micro Business Loans

Ohio - Ohio Mini-Loan Program

South Carolina - Micro Enterprise Loan Program

Texas - Rural Microenterprise Loan Program

New programs are being added all the time, so be sure to contact your state capital for the most current information.

Money To Start A Business In A Small Town

The Intermediary Relending Program (IRP) is a rural development program administered by the Farmers Home Administration (FmHA). The purpose is to provide loans for the establishment of new businesses, expansion of existing businesses, creation of new employment opportunities, and community development projects in rural areas. Loans are made to intermediaries who relend funds to recipients for business facilities or community development. You can borrow up to \$150,000 with a maximum term of 30 years and an interest rate of one percent per annum. For information, copies of regulations, and forms, contact the U.S. Department of Agriculture, Business and Industry Division, Room 6321 South, 14th and Independence Ave., SW, Washington, DC 20250; 202-720-7818.

Active/Approved IRP Loans

Alabama

Alabama-Tombigee Regional Commission
12 Water St., Suite 200
Courthouse Annex
Camden, AL 36726
205-682-4234

Southeast Alabama Regional Planning and Development Commission
P.O. Box 1406
Dothan, AL 36302
205-794-4093

Alaska

Tanana Chiefs Conference, Inc.
122 First Ave.
Fairbanks, AK 99701
907-452-8251

Arizona

Business Development Finance Corporation
345 E. Toole Ave., Suite 300
Tucson, AZ 85701
602-623-3377

Arkansas

Arkansas Land and Farm Development Corp.
Rt. 2, Box 291
Brinkley, AR 72012
501-734-1140

Arkansas Enterprise Group
708 Clinton St., Suite 111
Arkadelphia, AR 71732
501-246-3945

Southwest Arkansas Planning and Development District, Inc.
P.O. Box 767
Magnolia, AR 71753
501-234-4030

California

California Statewide Certified Development Corporation
129 C St.
Davis, CA 95616
916-756-9310

California Coastal Rural Development Corp.
5 E. Gabilan St., Suite 218
P.O. Box 2103
Salinas, CA 93902-2103
408-424-1099

Del Norte Economic Development Corporation
P.O. Box 728
Crescent City, CA 95531
707-464-2169

Valley Rural Development Corporation
955 N St.
Fresno, CA 93721
209-268-0166

Crown Economic Development Corporation of Kings County
1222 W. Lacy Blvd., Suite 101
Hanford, CA 93230-5901
209-582-4326

Colorado

Colorado Housing and Finance Authority
1981 Blake St.
Denver, CO 80202-1272
303-297-2432

Connecticut

none

Delaware

none

Florida

none

Georgia

Georgia Housing and Finance Authority
60 Executive Parkway South, Suite 250
Atlanta, GA 30329
404-679-4840

Microenterprise Loans

Georgia Mountains Regional Economic Development Corporation
1010 Ridge Rd.
Gainsville, GA 30501
404-536-3431

South Georgia Area Resource Development Agency, Inc.
327 W. Savannah Ave.
Valdosta, GA 31601
912-333-5277

CSRA Rural Lending Authority, Inc.
2123 Wrightsboro Rd.
Augusta, GA 30904-0800
404-737-1823

Middle Flint Area Development Corporation
203 E. College St.
Ellaville, GA 31806
912-937-2563

Development Corporation of Middle Georgia
600 Grand Building
651 Mulberry St.
Macon, GA 31201
912-751-6160

Hawaii none

Idaho
Panhandler Area Council, Inc.
11100 Airport Dr.
Hayden, ID 83835
208-772-0584

Ida-Ore Planning and Development Association
10624 W. Executive
Boise, ID 83704
208-322-7033

East-Central Idaho Planning and Development Association, Inc.
310 N. 2nd East
Rexburg, ID 83440
208-356-4524

Illinois
Illinois Development Finance Authority
2 N. La Salle
Suite 980
Chicago, IL 60602
312-793-5586

City of Flora
122 N. Main St.
Flora, IL 62839
618-662-7111

South Central Illinois Regional Planning and Development Commission
120 Delmar Ave.
Suite A
Salem, IL 62881
618-548-4234

Indiana

none

Iowa

Albia Industrial Development Corporation
6 S. Main
Albia, IA 52531
515-932-7053

Dubuque County Courthouse
720 Central Ave.
Dubuque, IA 52001
319-589-4441

Upper Explorerland Regional Planning Commission
134 W. Green St.
P.O. Box 219
Postville, IA 52162
319-864-7551

Wright County Economic Development Commission
P.O. Box 214
Clarion, IA 50525
515-532-6422

Nishnabotna Valley Rural Electric Cooperative
1317 Chatburn Ave.
Harlan, IA 51537
712-755-2166

Sheldon Community Development Corp.
P.O. Box 276
Sheldon, IA 51201
712-324-2813

Kansas

Mid America, Inc.
1501 S. Joplin
Pittsburg, KS 66763
314-231-8267

Microenterprise Loans

South Central Kansas Economic Development District, Inc.
River Park Place, Suite 580
727 N. Waco
Wichita, KS 67203
316-262-5246

Pioneer Country Development, Inc.
317 N. Pomeroy Ave., Box 248
Hill City, KS 67642-0248
913-674-3488

Great Plains Development, Inc.
100 Military Plaza
Dodge City, KS 67801
316-227-6406

Kentucky

Harlan Revitalization Association
P.O. Box 1709
Harlan, KY 40831
606-573-7698

Appalachian Investment Corporation
431 Chestnut St., Suite 7
Berea, KY 40403
606-986-2375

Kentucky Highlands Investment Corporation
400 S. Main St.
London, KY 47476
606-864-5175

Purchase Area Development District
P.O. Box 588
Mayfield, KY 42066
502-247-7171

Louisiana

Kisatchie-Delta Regional Planning and Development District, Inc.
5212 Rue Verdun St.
Alexandria, LA 71303
318-487-5454

North Delta Regional Planning and Development District, Inc.
2115 Justice St.
Monroe, LA 71201
318-387-2572

Maine

North Kennebec Regional Planning Commission
7 Benton Ave.

Winslow, ME 04901
207-873-0711

Oxford Hills Area Development Corporation
174 Main St.
Norway, ME 04268
207-743-2425

Eastern Maine Development Corporation
1 Cumberland Place
Bangor, ME 04401-8520
207-942-6389

Finance Authority of Maine
83 Western Ave.
Augusta, ME 04330
207-623-3262

Auburn Business Development Corporation
P.O. Box 642
Auburn, ME 04212
207-784-0161

Maryland

Garrett County Development Corporation
313 E. Alder St.
Old Courthouse, Room 307
Oakland, MD 21550
301-334-1920

Cumberland-Allegany County Industrial Foundation, Inc.
One Commerce Dr.
Cumberland, MD 21502
301-777-5968

Massachusetts

Southeastern Economic Development Corporation
88 Broadway
Taunton, MA 02780
508-822-1020

Franklin County Community Development Corporation
324 Wells St.
Greenfield, MA 01301
413-774-7404

Michigan

Rural Michigan Intermediary Relending Program
1235 Woodmere
Traverse City, MI 49684
616-941-5858

Microenterprise Loans

Northern Economic Initiatives Corporation
1009 W. Ridge St.
Marquette, MI 49855
906-228-5571

Minnesota

City of McIntosh
115 Broadway NW
McIntosh, MN 56554
218-563-3043

Detroit Lakes Development Corporation
1025 Roosevelt Ave.
Detroit Lakes, MN 56501
218-847-5658

Caledonia Economic Development Authority
P.O. Box 232
Caledonia, MN 55921
507-724-3632

Minnesota's Community Development Corporation
P.O. Box 623
Detroit Lakes, MN 56502
218-847-3191

City of Crookston
P.O. Box 492
Crookston, MN 56716
218-281-7979

City of Lakefield
301 Main St.
Lakefield, MN 56150
507-662-5457

Prairieland Economic Development Corporation
2524 Broadway Ave.
P.O. Box 265
Slayton, MN 56172
507-836-6656

Northwest Minnesota Initiative Fund
722 Paul Bunyan Dr. NW
Bemidji, MN 56601
218-759-2057

City of Fergus Falls
P.O. Box 868
Fergus Falls, MN 56538-0868
218-739-2251

I Wanna Start My Own Business

Midwest Minnesota Community Development Corporation
803 Roosevelt Ave.
P.O. Box 623
Detroit Lakes, MN 56502-0623
218-847-3191

City of Fosston
220 E. First St.
Fosston, MN 56542
218-435-1959

The Development Corporation of Austin
1900 8th Ave. NW
Austin, MN 55912
507-433-0345

Northland Foundation (formerly Northeastern Minnesota Initiative Fund)
600 Providence Building
332 W. Superior St.
Duluth, MN 55802
218-723-4040

West Central Minnesota Initiative Fund
Norwest Bank Building, Suite 205
220 W. Washington Ave.
Fergus Falls, MN 56539
218-739-2239

Southeastern Minnesota Initiative Fund
P.O. Box 570
Owatonna, MN 55060
507-455-3215

City of Blooming Prairie
P.O. Box 68
Blooming Prairie, MN 55917
507-583-7573

Central Minnesota Initiative Fund
P.O. Box 59
Little Falls, MN 56345
612-632-9255

Red Lake Falls Development Corporation
201 Second St.
Red Lake Falls, MN 56750
218-253-2484

Mississippi

Southwest Mississippi Planning and Development District, Inc.
110 S. Wall St.
Natchez, MS 39120

Microenterprise Loans

601-446-6044

Northeast Mississippi Planning and Development District
P.O. Box 600
Booneville, MS 38829
601-728-6248

Three Rivers Planning and Development District
75 S. Main
P.O. Drawer B
Pontotoc, MS 38863
601-489-2415

South Delta Planning and Development District, Inc.
P.O. Box 1776
Greenville, MS 38702
601-378-3831

Missouri

Rural Missouri, Inc.
1014 Northeast Dr.
Jefferson City, MO 65109
314-634-0136

Green Hills Rural Development, Inc.
900 Main St.
Trenton, MO 64683
816-359-5086

Montana

Bear Paw Development Corporation of Northern Montana
P.O. Box 1549
Harve, MT 59501
406-265-9226

Nebraska

South East Nebraska Development District
2632 O St.
Lincoln, NE 68510-1398
402-475-2560

Nebraska Economic Development Corp.
139 S. 52nd St.
Lincoln, NE 68510
402-483-0382

Nevada

Rural Nevada Development Corporation
790 Park Ave.
Ely, NV 89301
702-289-8519

New Hampshire

Belknap County Economic Development Council
64 Count St.
Laconia, NH 03246
603-524-3057

New Mexico

New Mexico Community Dev. Loan Fund
P.O. Box 705
Albuquerque, NM 87196
505-243-3196

New Jersey

none

New York

Adirondack Economic Development Corp.
P.O. Box 747
Saranac Lake, NY 12983

Southern Tier Enterprise Development Organization, Inc.
465 Broad St.
Salamanca, NY 14779
716-945-5301

Lake Champlain/Lake George Region Revolving Loan Corporation
Amherst St.
Lake George, NY 12845
518-668-5773

New York Job Development Authority
605 3rd Ave., 26th Floor
New York, NY 10158
518-474-7580

North Country Alliance Local Development Corporation
317 Washington St.
Watertown, NY 13601
315-785-2593

Regional Economic Development and Energy Corporation of the Southern Tier Central Region,
New York
145 Village Square
Painted Post, NY 14807
604-962-3021

COMCO Development Corporation
572 S. Salina St.
Syracuse, NY 13202
315-470-1888

North Carolina

Microenterprise Loans

Self-Help Ventures Fund
301 W. Main St.
Durham, NC 27701
919-956-4400

Dunn Area Committee of 100, Inc.
600 S. Magnolia Ave.
Dunn, NC 28334
910-892-2884

Neuse River Development Authority, Inc.
P.O. Box 1770
New Bern, NC 28563
919-638-6724

North Dakota

Lewis and Clark Regional Dev. Council
400 E. Broadway Ave., Suite 418
Bismarck, ND 58501
701-255-4591

Lake Agassiz Regional Council
417 Main Ave.
Fargo, ND 58018
701-239-5373

Roosevelt-Custer Regional Council for Development
Pulver Hall
Dickinson, ND 58601
701-277-1241

Ohio

Enterprise Development Corporation
900 E. State St., Suite 101
Athens, OH 45701
614-592-1188

Ashtabula County 503 Corporation
36 W. Walnut St.
Jefferson, OH 44047
216-576-3759

Oklahoma

Ozarks Corporation for Innovation Development
P.O. Box 1335
Durant, OK 74702
405-924-5094

Central Oklahoma Economic Development District
400 N. Bell St.
P.O. Box 3398
Shawnee, OK 74802-3398

405-273-3213

Logan County Economic Development Council, Inc.
212 W. Oklahoma St.
Guthrie, OK 73044
405-282-0060

Miami Area Economic Development Service
2 N. Main
Miami, OK 74350
918-542-8405

Rural Enterprises, Inc.
422 Cessna
P.O. Box 1335
Durant, OK 74702
405-924-5094

Oregon

Oregon Cascades West Council of Governments
408 SW Monroe St.
Corvallis, OR 97333
503-757-6851

Southern Oregon Economic Development District
132 W. Main St., Suite 101
Medford, OR 97501-2746
503-779-2608

Mid-Willamette Valley Council of Governments
105 High St. SE
Salem, OR 97301
503-588-6177

Pennsylvania

North Central Pennsylvania Regional Planning and Development Commission
P.O. Box 488
Ridgway, PA 15853
814-772-6901

Northern Tier Regional Planning and Development Commission
507 Main St.
Towanda, PA 18848
717-265-9103

Northwest Pennsylvania Regional Planning and Development Commission
Biery Building, Suite 406
Franklin, PA 16323
814-437-3024

Southern Alleghenies Planning and Development Commission
541 58th St.

Microenterprise Loans

Altoona, PA 16602
814-946-1641

Economic Development Council of Northeastern Pennsylvania
1151 Oak St.
Pittston, PA 18640-3795
717-655-5581

Jefferson Co. Development Council, Inc.
R.D. 5, Box 47
Brookville, PA 15825
814-849-3047

Puerto Rico

Advancer Local Development Corp., Inc.
Del Parque 403, 9th Floor
Santurce, PR 00912
809-721-6797

Rhode Island

none

South Carolina

Catawba Regional Development Corporation
P.O. Box 450
Rock Hill, SC 29731

Lake City Development Corporation, Inc.
159 S. Ron McNair Blvd.
Lake City, SC 29560
803-394-3771

Lower Savannah Regional Development Corporation
P.O. Box 850
Aiken, SC 29802
803-649-7981

Carolina Capital Investment Corporation
1201 Main St., Suite 1750
Columbia, SC 29201
803-737-0079

Santee-Lynches Regional Development Corporation
P.O. Box 1837
Sumter, SC 29151
803-775-7381

South Dakota

South Dakota Economic Development Finance Authority
711 Wells Ave.
Pierre, SD 57501
605-773-5032

First District Development Company
124 First Ave. NW
Watertown, SD 57201
605-886-7224

Tennessee

First Tennessee Economic Development Corporation
207 N. Boone St., Suite 800
Johnson City, TN 37604
423-928-0224

South Central Tennessee Development District
815 S. Main St.
Columbia, TN 38402-1346
615-381-2040

Southeast Local Development Corporation
216 W. 8th St., Suite 300
Chattanooga, TN 37402
423-266-5781

Southwest Tennessee Development District
416 E. Lafayette
Jackson, TN 38301
901-422-4041

Areawide Development Corporation
P.O. Box 19806
Knoxville, TN 37939-2806
615-524-8553

Mid-Cumberland Area Development Corp.
Stahlman Building
211 Union St., Box 233
Nashville, TN 37201
615-862-8828

Texas

Brownwood Industrial Foundation, Inc.
P.O. Box 880
Brownwood, TX 76804
915-646-9535

Utah

Utah Technology Finance Corporation
185 S. State, Suite 208
Salt Lake City, UT 84111
801-364-4346

Deseret Certified Development Co.
4885 S. 900 East

Microenterprise Loans

Salt Lake City, UT 84117
801-266-0443

Vermont

Franklin County Industrial Development Corporation
2 Federal St.
St. Albans, VT 05478
802-542-2191

Vermont 503 Corporation
58 E. State St.
Montpelier, VT 05602
802-223-7226

Rutland Industrial Development Corporation
P.O. Box 39, 5 Court St.
Rutland, VT 05702
802-773-9147

Northern Community Investment Corporation
P.O. Box 904
St. Johnsbury, VT 05819
802-748-5102

Virginia

Lake Country Development Corporation
P.O. Box 150
South Hill, VA 23970
804-447-7101

Virgin Islands

none

Washington

Tri-County Economic Development District
347 W. Second, Suite A
Colville, WA 99114
509-684-4571

Evergreen Community Development Association
2015 Smith Tower
Seattle, WA 98104
206-622-3731

West Virginia

Mid-Ohio Valley Regional Planning and Development Council
1200 Grand Central Ave.
Vienna, WV 26105
304-295-9312

West Virginia Economic Dev. Authority
Room M-146, State Capital

Charleston, WV 25305
304-348-3650

Wisconsin

Adams-Columbia Electric Cooperative
P.O. Box 70
Friendship, WI 53934-0079
608-339-3346

Impact Acceptance Corporation
Rt. 2, Box 8
Turtle Lake, WI 54889
715-986-4171

Wyoming

Division of Economic and Community Development
Barrett Building, 4N
Cheyenne, WY 82002
307-777-7185

Multi-State Intermediaries

Community Transportation Association of America
725 15th St. NW, Suite 900
Washington, DC 20005
202-628-1480

Community Resource Group, Inc.
2705 Chapman Ave.
Springdale, AR 72764
501-756-2900

Rural Community Assistance Corporation
2125 19th St.
Suite 203
Sacramento, CA 95818
916-447-2854

Housing Assistance Council, Inc.
1025 Vermont Ave. NW
Washington, DC 20005
202-842-8600

"Sears eliminated a staggering 50,000 jobs from its merchandising division in 1993, reducing employment by 14 percent. The cutbacks came in the same year when Sears' sales revenues rose by more than 10 percent."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996.

Rural Business Grants

The Rural Business Enterprise Grant Program (RBEG) is administered by the Rural Business Coop Services, and provides grant funds to a local or regional intermediary which, in turn, lends funds in a flexible manner to local businesses. Funds are designed to facilitate the development of small and emerging private business, industry, and related employment. Money can be used for the acquisition and development of land, and the construction of buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, refinancing, fees, technical assistance, startup operating cost, and working capital. Grant applications are available from Department of Agriculture field offices. For more information, contact the U.S. Department of Agriculture, Community Facilities Loan Division, 14th and Independence Ave., SW, Washington, DC 20250; 202-720-1400.

Farmers Home Administration State Offices

Alabama

Horace Horn
Sterling Center
Suite 601, 4121 Carmichael Rd.
Montgomery, AL 36106-3683
334-279-3400

Alaska

Ernest Brannon
800 W. Evergreen, Suite 201
Palmer, AK 99645
907-745-2176

Arizona

Alan Stephens
3003 N. Central Ave.
Suite 900
Phoenix, AZ 85012
602-280-8700

Arkansas

Lawrence E. McCullough
700 W. Capitol
P.O. Box 2778
Little Rock, AR 72203
501-324-6281

California

Michael Reyna
194 W. Main St., Suite F
Woodland, CA 95695-2915
916-668-2000

Microenterprise Loans

Colorado

Ruth Rodriguez
655 Parfet St.
Room E-100
Lakewood, CO 80215
303-236-2801

Delaware-Maryland

John Walls
4611 So. Dupont Hwy.
Camden, DE 19934-9998
302-697-4300

Florida

Jan Shadburn
4440 NW 25th Pl.
P.O. Box 147010
Gainesville, FL 32614-7010
352-338-3400

Georgia

Laura Jean Meadows
Stephens Federal Building
355 E. Hancock Ave.
Athens, GA 30610
706-546-2162

Hawaii

Francis Blanco
Federal Building, Room 311
154 Waianuenue Ave.
Hilo, HI 96720
808-933-3000

Idaho

Loren Nelson
3232 Elder St.
Boise, ID 83705
208-378-5600

Illinois

Wallace Furrow
Illini Plaza
Suite 103
Champaign, IL 61820
217-398-5235

Indiana

John Thompson
5975 Lakeside Blvd.
Indianapolis, IN 46278
317-290-3100

Iowa

Ellen Huntoon
Federal Building, Room 873
210 Walnut St.
Des Moines, IA 50309
515-284-4663

Kansas

Bill Kirk
1200 SW Summit Exec. Center
P.O. Box 4653
Topeka, KS 66604
913-271-2700

Kentucky

Tom Fern
771 Corporate Plaza
Suite 200
Lexington, KY 40503
606-224-7300

Louisiana

Austin Cormier
3727 Government St.
Alexandria, LA 71302
318-473-7920

Maine

Seth Bradstreet
444 Stillwater Ave., Suite 2
P.O. Box 405
Bangor, ME 04402-0405
207-990-9160

Massachusetts /Rhode Island/ Connecticut

William Bradley
451 West St.
Amherst, MA 01002
413-253-4300

Michigan

Donald Hare
3001 Coolidge Rd., Suite 200
East Lansing, MI 48823
517-337-6635

Minnesota

Janice Daley
410 AgriBank Bldg.
375 Jackson St.
St. Paul, MN 55101

Microenterprise Loans

612-290-3842

Mississippi

George E. Irvin
Federal Building, Room 831
100 W. Capitol St.
Jackson, MS 39269
601-965-4316

Missouri

William Shay (Acting)
601 Business Loop, 70 West
Parkade Center, Suite 235
Columbia, MO 65203
573-876-0976

Montana

Anthony Preite
900 Technology Blvd.
Suite B
P.O. Box 850
Bozeman, MT 59771
406-585-2580

Nebraska

Stanley Foster
Federal Bldg., Room 308
100 Centennial Mall N
Lincoln, NE 68508
402-437-5551

Nevada

Sarah Mersereau
1390 S. Curry
Carson City, NV 89703-5405
702-887-1222

New Jersey

Ernest Grunow
Tarnsfield Plaza, Suite 22
790 Woodlane Rd.
Mt. Holly, NJ 08060
609-265-3600

New Mexico

Steven Anaya
6200 Jefferson St.
Albuquerque, NM 87109
505-761-4950

New York

James Bay

The Galleries of Syracuse
441 S. Salina St.
Syracuse, NY 13202
315-477-6400

North Carolina

James Kearney
4405 Bland Rd., Suite 260
Raleigh, NC 27609
919-873-2000

North Dakota

Charles Mertens
Federal Building, Room 208
220 E. Rosser
P.O. Box 1737
Bismarck, ND 58502
701-250-4781

Ohio

Linda Page
Federal Building, Room 507
200 N. High St.
Columbus, OH 43215
614-469-5606

Oklahoma

Charles Rainbolt
USDA Agricultural Center, Suite 108
Stillwater, OK 74074-2654
405-742-1000

Oregon

Scott Duff
101 SW Main
Portland, OR 97204
503-414-3300

Pennsylvania

Cheryl Cook
1 Credit Union Place, Suite 330
Harrisburg, PA 17110-2996
717-782-4476

Puerto Rico

Ilana Echegoyen
New San Juan Office Bldg., Room 501
159 Carlos E. Chardon St.
Hato Rey, PR 00918-5481
809-766-5095

South Carolina

Microenterprise Loans

Bernie Wright
Strom Thurmond Federal Bldg.
1835 Assembly St., Room 1007
Columbia, SC 29201
803-765-5163

South Dakota

Dallas Tonsager
Federal Building, Room 308
200 4th St. SW
Huron, SD 57350
605-352-1100

Tennessee

David Seivers
3322 West End Ave., Suite 300
Nashville, TN 37203-1071
615-783-1308

Texas

George Ellis
M.J. Pena Federal Building
Suite 102, 101 S. Main
Temple, TX 76501
817-774-1301

Utah

James Harvey
Federal Building
Room 5438
125 S. State St.
Salt Lake City, UT 84138
801-524-4063

Vermont/New Hampshire/ Virgin Islands

Roberta Harold
City Center, 3rd Floor
89 Main St.
Montpelier, VT 05602
802-828-6002

Virginia

Lloyd A. Jones
Culpeper Building
Suite 238
1606 Santa Rosa Rd.
Richmond, VA 23229
804-287-1550

Washington

Mary McBride
Federal Building

Room 319
301 Yakima St.
P.O. Box 2427
Wenatchee, WA 98807
509-664-0240

West Virginia

Robert Lewis
75 High St.
P.O. Box 678
Morgantown, WV 26505
304-291-4791

Wisconsin

Bryce Luchterhand
4949 Kirschling Court
Stevens Point, WI 54481
715-345-7600

Wyoming

Derrel L. Carruth
Federal Building, Room 1005
P.O. Box 820
Casper, WY 82602
307-261-6300

Help Those Help Themselves

The Discretionary Grants Program's goal is to strengthen the American family, which includes improving access of youth living in low income families to needed support services, including employment training and other transition to work services, and improving the integration, coordination, and continuity of other health and human services funded services. The program areas focus on employment opportunities and self-sufficiency among low income individuals; however, they are not micro-enterprise oriented programs. This program supports projects which provide employment and ownership opportunities for low income people through business, physical or commercial development and which generally improve the quality of the economic and social environment of low-income residents in economically-depressed areas. The emphases of projects must be on self-help and mobilization of the community-at-large. For application information, contact the U.S. Department of Health and Human Services, Office of Community Services, 370 L'Enfant Promenade, SW, Fifth Floor, Washington, DC 20447; 202-401-9346.

There are several set-aside programs available including:

- Historically Black Colleges and Universities
- Pre-Development Funds (assess feasibility of potential projects)
- Youth Opportunities Unlimited
- Community Food and Nutrition Program
- Rural Housing
- Community Facilities Development
- National Youth Sports Program
- Migrants and Seasonal Farmworkers

List of FY 96 Grant Awards Issued by ACF Office of Community Services

Urban and Rural Community Economic Development

Abyssinian Development Corp.
131 W. 138th St.
New York, NY 10030
Amount: \$500,000

Allegheny West Civic Council, Inc.
845 N. Lincoln Ave.
Pittsburgh, PA 15233
Amount: \$340,000

Arkansas Enterprise Group
605 Main St.
Suite 203
Arkadelphia, AR 71923
Amount: \$370,000

Asian Neighborhood Design, Inc.
80 Fresno St.
San Francisco, CA 94133

I Wanna Start My Own Business

Amount: \$375,000

Beech Corporation
1615 N. Carlisle St.
Philadelphia, PA 19121
Amount: \$277,520

Bethel New Life, Inc.
367 N. Karlov
Chicago, IL 60624
Amount: \$500,000

Chinese Economic Development Council, Inc.
65 Harrison Ave.
Boston, MA 02111
Amount: \$300,000

Coalition For a Better Acre
450 Merrimack St.
Lowell, MA 01852
Amount: \$310,000

Coastal Enterprises, Inc.
P.O. Box 268
Wiscasset, ME 04578
Amount: \$275,000

Collinwood Community Services Center
813 E. 152nd St.
Cleveland, OH 44110
Amount: \$500,000

Cypress Hills Local Development Corp.
3152 Fulton St.
Cypress Hills, NY 11208
Amount: \$300,000

Delta Foundation, Inc.
819 Main St.
Greenville, MS 38701
Amount: \$460,000

Dorchester Bay Economic Development Corporation
594 Columbia Rd., Suite 302
Dorchester, MA 02125
Amount: \$500,000

Eastside Community Investments, Inc.
26 N. Arsenal
Indianapolis, IN 46201
Amount: \$500,000

Microenterprise Loans

Hough Area Partners in Progress, Inc.
8610 Hough Ave.
Cleveland, OH 44106
Amount: \$84,000

Knoxville Area Urban League
P.O. Box 1911
2416 Magnolia Ave.
Knoxville, TN 37901
Amount: \$261,644

Latino Resource Organization, Inc.
2714 W. Pico Blvd.
Suite 220
Santa Monica, CA 90405
Amount: \$500,000

Meri Weather, Inc.
178 State St.
Meriden, CT 06450
Amount: \$380,000

Mid Bronx Desperadoes Community Housing Corporation
1762 Boston Rd.
Bronx, NY 10460
Amount: \$500,000

Midwest Minnesota Community Development Corporation
803 Roosevelt Ave.
Detroit Lakes, MN 56501
Amount: \$250,000

Mountain Association for Community Economic Development
433 Chestnut St.
Berea, KY 40403
Amount: \$500,000

Neighborhood Development Corporation of Jamaica Plain
31 Germania St.
Jamaica Plain, MA 02130
Amount: \$500,000

New Community Corporation
233 W. Market St.
Newark, NJ 07103
Amount: \$500,000

Private Industry Council of Dade Co., Inc.
7900 NE 2nd Ave.
Suite 603
Miami, FL 33138
Amount: \$500,000

Rural Enterprises, Inc.
422 Cessna
Durant, OK 74701
Amount: \$500,000

San Jose Development Corp.
111 N. Market St.
Suite 150
San Jose, CA 95113
Amount: \$500,000

Science Park Development Corporation
5 Science Park
New Haven, CT 06511
Amount: \$500,000

Southeast Development, Inc.
10 S. Wolfe St.
Baltimore, MD 21231
Amount: \$500,000

Southwestern Community Services, Inc.
69Z Island St.
Keene, NH 03430
Amount: \$200,000

St. Paul's Community Svcs., Inc.
451 Van Houten St.
Paterson, NJ 07501
Amount: \$250,000

Vermont Slauson Economic Development Corporation
5918 S. Vermont Ave.
Los Angeles, CA 90044
Amount: \$450,000

Vine City Housing Ministry
228 Maple Place, NW
Atlanta, GA 30314

Walnut Hills Redevelopment Foundation, Inc.
2601 Melrose Ave., Suite 100
Cincinnati, OH 45206
Amount: \$500,000

West Central Missouri Community Action Agency
106 W. 4th St.
Appleton, MD 64724
Amount: \$350,000

White Mountain Apache Tribe

Microenterprise Loans

P.O. Box 700
Whiteriver, AZ 85941
Amount: \$164,037

Women Entrepreneurs of Baltimore, Inc.
28 E. Ostend St.
Baltimore, MD 21230
Amount: \$491,878

Disadvantaged Youth Set-Aside

Eastside Community Investments, Inc.
26 N. Arsenal Ave.
Indianapolis, IN 46201
Amount: \$625,000

Human Development Corporation of Metropolitan St. Louis
929 N. Spring Ave.
St. Louis, MD 63108
Amount: \$729,488

Tampa-Hillsborough Community Development Corporation, Inc.
1207 East M.L. King, Jr. Blvd.
Tampa, FL 33603
Amount: \$750,000

Urban and Rural Community Economic Development/Set Aside

D.C. Private Industry Council, Inc.
1129 20th St. NW, Suite 200
Washington, DC 20036
Amount: \$500,000

Greater Atlanta Small Business Project
10 Park Place South
Suite 305
Atlanta, GA 30303
Amount: \$479,660

Opa-Locka Community Development Corporation
490 Opa-Locka Blvd., Suite 20
Opa-Locka, FL 33054
Amount: \$492,254

Urban and Rural Community Economic Development/ Developmental Set-Aside

Brownsville Area Revitalization Corporation
322 Front St.
Brownsville, PA 15417
Amount: \$237,000

Esperanza Housing and Community Development Corporation
990 Highland Dr., #106
Solana Beach, CA 92075
Amount: \$250,000

Evergreen Community Development Corp.
P.O. Box 451
Lincoln City, OR 97367
Amount: \$247,837

Great River Foundation, Inc.
118 N. Pearl, Suite 131
Natchez, MS 39120
Amount: \$250,000

Northeast Milwaukee Industrial Development Corporation, Inc.
531 E. Burleigh
Milwaukee, WI 53212
Amount: \$250,000

Washington County Council on Economic Development
703 Courthouse Sq.
Washington, PA 15301
Amount: \$178,959

Rural Housing Repairs and Rehabilitation
Community Action Human Resources Agency
P.O. Box 160
Coolidge, AZ 85228
Amount: \$250,000

Community Housing Improvement Systems and Planning Association, Inc.
600 E. Market St.
Salinas, CA 93905
Amount: \$250,000

Community Services Programs of West Alabama, Inc.
601 17th St.
Tuscaloosa, AL 35401
Amount: \$93,206

Corporation for Ohio Appalachian Development (C.O.A.D.)
1 Pinchot Place
P.O. Box 787
Athens, OH 45701
Amount: \$250,000

Foundation for Rural Housing, Inc.
4506 Regent St.
Madison, WI 53705
Amount: \$237,125

Kentucky Mountain Housing Development Corporation, Inc.
P.O. Box 729
Manchester, KY 40962
Amount: \$300,000

Microenterprise Loans

Louisa County Housing Foundation
Louisa County Courthouse
Louisa, VA 23093
Amount: \$40,000

Oregon Housing and Community Services Department
1600 State St.
Salem, OR 97310
Amount: \$250,000

Panhandle Area Council
11100 Airport Dr.
Hayden, ID 83835
Amount: \$250,000

Proyecto Azteca
P.O. Box 1014
San Juan, TX 78589
Amount: \$250,000

Steuben Churchpeople Against Poverty, Inc.
108 Liberty St.
Bath, NY 14810
Amount: \$152,819

United Methodist Relief Center
690 Coleman Blvd.
Mt. Pleasant, SC 29464
Amount: \$150,000

"Forty years ago, people doing knowledge work and service work formed less than one-third of the work force. Today, such people account for three-quarters if not four-fifths of the work force in developed countries."

"All developed countries spend a fifth of their GNP on the production and distribution of knowledge."

Source: *Post-Capitalist Society*, Peter Drucker,
Harper Business, 1993

Welfare Moms Can Start Their Own Business

If you're getting help from Aid to Families With Dependent Children (AFDC), you may be able to get free training on how to become an entrepreneur, along with money to help you become your own boss. The program is called Job Opportunities for Low-Income Individuals (JOLI) program, which seeks to enhance the capacity and self-sufficiency of participating individuals. JOLI aims to help Aid to Families with Dependent Children (AFDC) recipients and others whose income falls below the federal poverty guidelines become self-sufficient by starting their own micro-enterprises or through employment in newly created permanent jobs. The program is designed to demonstrate and evaluate ways of creating new employment and business opportunities for certain low income individuals through the provision of technical and financial assistance to private employers in the community, self-employment/micro-enterprise programs, and/or new business development programs. JOLI awards grants to nonprofit organizations to develop these projects. For information on programs in your area or application information, contact U.S. Dept. of Health and Human Services, Office of Community Services, 370 L'Enfant Promenade, SW, Fifth Floor, Washington, DC 20447; 202-401-5282.

Job Opportunities for Low-Income Individuals

Arizona

PPEP Housing Development Corp.
803 E. 46th St.
Tucson, AZ 85741
602-622-3553

California

California American Woman's Economic Development Corp. (AWED)
100 W. Broadway, Suite 500
Long Beach, CA 90802-4431
310-983-3747
Fax: 310-983-3750

Pacific Asian Consortium in Employment
2525 W. 8th St., Suite 304
Los Angeles, CA 90057
213-389-2373

Oakland Private Industry Council
360 22nd St.
Oakland, CA 94612
510-891-9393
Fax: 510-891-9968

San Jose Development Corporation
111 N. Market St.
Suite 150
San Jose, CA 95113
408-298-8455

Woman's Initiative for Self-Employment (WISE)
450 Mission St., Suite 402
San Francisco, CA 94105
415-247-9473
Fax: 415-247-9471

Colorado

Mi Casa Resource Center for Women
571 Galapago St.
Denver, CO 80204
303-573-1302

Connecticut

Action for Bridgeport Community Development
1070 Park Ave.
Bridgeport, CT 06604
203-366-8241

District of Columbia

Barry Farm Resident Council
1326 Stevens Rd., SE
Washington, DC 20020
202-645-3854

Florida

Tampa-Hillsborough Community
Development Corporation, Inc.
1207 E. Martin Luther King Jr. Bldg.
Tampa, FL 33603
813-248-4232

Georgia

Greater Atlanta Small Business Project
55 Marietta St.
Suite 2000
Atlanta, GA 30303
404-659-5955
Fax: 404-880-9561

Illinois

Bethel New Life, Inc.
367 N. Karlov
Chicago, IL 60624
312-826-5540

Women's Self-Employment Project
20 N. Clark St., 4th Floor
Chicago, IL 60602
312-606-8255

Iowa

Institute for Social and Economic Development (ISED)

Microenterprise Loans

1901 Broadway, Suite 313
Iowa City, IA 52240
319-338-2331
Fax: 319-338-5824

Kentucky

Kentucky River Foothills Development Council
1623 Foxhaven Dr.
P.O. Box 743
Richmond, KY 40476-0743
606-624-2046
Fax: 606-624-2049

Maine

Coastal Enterprises, Inc.
P.O. Box 268
Water St.
Wiscasset, ME 04578
207-882-7552
Fax: 207-882-7308

Central Maine Indian
Community Development Corp.
132-144 N. Main St.
P.O. Box 3040
Brewer, ME 04412-3040
207-989-5971

Massachusetts

Jewish Vocational Service
106 Chauncy St.
Boston, MA 02111
617-451-8147

Minnesota

The Green Institute
611433 E. Franklin Ave.
Suite 7A
Minneapolis, MN 55404
612-874-1148

Missouri

The Human Development Corporation
of Metropolitan St. Louis
929 N. Spring Ave.
St. Louis, MO 63108
314-367-5585

W. Central Missouri Community Action Agency
106 W. 4th St.
P.O. Box 125
Appleton City, MO 64724
816-476-2185

Fax: 816-476-5529

Nebraska

Lincoln Action Program
2202 S. 11th St.
Lincoln, NE 68502
402-471-4515
Fax: 402-471-4844

New York

American Woman's Economic Development Corporation
71 Vanderbilt Ave.
Suite 320
New York, NY 10169
212-692-9100
Fax: 212-692-9296

South Bronx Overall Economic
Development Corp.
370 E. 149th St.
Bronx, New York 10455
718-292-3113

World Rehabilitation Fund
386 Park Ave. South, Suite 500
New York, NY 10016-8804
212-725-7875
Fax: 212-725-8402

North Carolina

Community Socio-Economical Ctr. for Hope
412 E. 4th St.
Lexington, NC 27292
919-249-4112

Center for Community Self Help
413 E. Chapel Hill St.
Durham, NC 27701
919-956-4400

Rural Advancement Fund of the National Sharecroppers Fund, Inc.
506 Chestnut St.
Goldsboro, NC 27530
919-751-2141

Ohio

WSOS Community Action Commission
109 S. Front St.
P.O. Box 590
Fremont, Ohio 43420
419-334-8911

Microenterprise Loans

Pennsylvania

Washington County Council on Economic Development
703 Courthouse Square
Washington, PA 15301
412-228-6816
Fax: 412-228-6965

South Carolina

Sunbelt Human Advancement Resources, Inc. (SHARE)
1200 Pendelton St.
P.O. Box 10204
Greenville, SC 29603
803-269-0700
Fax: 803-295-6151

Tennessee

United Way of the Mid-South
1407 Union Ave.
P.O. Box 41897
Memphis, TN 38174-1897
901-272-5000
Fax: 901-272-5059

Vermont

Central Vermont Community Action Council
36 Barre-Montpelier Rd.
P.O. Box 747
Barre, VT 05641
802-479-1053
Fax: 802-479-5353

Washington

Black Dollar Days Task Force
11621 Street Ave.
Seattle, WA 98122
206-323-0534

Metropolitan Development Council
622 Tacoma Ave. South
Suite 6
Tacoma, WA 98402
206-383-3921, ext. 710

Yakima Valley Opportunities Industrialization Center
815 Fruitvale Blvd.
Yakima, WA 98902
509-457-2904

Wisconsin

Impact Seven, Inc.
100 Digital Dr.
Clear Lake, WI 54005

715-263-2532

Grants To Towns That Will Lend You Business Money

Cities can get grants that can be used to lend you money to start a small business. The Entitlement Grants is the largest component of the Community Development Block Grant Program and provides annual grants to entitled cities (population 50,000) and counties (population 200,000) to develop viable urban communities by providing decent housing and suitable living environments, and by expanding economic opportunities, principally for low and moderate income persons. The program provides funds to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, improved community facilities and services, and most recently micro-enterprise. Funds can be used to establish credit (direct loans and loan guarantees, revolving loan funds, and more) for the stabilization and expansion of micro-enterprises; provide technical assistance, advice, and business support services to owners of micro-enterprises; and provide general support to owners of micro-enterprises and organizations developing micro-enterprises. In 1994, there were 802 metropolitan cities and 135 urban counties which were awarded \$3,003,7000 in all. To learn if your community received funds and the person to contact in your area for more information, contact American Communities, Information Center, Office of Community Planning and Development, P.O. Box 7189, Gaithersburg, MD 20898-7189; 800-998-9999. You may also contact the HUD office nearest you (listed below).

HUD Offices

New England Area

Boston Regional Office
Mary Lou Crane, Secretary's Representative
HUD-Boston Office
Thomas P. O'Neill, Jr. Federal Building
10 Causeway St., Room 375
Boston, MA 02222
617-565-5234

Bangor Regional Office
Richard Young, Acting State Coordinator
HUD-Bangor Office
Casco Northern Bank Building
23 Main St.
Bangor, ME 04401-6394
207-945-0467

Burlington Regional Office
William Peters, Acting State Coordinator
HUD-Burlington Office
Room 244, Federal Building
11 Elmwood Ave.
P.O. Box 879
Burlington, VT 05402-0879

802-951-6290

Manchester Regional Office
David B. Harrity, Acting State Coordinator
HUD-Manchester Office
Norris Cotton Federal Building
275 Chestnut St.
Manchester, NH 03103-2487
603-666-7681

Providence Regional Office
Michael Dziok, Acting State Coordinator
HUD-Providence Office
330 John O. Pastore Federal Building and U.S. Post Office
Kennedy Plaza
Providence, RI 02903-1785
401-528-5351

New York/New Jersey Area

New York Regional Office
Jose Cintron, Secretary's Representative
HUD-New York Office
26 Federal Plaza
New York, NY 10278
212-264-6500

Albany Regional Office
John Petricco, Acting State Coordinator
HUD-Albany Office
52 Corporate Circle
Albany, NY 12203-5121
518-464-4200

Buffalo Regional Office
Joseph Lynch, Acting State Coordinator
HUD-Buffalo Office
5th Floor, Lafayette Court
465 Main St.
Buffalo, NY 14203-1780
716-846-5755

Camden Regional Office
Elmer Roy
Acting State Coordinator
HUD-Camden Office
2nd Floor, Hudson Building
800 Hudson Square
Camden, NJ 08102-1156
609-757-5081

Newark Regional Office
Diane Johnson, Acting State Coordinator

Microenterprise Loans

HUD-Newark Office
13th Floor, One Newark Center
Newark, NJ 07102-5260
201-622-7900

Midatlantic Area

Philadelphia Regional Office
Karen Miller, Secretary's Representative
HUD-Philadelphia Office
Liberty Square Building
105 S. 7th St.
Philadelphia, PA 19106
215-597-2560

Charleston Regional Office
Fred Roncaglione, Acting State Coordinator
HUD-Charleston Office
Suite 708, 405 Capitol St.
Charleston, WV 25301-1795
304-347-7000

Pittsburgh Regional Office
Choice Edwards
Acting State Coordinator
HUD-Pittsburgh Office
412 Old Post Office Courthouse
7th Ave. and Grant St.
Pittsburgh, PA 15219
412-644-6428

Richmond Regional Office
Mary Ann Wilson
Acting State Coordinator
HUD-Richmond Office
The 3600 Centre
3600 W. Broad St.
P.O. Box 90331
Richmond, VA 23230-0331
804-278-4507

Washington Regional Office
Jessica Franklin, State Coordinator
HUD-Washington, DC Office
Suite 300, Union Center Plaza
Phase II, 820 First St. NE
Washington, DC 20002-4205
202-275-9200

Wilmington Regional Office
David Sharbaugh
Acting State Coordinator
HUD-Wilmington Office

824 Market St., Suite 850
Wilmington, DE 19801-3016
302-573-6300

Southeast Area

Atlanta Regional Office
Davey Gibson
Secretary's Representative
HUD-Atlanta Office
Richard Russell Federal Building
75 Spring St. SW
Atlanta, GA 30303
404-331-5136

Birmingham Regional Office
Heagar Hill, Acting State Coordinator
HUD-Birmingham Office
Suite 300, Beacon Ridge Tower
600 Beacon Parkway West
Birmingham, AL 35209-3144
205-290-7617

Caribbean Regional Office
Rosa Villalonga
Acting State Coordinator
HUD-Caribbean Office
New Jan Juan Office Building
159 Carlos E. Chardon Ave.
San Juan, PR 00918-1804
809-766-6121

Columbia Regional Office
Ted B. Freeman, Acting State Coordinator
HUD-Columbia Office
Strom Thurmond Federal Building
1835 Assembly St.
Columbia, SC 29201-2480
803-765-5592

Coral Gables Regional Office
Orlando L. Lorie, Acting Area Coordinator
HUD-Coral Gables Office
Gables One Tower
1320 S. Dixie Highway
Coral Gables, FL 33146-2911
305-662-4500

Greensboro Regional Office
Larry J. Parker, Acting State Coordinator
HUD-Greensboro Office
Koger Building
2306 W. Meadowview Rd.

Microenterprise Loans

Greensboro, NC 27407-2707
919-547-4001

Jackson Regional Office
Sandra Freeman
Acting State Coordinator
HUD-Jackson Office
Dr. A.H. McCoy Federal Building
100 W. Capitol St., Room 910
Jackson, MS 39269-1096
601-965-5308

Jacksonville Regional Office
James T. Chaplin
Acting Area Coordinator
HUD-Jacksonville Office
Suite 2200, Southern Bell Tower
301 W. Bay St.
Jacksonville, FL 32202-5121
904-232-2626

Knoxville Regional Office
Mark Brezina, Acting Area Coordinator
HUD-Knoxville Office
Third Floor, John J. Duncan Federal Bldg.
710 Locust St., SW
Knoxville, TN 37902-2526
615-545-4384

Louisville Regional Office
Verna V. Van Ness, Acting State Coordinator
HUD-Louisville Office
601 W. Broadway
P.O. Box 1044
Louisville, KY 40201-1044
502-582-5251

Memphis Regional Office
Bob Atkins, Acting State Coordinator
HUD-Memphis Office
One Memphis Place
200 Jefferson Ave., Suite 1200
Memphis, TN 38103-2335
901-544-3367

Nashville Regional Office
John H. Fisher, Acting State Coordinator
HUD-Nashville Office
251 Cumberland Bend Dr., Suite 200
Nashville, TN 37228-1803
615-736-5213

Orlando Regional Office
M. Jeanette Porter
Acting Area Coordinator
HUD-Orlando Office
Langley Building
3751 Maguire Blvd., Suite 270
Orlando, FL 32803-3032
407-648-6441

Tampa Regional Office
George A. Milburn, Jr.
Acting Area Coordinator
HUD-Tampa Office
Timberlake Federal Building Annex
501 E. Polk St., Suite 700
Tampa, FL 33602-3945
813-228-2501

Midwest Area

Chicago Regional Office
Edwin Eisendrath
Secretary's Representative
HUD-Chicago Office
Ralph Metcalfe Federal Building
77 W. Jackson Blvd.
Chicago, IL 60604
312-353-5680

Cincinnati Regional Office
William Harris, Acting Area Coordinator
HUD-Cincinnati Office
Room 9002, Federal Office Building
550 Main St.
Cincinnati, OH 45202-3253
513-684-2884

Cleveland Regional Office
Philip Giaconia, Acting Area Coordinator
HUD-Cleveland Office
Fifth Floor, Renaissance Building
1350 Euclid Ave.
Cleveland, OH 44115-1815
216-522-4065

Columbus Regional Office
Robert W. Dolin, Acting State Coordinator
HUD-Columbus Office
200 N. High St.
Columbus, OH 43215-2499
614-469-5737

Detroit Regional Office

Microenterprise Loans

Harry I. Sharrott, Acting State Coordinator
HUD-Detroit Office
Patrick V. McNamara Federal Building
477 Michigan Ave.
Detroit, MI 48226-2592
313-226-7900

Grand Rapids Regional Office
Ronald Weston, Acting Area Coordinator
HUD-Grand Rapids Office
2922 Fuller Ave., NE
Grand Rapids, MI 49505-3499
616-456-2100

Indianapolis Regional Office
J. Nicholas Shelley, Acting State Coordinator
HUD-Indianapolis Office
151 N. Delaware St.
Indianapolis, IN 46204-2526
317-226-6303

Milwaukee Regional Office
Delbert F. Reynolds
Acting State Coordinator
HUD-Milwaukee Office
Henry S. Reuss Federal Plaza
310 W. Wisconsin Ave., Suite 1380
Milwaukee, WI 53203-2289
414-297-3214

Minneapolis-St. Paul Regional Office
Thomas Feeney, Acting State Coordinator
HUD-Minneapolis-St. Paul Office
220 Second St., South
Minneapolis, MN 55401-2195
612-370-3000

Springfield Regional Office
William Fattic, Acting Area Coordinator
HUD-Springfield Office
Suite 206, 509 W. Capitol St.
Springfield, IL 62704-1906
217-492-4085

Southwest Area

Albuquerque Regional Office
Michael R. Griego, Acting State Coordinator
HUD-Albuquerque Office
625 Truman St. NW
Albuquerque, NM 87110-6443
505-262-6463

I Wanna Start My Own Business

Dallas Regional Office
Acting Area Coordinator
HUD-Room 860, 525 Griffin St.
Dallas, TX 75202-5007
214-767-8359

Houston Regional Office
George Rodriguez, Area Coordinator
HUD-Houston Office
Suite 200, Norfolk Tower
2211 Norfolk
Houston, TX 77098-4096
713-653-3274

Little Rock Regional Office
John T. Suskie, Acting State Coordinator
HUD-Little Rock Office
Suite 900, TCBY Tower
425 W. Capitol Ave.
Little Rock, AR 72201-3488
501-324-5931

Lubbock Regional Office
Henry E. Whitney, Acting Area Coordinator
HUD-Lubbock Office
Federal Office Building
1205 Texas Ave.
Lubbock, TX 79401-4093
806-743-7265

New Orleans Regional Office
Robert Vasquez, Acting State Coordinator
HUD-New Orleans Office
Fisk Federal Building
1661 Canal St.
New Orleans, LA 70112-1887
504-589-7200

Oklahoma Regional Office
Edwin I. Gardner, Acting State Coordinator
HUD-Oklahoma City Office
Murrah Federal Bldg.
200 NW 5th St.
Oklahoma, OK 73102-3202
405-231-4181

San Antonio Regional Office
A. Cynthia Leon, Acting Area Coordinator
HUD-San Antonio Office
Washington Square Building
800 Dolorosa St.
San Antonio, TX 78207-4563

Microenterprise Loans

512-229-6800

Shreveport Regional Office
Ben Wiley, Acting Area Coordinator
HUD-Shreveport Office
Suite 1510, 401 Edwards St.
Shreveport, LA 71101-3107
318-266-5385

Tulsa Regional Office
James Colgan, Acting Area Coordinator
HUD-Tulsa Office
Suite 110, Boston Place
1516 S. Boston Ave.
Tulsa, OK 74119-4032
918-581-7435

Great Plains Area

Kansas City Regional Office
Joseph O'Hern, Secretary's Rep.
HUD-Kansas City Office
Room 200, Gateway Tower II
400 State Ave.
Kansas City, KS 66101
913-551-5462

Des Moines Regional Office
William McNarney
Acting State Coordinator
HUD-Des Moines Office
Room 239, Federal Building
210 Walnut St.
Des Moines, IA 50309-2155
515-284-4512

St. Louis Regional Office
Kenneth G. Lange
Acting Area Coordinator
HUD-St. Louis Office
Robert A. Young Federal Bldg., Third Floor
1222 Spruce St.
St. Louis, MO 63103-2836
314-539-6560

Rocky Mountain Area

Denver Regional Office
Anthony Hernandez, Secretary's Rep.
HUD-Denver Office
633 17th St.
Denver, CO 80202
303-672-5440

I Wanna Start My Own Business

Casper Regional Office
William Garrett, Acting State Coordinator
HUD-Casper Office
4225 Federal Office Building
100 E.B. St.
P.O. Box 120
Casper, WY 82602-1918
307-261-5252

Fargo Regional Office
Keith Elliott, Acting State Coordinator
HUD-Fargo Office
Federal Building
657 2nd Ave. North
P.O. Box 2483
Fargo, ND 58108-2483
701-239-5136

Helena Regional Office
Gerard Boone, Acting State Coordinator
HUD-Helena Office
Room 340, Federal Office Bldg.
Drawer 10095, 301 South Park
Helena, MT 59626-0095
406-449-5205

Salt Lake City Regional Office
Richard Bell, Acting State Coordinator
HUD-Salt Lake City Office
257 Tower, Suite 550
257 E. 200 South
Salt Lake City, UT 84111-2048
801-524-5379

Sioux Falls Regional Office
Don Olson, Acting State Coordinator
HUD-Sioux Falls Office
Suite I-201, 2400 W. 49th St.
Sioux Falls, SD 57105-6558
605-330-4223

Pacific/Hawaii Area

San Francisco Regional Office
Arthur Agnos, Secretary's Representative
HUD-San Francisco Office
Philip Burton Federal Building and U.S. Courthouse
450 Golden Gate Ave.
P.O. Box 36003
San Francisco, CA 94102
415-556-4752

Fresno Regional Office

Microenterprise Loans

Willie Mae Haskin
Acting Area Coordinator
HUD-Fresno Office
Suite 138, 1630 E. Shaw Ave.
Fresno, CA 93710-8193
209-487-5033

Honolulu Regional Office
Gordon Y. Furutani
Acting State Coordinator
HUD-Honolulu Office
Suite 500, Seven Waterfront Plaza
500 Ala Moana Blvd.
Honolulu, HI 96813-4918
808-541-1323

Las Vegas Regional Office
Benjamin Davis, Acting State Coordinator
HUD-Las Vegas Office
1500 E. Tropicana Ave., Suite 205
Las Vegas, NV 89119-6516
702-388-6500

Phoenix Regional Office
Dwight A. Peterson
Acting State Coordinator
HUD-Phoenix Office
Two Arizona Center, Suite 1600
400 N. 5th St.
Phoenix, AZ 85004-2361
602-379-4434

Reno Regional Office
Andrew D. Whitten, Jr.
Acting Area Coordinator
HUD-Reno Office
1575 DeLucchi Lane, Suite 114
P.O. Box 30050
Reno, NV 89502-6581
702-784-5356

Sacramento Regional Office
Paul Pradia, Acting Area Coordinator
HUD-Sacramento Office
Suite 200, 777 12th St.
Sacramento, CA 95814-1977
916-551-1351

San Diego Regional Office
Charles J. Wilson, Acting Area Coordinator
HUD-San Diego Office
Suite 300, Mission City Corporate Center

2365 Northside Dr.
San Diego, CA 92108-2712
619-557-5310

Santa Ana Regional Office
Samuel Sandoval, Acting Area Coordinator
HUD-Santa Ana Office
3 Hutton Centre, Suite 500
Santa Ana, CA 92707-5764
714-957-7333

Tucson Regional Office
Sharon Atwell, Acting Area Coordinator
HUD-Tucson Office
Suite 700
Security Pacific Bank Plaza
33 N. Stone Ave.
Tucson, AZ 85701-1467
602-670-6237

Northwest/Alaska Area

Seattle Regional Office
Bob Santos
Secretary's Representative
HUD-Seattle Office
Seattle Federal Office Building
909 First Ave., Suite 200
Seattle, WA 98104
206-220-5101

Anchorage Regional Office
Arlene Patton
Acting State Coordinator
HUD-Anchorage Office
Suite 401
University Plaza Building
949 E. 36th Ave.
Anchorage, AK 99508-4135
917-271-4170

Boise Regional Office
Gary Gillespie, Acting State Coordinator
HUD-Boise Office
Suite 220, Park IV
800 Park Blvd.
Boise, ID 83712-7743
208-334-1990

Portland Regional Office
Richard C. Brinck
Acting State Coordinator
HUD-Portland Office

Microenterprise Loans

520 SW 6th Ave.
Portland, OR 97204-1596
503-326-2561

Spokane Regional Office
Gary Rogers
Acting Area Coordinator
HUD-Spokane Office
8th Floor East
Farm Credit Bank Building
W. 601 First Ave.
Spokane, WA 99204-0317
509-353-2510

"The pattern established in the middle of this century - go to school, get a job, progress, peak out, glide for decades into retirement - are being replaced by multiple careers, lifelong learning, and a lot more uncertainty."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995.

Microloans

The U.S. Small Business Administration's Microloan Program was developed for those times when just a small loan can make the real difference between success and failure. Under this program, loans range from less than \$100 to a maximum of \$25,000. SBA has made these funds available to nonprofit organizations for the purpose of lending to small business and they can also provide intense management and technical assistance. A microloan must be repaid on the shortest term possible — no longer than six years — depending on the earnings of the business. The interest rates on these loans will be competitive and based on the cost of money to the intermediary lender. This program is currently available in 44 states. To learn which nonprofit organizations in your area offer this program, call the Small Business Answer Desk at 800-8-ASK-SBA, or contact U.S. Small Business Administration (SBA), 409 Third St., SW, Suite 8300, Washington, DC 20416; 202-205-6490.

Approved Microloan Participants

Lenders

Alabama

Elmore Community Action Committee, Inc.
1011 W. Tallassee
P.O. Drawer H
Wetumpka, AL 36092
Contact: Marion D. Dunlap, 334-567-4361
Service Area: Autauga, Elmore and Montgomery counties

Alaska

Community Enterprise Development Corporation of Alaska
1577 C St. Plaza, Suite 304
Anchorage, AK 99501
Contact: Perry R. Eaton, 907-274-5400
Service Area: Statewide

Arizona

Chicanos Por La Causa, Inc.
1112 E. Buckeye Rd.
Phoenix, AZ 85034
Contact: Pete Garcia, 602-257-0700
Service Area: Urban areas of Maricopa and Pima counties, Graham and Gila counties (including Point of Pines Reservation and the Southwestern area of Fort Apache Reservation), Coconino and Mohave counties (including the Kaibab, Havasupai, and Hualapai Reservations and the Western portions of the Navajo and Hopi Reservations), Yavapai and La Paz counties

PPEP Housing Development Corp/
Micro Industry Credit Rural Organization
802 E. 46th St.
Tucson, AZ 85713
Contact: John D. Arnold, 602-622-3553
Service Area: Cochise, Santa Cruz, rural Maricopa, rural Pinal and rural Yuma counties

Microenterprise Loans

Arkansas

Arkansas Enterprise Group

605 Main St., Suite 203

Arkadelphia, AR 71923

Contact: Brian Kelley, 501-246-9739

Service Area: Southern portion of the state including Arkansas, Ashley, Bradley, Calhoun, Chicot, Clark, Cleveland, Columbia, Dallas, Desha, Drew, Garland, Grant, Hempstead, Hot Spring, Howard, Jefferson Lafayette, Lincoln, Little River, Miller, Monroe, Montgomery, Nevasa, Ouachita, Phillips, Pike, Polk, Pulaski, Saline, Sevier, and Union counties

White River Planning and Development District, Inc.

1652 White Dr.

P.O. Box 2396

Batesville, AR 72503

Contact: Van C. Thomas, 501-793-5233

Service Area: Cleburne, Fulton, Independence, Izard, Jackson, Sharp, Stone, Van Buren, White, and Woodruff counties

California

Arcata Economic Development Corporation

100 Ericson Ct., Suite 100

Arcata, CA 95521

Contact: Kathleen E. Moxon, 707-822-4616

Service Area: Del Norte, Humboldt, Mendocino, Siskiyou, and Trinity counties

Center for Southeast Asian Refugee Resettlement

875 O'Farrell St.

San Francisco, CA 94109

Contact: Vu-Duc Vuong, 415-885-2743

Service Area: Alameda, Contra Costa, Marin, Merced, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, and Stanislaus counties

Coalition for Women's Economic Development

315 W. Ninth St., Suite 705

Los Angeles, CA 90015

Contact: Mari Riddle, 213-489-4995

Service Area: Los Angeles county

Valley Rural Development Corporation

3417 W. Shaw, Suite 100

Fresno, CA 93711

Contact: Michael E. Foley, 209-271-9030

Service Area: Fresno, Kings, Kern, Stanislaus, Madera, Mariposa, Merced, Tuolumne, and Tulare counties

Colorado

Greater Denver Local Development Corporation

1981 Blake St., Suite 406

P.O. Box 2135

Denver, CO 80206

Contact: Cecilia H. Prinster, 303-296-9535

I Wanna Start My Own Business

Service Area: City of Denver, and Adams, Arapahoe, Boulder, Denver, and Jefferson counties

Region 10 LEAP, Inc.

P.O. Box 849, Montrose, CO 81402

Contact: Stan Broome, 303-249-2436

Service Area: West Central area including Delta, Gunnison, Hinsdale, Montrose, Ouray, and San Miguel counties

Connecticut

New Haven Community Investment Corp.

809 Chapel St., 2nd Floor

New Haven, CT 06510

Contact: Salvatore J. Brancati, Jr., 203-776-6172

Service Area: Statewide

Delaware

Wilmington Economic Development Corp.

605-A Market Street Mall

Wilmington, DE 19801

Contact: Edwin H. Nutter, Jr., 302-571-9088

Service Area: New Castle County, in the cities of Wilmington, Newark, New Castle, Middletown, Odessa, and Townsend

District of Columbia

ARCH Development Corporation

1227 Good Hope Rd., SE

Washington, DC 20020

Contact: Duane Gautier, 202-889-5023

Service Area: Portions of the District of Columbia commonly referred to as Adams Morgan, Mount Pleasant and Anacostia, Congress Heights, Columbia Heights, and 14th Street Corridor

H Street Development Corporation

611 H St., NE

Washington, DC 20002

Contact: William J. Barrow, 202-544-8353

Service Area: Portions of the District of Columbia including specific areas of the Northeast, Southeast and Northwest quadrants

Florida

Community Equity Investments Inc.

302 N. Barcelona St.

Pensacola, FL 32501

Contact: Daniel R. Horvath, 904-444-2234

Service Area: Western Panhandle including Bay, Calhoun, Escambia, Gadsden, Gulf, Jackson, Holmes, Liberty, Leon, Franklin, Wakulla, Walton, Washington, Okaloosa, and Santa Rosa counties.

United Gainesville Community Development Corporation, Inc.

214 W. University Ave., Suite D

P.O. Box 2518

Gainesville, FL 32602

Contact: Vian M. Cockerham, 904-376-8891

Microenterprise Loans

Service Area: North Central section including Alachua, Bradford, Columbia, Dixie, Gichrist, Hamilton, Jefferson, LaFayette, Levy, Madison, Marion, Putman, Suwanee, Taylor, and Union counties

Georgia

Fulton County Development Corp.
dba Greater Atlanta Small Business Project
10 Park Place South, Suite 305
Atlanta, GA 30303

Contact: Maurice S. Coakley, 404-659-5955

Service Area: Fulton, Dekalb, Cobb, Gwinnett, Fayette, Clayton, Henry, Douglas, and Rockdale counties

Small Business Assistance Corporation

31 W. Congress St., Suite 100

Savannah, GA 31401

Contact: Tony O'Reily, 912-232-4700

Service Area: Chatham, Effingham, Bryan, Bulloch, and Liberty counties

Hawaii

The Immigrant Center

720 N. King St.

Honolulu, HI 96817

Contact: Patrician Brandt, 808-845-3918

Service Area: Island of O'ahu within the city and county of Honolulu

Idaho

Panhandle Area Council

11100 Airport Dr.

Hayden, ID 83835-9743

Contact: Jim Deffenbaugh, 208-772-0584

Service Area: Northern Panhandle including Benewah, Bonner, Boundary, Kootenai, and Shoshone counties

Illinois

Greater Sterling Development Corporation

1741 Industrial Dr.

Sterling, IL 61081

Contact: Reid Nolte, 815-625-5255

Service Area: City of Sterling and Whiteside and Lee counties

Illinois Development Finance Authority

5310 Sears Tower

233 S. Wacker

Chicago, IL 60606

Contact: Philip S. Howe, 312-793-5586

Service Area: Statewide with the exceptions of Peoria, Tazwell, Woodford, Whiteside, and Lee counties, the city of Sterling, and those portions of Chicago currently served by WSEP

The Economic Council for the Peoria Area

124 SW Adams St., Suite 300

Peoria, IL 61602

I Wanna Start My Own Business

Contact: Michael Kuhns, 309-676-7500
Service Area: Peoria, Tazwell, and Woodford counties

Indiana

Eastside Community Investments Inc.
26 N. Arsenal Ave.
Indianapolis, IN 46201
Contact: Dennis J. West, 317-637-7300
Service Area: City of Indianapolis

Metro Small Business Assistance Corp.
1 NW Martin Luther King Jr. Blvd.
Evansville, IN 47708-1869
Contact: Debra A. Lutz, 812-426-5857
Service Area: Vanderburgh, Posey, Gibson, and Warrick counties

Iowa

Siouxland Economic Development Corporation
400 Orpheum Electric Building
P.O. Box 447
Sioux City, IA 51102
Contact: Kenneth A. Beekley, 712-279-6286
Service Area: Cherokee, Ida, Monoma, Plymouth, Sioux, and Woodbury counties

Kansas

South Central Kansas Economic Development District, Inc.
151 N. Volutsia
Wichita, KS 67214
Contact: Jack E. Alumbaugh, 316-683-4422
Service Area: Butler, Chautauqua, Cowley, Elk, Greenwood, Harper, Harvey, Kingman, Marion, McPherson, Reno, Rice, Sedgwick, and Sumner counties

Center for Business Innovations, Inc.
4747 Troost Ave.
Kansas City, MO 64110
Contact: Robert J. Sherwood, 816-561-8567
Service Area: Wyandotte, Johnson, Kansas City, and Leavenworth

Kentucky

Kentucky Highlands Investment Corporation
362 Old Whitley Rd.
London, KY 40741
Contact: Jerry A. Rickett, 606-864-5175
Service Area: Bell Clay, Clinton, Harlan, Jackson, Knox, Laurel, McCreary, Pulaski, Rockcastle, Wayne, and Whitley counties

Purchase Area Development District
1002 Medical Dr.
P.O. Box 588
Mayfield, KY 42066
Contact: Henry A. Hodges, 502-247-7171

Microenterprise Loans

Service Area: Western Kentucky including Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, McCracken, and Marshall counties

Louisiana

Greater Jennings Chamber of Commerce
414 Cary Ave.
P.O. Box 1209
Jennings, LA 70546
Contact: Jerry Arceneaux, 318-824-0933
Service Area: Jeff Davis Parish

Maine

Coastal Enterprises, Inc.
P.O. Box 268
Water St.
Wiscasset, ME 04578
Contact: Ronald L. Phillips, 207-882-7552
Service Area: Statewide excluding Aroostook, Piscataquis, Washington, Oxford, Penobscot, and Hancock counties

Northern Maine Regional Planning Comm.
2 S. Main St.
P.O. Box 779
Caribou, ME 04736
Contact: Robert P. Clark, 207-498-8736
Service Area: Aroostook, Piscataquis, Washington, Penobscot, and Hancock counties

Community Concepts, Inc.
35 Market Sq.
P.O. Box 278
South Parris, ME 04281
Contact: Charleen M. Chase, 207-743-7716
Service Area: Oxford County

Maryland

Council for Equal Business Opportunity, Inc.
The Park Plaza
800 N. Charles St., Suite 300
Baltimore, MD 21201
Contact: Michael Gaines, 410-576-2326
Service Area: City of Baltimore and Ann Arundel, Baltimore, Carroll, Harford, and Howard counties

Massachusetts

Economic Development Industrial Corporation of Lynn
37 Central Sq., 3rd Floor
Lynn, MA 01901
Contact: Peter M. DeVeau, 617-592-2361
Service Area: City of Lynn

Jobs for Fall River, Inc.

I Wanna Start My Own Business

One Government Center
Fall River, MA 02722
Contact: Paul L. Vigeant, 508-324-2620
Service Area: City of Fall River

Springfield Business Development Fund
26 Court St., Room 222
Springfield, MA 01103
Contact: James Asselin, 413-787-6050
Service Area: City of Springfield

Western Massachusetts Enterprise Fund
324 Wells St.
Greenfield, MA 01301
Contact: Christopher Sikes, 413-774-7204
Service Area: Berkshire, Franklin counties, the towns of Chester and Chicopes within Hampden County, the towns of Athol, Petersham, Phillipston and Royalston within Worcester County and the following towns within Hampshire County: Amherst, Chesterfield, Cummington, Easthampton, Goshen, Hadley, Huntington, Middlefield, Northampton, Plainfield, Westhampton, Williamsburg, and Worthington

Michigan

Ann Arbor Community Development Corp.
2008 Hogback Rd., Suite 2A
Ann Arbor, MI 48105
Contact: Michelle Richards Vasquez, 313-677-1400
Service Area: Washtenaw County

Detroit Economic Growth Corporation
150 W. Jefferson, Suite 1500
Detroit, MI 48226
Contact: Robert W. Spencer, 313-963-2940
Service Area: City of Detroit

Flint Community Development Corp.
877 E. Fifth Ave., Building C-1
Flint, MI 48503
Contact: Bobby J. Wells, 313-239-5847
Service Area: Genessee County

Northern Economic Initiatives Corp.
1009 W. Ridge St.
Marquette, MI 49855
Contact: Richard Anderson, 906-228-5571
Service Area: Upper Peninsula including Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keewenaw, Luce, Macinac, Marquette, Menominee, Ontonagon, and Schoolcraft counties

Minnesota

Northeast Entrepreneur Fund, Inc.
Olcott Plaza, Suite 140

Microenterprise Loans

820 Ninth St., North
Virginia, MN 55792
Contact: Mary Mathews, 218-749-4191
Service Area: Koochiching, Itasca, St
Louis, Aitkin, Carlton, Cook and Lake counties

Minneapolis Consortium of Community Developers
1808 Riverside Ave.
Minneapolis, MN 55454-1035
Contact: Karen Reid, 612-338-8729
Service Area: Portions of the city of Minneapolis

Northwest Minnesota Initiative Fund
722 Paul Bunyan Dr., NW
Bemidji, MN 56601
218-759-2057
Service Area: Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen,
Marshall, Norman, Pennington, Polk, Red Lake, and Rousseau counties

Mississippi

Delta Foundation
819 Main St.
Greenville, MS 38701
Contact: Harry J. Bowie, 601-335-5291
Service Area: Statewide excluding Issaquena, Sharkey, Humphreys, Madison, Leake, Kemper,
Copiah, Hinds, Rankin, Newton, Smith, Jasper, Clarke, Jones, Wayne, and Greene counties

Friends of Children of Mississippi, Inc.
4880 McWillie Circle
Jackson, MS 39206
Contact: Marvin Hogan, 601-362-1541
Service Area: Issaquena, Sharkey, Humphreys, Madison, Leake, Kemper, Copiah, Hinds,
Rankin, Newton, Smith, Jasper, Clarke, Jones, Wayne, and Greene counties

Missouri

Center for Business Innovations, Inc.
4747 Troost Ave.
Kansas City, MO 64110
Contact: Robert J. Sherwood, 816-561-8567
Service Area: Statewide

Montana

Capital Opportunities/District IX Human Resource Development Council, Inc.
321 E. Main St., Suite 300
Bozeman, MT 59715
Contact: Jeffery Rupp, 406-587-4486
Service Area: Gallatin, Park and Meagher counties

Women's Opportunity and Resource Development, Inc.
127 N. Higgins Ave.
Missoula, MT 59802

I Wanna Start My Own Business

Contact: Kelly Rosenleaf, 406-543-3550

Service Area: Lake, Mineral, Missoula, Ravalli, and Sanders counties

Nebraska

Rural Enterprise Assistance Project

P.O. Box 406

Walthill, NE 68067

Contact: Don Ralston, 402-846-5428

Service Area: Boone, Brown, Burt, Cass, Cherry, Colfax, Custer, Dixon, Gage, Greeley, Jefferson, Johnson, Keya Paha, Knox, Lancaster, McPherson, Nance, Nemaha, Pierce, Rock, Saline, Saunders, Seward, Thurston, and Wayne counties

West Central Nebraska Dev. District, Inc.

710 N. Spruce St.

P.O. Box 599

Ogallala, NE 69153

Contact: Ronald J. Radil, 308-284-6077

Service Area: Arthur, Chase, Dawson, Dundy, Frontier, Furnas, Gosper, Grant, Hayes, Hitchcock, Hooker, Keith, Lincoln, Logan, Perkins, Red Willow and Thomas counties

Nevada

none.

New Hampshire

Institute for Cooperative Community Development, Inc.

2500 N. River Rd.

Manchester, NH 03106

Contact: Don Mason, 603-644-3103

Service Area: Statewide excluding Grafton, Carol and Coos counties

Northern Community Investment Corp.

c/o 20 Main St.

St. Johnsbury, VT 05819

Contact: Carl J. Garbelotti, 802-748-5101

Service Area: Grafton, Carol and Coos counties

New Jersey

Trenton Business Assistance Corp.

Division of Economic Development

319 E. State St.

Trenton, NJ 08608-1866

Contact: James Harveson, 609-989-3509

Service Area: Portions of the city of Trenton

Greater Newark Business Development Consortium

One Newark Center, 22nd Floor

Newark, NJ 07102-5265

Contact: Henry Hayman, 201-242-6237

Service Area: Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, and Somerset counties with the exception of the city of Jersey City

Union County Economic Dev. Corp.

Microenterprise Loans

Liberty Hall Corporate Center
1085 Morris Ave., Suite 531
Union, NJ 07083
Contact: Maureen Tinen, 908-527-1166
Service Area: Union County

Jersey City Economic Development Corp.
601 Pavonia Ave.
Jersey City, NJ 07306
Contact: Thomas D. Ahearn, 201-420-7755
Service Area: City of Jersey City

New Mexico

Women's Economic Self Sufficiency Team
414 Silver South West
Albuquerque, NM 87102-3239
Contact: Agnes Noonan, 505-848-4760
Service Area: Statewide

New York

Adirondack Economic Development Corporation
Trudeau Rd.
P.O. Box 747
Saranac Lake, NY 12983
Contact: Ernest Hohmeyer, 518-891-5523
Service Area: Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Oneida, Oswego, St Lawrence, Saratoga, Warren, and Washington counties

Hudson Development Corp.
444 Warren St.
Hudson, NY 12534
Contact: Lynda S. Davidson, 518-828-3373
Service Area: Columbia county

Manhattan Borough Development Corp.
15 Park Row, Suite 510
New York, NY 10038
Contact: Patricia Swann, 212-791-3660
Service Area: The borough of Manhattan

Rural Opportunities, Inc.
339 East Ave.
Rochester, NY 14604
Contact: W. Lee Beaulac, 716-546-7180
Service Area: Allegheny, Cattaraugus, Cayuga, Chatauqua, Erie, Genessee, Livingston, Niagara, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming, and Yates counties

North Carolina

Self-Help Ventures Fund
413 E. Chapel Hill St.
Durham, NC 27701

I Wanna Start My Own Business

Contact: Robert Schall, 919-956-8526

Service Area: Statewide

North Dakota

Lake Agassiz Regional Council

417 Main Ave.

Fargo, ND 58103

Contact: Irvin D. Rustad, 701-239-5373

Service Area: Statewide

Ohio

Enterprise Development Corporation

(formerly the Athens Small Business Center, Inc.)

900 E. State St.

Athens, OH 45701

Contact: Karen A. Patton, 614-592-1188

Service Area: Adams, Ashland, Athens, Belmont, Brown, Carrol, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Highland, Holmes, Jackson, Jefferson, Knox, Lawrence, Meigs, Monroe, Morgan, Muskingham, Nocking, Noble, Perry, Pike, Ross, Scioto, Tuscarawas, Vinton and Washington counties

Columbus Countywide Development Corp.

941 Chatham Lane, Suite 207

Columbus, OH 43221

Contact: Mark Barbash, 614-645-6171

Service Area: Franklin County and the City of Columbus

Hamilton County Development Co., Inc.

1776 Mentor Ave.

Cincinnati, OH 45212

Contact: David K. Main, 513-632-8292

Service Area: City of Cincinnati and Adams, Brown, Bugler, Clermont, Clinton, Highland, and Warren counties

Women's Entrepreneurial Growth Organization of NE Ohio

58 W. Center St., Suite 228

Akron, OH 44308

Contact: Susan Hale, 216-535-4523

Service Area: Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Wayne

Oklahoma

Rural Enterprises, Inc.

422 Cessna St.

Durant, OK 74701

Contact: Sherry Harlin, 405-924-5094

Service Area: Statewide

Tulsa Economic Development Corp.

130 N. Greenwood Ave., Suite C

Tulsa, OK 74120

Contact: Frank F. McCrady III, 918-585-8332

Microenterprise Loans

Service Area: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Haskell, Hayes, Hughes, Kay, Latimer, Leflore, Lincoln, Logan, McIntosh, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pottawatomie, Rogers, Seminole, Sequoyah, Wagoner, Washington, and Wayne counties including the city of Tulsa

Oregon

Cascades West Financial Services, Inc.

408 SW Monroe St.

Corvallis, OR 97333

Contact: Deborah L. Wright, 503-757-6854

Service Area: Benton, Clackamas, Hood River, Jefferson, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill

Pennsylvania

The Ben Franklin Technology Center of Southeastern Pennsylvania

3624 Market St.

Philadelphia, PA 19104-2615

Contact: Phillip A. Singerman, 215-382-0380

Service Area: Bucks, Chester, Delaware, Montgomery, and Philadelphia counties

The Washington County Council on Economic Development

703 Courthouse Sq.

Washington, PA 15301

Contact: Malcolm L. Morgan, 412-228-6816

Service Area: Southwestern area of Pennsylvania including Greene, Fayette, and Washington counties

York County Industrial Development Corp.

One Market Way East

York, PA 17401

Contact: David B. Carver, 717-846-8879

Service Area: York County

South Carolina

Charleston Citywide Local Development Corporation

496 King St.

Charleston, SC 29403

Contact: Sharon Brennan, 803-724-3796

Service Area: City of Charleston

Santee Lynches Regional Development Corp.

115 N. Harvin St., 4th Floor

Sumter, SC 29151-1837

Contact: James T. Darby, Jr., 803-775-7381

Service Area: Clarendon, Kershaw, Lee and Sumter counties

South Dakota

NE South Dakota Energy Conservation Corp.

414 Third Ave., East

Sisseton, SD 57262

Contact: Arnold Petersen, 605-698-7654

Service Area: Beadle, Brown, Buffalo, Campbell, Clark, Codington, Day, Edmunds, Faulk,

I Wanna Start My Own Business

Grant, Hand, Hyde, Jerauld, Kingsbury, McPherson, Marshall, Miner, Potter, Roberts, Sanborn, Spink, and Walworth counties

Tennessee

South Central Tennessee Development District

815 S. Main St.

P.O. Box 1346

Columbia, TN 38402

Contact: Joe Max Williams, 615-318-2040

Service Area: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, and Wayne counties

Texas

Business Resource Center Incubator

4601 N. 19th St.

Waco, TX 76708

Contact: Curtis Cleveland, 817-754-8898

Service Area: Bell, Bosque, Coryell, Falls, Hill, and McLennan counties

San Antonio Local Development Corp.

100 Military Plaza

4th Floor City Hall

San Antonio, TX 78205

Contact: Robert Nance, 210-299-8080

Service Area: Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, and Wilson counties

Southern Dallas Development Corporation

1402 Corinth, Suite 1150

Dallas, TX 75215

Contact: Jim Reid, 214-428-7332

Service Area: Portions of the city of Dallas

Utah

Utah Technology Finance Corporation

177 E. 100 South

Salt Lake City, UT 84111

Contact: Todd Clark, 801-364-4346

Service Area: Carbon, Emery, Grand, Iron, Juab, Milard, Salt Lake County, San Juan, Sanpete, Sevier, Tooele, Washington, and parts of Utah and Weber counties

Vermont

Economic Development Council of Northern Vermont, Inc.

155 Lake St.

St. Albans, VT 05478

Contact: Connie Stanley-Little, 802-524-4546

Service Area: Chittenden, Franklin, Grand Isle, Lamoille, and Washington counties

Northern Community Investments Corporation

20 Main St.

St. Johnsbury, VT 05819

Contact: Carl J. Garbelotti, 802-748-5101

Microenterprise Loans

Service Area: Caledonia, Essex, and Orleans counties

Virginia

Ethiopian Comm. Development Council, Inc.

1038 S. Highland St.

Arlington, VA 22204

Contact: Tsehay Teferra, 703-685-0510

Service Area: Prince William, Arlington and Fairfax counties and the cities of Alexandria and Falls Church

Business Development Centre, Inc.

147 Mill Ridge Rd.

Lynchburg, VA 24502

Contact: Karen Mauch, 804-582-6100

Service Area: Amherst, Appomattox, Bedford, Campbell counties, cities of Lynchburg and Bedford, and the Town of Amherst

People, Incorporated of Southwest Virginia

988 W. Main St.

Abingdon, VA 24210

Contact: Robert G. Goldsmith, 703-628-9188

Service Area: Buchanan, Dickenson, Lee, Russell, Scott, Washington, Wise counties and the cities of Bristol and Norton

Washington

Snohomish County Private Industry Council

917 134th St., SW, Suite A-10

Everett, WA 98204

Contact: Emily Duncan, 206-743-9669

Service Area: Adams, Chelan, Douglas, Grant, King, Kittitas, Klickitat, Okanogan, Pierce, Skagit, Snohomish, Whatcom, and Yakima counties

Tri-Cities Enterprise Association

2000 Logston Blvd.

Richland, WA 99352

Contact: Dallas E. Breamer, 509-375-3268

Service Area: Benton and Franklin counties

West Virginia

Ohio Valley Industrial and Business Development Corporation

12th and Chapline Sts.

Wheeling, WV 26003

Contact: Terry Burkhardt, 304-232-7722

Service Area: Marshall, Ohio, Wetzel, Brooke, Hancock, and Tyler counties

Wisconsin

Advocap, Inc.

19 W. First St.

P.O. Box 1108

Fond du Lac, WI 54936

Contact: Richard Schlimm, 414-922-7760

Service Area: Fond du Lac and Winnebago counties

Impact Seven, Inc.

100 Digital Dr.

Clear Lake, WI 54005

Contact: William Bay, 715-263-2532

Service Area: Statewide with the exceptions of Fond du Lac, Kenosha, Milwaukee, Oasukee, Racine, Walworth, Waukesha, Washington, and Winnebago counties and inner city Milwaukee

Northwest Side Community Development Corporation

5174 N. Hopkins Ave.

Milwaukee, WI 53209

Contact: Howard Snyder, 414-462-5509

Service Area: Inner city Milwaukee

Women's Business Initiative Corporation

3112 W. Highland Blvd.

Milwaukee, WI 53208

Contact: Becky Pileggi, 414-933-3231

Service Area: Kenosha, Milwaukee, Oasukee, Racine, Walworth, Washington, and Waukesha counties

"In 1992, temporary jobs accounted for two out of every three new private-sector jobs. Temporary, contract, and part-time workers now make up more than 25 percent of the U.S. workforce."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

Small Business Help

Need help writing a business plan or completing a loan application? The SBA has Technical Assistance Grant Recipients who can offer a helping hand and other guidance while you pursue your dream of owning your own business. The services offered vary from place to place, so contact the one nearest you to learn more about what is offered in your area. To find the office nearest you, contact U.S. Small Business Administration (SBA), 409 Third St., SW, Suite 8300, Washington, DC 20416; 202-205-6490.

Technical Assistance Grant Recipients

Alaska

Southeast Alaska Small Business Development Center
400 Willoughby Ave., Suite 211
Juneau, AK 99801-1724
Contact: Charles M. Northrip, 907-463-3789
Service Area: Through SBDC system, the Alaska Panhandle

California

Women's Initiative for Self Employment
450 Mission St., Suite 402
San Francisco, CA 94105
Contact: Etienne LeGrand, 415-247-9473
Service Area: specified sectors of the San Francisco Bay Area

Connecticut

American Woman's Economic Development Corporation
Plaza West Office Centers
200 W. Main St., Suite 140
Stamford, CT 06902
Contact: Fran Polak, 203-326-7914
Service Area: SW corner of state including Ansonia, Beacon Falls, Bethel, Bridgeport, Bridgewater, Brookfield, Danbury, Darien, Derby, Easton, Fairfield, Greenwich, Milford, Monroe, New Canaan, New Fairfield, New Milford, Newtown, Norwalk, Oxford, Redding, Ridgefield, Seymour, Shelton, Sherman, Stamford, Stratford, Trumbull, Weston, Westport, and Wilton counties

District of Columbia

American Women's Economic Development Corporation
Washington DC Regional Training Center
1250 24th St. NW, Suite 120
Washington, DC 20037
Contact: Susan P. Bari, 202-857-0091
Service Area: District of Columbia

Florida

Lee County Employment and Economic Development Corporation
2121 W. First St., Rear

I Wanna Start My Own Business

P.O. Box 2285

Fort Myers, FL 33902-2285

Contact: Roy H. Kennix, 813-337-2300

Service Area: Community Redevelopment Areas of Lee County including Charleston Park, Dunbar, Harlem Heights, North Fort Myers, and State Road 80

Illinois

Women's Business Development Center

8 S. Michigan Ave., Suite 400

Chicago, IL 60603

Contact: Linda Darragh, 312-853-3477

Service Area: Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will, and Winnebago counties

Indiana

Hoosier Valley Economic Development Corp.

1613 E. Eighth St.

P.O. Box 843

Jeffersonville, IN 47131-0843

Contact: Jerry L. Stephenson, 812-288-6451

Service Area: Clark, Crawford, Floyd, Harrison, Orange, Scott, and Washington counties

Iowa

Institute for Social and Economic Development

1901 Broadway, Suite 313

Iowa City, IA 52240

Contact: John F. Else, 319-338-2331

Service Area: Statewide

Kansas

Great Plains Development, Inc.

100 Military Plaza, Suite 128

P.O. Box 1116

Dodge City, KS 67801

Contact: Carlyle Kienne, 316-227-6406

Service Area: State of Kansas

Kentucky

Community Ventures Corporation

200 W. Vine St., Fifth Floor

Lexington, KY 40507

Contact: Kevin R. Smith, 606-281-5475

Service Area: Anderson, Bourbon, Clark, Fayette, Harrison, Jessamine, Nicholas, Scott, and Woodford counties

Massachusetts

Jewish Vocational Service, Inc.

105 Chauncy St., 6th Floor

Boston, MA 02111

Contact: Barbara S. Rosenbaum, 617-451-8147

Service Area: Greater Boston with particular emphasis on the Mattapan (Boston), North Dorchester (Boston), and Central Square (Cambridge) neighborhoods

Microenterprise Loans

Michigan

Cornerstone Alliance
185 E. Main, Benton Harbor
Berrien County, MI 49022-4440
Contact: D. Jeffrey Noel, 616-925-6100
Service Area: City of Benton Harbor and Berrien county

Minnesota

Neighborhood Development Center, Inc.
663 University Ave.
St. Paul, MN 55104
Contact: Mihailo Temali, 612-290-8150
Service Area: Districts 3, 5, 6, 8, 9, and 16 of the city of St. Paul

Missouri

Community Development Corporation of Kansas City
2420 E. Linwood Blvd.
Suite 400
Kansas City, MO 64109
Contact: Donald Maxwell, 816-924-5800
Service Area: Cass, Clay, Platte, Ray and Jackson counties

Montana

Montana Department of Commerce
SBDC Division
1424 9th Ave.
P.O. Box 200501
Helena, MT 59620-0501
Contact: Gene Marcille, 406-444-4780
Service Area: Through the SBDC network, Cascade, Chouteau, Fergus, Glacier, Golden Valley, Judith Basin, Musselshell, Petroleum Pondera, Teton, Toole and Wheatland counties, and the Blackfeet, Flathead, and Fort Peck Reservations, and the Crow, Fort Belknap, Northern Cheyenne, and Rocky Boys Reservations and their Trust Lands

Nebraska

Omaha Small Business Network, Inc.
2505 N. 24th St.
Omaha, NE 68110
Contact: John R. Cochran, 402-346-8262
Service Area: Areas within the city of Omaha known as the North Omaha and South Omaha target areas

New Jersey

New Jersey Small Business Development Center
180 University Ave.
Newark, NJ 07102-1895
Contact: Andrew B. Rudczynski, 201-648-5950
Service Area: Through the SBDC network, statewide

New Mexico

New Mexico Community Development Loan Fund
P.O. Box 705
Albuquerque, NM 87103-0705

I Wanna Start My Own Business

Contact: Vangie Gabaldon, 505-243-3196
Service Area: Statewide

New York

Brooklyn Economic Development Corporation
30 Flatbush Ave.
Suite 420
Brooklyn, NY 11217-1197
Contact: John Bartolomeo, 718-522-4600
Service Area: The five boroughs of New York City

North Carolina

North Carolina Economic Development Center, Inc.
4 N. Blount St., 2nd Floor
Raleigh, NC 27601
Contact: Billy Ray Hall, 919-715-2725
Service Area: Statewide

Ohio

Women Entrepreneurs, Incorporated
36 E. Fourth St., Suite 925
Cincinnati, OH 45202
Contact: Peg Moertil, 513-684-0700
Service Area: Brown, Butler, Clermont, Hamilton, and Warren counties

Pennsylvania

Philadelphia Commercial Development Corporation
1315 Walnut St.
Suite 600
Philadelphia, PA 19107
215-790-2200
Service Area: Bucks, Montgomery, Philadelphia, Chester, and Delaware counties

Texas

Corpus Christi Chamber of Commerce/SBDC
1201 N. Shoreline
P.O. Box 640
Corpus Christi, TX 78403
Contact: Robert R. Carey, 512-882-6161
Service Area: Nueces and San Patricio counties

Vermont

Champlain Valley Office of Economic Opportunity, Inc.
191 North St.
Burlington, VT 05401
Contact: Robert Kiss, 802-862-2771
Service Area: State of Vermont

Virginia

The Commonwealth of Virginia Department of Economic Development
1021 E. Cary St.
Richmond, VA 23219

Microenterprise Loans

Contact: David V. O'Donnell, 804-371-8253

Service Area: Through the SBDC network, the state of Virginia

"The basic economic resource - 'the means of production' to use the economist's term - is no longer capital, nor natural resources, nor labor. It is and will be knowledge."

Source: *Post-Capitalist Society*, Peter Drucker,
Harper Business, 1993

State Money and Help For Your Business

Who Can Use State Money?

All states require that funds be used solely by state residents. But that shouldn't limit you to exploring possibilities only in the state in which you currently reside. If you reside in Maine, but Massachusetts agrees to give you \$100,000 to start your own business, it would be worth your while to consider moving to Massachusetts. Shop around for the best deal.

Types Of State Money And Help Available

Each state has different kinds and amounts of money and assistance programs available, but these sources of financial and counseling help are constantly being changed. What may not be available this year may very well be available next. Therefore, in the course of your exploration, you might want to check in with the people who operate the business "hotlines" to discover if anything new has been added to the states' offerings.

Described below are the major kinds of programs which are offered by most of the states.

Information

Hotlines or One-Stop Shops are available in many states through a toll-free number that hooks you up with someone who will either tell you what you need to know or refer you to someone who can. These hotlines are invaluable — offering information on everything from business permit regulations to obscure financing programs. Most states also offer some kind of booklet that tells you how to start-up a business in that state. Ask for it. It will probably be free.

Small Business Advocates operate in all fifty states and are part of a national organization (the National Association of State Small Business Advocates) devoted to helping small business people function efficiently with their state governments. They are a good source for help in cutting through bureaucratic red tape.

Funding Programs

Free Money can come in the form of grants, and works the same as free money from the federal government. You do not have to pay it back.

Loans from state governments work in the same way as those from the federal government -- they are given directly to entrepreneurs. Loans are usually at interest rates below the rates charged at commercial institutions and are also set aside for those companies which have trouble getting a loan elsewhere. This makes them an ideal source for riskier kinds of ventures.

Loan Guarantees are similar to those offered by the federal government. For this program, the state government will go to the bank with you and co-sign your loan. This, too, is ideal for high risk ventures which normally would not get a loan.

Interest Subsidies On Loans is a unique concept not used by the federal government. In this case, the state will subsidize the interest rate you are charged by a bank. For example, if the bank gives you a loan for \$50,000 at 10 percent per year interest, your interest payments will be \$5,000 per year. With an interest subsidy you might have to pay only \$2,500 since the state will pay the other half. This is like getting the loan at 5 percent instead of 10 percent.

Industrial Revenue Bonds Or General Obligation Bonds are a type of financing that can be used to purchase only fixed assets, such as a factory or equipment. In the case of Industrial Revenue Bonds the state will raise money from the general public to buy your equipment. Because the state acts as the middleman, the people who lend you the money do not have to pay federal taxes on the interest they charge you. As a result, you get the money cheaper because they get a tax break. If the state issues General Obligation Bonds to buy your equipment, the arrangement will be similar to that for an Industrial Revenue Bond except that the state promises to repay the loan if you cannot.

Matching Grants supplement and abet federal grant programs. These kinds of grants could make an under-capitalized project go forward. Awards usually hinge on the usefulness of the project to its surrounding locality.

Loans To Agricultural Businesses are offered in states with large rural, farming populations. They are available solely to farmers and/or agribusiness entrepreneurs.

Loans To Exporters are available in some states as a kind of gap financing to cover the expenses involved in fulfilling a contract.

Energy Conservation Loans are made to small businesses to finance the installation of energy-saving equipment or devices.

Special Regional Loans are ear-marked for specific areas in a state that may have been hard hit economically or suffer from under-development. If you live in one of these regions, you may be eligible for special funds.

High Tech Loans help fledgling companies develop or introduce new products into the marketplace.

Loans To Inventors help the entrepreneur develop or market new products.

Local Government Loans are used for start-up and expansion of businesses within the designated locality.

Childcare Facilities Loans help businesses establish on-site daycare facilities.

Loans To Women And/Or Minorities are available in almost every state from funds specifically reserved for economically disadvantaged groups.

Many federally funded programs are administered by state governments. Among them are

the following programs:

The SBA 7(A) Guaranteed and **Direct Loan** program can guarantee up to 90 percent of a loan made through a private lender (up to \$750,000), or make direct loans of up to \$150,000.

The SBA 504 establishes Certified Development Companies whose debentures are guaranteed by the SBA. Equity participation of the borrower must be at least 10 percent, private financing 60 percent and CDC participation at a maximum of 40 percent, up to \$750,000.

Small Business Innovative Research Grants (SBIR) award between \$20,000 to \$50,000 to entrepreneurs to support six months of research on a technical innovation. They are then eligible for up to \$500,000 to develop the innovation.

Small Business Investment Companies (SBIC) license, regulate and provide financial assistance in the form of equity financing, long-term loans, and management services.

Community Development Block Grants are available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low and moderate income families.

Farmers Home Administration (FmHA) Emergency Disaster Loans are available in counties where natural disaster has substantially affected farming, ranching or aquaculture production.

FmHA Farm Loan Guarantees are made to family farmers and ranchers to enable them to obtain funds from private lenders. Funds must be used for farm ownership, improvements, and operating purposes.

FmHA Farm Operating Loans to meet operating expenses, finance recreational and nonagricultural enterprises, to add to family income, and to pay for mandated safety and pollution control changes are available at variable interest rates. Limits are \$200,000 for an insured farm operating loan and \$400,000 for a guaranteed loan.

FmHA Farm Ownership Loans can be used for a wide range of farm improvement projects. Limits are \$200,000 for an insured loan and \$300,000 for a guaranteed loan.

FmHA Soil And Water Loans must be used by individual farmers and ranchers to develop, conserve, and properly use their land and water resources and to help abate pollution. Interest rates are variable; each loan must be secured by real estate.

FmHA Youth Project Loans enable young people to borrow for income-producing projects sponsored by a school or 4H club.

Assistance Programs

Management Training is offered by many states in subjects ranging from bookkeeping to energy conservation.

Business Consulting is offered on almost any subject. Small Business Development Centers are the best source for this kind of assistance.

Market Studies to help you sell your goods or services within or outside the state are offered by many states. They all also have State Data Centers which not only collect demographic and other information about markets within the state, but also have access to federal data which can pinpoint national markets. Many states also provide the services of graduate business students at local universities to do the legwork and analysis for you.

Business Site Selection is done by specialists in every state who will identify the best place to locate a business.

Licensing, Regulation, and Permits information is available from most states through "one-stop shop" centers by calling a toll-free number. There you'll get help in finding your way through the confusion of registering a new business.

Employee Training Programs offer on-site training and continuing education opportunities.

Research And Development assistance for entrepreneurs is a form of assistance that is rapidly increasing as more and more states try to attract high technology-related companies. Many states are even setting up clearing houses so that small businesses can have one place to turn to find expertise throughout a statewide university system.

Procurement Programs have been established in some states to help you sell products to state, federal, and local governments.

Export Assistance is offered to identify overseas markets. Some states even have overseas offices to drum up business prospects for you.

Assistance In Finding Funding is offered in every state, particularly through regional Small Business Development Centers. They will not only identify funding sources in the state and federal governments but will also lead you through the complicated application process.

Special Help For Minorities And Women is available in almost every state to help boost the participation of women and minorities in small business ventures. They offer special funding programs and, often, one-on-one counseling to assure a start-up success.

Venture Capital Networking is achieved through computer databases that hook up entrepreneurs and venture capitalists. This service is usually free of charge. In fact, the demand for small business investment opportunities is so great that some states require the investor to pay to be listed.

Inventors Associations have been established to encourage and assist inventors in developing and patenting their products.

Annual Governors' Conferences give small business people the chance to air their problems with representatives from state agencies and the legislature.

Small Business Development Centers (SBDCs), funded jointly by the federal and state

governments, are usually associated with the state university system. SBDCs are a god-send to small business people. They will not only help you figure out if your business project is feasible, but also help you draw up a sensible business plan, apply for funding, and check in with you frequently once your business is up and running to make sure it stays that way.

Tourism programs are prominent in states whose revenues are heavily dependent on the tourist trade. They are specifically aimed at businesses in the tourist industries.

Small Business Institutes at local colleges use senior level business students as consultants to help develop business plans or plan expansions.

Technology Assistance Centers help high tech companies and entrepreneurs establish new businesses and plan business expansions.

On-Site Energy Audits are offered free of charge by many states to help control energy costs and improve energy efficiency for small businesses. Some states also conduct workshops to encourage energy conservation measures.

Minority Business Development Centers offer a wide range of services from initial counseling on how to start a business to more complex issues of planning and growth.

Business Information Centers (BICs) provide the latest in high-tech hardware, software, and telecommunications to help small businesses get started. BIC is a place where business owners and aspiring business owners can go to use hardware/software, hard copy books, and publications to plan their business, expand an existing business, or venture into new business areas. Also, on-site counseling is available.

U.S. Small Business Administration (SBA) Programs

The SBA offices listed under each state can provide you with detailed information on the following programs:

Small Business Innovative Research Grants (SBIR): Phase I awards between \$20,000 to \$50,000 to entrepreneurs to support six months of research on a technical innovation. Phase II grants are an additional \$500,000 for development. Private sector investment funds must follow.

International Trade Loans: Guaranteed long-term loans through private lenders to develop or expand export markets, or to recover from the effects of import competition. Maximum guaranteed loan is \$1,000,000 for fixed assets and an additional \$250,000 for working capital and/or export revolving line of credit.

Contract Loan: Short-term loans are available to small businesses to finance the costs of labor and materials on contracts for which the proceeds are assignable. Program guarantees up to 90 percent of loans not in excess of \$750,000. Qualifying small businesses must be in business for at least 12 calendar months prior to the date of the loan application.

General Contractor Loans: Small general construction contractors may obtain short-term loans or loan guarantees for residential or commercial construction or rehabilitation of property to be sold. The SBA will guarantee up to 90 percent of qualifying loans made by private lenders up to a maximum of \$750,000. Direct loans can be up to \$150,000.

7(a) Loan Guaranty Program: This program is used to fund the varied long-term needs of small businesses. It is designed to promote small business formation and growth by guaranteeing long-term loans to qualified firms. Can guarantee up to \$750,000, generally between 70%-90% of the loan value, at an interest rate not to exceed 2.75 over the prime lending rate. Maturities are up to 10 years for working capital; up to 25 years for fixed assets.

7(a) Loan Guaranty Program

Low Documentation Loan Program (LowDoc): Purpose is to reduce the paperwork involved in loan requests of \$100,000 or less. A one-page application is used and it relies on the strength of the individual applicant's character and credit history.

7(a) Loan Guaranty Program

GreenLine Program: Intended to finance short-term, working-capital needs of small businesses. Loan advances are usually made against a borrower's certified level of inventory and accounts payable.

7(a) Loan Guaranty Program

Vietnam-Era and Disabled Veteran Loan Program: Assists disabled veterans of any era who can't secure business financing from private sector or other guaranty loan sources. Veterans can apply for loans to establish a small business or expand an existing small business. The maximum is \$150,000.

7(a) Loan Guaranty Program

Handicapped Assistance Loans: Assists individuals with disabilities and public/private nonprofit organizations for the employment of the handicapped. Financing is available for starting/acquiring or operating a small business. There are 2 programs of assistance: HAL-1 and HAL-2.

HAL-1: Financial assistance is available to state and federal-chartered organizations that operate in the interest of disabled individuals. Applicants must provide evidence that the business is operated in the interest of handicapped individuals.

HAL-2: Financial assistance is provided to handicapped persons who provide evidence that their business is a for-profit operation, qualifies as a small business, is 100% owned by 1 or more handicapped individuals, and the handicapped owner(s) must actively participate in managing the business.

7(a) Loan Guaranty Program

Women's Prequalification Loan Program: Provides women business owners a pre-authorized loan guaranty commitment. It provides a quick response to loan requests of \$250,000 or less.

7(a) Loan Guaranty Program

Secondary Market: Lenders who hold business loans guaranteed by the SBA may

improve profitability and liquidity by selling the guaranteed portions of those loans in the secondary market. Banks, savings and loan companies/ credit unions and pension funds, and insurance companies are frequent buyers.

8(a) Participant Loan Programs: Makes financial assistance available to 8(a) certified firms. Applicants must be participants in the 8(a) Program and eligible for contractual assistance. Loans can be made directly or through lending institutions under the agency's immediate participation or guaranty programs. Loans may be used for facilities/equipment or working capital.

7(m) MicroLoan Demonstration Program: Aimed at small businesses needing small-scale financing/technical assistance for start-up or expansion. Short-term loans of up to \$25,000 are made to small businesses for the purchase of machinery and equipment, furniture and fixtures, inventory, supplies and working capital.

502 Local Development Company Program: Provides long-term, fixed asset financing through certified development companies. Proceeds are provided as follows: 50% by an unguaranteed bank loan, 40% by an SBA guaranteed debenture, 10% by the small business customer. The maximum SBA debenture is \$1 million.

504 Certified Development Company Program: Provides long-term, fixed asset financing through certified development companies. Proceeds are provided as follows: 50% by an unguaranteed bank loan, 40% by an SBA guaranteed debenture, 10% by the small business customer. The maximum SBA debenture is \$1 million.

Surety Bond Program

Prior Approval Program: Aimed at small construction/ service contractors; surety/insurance companies; minority/ women's groups; federal/state agencies; state insurance departments; federal/state and other procurement officials.

Surety Bond Program

Preferred Surety Bond (PSB) Program: Aimed at small construction and service contractors; surety/insurance companies; minority and women's groups; federal/state agencies; state insurance departments; federal and state and other procurement officials. The decision to issue a surety bond guarantee is made by participating sureties. There are participating sureties authorized by SBA to issue/monitor and service bonds without prior SBA approval. SBA guarantees surety bonds for construction, service/supply contracts up to \$1.25 million.

Export Working Capital Program (EWCP): Replaces the Export Revolving Line of Credit Program. EWCP will allow up to a 90% guarantee on private-sector loans of up to \$750,000 for working capital. Loans can be for single or multiple export sales and can be extended for pre-shipment working capital and post-shipment exposure coverage.

Disaster Assistance Loan Program: A disaster-assistance loan program for nonagricultural victims. Eligibility is based on financial criteria. Interest rates fluctuate according to statutory formulas. There is a lower rate available to applicants without credit available elsewhere, not to exceed 4%, and a higher interest rate for those with credit available elsewhere, not to exceed 8%.

Disaster Assistance to Businesses

Loans for Physical Damage: Available to qualified businesses for uninsured losses up to \$1.5 million for businesses of any size to repair/replace business property to pre-disaster conditions. Loans may be used to replace/repair equipment, fixtures, inventory, and leasehold improvements.

Disaster Assistance to Businesses

Economic Injury Disaster Loan (EIDL): For businesses that sustain economic injury as a result of a disaster. Working capital loans are made to help businesses pay ordinary/necessary expenses which would have been payable barring disaster. Maximum loan amounts is \$1.5 million EIDL and physical damage loans combined unless the business meets the criteria for major source of employment.

Disaster Assistance to Businesses

Loan for Major Source of Employment (MSE): For business, large and small, and nonprofit organizations. The \$1.5 million limit may be waived for businesses that employ 250 or more in an affected area.

Disaster Assistance to Individual Homeowners and Renters:

Real Property: Loans available to qualified homeowner/ renter applicants for uninsured losses up to \$200,000 to repair/ restore a primary residence to pre-disaster condition. Homeowners may apply for an additional 20% for disaster mitigation. This is a long-term program for individual disaster losses.

Disaster Assistance to Individuals Homeowners and Renters:

Personal Property: Loans available to qualified homeowner/ renter applicants for uninsured losses up to \$40,000 to repair/replace personal property such as clothing, furniture, cars, etc.

Government Contracting

Certificate of Competency: Helps small businesses to receive government contracts by providing an appeal process to low-bidder businesses denied government contracts by contracting officers for perceived lack of ability to satisfactorily perform.

Government Contracting

Prime Contract: Program increases small business opportunities in the federal acquisition process through initiation of small business set-asides, identification of new small business sources, counseling small businesses on how to do business with the federal government, and assessment of compliance with the Small Business Act through surveillance reviews.

Government Contracting

Breakout Program: Promotes/influences and enhances the break-out of historically sole-source items for full and open competition in order to effect significant savings to the federal government.

Government Contracting

Natural Resources Sales Assistance Program:

Timber Sales: Set-aside program maintains small businesses in the forest products industry by providing them with preferential bidding opportunities for purchasing timber offered by the federal government. Joint operation of the SBA and federal timber-selling agencies throughout the U.S.

National Small Business Tree Planting Program: Allocates grants to the states/trust territories for the purpose of contracting with small businesses to plant trees on land owned and controlled by state/local governments. Federal dollars are matched by community funds.

Government Contracting

Procurement Automated Source System (PASS): A computerized data base of small businesses nationwide which are interested in federal procurement opportunities. Information on each company includes a summary of capabilities, ownership and qualifications.

Small Business Technology Transfer Program (STTR) Pilot Program: This is similar in philosophy and objectives to the SBIR program. It has a requirement that the small firm competing for the Small Business Technology Transfer Program (STTR) Research and Development (R&D) project must collaborate with a nonprofit research institution. This is a joint venture project from the initial bid submission to project completion. Available to small high-tech R&D firms.

Alabama

*** Alabama Development Office**

Jim America

401 Adams Ave. #600

Montgomery, AL 36130

334-242-0400

Fax: 334-242-0486

Answers general inquiries about Alabama's programs. *Small Business is Big Business in Alabama* is a free packet with information on assistance programs, sources of financing, a licensing handbook, and tips on preparing business and financial plans.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal and local agencies.

*** Southern Development Council**

Everett Strong

4101C Wall St.

Montgomery, AL 36106

334-244-1801

800-499-3034

Fax: 334-244-7421

SBA 504: For any type of business. Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity injection. A fixed asset loan, usually below market. Maximum amount \$750,000, minimum \$50,000. Loan can be used for land, building, construction, renovation/expansion, and machinery and equipment.

SBA 7(a) Loan Guarantee: Guarantees up to 90 percent of a loan made through a private lender, up to a maximum of \$750,000. Can be used for working capital, inventory, machinery and equipment, and land and building. Can be used for debt refinancing if lender is changed to another bank. Available only to those unable to obtain a loan from conventional sources.

*** Alabama Development Office**

State Money and Help For Your Business

Fra Silberman

401 Adams Ave. #600

Montgomery, AL 36130

334-242-0400

Fax: 334-264-6712

State Industrial Development Authority Bonds: Interest free loans are available to qualified applicants to finance a portion of the cost of construction of speculative buildings intended for industrial use. Qualified applicants must be city or county industrial development boards. No loan may be greater than 25 percent of the anticipated total cost of the building. 205-242-0434.

State Industrial Site Preparation Grants: Grants can be made to counties, municipalities, local industrial development boards, airport authorities, and economic development councils organized as public corporations to pay a portion of the costs of site improvements on land to which they hold the title in order to attract new industry or to assist an existing industry in expansion. 205-242-0475.

EDA Funds: The Economic Development Administration (EDA) of the United States Department of Commerce may provide funds for industrial development in the form of grants and loans for technical assistance, public works, and business loan guarantees. 205-242-5488.

Industrial Revenue Bonds: Long-term loans with interest rates below conventional rates for land and building acquisition, construction, and machinery and equipment for manufacturing facilities. \$10 million maximum. Can finance 100 percent of project.

*** State Treasurer's Office**

Linked Deposits

Lisa Cook

The State Capitol

106 Dexter Ave., Suite 5

Montgomery, AL 36130

334-242-7535

The Wallace Plan For Linked Deposits/Small Business/Agricultural Loan: Lower (usually by 2 percent) than conventional rate loan. Small business funds can be used for land and buildings, equipment, repairs/renovations, rent, utilities, insurance, taxes, legal or accounting fees, wages, inventory. Any small business in Alabama with less than 150 employees is eligible and has debts equal to or greater than 25 percent of assets. One job must be created for each \$15,000 of loan amount. Loans above \$250,000 must create one job for every \$10,000 of loan. Deposits are placed for a two-year period. Agricultural funds can be used for feed, seed, fertilizer, chemicals, veterinary or legal/accounting fees, energy costs, crop insurance, equipment purchases, harvesting expense, labor, land rent, livestock, and repair costs. Any person, corporation, or partnership engaged in the production of agricultural products that derives at least 70 percent of their income from farming is eligible. Loans are up to \$100,000 for a maximum term of one year. May apply every four years. Must have debts equal to or greater than 25 percent of assets, and have interest cost as a substantial portion of expenses. 205-242-7535.

This is a two-part program: 1) Mortgage - low down payment financing program for first time buyers; 2) Savings Plan - competitive, premium returns for first time home buyers. 205-242-7535.

Alabama's Pre-paid Affordable College Tuition Program: Director Brenda Emfinger, 334-242-7514, 800-252-7228. PACT - part of state treasurer's office offers the public a prepaid college tuition contract. Lots of grandparents buy these for grandkids. There is no discount but they get lots of interest in the program from seniors.

*** Small Business Administration**

2121 Eighth Ave. N, Suite 200
Birmingham, AL 35203-2398

205-731-1344
Fax: 205-731-1404

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

First SBIC of Alabama
16 Midtown Park East
Mobile, AL 36606

334-476-0700
Fax: 334-476-0026

Hickory Venture Capital Corporation
200 W. Court Square
Suite 100
Huntsville, AL 35801

205-539-5130
Fax: 205-539-5130

Alabama Capital Corp.
16 Midtown Park E.
Mobile, AL 36606

334-476-0700
Fax: 334-476-0026

Alabama Small Business Investment Co.
1732 5th Ave. N.
Birmingham, AL 35203

205-324-5231
Fax: 205-324-5234

FJC Growth Capital Corp.
200 Westside Square, Suite 340
Huntsville, AL 35801

205-922-2918
Fax: 205-922-2909

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Alaska

*** Division of Economic Development**

Alaska Department of Commerce and Economic
Development (DCED)
P.O. Box 110804
Juneau, AK 99811-0804

907-465-2017
Fax: 907-465-3767

Answers general inquiries. A free booklet, *Establishing a Business in Alaska*, provides information on assistance programs, licensing requirements, taxation, labor laws, financial assistance programs, and state sources of information.

Small Business Advocate 907-465-2018 (Juneau)

Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

Business Development Information Network (BDIN) 907-465-2017

State Money and Help For Your Business

Alaska Biz Link Computer: 907-272-7524

One-stop clearinghouse/marketing center for inter-state and intra-state businesses and corporations wishing to start, expand or relocate business operations into or within the state. Answer questions, provide information, technical assistance, referrals, and access to all state publications related to establishing, relocating, or expanding a business.

*** Department of Commerce and Economic Development (DCED)**

Division of Economic Development

3601 C St., Suite 700

Anchorage, AK 99503

907-269-8100

Small Business Counseling Centers: Provide general assistance to small businesses such as business and finance plan development, marketing advice, etc.

*** Department of Commerce and Economic Development (DCED)**

P.O. Box 110804

Juneau, AK 99811-0804

907-465-2017

or

Yarmon Investments

840 K St., #201

Anchorage, AK 99501

907-276-4466

The Polaris Fund, L.P.: Provides equity capital to young companies whose ideas and talents can lead to exceptional growth in sales and profits. They make their initial assessment based on a business plan which DCED, or a Small Business Development Center can assist you with.

Division of Investments

907-465-2510 Juneau

907-269-8150 Anchorage

Small Business and Economic Development Revolving Loan Fund: Financing is available to small businesses that are located within rural areas for industrial or commercial ventures to support the start-up and expansion of businesses that will create significant long-term employment and help diversify the economy. Interest rates are below the prevailing market rates. Loan amounts from \$10,000 to \$150,000.

Small Business Loan Assumption Program: Assists purchasers in the assumption of an existing small business loan. Factors considered are ability to provide sufficient collateral and have knowledge of Alaska economic conditions, business potential for growth, ability to repay the loan, and potential to create more jobs and provide additional services to the community.

Commercial Fishing Loan Program

907-465-2610

Permit, Vessel and Gear Loans: Direct loans to Individuals up to \$100,000 at 10.5 percent interest for up to 15 years. Loans may be made to individuals who have been State residents for a continuous period of two years immediately preceding the date of application, do not have occupational opportunities available other than commercial fishing, or are economically dependent on commercial fishing for a livelihood, and for whom commercial fishing has been a traditional way of life in Alaska. Funds may be used to facilitate the repair, restoration or upgrade of exiting vessels and gear, for purchase of limited entry permits, gear and vessels.

I Wanna Start My Own Business

Limited Entry Permits Loan Program: Loans up to \$300,000 at 10.5 percent interest for up to 15 years are made to individual commercial fisherman who have been state residents for the two years immediately preceding the date of application and have held a limited entry permit, commercial fishing or crew member license for the year preceding the date of application. Applicants whose eligibility have been affected by the Exxon oil spill in 1989 should contact the division for further information.

SPAR Spill Prevention and Response 907-465-5250

Underground Storage Tank Assistance Fund: Assists owners of underground storage tanks to test, assess, clean up, and upgrade underground storage tanks. Grants and reimbursement programs are available. Reimbursement for tank testing is available for up to 50 percent of cost, not to exceed \$300 per tank, maximum of \$1,200 per facility. For site assessment, 50 percent of cost not to exceed \$800 per tank, maximum of \$2,300 per facility. For cleanup, grants of up to \$1 million to cover 90 percent of cost, and no-interest loan for remaining 10 percent. For upgrade or closure, 60 percent of eligible costs up to a grant maximum of \$60,000.

* Alaska Industrial Development and Export

Authority (AIDEA)

480 West Tudor Rd.

907-269-3000

Anchorage, AK 99503-6690

Fax: 907-269-3044

Business Assistance Program: Provides up to 80% guarantee of the principal balance to the financial institution making the loan. Can make project financing/refinancing, working capital loans available for projects that might not otherwise be financed. Guarantees up to \$1 million are made on loans for real property/equipment or working capital for projects that stabilize the economic base or create or maintain employment. A new program established by the Legislature targets entrepreneurs in rural areas and provides a streamlined approval process for guarantees on loans of \$75,000 or less.

Development Finance Program: To be eligible for funding, a project must be essential for the economic well being of an area and must produce adequate revenues to repay the bonds sold to finance the project. AIDEA works closely with local governments and approves projects compatible with the local economy and supported by the community. When projects require financing of more than \$10 million in bonds, legislative approval is necessary.

Export Assistance Program: Designed to facilitate international trade. Program offers guarantees to financial institutions which provide exporters with pre-shipment/post-shipment loans. Guarantees may total up to 90% of the transaction plus interest or \$1 million, whichever is less.

Tax-Exempt Umbrella Bond (Loan Participation) Program: Working through financial institutions, AIDEA participates up to 80% in permanent financing for public use projects such as ports/airports and docks. Borrowers apply at a qualified bank; the bank applies to AIDEA. Bank retains a minimum of 20% share in the principal amount. AIDEA participation limit is 80% or up to \$10 million. Terms can be up to 15 or 25 years based on a 75% loan to value ratio. The project may not exceed 90% of the cost of the project or 75% of the appraised value of the project, whichever is less, unless the amount of the loan in excess of this limit is federally insured or guaranteed or is insured by a qualified mortgage insurance company.

Taxable Umbrella Bond (Loan Participation) Program: Working through financial institutions, AIDEA participates up to 80% in permanent financing for business enterprises such as

State Money and Help For Your Business

hotels/shopping centers, office buildings/ warehouses, and airplanes. The project may be newly constructed/newly acquired or refinanced. Borrowers apply at taxable bonds; the bank applies to AIDEA. The bank retains a minimum of 20% share in the principal amounts. AIDEA participation limit is 80% or up to \$10 million. Terms can be up to 15 or 25 years based on a 75% loan to value ratio. The project may not exceed 90% of the cost of the project or 75% of the appraised value of the project, whichever is less, unless the amount of the loan in excess of this limit is federally insured or guaranteed or is insured by a qualified mortgage insurance company.

*** Agricultural Stabilization and Conservation**

Service

State Executive Director

800 W. Evergreen, Suite 216

Palmer, AK 99645

907-745-7982

Agricultural Conservation Grant Program: Established to solve soil, water, and related resource problems in farming. Persons eligible are those that have produced agricultural products in commercial quantities. Up to 75 percent of costs of implementing conservation practices (windbreaks, grass waterways, minimum tillage, slope management, grass seeding, tree planting, woodlot improvement, etc.) are eligible. Maximum of \$3,500 per applicant per year. Not a "start-up" type of grant.

*** Rural Development**

800 W. Evergreen, Suite 201

Palmer, AK 99645

907-745-2176

Fax: 907-745-5398

Business and Industrial Loans: Assistance to individuals, corporations, public or private organizations in a rural area or city of less than 50,000 population, to obtain quality loans for economic development. Nearly any purpose except recreational or tourist type projects are eligible. Loan guarantees of up to 90 percent. Loans may be up to \$10 million. Projects which create or save jobs have the highest priority.

*** Alaska Department of Natural Resources**

Division of Agriculture

P.O. Box 949

Palmer, AK 99645-0949

907-745-7200

Agricultural Revolving Loan Fund: Available to individual farmers, ranchers, homesteaders, partnerships or corporations who are Alaska residents and can demonstrate experience in the farming business. Provides direct short term loans (1-year) up to \$200,000. Product processing and land clearing loans up to \$250,000, farm development loans up to \$1 million. Interest rates at 8 percent with varying pay back periods.

*** Department of Community and Regional Affairs**

Division of Community and Rural Development

333 W. 4th Ave. #220

Anchorage, AK 99501-2341

Anchorage: 907-269-4500, Fax: 907-269-4520

Bethel: 907-543-4152

Dillingham: 907-842-5140

Fairbanks: 907-452-7251

I Wanna Start My Own Business

Juneau: 907-465-3212
Kotzebue: 907-442-2402
Kodiak: 907-486-5736
Nome: 907-443-2409

Child Care Programs Coordinator:

Child Care Grant Program: Grants, and technical assistance in grant expenditures and recordkeeping are available. Must have a current Alaska child care license, participate in the Day Care Assistance Program (municipalities which have licensed child care facilities) and provide child care under an attendance payment policy. Funds can be used for staff wages, staff training, food for the children, toys and equipment for the children, and parent involvement activities.

RDIF - Rural Development Initiative Fund: Purpose is to target small businesses that may not be eligible for traditional commercial financing. RDIF loans are geared toward creating employment opportunities in rural Alaska by providing small, basic industries with business capital.

*** Alaska Division of Energy**

333 W. 4th Ave., Suite 220
Anchorage, AK 99501

907-269-4628

Bulk Fuel Revolving Loan Fund: Assists communities in purchasing bulk fuel oil. A private individual who has a written endorsement from the government body of the community is eligible. Loan amount may not exceed 90 percent of the wholesale price of the fuel being purchased. Maximum loan amount is \$50,000. Loan must be repaid within one year.

*** Alaska Village Initiative**

1577 C St., Suite 304
Anchorage, AK 99501

907-274-5400

Fisheries Boat and Equipment Loan Program: Assists Western Alaska coastal residents to enter or remain in the area's commercial fishers. Boat and equipment loans of up to \$25,000 at 12 percent interest. Applicants must reside in a western Alaska village from Cape Seppings to Port Heiden, and provide 10 percent equity and all program processing costs. Priority is given to those fishing under utilized fisheries and new entrants to commercial fisheries.

Rural Development Loan Fund: Direct loans ranging from \$10,000 to \$150,000 at 7 percent interest to rural individuals or organizations. Funds may be used for a wide variety of purposes including land, facility and equipment acquisition, construction and expansion, business acquisition, purchase of supplies, and working capital and start-up costs.

Direct Financing: Direct financing through equity investments and loans are made to business enterprises. To improve the economic well-being of communities, families and individuals in rural Alaska by promoting efficient, productive and self-sustaining business enterprises. Participation available to Native profit organizations serving communities with low incomes. Also provides information and technical assistance in business development and management.

*** Chief of Industry Services and Trade**

National Oceanic and Atmospheric Administration
National Marine Fisheries Services
P.O. Box 21668

State Money and Help For Your Business

Juneau, AK 99802-1668

907-586-7224

Fisheries Development Grants and Cooperative Agreements Program: Emphasis is on the development of the groundfish resources off Alaska. Some work also underway on Alaska trade issues, aquaculture, product development and product quality assurance. A resource for serious fisheries development pilot projects, large and small. Good resource for fisheries development pilot project. Annual application period occurs in winter. Each year the agency publishes priorities for types of projects based on industry needs.

*** Alaska Commercial Fishing and Agriculture Bank (CFAB)**

P.O. Box 92070

Anchorage, AK 99509

907-276-2007

Established by Alaska Statute, CFAB is a private lending cooperative in which borrowers become members. Loans may be made for harvesting, marketing, or processing of fish or agriculture products. Interest rates are determined by the periodic sale of Farm Credit bonds in the national market.

*** Farm Service Agency**

State Executive Director

800 W. Evergreen, #216

Palmer, AK 99645

907-745-7982

Forestry Incentive Program: Cost sharing eligible to non-industrial forest landowners with a minimum of 10 acres of forest land. Up to 65 percent of costs of implementing forest practices (tree planting, timber stand improvement, and site preparation for natural regeneration). Maximum of \$10,000 per applicant per year.

*** Small Business Administration (SBA)**

222 West 8th Ave.

P.O. Box 67

Anchorage, AK 99513-7559

907-271-4022

Fax: 907-271-4545

See the chapter introduction for a description of SBA programs.

Arizona

*** Arizona Office of Economic Development**

Arizona Business Connection

3800 N. Central, Bldg. D

Phoenix, AZ 85012

602-280-1480

State Small Business Advocate: The Small Business Advocate provides assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

Arizona Business Connection

602-280-1480

Business Development Division

1-800-528-8421

Small Business Assoc. Center

1-800-524-5684

This office provides information on licenses, applications, permits and any other requirements for small businesses. A customized packet containing the forms needed for starting a business, information on taxes and government regulations is available. Assistance with site selection,

procurement of raw materials, financing sources, government agencies and programs referral is also provided. Speakers will be provided on request.

*** Arizona Department of Housing**

3800 N. Central Ave.

Suite 1200

Phoenix, AZ 85012

602-280-1365

Community Development Block Grant: Regional grants are awarded to communities for development projects such as water, wastewater, community facilities, streets and curbs. Communities then loan the money to business for the projects. State Set-Aside Grants work the same way except they are for economic development in rural communities.

Eximbank Guarantees and Insurance: Conventional bank loan to finance production and shipment of goods for export guaranteed up to 90 percent of the bank loan by the U.S. Export-Import Bank. The Federal Credit Insurance Administration writes an insurance policy guaranteeing repayment if overseas buyer does not pay due to political risk.

Farmers Home Administration (FHA) 602-640-5086; 602-640-5088

Loan Guarantees: A commercial bank loan guaranteed up to 90 percent by the FHA. Minimum guarantee is \$500,000.

*** Arizona Office of Economic Development**

Business Finance Unit

Department of Commerce

3800 N. Central, #1500

Phoenix, AZ 85012

602-280-1341

Revolving Energy Loans: Companies with a minimum of two years of business operations, engaged in the manufacture of energy-conserving or energy-related products, or those installing renewable energy or energy conserving products in their own facilities. Funds may be used for fixed asset plant expansion for manufacturers of energy-related products, energy-conserving retrofits, or short term contract financing of production of energy-related products. Loan amounts range from \$50,000 to \$500,000. Interest rates are fixed.

Economic Development Administration 602-379-3750

Loan Guarantees: A commercial bank loan guaranteed up to 80 percent by the EDA.

*** Small Business Administration (SBA)**

2828 N. Central Ave., #800

602-640-2316

Phoenix, AZ 85004-1093

Fax: 602-640-2360

See the chapter introduction for a description of other SBA programs.

*** Small Business Investment Companies**

First Commerce and Loan LP

5620 N. Kolb, #260

602-298-2500

Tucson, AZ 85715

Fax: 602-745-6112

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying

State Money and Help For Your Business

capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Arkansas

*** Arkansas Industrial Development Commission**

One State Capitol Mall 501-682-1121
Little Rock, AR 72201 Fax: 501-682-7341

Small Business Clearinghouse: Counseling and referral service to serve small business and potential entrepreneurs, including invention assistance, reference catalog, printed materials, assistance programs evaluations.

*** Arkansas Industrial Development Commission**

Larry Straw, Director
Coordinator, Small Business Programs
One State Capitol Mall, Room 4B-210
Little Rock, AR 72201 501-682-7782

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Arkansas Development Finance Authority (ADFA)**

100 Main St., Suite 200 501-682-5908
Little Rock, AR 72201-8023 Fax: 501-682-5859

Industrial Development Bond Guaranty Program: Offers taxable and tax exempt bond financing to both small and large businesses. Umbrella bonds, available to small businesses, spread the costs of the bond issue among all of the borrowers. ADFA also can provide interim financing for approved projects awaiting bond issuance. Available to manufacturing facilities.

Export Finance: Short-term loans to businesses based on export transactions. Financing is provided through the exporter's local bank which funds 10 percent of the loan value.

Tax Credit Program: Assists in the development of rental housing for owners of low income rental housing.

*** Arkansas Industrial Development Commission**

Community Development Division
One State Capitol Mall 501-682-1211
Little Rock, AR 72291 Fax: 501-682-7341

Industrial Revenue Bonds: Provides guarantees for local governments which issue bonds for local industrial development such as infrastructure development, new or expanding industries, downtown revitalization of public works. Maximum guarantee is \$2 million with a term of 10 to 15 years.

Enterprise Zone Program 501-682-7310

Established to stimulate growth and create jobs in areas with high poverty, unemployment, or other economic distress. Provides tax incentives designed to encourage new business locations and expansions in designated geographic areas where there are serious economic problems. Eligible firms are manufacturing, warehouse operations employing 100 or more (no retail sales), and computer firms.

Community Assistance Division 501-682-5193

Community Development Block Grants (CDBG)

State Economic Infrastructure Fund: CDBG Funds have been granted to communities for improving the quality of life for lower to moderate income families. Grant funds are used by the community which make locating and expansion of businesses by providing utility extensions and capacity expansions, building rehabilitation, airport expansions, etc.

Economic Development Set-Aside: 501-682-1151

Portions of the CDBG fund have enabled communities to take advantage of specific economic development including industrial locations and expansion. Projects include water and sewer systems, fire protection, and flood control. The community loans the funds they receive to businesses for development and finance job-creating activities.

*** Arkansas Science and Technology Authority**

100 Main St.

Suite 450 (Technology Center)

Little Rock, AR 72201

501-324-9006

Promotes science and technology in both the public and private sectors and works to support scientific research and job creating technology development.

Applied Research Grant Programs: For companies in need of research and development and would welcome working with an Arkansas college or university to have this work completed on a cost-sharing basis.

Small Business Innovation Research Grants: Offers small business assistance in obtaining these grants for research and development. A federal program which insures that small businesses share in the expenditure of federal research dollars.

Seed Capital Investment Program: Program seeks to invest in innovative Arkansas companies that utilize new products or processes in their businesses. Does not fund entire projects, just the initial working capital portion of the financing package. *Also see Technology Section.*

*** USDA Rural Development**

Shirley Tucker

Director for Rural Business Cooperative Programs

700 West Capitol

Room 5411

Little Rock, AR 72201-3225

501-324-6281

Business and Industrial Loan Program: Works to improve economic conditions in rural areas. Guarantees up to 90 percent of a loan made by local lender. Loans can be made for capital improvements, machinery, real estate, and working capital. Limited to rural areas (towns of 50,000 population or less), no loans for actual agricultural production. General loan size from \$500,000 to \$10 million (less than \$500,000 will refer to SBA).

*** Small Business Administration (SBA)**

2120 Riverfront Dr., #100

501-324-5278

Little Rock, AR 72202-1747

Fax: 501-324-5199

See the chapter introduction for a description of SBA programs.

*** Arkansas Capital Corporation**

225 S. Pulaski St.

Little Rock, AR 72201

501-374-9247

A private, non-profit corporation that provides fixed-rate financing for projects which do not meet the requirements for conventional bank loans. Most loans are in the \$100,000 to \$500,000 range and can be used for fixed assets or working capital. Projects must increase or maintain employment, and major portion of loan must be used for fixed assets.

Certified Development Corporations (CDCs): Certified Development Corporations are non-profit organizations licensed by the Small Business Administration to administer small business loan programs for new or expanding businesses for the purpose of promoting economic growth in a particular area. Contact one in your area.

Batesville: White River Planning and Development District, Inc., P.O. Box 2396, Batesville, AR 72503 501-793-5233

Fort Smith: Western Arkansas Planning and Development District, Inc., P.O. Box 2067, Fort Smith, AR 72902 501-785-2651

Harrison: Northwest Arkansas Certified Development Company, P.O. Box 190, Harrison, AR 72602-0190 501-741-5404

Hot Springs: West Central Arkansas Planning and Development District, Inc., P.O. Box 1558, Hot Springs, AR 71902 501-624-1036

Jonesboro: East Arkansas Planning and Development District, 2905 King, Jonesboro, AR 72401 501-932-3957

Little Rock: Arkansas Certified Development Corporation, 228 S. Pulaski St., Little Rock, AR 72201 501-374-8841

Lonoke: Central Arkansas Certified Development Corporation, P.O. Box 300, Lonoke, AR 72086 501-676-2721

California

*** California Trade and Commerce Agency**

801 K St., Suite 1700

Sacramento, CA 95814

916-322-1394

Office of Small Business

916-324-1295

Offers workshops, seminars, individual counseling, and publications.

Enterprise Zone

Ann Blacenship

916-322-3432

Main Street Development

Keith Kjelstrom

916-322-3536

Provides case studies, handbooks, slide presentations, on-site training workshops, and seminars on a wide range of topics, including downtown revitalization, industrial development, streamlining the local permit process, and financing.

Defense Conversion

Paul Hiller 916-322-3498
Locate sites on military bases that have been vacated.

Business Development Director

Pat Noyes 916-322-1502
She oversees Enterprise Zone, Main Street Development, Defense Conversion.

Field Offices:

Los Angeles: OBD Field Office, 200 East Del Mar Blvd., Suite 302, Pasadena, CA 91105, 818-683-2619

San Mateo: OBD Field Office, 1670 S. Amphlett Blvd., Suite 123, San Mateo, CA 94402, 415-573-3880, 415-573-4347

*** Small Business Development**

801 K St., #1700 916-324-5068
Sacramento, CA 95814 916-327-HELP
800-303-6600

Small Business Advocate: Provides assistance in cutting bureaucratic red tape and information and expertise in dealing with state, federal, and local agencies.

*** California Commission for Economic Development**

Office of the Lieutenant Governor
State Capitol, Room 1114
Sacramento, CA 95814 916-445-8994

Publishes *Doing Business in California: A Guide for Establishing Business*. Cost: \$5.00. (1994 edition is the only one available)

*** California Department of Commerce**

801 K St., Suite 1700
Sacramento, CA 95814
Office of Local Development 916-322-1394

Community Development Block Grant (CDBG) Program: Assists small business and developers in creating and/or retaining jobs in California. Conventional bank financing provides \$2 for every \$1 of CDBG. Fixed rate, no lower than 4 points below prime. Maximum loan amount \$500,000. Maximum loan amount: \$500,000. Loan can be used for purchase of land and improvements, purchase of existing building(s) and improvements, building construction, machinery/equipment, working capital, inventory, off-site improvements.

SBA 502: Provides loans at market rate using 50 percent conventional bank financing, SBA provides 40 percent, and 10-20 percent owner equity. Maximum loan 40 percent of project, not to exceed \$750,000. Loan can be used for purchase of land and improvements, purchase of existing building(s) and improvements, building construction, machinery/ equipment, renovation and restoration.

SBA 7(a): Provides capital to meet short-and-long term needs. Conventional bank financing

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provides the loan, SBA guarantees up to 90 percent of the loan amount to \$155,000, 85 percent over \$155,000. 10-33 percent equity required. Maximum loan guarantee \$750,000. Loans can be used for land and improvements, purchase of existing building(s) and improvements, building construction, machinery/equipment, working capital, inventory, business buy-outs.

Rural Economic Development Infrastructure Program: Assists financing rural public infrastructure projects which serve a specific business and result in the creation/retention of permanent, private sector jobs.

Office of Business Development

916-324-3432

Enterprise Zones: Designed to encourage job-producing business development in designated sections of cities or counties. State tax credits as well as incentives offered by cities and counties are available to firms that hire new employees or make new investments in these areas.

Main Street Development

916-322-3536

Main Street is a revitalization strategy used in over 1000 cities and 40 states. The program encourages imaginative use of business and government resources to support local downtown revitalization efforts. The Center provides consulting and training services to cities and states undertaking Main Street programs.

*** California Statewide Certified Development**

Corporation

129 C St.

Davis, CA 95616

916-756-9310

SBA 504: Provides loans using 50 percent conventional bank financing, SBA provides 40 percent, and 10-20 percent owner equity. A fixed asset loan, below market. Maximum loan amount is 40 percent of project, not to exceed \$750,000. Loan can be used for purchase of land and improvements, purchase of existing building(s) and improvements, building construction, machinery/ equipment, renovation and restoration.

*** Small Business Administration (SBA)**

(Los Angeles)

330 N. Brand, Suite 1200

Glendale, CA 91203

818-552-3210

Mike Chung

Small Business Administration (SBA)

455 Market, 6th Floor

San Francisco, CA 94105

415-744-6820

Fax: 415-744-6812

Local Offices

Fresno

209-487-5189

Los Angeles

818-552-3210

Sacramento

916-498-6410

San Diego

619-557-7250

San Francisco

415-744-6820

Santa Ana

714-550-7420

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

I Wanna Start My Own Business

Allied Business Investors, Inc.
301 W. Valley Blvd., Unit 208
San Gabriel, CA 91776

818-289-0186
Fax: 818-289-2369

Ally Finance Corp.
9100 Wilshire Blvd.
Suite 408
Beverly Hills, CA 90212

310-550-8100
Fax: 310-550-6136

Asian American Capital Corp.
1251 W Tennyson Rd., Suite #4
Hayward, CA 94544

510-887-6888
Fax: 510-782-6432

Aspen Ventures West II, LP
1000 Freemont Ave., Suite V
Los Altos, CA 94024

415-917-5670
Fax: 415-917-5677

Bentley Capital
592 Vallejo St., Suite #2
San Francisco, CA 94133

415-362-2868
Fax: 415-398-8209

Calsafe Capital Corp.
245 E. Main St., Suite 107
Alhambra, CA 91801

818-289-3400
Fax: 818-300-8025

Charterway Investment Corp.
One Wilshire Bldg.
624 S Grand Ave.
Suite 1600
Los Angeles, CA 90017

213-689-9107
Fax: 213-689-9108

Draper Associates, a California LP
c/o Timothy C. Draper
400 Seaport Court, Suite 250
Redwood City, CA 94063

415-599-9000
Fax: 415-599-9726

First American Capital Funding, Inc.
10840 Warner Ave., Suite 202
Fountain Valley, CA 92708

714-965-7190
Fax: 714-965-7193

Fulcrum Venture Capital Corp.
3683 Crenshaw Blvd., 4th Fl.
Los Angeles, CA 90016

213-299-8016
Fax: 213-299-8059

G C & H Partners
One Maritime Plaza, 20th Floor
San Francisco, CA 94111

415-693-2600
Fax: 415-951-6399

Capital Management
Hall, Morris & Drufva II, LP
25401 Cabot Dr., Suite 116
Laguna Hills, CA 92653

714-707-5096

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Imperial Ventures, Inc.
9920 S. La Cienega Blvd.
Mail: P.O. Box 92991; L.A. 90009
Inglewood, CA 90301
310-417-5710
Fax: 310-417-5874

Jupiter Partners
600 Montgomery St., 35th Floor
San Francisco, CA 94111
415-421-9990
Fax: 415-421-0471

Lailai Capital Corp.
223 E. Garvey Ave., Suite 228
Monterey Park, CA 91754
818-288-0704
Fax: 818-288-4101

MESBIC
Magna Pacific Investments
330 N. Brand Blvd., Suite 670
Glendale, CA 91203
818-547-0809
Fax: 818-547-9303
*Limited to minorities only

Marwit Capital Corporation
180 Newport Center Dr., Suite 200
Newport Beach, CA 92660
714-640-6234
Fax: 714-720-8077

Merrill Pickard Anderson & Eyre I
2480 Sand Hill Rd., Suite 200
Menlo Park, CA 94025
415-854-8600
Fax: 415-854-0345

Myriad Capital, Inc.
701-S Atlantic Blvd., Suite 302
Monterey Park, CA 91754
818-570-4548
Fax: 818-570-9570

Novus Ventures, LP
20111 Stevens Creek Blvd.
Suite 130
Cupertino, CA 95014
408-252-3900
Fax: 408-252-1713

Pacific Mezzanine Fund, L.P.
88 Kearny St., Suite 1850
San Francisco, CA 94108
415-362-6776
Fax: 415-781-1314

Positive Enterprises, Inc.
1489 Webster St., Suite 228
San Francisco, CA 94115
415-885-6600
Fax: 415-928-6363

Ritter Partners
3000 Sand Hill Rd.
Bldg. 1, Suite 190
Menlo Park, CA 94025
415-854-1555
Fax: 415-854-5015

San Joaquin Business Investment Group, Inc.
1900 Mariposa Mall, Suite 100
209-233-3580

I Wanna Start My Own Business

Fresno, CA 93721 Fax: 209-233-3709

Sorrento Growth Partners I, LP
4370 LaJolla Village Dr., Suite 1040 619-452-3100
San Diego, CA 92122 Fax: 619-452-7607

Sundance Venture Partners, L.P.
10600 N. DeAnza Blvd.
Suite 215 408-257-8100
Cupertino, CA 95014

Union Venture Corporation
445 S. Figueroa St., 13th Floor 213-236-7399
Los Angeles, CA 90071 Fax: 213-629-5328

Van Kasper & Co.
600 California St., Suite 1700 415-391-5600
San Francisco, CA 94108 Fax: 415-397-2744

Walden-SBIC, LP
750 Battery St., 7th Floor 415-391-7225
San Francisco, CA 94111 Fax: 415-391-7262

Western General Capital Corp.
13701 Riverside Dr., Suite 610 818-986-5038
Sherman Oaks, CA 91423 Fax: 818-905-9220

The Small Business Administration (SBA) licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* Certified Development Corporations

California Capital Small Business Development
Corporation
926 J St., Suite 1500
Sacramento, CA 95814 916-442-1729

California Coastal Rural Development Corporation
9W Gabilan St., Suite 1
Salinas, CA 93901 408-424-1099

CAL Southern Small Business Development Corporation
600 B St., Suite 2450
San Diego, CA 92101 619-232-7771

Hancock Urban Development Corporation
3600 Wilshire Blvd., Suite 926
Los Angeles, CA 90010 213-382-4300

Pacific Coast Regional Urban Development Corporation

State Money and Help For Your Business

3810 Wilshire Blvd., Suite 1901
Los Angeles, CA 90010

213-739-2999

SAFE BIDCO
1626 Fourth St.
Santa Rosa, CA 95404-4020

707-577-8621

Contact one of the above certified development corporations for application and inquiries on the following programs.

Underground Storage Tank Loan Program: Assists small businesses with underground storage tanks to upgrade, repair or remove underground storage tanks used to store petroleum. Low interest loans offered through Regional Development Corporations and Small Business Development Centers. Maximum loan \$350,000.

Loan Guarantee Program: Permits Regional Development Corporations to use state funds to guarantee loans made by banks or financial institutions to small businesses. Funds can be used for working capital or short term credit needs. Maximum guarantee is 90 percent of the outstanding principal balance to a maximum of \$350,000. Loans are guaranteed up to 90 percent of the outstanding principal balance.

Small Business Energy Conservation Program: Offers small businesses the opportunity to obtain low cost loan funds through the Regional Development Corporations to finance the installation of energy-saving equipment or devices. Interest rate will be 5 percent below the prime rate at the time of closing the loan. Loan amounts range from \$15,000 to a maximum of \$150,000. Term of loan not to exceed five years.

Hazardous Waste Reduction Loan Program: Low-cost loan funds are offered through the Regional Development Corporations for the acquisition and installation of hazardous waste reduction equipment or processes. Loan amounts range from \$20,000 to a maximum of \$150,000.

Colorado

*** Office of Business Development**

1625 Broadway, Suite 1710
Denver, CO 80202

303-892-3840

Fax: 303-892-3848

HOTLINE: 1-800-592-5920 in Colorado

Provides information and assistance to local economic development organizations, assists in retaining and expanding existing businesses, and responds to out-of-state inquiries concerning expanding or relocating in Colorado. The booklet, *A Capital Venture*, lists sources and contacts for venture capital and is available from the above office.

Small Business Advocate: Provides assistance in cutting bureaucratic red tape and information and expertise in dealing with state, federal, and local agencies.

Colorado Office of Small Business: Offers information, assistance and referrals for Colorado's small business owners and operators. The Small Business Hotline provides access to the Colorado Business Clearinghouse, a computerized database that contains information on over 2,000 business resources.

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*** Office of Business Development**

1625 Broadway, Suite 1710
Denver, CO 80202

303-892-3840
Fax: 303-892-3848
1-800-592-5920 in Colorado

Revolving Loan Fund for Energy: For energy efficiency improvements in small businesses. Assists in financing the acquisition and installation or upgrading of equipment, materials and energy using devices that will result in a savings in the business' utility costs. Loans range from \$20,000 to \$40,000 and will generally not exceed \$60,000.

Rural Development Financing Program: The Office of Economic Development allocates and administers federal community development funds which are set aside for business finance projects. Loans, loan guarantees, equity investments or, under special circumstances, grants are provided for projects which create or retain jobs principally for low or moderate income persons. Financing will not exceed \$250,000 per project. State participation up to 35 percent of a project, 10 percent owner equity, at least 55 percent other sources. Funds may be used for working capital, fixed assets, real estate, and construction. Not all metropolitan areas are eligible as they have their own Community Development Block Grant programs.

Economic Development Commission Funds: Allocates appropriated general fund revenues for economic development. Incentives such as infrastructure improvements, site development costs and loans to businesses are possible. Requires that at least one job be created for every \$5,000 in state assistance, no more than 35 percent of the project be financed by the state, at least 10 percent in owner equity be provided. Terms are negotiated on a case-by-case basis.

*** Colorado Housing and Finance Authority (CHFA)**

1981 Blake St.
Denver, CO 80202

303-297-7329
1-800-877-2432 in Colorado

Quality Investment Capital Program: This loan program works in conjunction with the SBA 504 program (see Small Business Administration below). Provides fixed-rate financing for small business loans guaranteed by the SBA. The program stabilizes interest rates on the guaranteed portion of an SBA 7(a) loan. Maximum CHFA participation is \$750,000 and a business may have no more than \$750,000 outstanding on all SBA loans. Funds may be used for working capital, equipment purchase, business expansion, and real estate acquisition. See SBA 7(a) Loan Guarantee Program for terms.

*** Colorado Department of Local Affairs**

1313 Sherman St., Suite 521
Denver, CO 80203

303-866-2156

Private Activity Bonds for Fixed Assets: Industrial Development Revenue Bonds and Taxable Bonds are available for the purchase of land, building, equipment, and related soft costs for projects in the \$500,000 to \$20 million range. Interest rates are generally near the prime rate.

Enterprise Zones: These zones provide incentives for private enterprises to expand and for new businesses to locate in economically distressed areas of the state. A few of the tax incentives are a 3 percent investment tax credit for investments in equipment use exclusively in an enterprise zone, a job tax credit or refunds against state income taxes of \$500 for each newly hired employee, hired in connection with a "new business" facility located in an enterprise zone for at least one year, an additional credit or refund of \$500 per new business facility employee may be claimed by businesses which add value to agricultural commodities through manufacturing or processing, credit to rehabilitate vacant buildings.

*** USDA Rural Development**

655 Parfet St.

Room E100

Lakewood, CO 80215

303-236-2801

Fax: 303-236-2854

Business and Industrial Loan Program: Eligible projects must be located outside the boundary of a city of 50,000 or more. Development in adjacent urban areas is acceptable if the population density is less than 100 persons per square mile. Priority will be given to those projects located in open country, rural communities, and towns of 25,000 and smaller. Funds may be used for working capital or purchase of fixed assets. Guarantees of up to 90 percent for amounts up to \$10 million. Alcohol fuel production facilities are eligible for up to \$20 million. Loans are at market rates and may be fixed or variable.

Single Family Housing Loans: Provides direct loans and loan guarantees for the purchase of single family homes by families or individuals with very low, low, or moderate incomes.

Multi-family Housing Project Loans: Provides financing for the development of modest apartments targeted specifically for very low, low, and moderate income tenants. Apartments are designed for families, individuals, elderly, and disabled. The units are developed, purchased, owned, and operated by eligible borrowers.

*** Farm Services Agency**

655 Parfet St.

FL3 Suite E300

Lakewood, CO 80215

303-236-2866

Farm Operating Loans: Provides direct loans and loan guarantees to meet the operating expenses of family-size farms. Loans may be used for any purpose that facilitates successful operation of the farm. Loan guarantees up to 90 percent for amounts up to \$400,000 at market rates that may be fixed or variable. Direct loans up to \$200,000. Interest rates depend on the cost of money to the government at time of application. Applicants who have current FmHA farm ownership, soil and water, recreation, or operating loans are not eligible for this program.

Farm Ownership Loans: Direct and guaranteed loans to buy, improve, or enlarge family-size farms. Funds may be used to buy land, build or improve existing structures and facilities, and improve farm land and forests. Loan guarantees up to 90 percent for amounts up to \$300,000 at market rates that may be fixed or variable. Direct loans up to \$200,000. Interest rates depend on the cost of money to the government at time of application. Applicants who have current FmHA farm ownership, soil and water, recreation, or operating loans are not eligible for this program.

Limited Resource Farm Loans: Direct loans to low-income farmers and ranchers to buy, improve or enlarge family-size farms. Funds may be used to buy land, build or improve existing structures and facilities, and improve farm land and forests. Direct loans up to \$200,000 at reduced interest rates that may be fixed or variable. Applicants who have current FmHA farm ownership, soil and water, recreation, or operating loans are not eligible for this program.

*** Colorado Agricultural Development Authority**

(CADA)

700 Kipling, #4000

Lakewood, CO 80215

303-239-4114

I Wanna Start My Own Business

Agricultural Processing Feasibility Grant Program: May be used only for the development of a report or study that analyzes the feasibility of processing an agricultural commodity produced in Colorado. Maximum award s \$15,000. Grants must be equally matched with a cash or in-kind contribution by applicant. Businesses need the approval of the local government where the proposed project is to be located.

Quality Agricultural Loan Program: The CADA works in conjunction with the Farmers Home Administration (FmHA) to provide fixed-rate financing on the guaranteed portion of a FmHa agricultural loan for farmers and ranchers. Funds can be used for working capital or purchase of fixed assets associated with the establishment or operation of the farm.

* **Small Business Administration (SBA)**

1721 19th St., Suite 400
Denver, CO 80202

303-844-0500
Fax: 303-294-7153

See the chapter introduction for a description of SBA programs.

* **Small Business Investment Companies**

Hansisen Imhoff Mezzanine Fund, L.P.
1125 17th St., Suite 1820
Denver, CO 80202

303-291-5209

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* **Colorado Development Companies (CDC)**

Pikes Peak Regional Development Corporation
(El Paso County)
228 N. Cascade, #208
Colorado Springs, CO 80903

719-471-2044

Small Business Finance (SBFC)
(statewide focus)
1111 Osage St., Suite 110
Denver, CO 80204

303-893-8989

Denver Urban Economic Development of Colorado
(City and County of Denver)
303 West Colfax Ave., Suite 1025
Denver, CO 80204

303-296-5570

SCEDD Development Company
(19 counties)
P.O. Box 1900
212-West 13th
Pueblo, CO 81003

719-545-8680

Four Colorado development companies lend to small and medium-sized businesses at fixed rates for terms of 10 to 20 years. Companies must create one job for every \$15,000 they receive in financing. Contact your local CDC:

State Money and Help For Your Business

SBA 504 Fixed Asset Loan Program: Provides long-term fixed rates for fixed asset purchases. At least one job must be created for every \$15,000 in SBA assistance unless the project will produce a high community impact. Loans provided up to \$750,000 or 40 percent of total project cost, whichever is less.

ACCESS Loan Program: ACCESS works in conjunction with the Small Business Administration's (SBA) 504 program. Together, they provide small businesses with long-term fixed rates on up to 95 percent of the financed portion of the fixed asset purchase (land and building, equipment, machinery). The ACCESS program cannot provide working capital. Loans are provided in amounts of \$100,000 or more (no maximum). Industrial, manufacturing and wholesale distribution concerns located in enterprise zones are eligible for a lower rate. Through Access, businesses can borrow from local private lenders which might not have been able to provide financing for total project needs.

*** Colorado Department of Local Affairs**

1313 Sherman St., #521

Denver, CO 80203

303-866-2205

Community Development Block Grant Funds: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Funds are then loaned to businesses. Every \$15,000 of funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families. A number of rural areas have created local revolving loan funds which assist in financing new and expanded businesses in their communities.

*** Colorado Venture Management**

4845 Pearl East Circle, Suite 300

Boulder, CO 80301

303-440-4055

CVM Equity Fund: Provides equity financing for start-up businesses in the state through private venture capital partnerships. CVM will run the seed capital fund. Focus is on start-up and early stage investments in service and technology-based businesses. Investments will be considered in the range of \$25,000 to \$300,000.

Connecticut

*** Office of Small Business Services**

Department of Economic Development

865 Brooks St.

Rocky Hill, CT 06067

860-258-4270

Offers a One Stop Licensing Center for call-in or drop-in service. Publishes *Starting a Business*, a free booklet for ready reference to state licensing laws.

Connecticut Economic Resource Center, 800-392-2122, 860-571-7136

*** Connecticut Development Authority**

Business Development Division

865 Brook St.

Rocky Hill, CT 06067

860-258-4200

Growth Fund: Direct state loans to small businesses in amounts up to \$1 million for building,

I Wanna Start My Own Business

equipment, and working capital from \$50,000 to \$500,000. Available to those unable to obtain sufficient conventional financing on satisfactory terms or amounts, or for whom such assistance is important to locate or continue operations in Connecticut, and have sales less than \$10,000,000. Eligible economic development projects are those that create or retain jobs, facilitate the export of goods and services or involve new products or services with potential for significant future contribution to the state's economy.

Business Assistance Fund: Direct state loans to businesses unable to obtain conventional financing on satisfactory terms or amounts, or for whom such state assistance is important to locate or continue operations in Connecticut. Loans available up to \$250,000 to small contractors, private water companies, minority business enterprises holding a state contract, a business in an enterprise zone. Loans up to \$500,000 for any business adversely affected by either a natural disaster or economic emergency as determined by the Commissioner of Economic Development.

Naugatuck Valley Fund: Available to companies engaged in manufacturing, processing or assembling of raw materials or finished products, or the significant servicing, overhaul or rebuilding of products, together with wholesale distribution of manufactured products who are unable to obtain sufficient private financing. Must create or retain one new job for every \$10,000 obtained from the Fund. State loans of up to \$200,000 for companies in the Naugatuck Valley and certain other towns for real estate projects, machinery and equipment, and working capital.

Investment Financing: Provides direct state loans and investments in developing businesses that present the greatest potential future contribution to Connecticut's job growth and economic bases. Eligibility is the same as the Growth Fund with priority to firms that have high-tech jobs, high value added production techniques or services, strong export sales, high growth and high profitability potential and have achieved market penetration. Loans amounts range between \$250,000 and \$500,000.

Mortgage Insurance Fund: State guarantee of bank loan for land and building, machinery and equipment up to \$15,000,000, and \$5,000,000 for equipment. Economic development projects for manufacturing, research, office, warehouse hydroponic or aquaponic facility, energy conservation, pollution abatement.

CT Business Development Corp.:

SBA 504 Program: Sponsor for participation in the federal SBA 504 Program. Fixed rate loan up 40 percent of project cost to a maximum of \$750,000. 50 percent conventional bank financing, minimum of 10 percent owner equity for the purchase of buildings and equipment.

Self-Sustaining Bond Program: Taxable and tax exempt bond financing for manufacturing, public water supply, solid waste disposal, local district heating and cooling, and state and local government projects. Amounts and terms subject to market conditions.

Manufacturing Assistance Act: 100 percent exemption from local property taxes for a period of four years on the purchase of new manufacturing equipment. Low interest loans and grants to manufacturers expanding productive capacity.

Urban Enterprise Zones Programs: Offers special investment incentives and financing programs to businesses located in any of 11 different zones.

Environmental Clean-up Fund: Loans up to \$200,000 per year to business property owners unable to obtain clean-up financing from conventional sources.

State Money and Help For Your Business

Environmental Assistance Fund: Loans up to \$250,000 or loan guarantees for projects focused on pollution prevention through manufacturing process changes.

* Department of Economic Development (DED)

865 Brook St.

Rocky Hill, CT 06067

860-258-4200

Manufacturing Assistance Fund: For business retention or expansion. \$70 million in loans and loan guarantees; \$20 million for defense diversification projects. Funding and tax credits for new machinery and equipment.

* Connecticut Innovation, Inc. (CII)

40 Coldspring Rd.

Rocky Hill, CT 06067

860-563-5851

Risk Capital: Provided for the development phase of a new product or process. Neither a loan nor a grant, this fund reimburses up to 60 percent of expenses on a regular basis, with other financing making up the balance. Payback is derived from a royalty based on sale of the product.

Innovation Development Loan Fund: Provides working capital for companies with new products and processes ready for manufacture, promotion, and sale.

The Technology Assistance Center

Yankee Ingenuity Initiative Grants: Designed to support cooperative ventures between businesses and public and private higher education institutions.

Small Business Innovation Research Grants (SBIR): Bridge grants for companies between Phase I and Phase II of federal SBIR grants, enabling companies to continue work while federal Phase II decisions are awaited.

Product Development Financing: Risk capital investments to fully develop innovative high technology ideas into products. Seek a return through royalties and generally accept the technology as a form of security.

Product Marketing Financing: Helps bring newly developed high technology products to market, or to expand markets. Funding is provided on a loan basis, usually with equity participation.

Connecticut Seed Venture Fund (CSV): Privately operated venture capital fund for corporate growth rather than product development.

Business and Academic Partnerships

Charles Goodyear Grants: Program is intended to encourage inventiveness through joint technology research between a college or university and a state firm. Projects are funded for up to two years and \$200,000. Business partners must match the grant with cash or in-kind contributions to the school. Any public or private Connecticut college or university offering high technology courses may apply, in partnership with a state firm.

* Small Business Administration (SBA)

330 Main St.

Hartford, CT 06106

860-240-4700

Fax: 860-240-4659

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

AB SBIC, Inc. P.O. Box 340 Cheshire, CT 06410	203-272-0203
All State Venture Capital Corporation The Bishop House 32 Elm St., P.O. Box 1629 New Haven, CT 06506	203-787-5029
Canaan SBIC, LP 105 Rowayton Ave. Rowayton, CT 06853	203-855-0400 Fax: 203-854-9117
Capital Resource Co. of Connecticut 2558 Albany Ave. West Hartford, CT 06117	860-236-4336
First New England Capital, LP 100 Pearl St. Hartford, CT 06103	860-293-3334
Marcon Capital Corporation 495 Post Rd. East Westport, CT 06880	203-221-8402
RFE Capital Partners, LP 36 Grove St. New Canaan, CT 06840	203-966-2800
RFE Investment Partners V, LP 36 Grove St. New Canaan, CT 06840	203-966-2800 Fax: 203-966-3109
SBIC of Connecticut, Inc. 2 Corporate Dr., Suite 203 Trumbull, CT 06611	203-261-0011
TSG Ventures, Inc. 177 Broad St., 12th Floor Stanford, CT 06901	203-406-1500 Fax: 203-406-1590

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Delaware

*** Delaware Development Office**

John S. Riley
99 Kings Highway
P.O. Box 1401
Dover, DE 19903

302-739-4271

Offers referrals to appropriate state agencies and other organizations. Free tabloid, *Small Business Start-Up Guide*, is available.

Small Business Advocate: Provides assistance in cutting bureaucratic red tape, and information and expertise in dealing with state, federal, and local agencies. Each county has their own. Call the county you live in for information.

*** Delaware Development Office**

Anna White
99 Kings Highway
P.O. Box 1401
Dover, DE 19903

302-577-3156

IRB Industrial Revenue Bonds: Eligible applicants are manufacturing facilities, first-time farmers, and 501(c)(3) organizations. State or local authority issues tax-exempt revenue bonds. Loan amounts range from \$75,000 to \$10,000. Usual terms of financing are 15 to 20 years on real estate and 5 to 10 years on equipment. Up to 30 years is allowed. Funds can be used for land/building acquisition, building construction and renovation, machinery and equipment. 501(c)(3) organizations may finance fixed assets and use bond proceeds for working capital.

The Small Business Revolving Loan and Credit Enhancement Fund: Available to small businesses with 100 or less employees. Normally 80% bank funds, 25% direct loan through the Delaware Development Office. Loan amounts can go up to \$100,000. Funds can be used for financing working capital and fixed assets. "Blended rate" is equal to below conventional bank financing rates. Bank terms negotiates: 1 to 5 years for the Delaware Development Office portion.

SBA 504 U.S. Small Business Administration Section 504 Debentures: Available to small businesses with profits less than \$2,000,000, and net worth less than \$6,000,000. Normally 50% bank funds, 40% SBA-guaranteed bonds, and 10% equity. Funds can be used to finance land/building acquisitions, building construction and renovation, machinery and equipment. Amounts range from \$120,000 to \$2,500,000. "Blended rate" is equal to below conventional bank financing rates. Bank terms are negotiated.

SBA 7A U.S. Small Business Administration Guaranteed Loans: Business size varies with different industries. Funds can be used for working capital, land and building, machinery and equipment. SBA guarantees up to 90% of bank loan, with a maximum of \$750,000. Interest rates and terms of financing are negotiated with the bank.

Delaware Technical Innovation Program (DTIP): Available to any applicant located in Delaware or relocating to Delaware, who has been granted a Phase I SBIR award and has submitted a Phase II SBIR application. Amounts are up to \$50,000. Form of financing: Grant which bridges Phase I and Phase II of SBIR program.

Tax Incentives

Targeted Industry Tax Incentives

Corporate Income Tax Credits: Available to manufacturers, wholesalers, laboratories or similar facilities used for scientific, agricultural, or industrial research, development or testing, computer

I Wanna Start My Own Business

processors, engineering firms, consumer credit reporting services, any combination of these services, and the administration and management support required for any of these activities who invest a minimum of \$200,000 in a new or expanded facility and hires a minimum of five new employees. Program provides credits of \$250 for each new employee and \$250 for each \$100,000 investment. Credits may not exceed 50% of the company's precredit tax liability in any one year.

Targeted Area Tax Credits

Corporate Income Tax Credits: Firms which qualify for targeted industry credits and locate in one of the targeted areas, qualify for corporate income tax credits of \$500 for each new business and \$500 for each new \$100,000 investment. Targeted areas: real property that is owned by any level of government or any of their agencies; real property owned by a non-profit organization which is organized and operated solely for the purpose of fostering economic development; real property which has been approved as a Delaware Foreign Trade Zone, and 30 low-income Census Tracts throughout the state. Qualifying firms will not be subject to gross receipts taxes for the first 5 years and will then have these gross receipts taxes reduced on a declining scale for a period of 10 years.

Retention and Expansion Tax Credits: Corporate income tax credits and gross receipts tax reductions are available to manufacturers and wholesalers planning new facilities or large expansions. Companies investing a minimum of \$1 million or 15% of the unadjusted basis in the facility are eligible to receive 75% of Blue-Collar Tax Credits. Maximum annual credit cannot exceed \$500,000.

Investor Tax Credits: Personal income tax credits are available to individuals who invest in approved Delaware small businesses. Tax credits of 15%, applicable to no more than \$100,000 or investment per investor in any one company, will be provided. Tax credits can be spread over five years.

Green Industries Tax Credits:

Waste Reductions: Manufacturers that reduce their chemical waste by 20% or their other wastes by 50%, are granted a \$250 corporate income tax credit for each 10% reduction.

Industry Credits: Eligible firms: manufacturers whose production inputs are comprised of at least 25% recycled materials; those firms that engage in the processing of materials removed from solid waste stream for resale as input to manufacturers; and firms who collect, distribute recycled materials, and/or materials removed from solid waste stream for recycling. Qualifying firms receive \$250 corporate income tax credit. Also qualify for the 10 year gross receipts tax reductions.

Public Utility Tax Rebates for Industrial Users: Industrial firms meeting the criteria for targeted industries tax credits are eligible for a rebate of 50% of the Public Utilities Tax imposed on new or increased consumption of gas and electricity for five years. The public utilities tax rate is 4.25%.

Property Tax Incentives:

New Construction - City of Wilmington: Grants property tax reductions for new construction in targeted areas within the city. The city allows a 100% credit on the increased assessments for a period of 5 or 7 years depending on the use of the facility and its location within the city.

Property Improvements - City of Wilmington: Offers a 100% reduction in property taxes for 5 or 7 years on increased assessments to qualified improvements to existing buildings.

State Money and Help For Your Business

New Construction and Renovations - New Castle County: Exempts some qualified commercial and industrial construction or renovations within the city from county property taxes at a rate of 100% for the first year, decreasing 10% a year until the full tax rate is attained. Applies only to new construction or renovations. Exemption is generally non-transferrable.

New Industrial, Manufacturing, Warehousing or Commercial Construction - City of Newark: Partially exempts all new industrial, manufacturing, and warehousing enterprises from real estate taxes levied on the increase in assessed valuation of the property attributable to new construction, for ten years. Exemptions begin at 100% for the first year and decrease 10% annually for ten years.

New Construction and Renovation - City of Dover: Grants tax waivers for eligible residential, commercial or office use projects within a defined target area. Must have a market value of materials and labor which exceeds \$15,000. Tax waiver is for 10 years. Applies only to new construction and renovation. The city has placed a \$1,000 cap on building permit fees for qualifying projects in the target area. Also offers a 100% waiver of impact fees for projects which maximize land use in the target area (e.g. with strong mixed use residential, commercial, and office combination).

Kent County Property Tax Abatements: Manufacturers, financial institutions, wholesalers, home offices, and operating units of insurance companies who invest at least \$75,000 in a new or expanded facility and hire 4 new employees are eligible. Property taxes are reduced from 90% to 0% over the period of 10 years.

Delaware Access Program: Designed to give banks a flexible and non-bureaucratic tool to make business loans that are somewhat riskier than a conventional bank loan, in a manner consistent with safety and soundness. Designed to use a small amount of public resources to generate a large amount of private bank financing; providing access to bank financing for many businesses that might otherwise not be able to obtain such access. Eligible applicants are any commercial/industrial, agriculture business. The form of financing is 100% bank financing. The interest rates and the terms of financing are negotiated with the bank. the funds can be used to finance both working capital and fixed assets.

*** Delaware Development Corporation**

99 Kings Highway

P.O. Box 1401

Dover, DE 19903

302-739-4271

Fax: 302-739-5749

SBA 504 Loans: Provides loans using 50 percent conventional bank financing, 40 percent Small Business Administration (SBA) involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/ expansion. Interest rates are generally 1.1 percent above U.S. Treasury Bond rates.

*** Wilmington Department of Commerce**

City County Building

800 French St.

Wilmington, DE 19801

302-571-4169

The Wilmington Department of Commerce offers Industrial Revenue Bond financing and other programs. Additionally, it's developing the key Brandywine and Christina Gateways in Center-City Wilmington and assisting in development of other parts of the city. Staff members are also

available to reduce regulatory hold-ups. The Department of Commerce can also provide you with free publications.

*** New Castle County Economic Development**

Corporation

704 King St.

1st Federal Plaza, Suite 536

Wilmington, DE 19801

302-656-5050

The New Castle County Economic Development Corporation (NCCEDCO) offers SBA 504 and Industrial Revenue Bonds. Additionally, NCCEDCO offers small business counseling and is active in the development of the New Castle County Airport.

*** Wilmington Economic Development Corporation**

605A Market St. Mall

Wilmington, DE 19801

302-571-9088

The Wilmington Economic Development Corporation (WEDCO) provides financing through its direct lending program, the SBA 504 program, and other governmental mechanisms. WEDCO is also involved in the Brandywine Industrial Complex and offers management assistance to small businesses in the City of Wilmington.

*** Sussex County Department of Economic
Development**

Sussex County Courthouse

P.O. Box 589

Georgetown, DE 19947

302-855-7770

Fax: 302-855-7773

The Sussex County Department of Economic Development issues Industrial Revenue Bonds. In addition, it's developing the Sussex County Industrial Airpark and assisting in development of other parts of the County.

*** Central Delaware Chamber of Commerce**

9 Lockerman St.

Treadway Towers, Suite 2A

P.O. Box 576

Dover, DE 19903

302-678-3028

1-800-624-2522

Fax: 302-678-0189

This is the economic development agency in Kent County providing assistance in site selection, demographics, and statistical information as well as support to new and expanding firms.

*** Small Business Administration (SBA)**

1 Rodney Square, Suite 412

920 King St.

Wilmington, DE 19801

302-573-6295

See the chapter introduction for a description of SBA programs.

District of Columbia

*** Office of Economic Development**

State Money and Help For Your Business

717 14th St., NW
12th Floor
Washington, DC 20005 202-727-6600
Offers a wide range of technical and financial assistance programs.

*** Department of Housing**

Lloyd Levermore or Pamela Cook
51 N St. NE, Suite 500
Washington, DC 20002 202-535-1942

Revolving Loan Fund: Can be used for direct loans in conjunction with private funds. Funds will be used primarily to provide guarantees for bank loans.

Business Development Loan Program: Offers direct loans for gap financing, construction, equipment purchases, inventory, and working capital. Funds can also be used to provide financing for development projects.

Commercial Development Assistance Program: Designed to encourage investment in small neighborhood commercial businesses, CDAP offers direct loans in conjunction with private funds. Typical fund uses are bridge financing, gap financing, acquisition of equipment, fixtures and furniture, inventory, and limited working capital.

Facade Loan Program: Designed to help revitalize neighborhood commercial corridors, this loan program offers direct loans to commercial property owners and business owners for the renovation of their building facades. Loan amounts are up to \$25,000 at interest rates of 3%.

Met Grant Program: Designed to mitigate the disruptive costs suffered by businesses as a result of the Metro System's construction of the *Green Line*, this program can provide loans of up to \$30,000 and grants of up to \$20,000 per year. Projects must be CDBG-eligible and are only open to firms that had been sited along the Green Line's construction route. Loans may be funded at interest rates of 4% and must be repaid within five years of the Green Line's completion. Highly flexible, the program may underwrite equipment, inventory and even working capital costs.

Development Zones Loan Program (DZLP): Seeking to encourage the revitalization of the Alabama Avenue, DC Village, and Anacostia Development Zones, this business development program offers firms locating in these areas up to \$200,000 or 90% of a project's cost. Low interest gap financing, typically set between 3% to 6%, may be used to secure land, equipment, inventory, leasehold improvements and working capital. Projects meeting federal CDBG standards, and furthering a specific zone's development goals, may thus access loans amortized over a term of up to twenty years, depending on the particular use of funds.

*** Economic Development Finance Corporation (EDFC)**

1660 L St., NW, Suite 308
Washington, DC 20036 202-775-8815

The Economic Development Finance Corporation (EDFC) is a quasi-public venture capital organization capitalized with public and private funds that provides equity capital and loans to DC businesses that meet EDFC's established investment criteria. The EDFC can provide financial assistance in a number of creative ways ranging from direct business loans to equity investments.

*** Washington District Small Business**

Administration

1110 Vermont Ave. NW, 9th Floor
Washington, DC 20005

202-606-4000
Fax: 202-634-1803

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Allied Investment Corporation
1666 K St., NW, Suite 901
Washington, DC 20006

202-331-1112

Allied Investment Corporation II
1666 K St., NW, Suite 901
Washington, DC 20006

202-331-1112
Fax: 202-659-2053

Broadcast Capital, Inc.
1771 N St., NW, Suite 42
Washington, DC 20006

202-429-5393
Fax: 202-775-2991

Minority Broadcast Investment Corp.
1001 Connecticut Ave., NW, Suite 622
Washington, DC 20036

202-293-1166
Fax: 202-293-1181

Pacific Northwest Partners, SBIC, LP
Suite 800, City Center
500-108th Ave., NE
Bellevue, WA 98004

206-646-7357
Fax: 206-646-7356

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Florida

*** Enterprise Florida**

325 John Knox Rd., Suite 201
Tallahassee, FL 32303

904-488-6300

Business Services Section

Offers information and referral services for current and potential small business owners. Also serves as ombudsman to small businesses to help resolve problems being experienced with state agencies. They also sponsor workshops and business forums and an annual Small Business Development Workshop that brings together local, state, and federal agency representatives. Distributes and publishes the *Florida New Business Guide Checklist* for small businesses.

Bureau of Industry Development 904-488-9360

Provides assistance in obtaining labor, financing, zoning permits, and licenses, meeting regulations, and coordinating between state and local government. Assists businesses in locating hard-to-find suppliers of products or services. In addition, assists in several areas to manufacturing companies experiencing problems in staying in business.

*** Bureau of Economic Assistance**

Florida Department of Community Affairs

2555 Shumard Oak Blvd.

Tallahassee, FL 32399-2100

904-488-3581

Florida Enterprise Zone Program: Designed to benefit the most distressed areas of Florida. Benefits for businesses that locate within these zones or hire workers living within these zones include property tax credits and community tax credits, sales tax exemptions, corporate income tax credits, and credits against sales and corporate taxes for job creation.

*** Florida First Capital Finance Corp.**

P.O. Box 1787

Orlando, FL 32802-1787

407-425-5313

Business Finance Section

SBA 504 Loan Program: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed asset loan in amounts up to \$700,000. Funds can be used for land and building, construction, machinery and equipment, and renovation/expansion.

*** Florida Department of Commerce**

Bureau of Business Assistance

Business Finance Section

107 W. Gains St.

Collins Building

Tallahassee, FL 32399-2000

904-488-6300

Small Business Innovation Research Grants (SBIR) 904-488-9357

The SBIR program stimulates innovative research among small technology-based business. They provide for financing of the very early research and development phase of innovation that meet the needs of the participating agencies. Assists in registering potential proposers with the agencies. Provides small businesses with information on proposal writing and with the names and addresses of the participating agencies to contact.

Phase I: Awards between \$20,000 to \$50,000 to support six months of effort to demonstrate the scientific and technical merit and feasibility of the innovation.

Phase II: Awards are an additional \$500,000 for two years to further development the innovation through the prototype stage. Projects with potential will receive special consideration for a Phase II award.

Phase III: Private sector investment is required to support a project to commercialization.

Economic Development Transportation Fund (EDTF): The EDTF fund is available to local governments in need of financial assistance for transportation projects which will facilitate economic development. The local governmental body must apply on behalf of a company that is considering an expansion or location of new facilities and that has an existing or anticipated transportation problem.

*** Economic Development and Commercial
Revitalization**

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Bureau of Community Assistance
2555 Shumard Oak Blvd.
Tallahassee, FL 32399-2100

904-488-3581

Small City Community Development Block Grant (CDBG): Available to cities populations of 50,000 or less or counties with populations of less than 200,000. Designed to address and resolve specific community and economic development needs for low and moderate income families. The state sets aside CDBG funds to assist private entities for the purpose of creating or retaining jobs for low and moderate income persons. Funds can be used for the acquisition, construction, rehabilitation, or installation of commercial or industrial buildings, structures and other real property and for public and private improvements.

* Small Business Administration (SBA)

Small Business Administration (SBA)
7825 Baymeadows Way, Suite 100B
Jacksonville, FL 32256

904-443-1900
Fax: 904-443-1980

Small Business Administration (SBA)
1320 S. Dixie Highway, Suite 501
Coral Gables, FL 33146-2911

305-536-5521
Fax: 305-536-5058

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

BAC Investment Corp.
6600 NW 27th Ave.
Miami, FL 33147

305-693-5919
Fax: 305-693-7450

Florida Capital Venture, Ltd.
100 W. Kennedy Blvd., Suite 880
Tampa, FL 33602

813-229-2294
Fax: 813-229-2028

J & D Capital Corporation
12747 Biscayne Blvd.
North Miami, FL 33181

305-893-0303
Fax: 305-891-2338

Market Capital Corporation
1102 N. 28th St.
P.O. Box 31667
Tampa, FL 33631

813-247-1357
Fax: 813-248-5531

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* Rural Business Cooperative Service

P.O. Box 147010
Gainesville, FL 32606

352-338-3482

The Farmers Home Administration (FmHA), an agency of the U.S. Department of Agriculture, makes loans and grants in rural areas, including towns, for housing, farming, community facilities, and business and industry. A firm wishing to establish itself in a rural area, population of 50,000 or less, or an existing firm that needs to expand may be eligible for a loan guarantee through a

State Money and Help For Your Business

commercial lender. Loans may be used for land, building, and equipment, working capital, and in certain cases for refinancing debt. Loans in amounts in excess of \$500,000. The FmHA has established goals for business and industry loans to businesses operated by women and/or minorities, job producing enterprises in deeply distressed areas and modernizing and upgrading run-down business centers in rural areas.

*** Certified Development Corporations (CDCs)**

St. Petersburg Certified Development Corporation

P.O. Box 2842

St. Petersburg, FL 33701

813-892-5108

Operating Area: City of St. Petersburg

Enterprise Florida

Florida First Capital Finance Corporation, Inc.

SunTrust Center

200 S. Orange Ave., Suite 1200

Orlando, FL 32801

407-425-5313

Operating Area: Statewide

Tampa Bay Economic Development Corporation

2112 N. 15th St., 2nd Floor

Tampa, FL 33605

813-242-5442

Operating Area: City of Tampa

Certified Development Corporations are non-profit organizations licensed by the Small Business Administration to administer small business loan programs for new or expanding businesses for the purpose of promoting economic growth in a particular area. Contact one in your area.

Georgia

*** Georgia Department of Community Affairs**

60 Executive Park South, NE

Suite 250

Atlanta, GA 30329-2231

Brian Williamson

404-679-4956

Provides information on financing programs and other services offered by the state government.

*** Georgia Chamber of Commerce**

233 Peachtree St., #200

Atlanta, GA 30303

404-223-2271

Information and referral for federal and state labor laws, publications, seminars, workshops, state legislation. The Business Council is a clearinghouse for information and makes referrals to the Georgia Department of Labor, the Georgia Department of Industry and Trade, and other agencies. The council often acts as a liaison between businesses and local chambers of commerce. The lobbying group is for members only.

*** Department of Administrative Services**

West Floyd Blvd., Room 1620

I Wanna Start My Own Business

200 Piedmont Ave., SE
Atlanta, GA 30334

800-495-0053
404-656-6315

Minority and Small Business Affairs: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Georgia Department of Community Affairs**

60 Executive Park South, NE
Suite 250
Atlanta, GA 30329-2231
Brian Williamson

404-679-4956
Fax: 404-679-1583

Community Development Block Grant (CDBG): Regular Round Economic Development Program and CDBG Employment Incentive Program. The purpose of these two programs is to expand economic opportunities in cities and counties, principally for persons of low and moderate income. Only projects which cannot be funded through private lenders are eligible. Projects must create or retain jobs for low and moderate income persons. Loans are usually made at below-market rates with favorable terms. The maximum loan amount for the CDBG Regular Round is \$500,000, for the EIP program, \$300,000.

Revolving Loan Fund Programs

404-679-4956

Revolving loan funds are administered by Regional Development Centers to help business expand and create jobs. There are other similar programs in Georgia cities and counties - see Community Development Block Grants above.

Appalachian Region Business Development Revolving Loan Fund: Below market rate loans to businesses for projects that support downtown development, create and save jobs, and/or preserve and enhance historic downtown buildings. Must be located within one of the 35 "Appalachian Region" counties in North Georgia. One job is to be created or saved for every \$20,000 loaned. 50 percent of total project cost must be provided by loan or equity injection. Maximum loan amount is \$200,000.

Tax Exempt Industrial Bond Financing: Industrial Development Bonds are a type of long-term, low-interest rate financing available for manufacturing facilities. Private financial services firms issue the bonds up to \$10 million available for each project.

Taxable Composite Bond Financing: Projects are pooled into a single bond issue of \$15 million or more. Private financial services firms issue the bonds.

Grasp SBA Microloan Program: Loans to assist women, low income minority entrepreneurs, and small business owners. Program helps finance business's growth and expansion. Amounts vary - up to a maximum of \$25,000 per loan.

Industrial Revenue Bonds (IRB): Local Industrial Development Authorities issue IRB's to small and minority businesses.

Surety Bond Guarantee Program: Enables small contractors to obtain the surety bonds necessary to compete for government and non-government contracts. Permits a small business contractor to obtain a surety bond when the company might otherwise be too inexperienced to obtain a bond.

Business Infrastructure Finance (BIF) Program: This program is intended to facilitate and

State Money and Help For Your Business

enhance job creation and/or retention for low and moderate income persons by providing a flexible and expedient financing mechanism to assist eligible industries with the financing of various privately owned infrastructure. Projects that create employment, greater job security, better working conditions, job training, enhancement of workplace skills and advancement opportunities receive the greatest consideration. BIF projects must always create or retain employment principally for low and moderate income persons. The Maximum BIF loan amount is \$300,000. Loan amounts cannot exceed 90% of the specific project cost. Rates will generally not exceed a rate of prime plus 3%. Maximum term of the loan shall be five years.

Employment Incentive Program (EIP): This is a financing program capitalized with state CDBG funds that may be used by private business along with conventional private financing to carry out economic development projects which will result in employment of low and moderate income persons. Activities encompass two areas: 1) grant to local governments for the installation of public infrastructure which will support an eligible economic development project (public water and sewer systems, distribution and/or collection lines, wastewater treatment projects, rail spurs, and various other types of public facilities). 2) Grants to local governments who may then loan the EIP proceeds to a sub-recipient industry to finance various fixed assets which will be used in an eligible economic development project. EIP projects must always create or retain employment principally for low and moderate income persons. The maximum EIP grant or loan amount is \$250,000. The term of an EIP loan generally ranges between 4 and 10 years depending upon the assets to be financed.

Appalachian Regional Commission Infrastructure Funds: Provides federally funded grants to cities and counties in the north Georgia area for infrastructure improvements that will result in the creation of permanent jobs. The purpose of the program is to assist with the economic development of Appalachian Region counties in Georgia. Grant amounts are available up to \$200,000 for individual projects. No more than 50% of the funds may come from federal sources. Most activities providing water and sewer services are eligible as long as program objectives are met by the proposed project. Projects related to the supply, storage, treatment, and transmission of water are eligible, and projects related to the collection, storage, and treatment of sewage are eligible.

*** Department of Housing and Urban Development**

Richard Russell Building

75 Spring St., SW

Atlanta, GA 30303

404-331-4001

Fax: 404-331-6997

U.S. Department of Housing and Urban Development (HUD)

Community Planning and Development

Section 108 Loan Guarantees: Section 108 provides communities with an efficient source of financing for housing rehabilitation, economic development, and large scale physical development projects. Eligible applicants: Metropolitan cities and urban counties, and nonentitlement communities that are assisted in the submission of applications by states that administer the CDBG program. Eligible activities include: acquisition of real property, rehabilitation of publicly owned real property, housing rehabilitation, economic development, related relocation, clearance and site improvements, payment of interest on the guaranteed loan and issuance costs of public offerings, and debt service reserves. All projects and activities must principally benefit low and moderate income persons, or aid in the elimination or prevention of slums and blight, or meet other community development needs. Maximum repayment period for a loan guarantee is twenty (20) years.

Rural Economic and Community Development (RECD)

I Wanna Start My Own Business

Georgia Intermediary Relending Program (IRP): The purpose is to finance business facilities and community development projects in rural areas. This is achieved through loans made by RECD to intermediaries. The intermediaries relend the funds to ultimate recipients for business facilities or community development. Intermediaries may be private non-profit corporations, public agencies, Indian groups, or cooperatives. At least 51% of the owners or members of both intermediaries and ultimate recipients must be U.S. citizens or admitted for permanent residence. Must be unable to obtain the proposed loan elsewhere at reasonable rates and terms. Loans must be for the establishment of new businesses, the expansion of existing businesses, creation of employment opportunities, saving of existing jobs, or community development projects. Repayment of loans are scheduled over a period of up to 30 years. The term of loans from intermediaries to ultimate recipients is set by the intermediary.

Georgia Business and Industry Guaranteed Loan Program: The purpose is to improve, develop, or finance business, industry and employment in an effort to favorably impact the economic and environmental climate of rural communities. Loans may be made in areas outside the boundary of a city of 50,000 or more in population and its immediate adjacent urbanized areas with a population density of no more than 100 persons per square mile. Can provide up to a 90% loan guarantee (normally does not exceed 80%). The loans are limited to a maximum of \$10 million. Loan funds may be used in developing or financing business or industry, increasing employment and controlling or abating pollution; real estate purposes, machinery and equipment, and working capital. A minimum of 10% tangible balance sheet equity is required. Balance sheet equity of at least 20-25% will be required for new businesses, and businesses without full personal or corporate guarantees.

Rural Business Enterprise Grants (RBEG): Used to support the development of small emerging private business enterprises in rural areas. Small and emerging private businesses would generally be ones that will employ 50 or less new employees and have less than \$1,000,000 in projected gross revenues. These grant funds may be used to finance and develop small and emerging private business enterprises in rural areas including but not limited to the following: acquisition and development of land, easements, and rights of way; construction, conversion, enlargement, repairs or modernization of buildings, plants, machinery, equipment, access streets and woods, parking areas, utilities, and pollution control and abatement facilities; start-up operating costs and working capital; technical assistance for proposed grantee projects; refinancing of debts; financial assistance to third parties through a loan; training in connection with technical assistance; production of television programs to provide information on issues of importance to farmers and rural residents.

Financing for Small Municipal and Rural Community Facility Projects: Rural communities and small incorporated towns/cities not larger than 20,000 based on the latest decennial population census of the U.S. are eligible to apply. Applicants must be unable to obtain the financing from other sources and/or their own resources at rates and terms they can afford. public bodies and non-profit corporations can be eligible applicants. Funds can be used for construction, land acquisition, legal fees, architect fees, capitalized interest, equipment, initial operation and maintenance costs, project contingencies, and any other cost that is determined by RDA to be necessary for the completion of the project. Direct loans may be obtained for 100% of eligible project costs subject to adequate security, ability to repay, applicant's authority to borrow, and availability of funds. Guaranteed loans - same as for direct loans as determined by private lender and approved by Rural Economic and Community Development (RECD).

Bonds for Industry (BFI):

For businesses seeking to expand or locate in Georgia long term tax exempt bond financing. BFI program provides affordable access to tax exempt bond financing for amounts as low as

\$500,000.

*** Georgia Environmental Facilities Authority**

(GEFA)

Georgia Environmental Facilities Authority

2090 Equitable Bldg.

100 Peachtree St.

Atlanta, GA 30303

404-656-0938

Financing for Small Municipal and Rural Water and Wastewater Systems: Guaranteed loans, direct loans, and grants are available. Rural communities and small incorporate towns/cities not larger than 10,000 based on the latest decennial population census of the U.S. are eligible to apply. Applicants must be unable to obtain the financing from other sources and/or their own resources at rates and terms they can afford. Funds can be used for construction, loan acquisition, legal fees, engineering fees, capitalized interest, equipment, initial operation and maintenance costs, project contingencies. Projects must be primarily for the benefit of rural owners.

Guaranteed loans may be fixed or floating rate. May be obtained for 100% of eligible project costs subject to adequate security, ability to repay, applicant's authority to borrow, and availability of funds. Repayment terms: up to 20 years based on applicant's authority and life expectancy of the system.

Grants cannot be received in conjunction with a guaranteed loan. They are used to supplement direct loans for the purpose of reducing user rate costs to a reasonable level when compared to comparable systems and similar size communities with similar economic and income conditions. The actual amount of grant funds awarded to the applicant will be determined based on the grant dollars required to reduce the user rates for users to a reasonable level up to the maximum amount of 55% or 75%.

*** Farmers Home Administration**

Community and Business Programs Division

Georgia State Office

355 East Hancock Ave.

Athens, GA 30610

706-546-2171

Fax: 706-546-2135

Special Grant Programs

Emergency Water Assistance Grants: Objective is to assist the residents of rural areas that have experienced a significant decline in quantity or quality of water to obtain adequate quantities of water that meet the standards set by the Safe Drinking Water Act. Grants may be made to public bodies and private non-profit corporations serving rural areas. Funds can be used for waterline extensions from existing systems; construction of new waterlines; repairs to an existing system; significant maintenance to an existing system; construction of new wells, reservoirs, transmission lines, treatment plants, and other sources of water; equipment replacement; and connection and/or tap fees. The maximum grant for alleviating a significant decline in quantity, or quality of water available from water supplies in rural areas is \$500,000. The maximum grant available for repairs, partial replacement, or significant maintenance to remedy an acute shortage is \$75,000.

Solid Waste Management Grant Program: Objectives are to reduce or eliminate pollution of water resources and improve planning and management of solid waste sites. Grants may be used to evaluate current landfill conditions to determine threats to water resources; provide technical assistance and/or training to enhance operator skills in the maintenance and operations of active

landfills; provide technical assistance and/or training to help communities reduce the solid waste stream; and provide technical assistance and/or training for operators of landfills which are closed or will be closed in the near future.

Georgia's Freeport Law: A local option freeport amendment to the Georgia Constitution was submitted by the General Assembly and approved by Georgia's voters in November 1976. As a result, any local political subdivision now has wide flexibility in making a decision about this incentive. Under the law, all freeport decisions are in local hands — whether to have freeport at all, when to implement it, what kinds of inventory to exempt, the percentage of inventory exempted, and whether to have the law effective throughout the county or only for certain of its political subdivisions. Types of inventory exempted: Class 1: Manufacturer's raw materials and goods-in-process. Class 2: Finished goods held by the original manufacturer. Class 3: Finished goods held by the distributors, wholesalers, and manufacturers destined for out-of-state shipment.

Even after a local referendum has been passed, local officials retain their freedom to exercise further options: Defer full implementation of freeport or put freeport into effect on any scale, small or large, in increments of 20/40/60/80/100%. These levels are determined strictly by local officials.

Twenty Percent Investment Tax Credit: Also called the rehabilitation tax credit, it is an economic incentive that encourages the rehabilitation and reuse of historic buildings for business purposes. These will be found in cities of all sizes in all parts of the state. The majority will be found within downtown historic districts. The rehab tax credit provides a dollar for dollar reduction of Federal income taxes due for those taxpayers who can use the credit. The amount of the credit is equal to 20% of qualifying costs of rehabilitating the building. The building must be certified as historic. The work done on the building must also be certified. The total of qualifying rehab expenses must exceed the larger of \$5,000 or the adjusted basis of the building. (Please note: This information provides only general guidance regarding the 20% investment tax credit. Professional tax advisors or legal counsel should be consulted for detailed information).

State Historic Preservation Tax Incentives: Designed to encourage rehabilitation of both residential and commercial historic buildings that might otherwise be neglected. The law provides an owner of historic property which has undergone substantial rehabilitation an eight-year freeze on property tax assessments. For the ninth year, the assessment increases by 50% of the difference between the recorded first year value and the current fair market value. In the tenth and following years the tax assessment will then be based on the current fair market value. The rehabilitation project must meet a rehabilitation test. If the property is: *Residential* (owner occupied — rehabilitation must increase the fair market value of the building by at least 50%. *Mixed-use* (primarily residential and partially income-producing property) — rehabilitation must increase the fair market value of the building by at least 75%. *Commercial and Professional Use* (income producing property) — rehabilitation must increase the fair market value of the building by at least 100%.

*** Small and Minority Business Coordinator**

Georgia Department of Administrative Services
200 Piedmont Ave.
Suite 1304, West Tower Bldg.
Atlanta, GA 30334

800-495-0056
404-656-6315

Georgia Minority Subcontractors Tax Credit: In an effort to assist minority-owned businesses, the State of Georgia provides an income tax credit to any company which subcontracts with a minority owned firm to furnish goods, property, or services to the State of Georgia. This includes, but is not restricted to, the construction of any building or structure for the state. A minority owned business

can be one of the following: a business which is owned by a member of a minority race, or a partnership of which a majority of interest is owned by one or more members of a minority race, or a public corporation of which a majority of the common stock is owned by one or more members of a minority race. The law allows a corporation, partnership, or individual, in computing Georgia taxable income, to subtract from federal taxable income or federal adjusted gross income 10% of the amount of qualified payments to minority subcontractors.

City Business Improvement Districts: Permits the formation of special taxing district designed to promote the economic development of city commercial areas. Approved districts may provide supplemental services within the district's boundaries in order to improve and promote the district as a whole. Supplemental services include advertising, promotion, sanitation, security, and business recruitment and development.

Community Improvement Districts: Permits commercial areas to form special tax districts to pay for exceptional infrastructure needs. These "community improvement districts" (CID) do not replace standard city and county infrastructure improvement programs but supplement them by providing a means to pay for facilities which may be specially required in densely developed areas. Projects which can be funded include street and road construction and maintenance, sidewalks and streetlights, parking facilities, water systems, sewage systems, terminal and dock facilities, public transportation, and park facilities and recreational areas.

*** Office of Adult Literacy Programs**

Mr. Robert Wofford
1800 Century Place, NE
Atlanta, GA 30345

404-679-1644

John Corn, Acting Director
Georgia Department of Revenue
270 Washington St., Suite 507
Atlanta, GA 30334

404-656-4096

Georgia Department of Technical and Adult Education

Georgia Department of Revenue

Georgia Tax Credit for Adult Basic Skills Education: Designed to encourage businesses to provide or sponsor basic skills education programs for their employees. The program provides tax credits under Article 2 of Chapter 7 of Title 48 of the Official Code of Georgia Annotated, 48-7-41. The amount of tax credit shall be equal to one-third of the costs of education per full-time equivalent student, or \$150 per full-time equivalent student, whichever is less, for each employee who has successfully completed an approved adult basic skills education program. The tax credit granted to any employer pursuant to the Code shall not exceed the amount of the taxpayer's income liability for the taxable year as computed without regard to this Code section.

*** Georgia Tech Research Institute**

Economic Development Laboratory
Atlanta, GA 30332

404-894-6121

Georgia Procurement Assistance Center: The major purpose is to promote economic and business development in Georgia and provide assistance and directions to firms in the procurement market. The Center helps firms solicit bids and locate procurement opportunities with the Department of Defense and area military facilities seeking certain goods and services. The Center will offer assistance as long as the firm shows interest and effort. The Center also offers a computer matching service that matches opportunities listed in the *Commerce Business Daily* with

client capabilities. Although all other services are free of charge, a yearly fee of \$150 is charged to companies who want to participate in the computer matching service. Also include federal, state, and local government contracts.

*** Georgia Department of Technical and Adult Education**

Keith Johnson, Manager
1800 Century Pl., Suite 300
Atlanta, GA 30345-4304

404-679-1700

Quick Start: The State of Georgia's internationally known training program for new and expanding business and industries. Quick Start directly provides a full range of high quality customized training services at no cost to client companies. These services cover not only job specific skills but also automation, productivity enhancement and human resource development training. Examples: Statistical Process Control, Programmable Logic Controller, and Team Skills training. Also provides comprehensive training for office operations such as corporate headquarters, billing and remittance centers, and telecommunications operations such as customer service centers.

*** Georgia Department of Labor**

Andrea Harper, Acting Assistant Commissioner
Job Training Division
Suite 650, Sussex Place
148 International Blvd.
Atlanta, GA 30303

404-656-7392

Job Training Partnership Act (JTPA): Offers employers the opportunity to hire people who have been trained in specific occupational areas such as secretarial, health care, welding, construction and other occupations in demand. The on-the-job training program assists employers who hire JTPA participants by reimbursing up to 50% of the employee's wages during the training period. This program is especially effective for new and expanding industries and can be linked with the Quick Start program.

*** Economic Development Administration (EDA)**

401 West Peachtree St., NW, Suite 1820
Atlanta, GA 30308-3510

404-730-3000

The EDA was established under the Public Works and Economic Development Act of 1965, to generate new jobs, to help protect existing jobs, and to stimulate commercial and industrial growth in economically distressed areas of the U.S.

Public Works Grants: Public and private non-profit organizations and Indian Tribes to help build or expand public facilities essential to industrial and commercial growth. Typical projects are industrial parks, access roads, water and sewer lines, port and airport termination developments.

Technical Assistance Grants: Communities and firms to find solutions to problems that stifle economic growth. Funds are used for studies to determine economic feasibility of resource development to establish jobs and provide on the scene assistance for innovative economic development techniques.

Planning Grants: States, cities, regional planning councils, and Indian Tribes to help pay for the expertise needed to plan, coordinate, and implement comprehensive economic development programs.

University Center Program Grants: Awarded to colleges/universities to utilize available resources to provide technical assistance to clients and address the economic development programs and opportunities of their service area.

Revolving Loan Fund (RLF) Grants: Awarded to help depressed areas overcome specific capital market gaps and to encourage greater private sector participation in economic development activities. RLF grantees make fixed asset and/or working capital loans to area businesses.

Economic Adjustment Program Grants: Assist state and local governments in solving recent and anticipated severe adjustment problems, resulting in abrupt and serious job losses and to help areas implement strategies to reverse and halt long term economic deterioration, i.e., natural disasters and military installation closures.

*** Georgia Housing and Finance Authority**

Jean Prasher
60 Executive Parkway, South, NE
Atlanta, GA 30329 404-679-4840

Georgia Department of Industry, Trade, and Tourism
Kevin Langston
285 Peachtree Center Ave., NE
Atlanta, GA 30303 404-656-3571

Georgia Housing and Finance Authority (GHFA)

Export Financing Assistance for Georgia Business: The Georgia Housing and Finance Authority and a number of "Satellite" organizations, in cooperation with the Georgia Department of Industry, Trade, and Tourism and the Export Import Bank of the U.S. (Eximbank), offers assistance to small and medium-sized Georgia businesses seeking to obtain financing for export sales. For businesses whose primary need is understanding and developing foreign markets, information and matchmaker services are provided by the Georgia Department of Industry, Trade, and Tourism (GDITT). These services include access to trade shows and incoming trade missions, placement in "Made in Georgia USA" product catalogues, and representation at Trade Days events sponsored by U.S. embassies abroad. GDITT also serves as a source of solicited and unsolicited leads for international sales, joint venture, licensing, and distribution opportunities.

*** The Export-Import Bank of the U.S.**

811 Vermont Ave., NW 202-565-3946
Washington, DC 20571-0999 Fax: 202-565-3380

Export-Import Bank: An independent U.S. Government agency that helps finance the sale of U.S. goods and services to foreign buyers. It does this in two ways: 1) provides loans directly to foreign buyers; and 2) it encourages U.S. suppliers or their banks to extend credit terms to foreign buyers by providing credit risk protection, and in some cases, fixed-rate funding support. Also helps U.S. exporters obtain pre-export financing through its Working Capital Guarantee Program.

*** The Community Investment Services**

Department
Federal Home Loan Bank
1475 Peachtree St., NE
Atlanta, GA 30309-3037 404-888-8436

I Wanna Start My Own Business

Federal Home Loan Bank

Community Investment Services: The fund provides long-term funds to its member institutions for lending in their communities. Funds may be used to assist first-time home buyers, for loans to small businesses, for the rehabilitation of historic districts, for community redevelopment programs, and for home mortgages for low- and moderate-income families. The maturities offered are up to 20 years at fixed rates.

*** Georgia Environmental Facilities Authority**

Paul Burks, Executive Director

2090 Equitable Bldg.

100 Peachtree St.

Atlanta, GA 30303

404-656-0938

Fax: 404-656-7970

Pre-Treatment/Wastewater Treatment Revolving Loan Fund: Assists local governments in constructing and rehabilitating solid waste and water and sewer facilities necessary for public purposes and for commercial, residential, and industrial developments. GEFA assists local governments by loaning funds at reduced interest rates.

REA Zero Interest Loan Program:

Rural Electrification Administration:

202-720-0410

Blaine Stockton or Mark Wyatt

The program provides grants and zero-interest loans to Rural Electrification Administration (REA) borrowers for public-private projects for economic development and job creation. Eligible applicants include any REA borrower. REA borrowers may apply for funds during the first 14 days of any month. Funds available: \$13.025 million is to be available in fiscal year 1994 in the loan program and over \$19 million in the grant program.

Assists local governments in constructing and rehabilitating solid waste and water and sewer facilities necessary for public purposes and for commercial, residential, and industrial development. Eligible applicants are cities, counties, solid waste and water and sewer authorities in the state of Georgia.

GEFA Water/Sewer Loan Program: Proceeds from the sale of state general obligation bonds and repayments from outstanding loans provide the funds from which we make loans throughout the year. This interest rate is set at the rate of the most recent sale of Georgia's general obligation bonds. The current rate is 5.43% The loan maximum is \$1 million and the maximum term is 20 years. GEFA places a high priority on projects that: (1) are necessary to accommodate a new or existing industry or employer who needs water or sewer service; and, (2) are submitted by cities 20,000 and under and counties 50,000 and under in population. The total amount of loans made is dependent upon the availability of funds at any given time.

GEFA Environmental Emergency Loan Program: This loan program has an interest rate of 2.0%. These funds are available at any time and they are earmarked for projects needed to protect the community's health or safety. The maximum loan amount is \$100,000. The maximum repayment period is 10 years.

GEFA State Revolving Fund (SRF) Program:

GEFA manages a 4.0% rate loan program for wastewater projects. The maximum term is 20 years. Because the funds originate as a federal grant to the State, there are some federal requirements attached. An administrative fee of 4.0% of the project cost is charged; this may be added to the amount loaned to the applicant by GEFA. The maximum loan amount is \$12,000,000.

State Money and Help For Your Business

GEFA Construction Loan Program: GEFA can loan up to \$1,000,000 to a community for an interim loan as long as the applicant has a known source of permanent financing. Such a project may later be eligible for GEFA permanent financing under our Regular Program. The Construction Loan Program interest rate is 4.5%. Work may begin on a project to be financed by GEFA even before a loan commitment is made. Applicants must follow GEFA's minimal bid procedures as outlined in the loan contract's "Appendix C", except for Emergency Loans. Please contact EPD's Ken Bryan at 404-656-4769 if you plan to proceed prior to having the loan commitment from GEFA.

GEFA Recycling and Solid Waste Facilities Loan Program: GEFA's solid waste loan program finances multi-jurisdictional solid waste management solutions, particularly facilities that help minimize the waste stream. The maximum loan amount is \$1 million, the maximum term is 20 years. The interest rate is 5.43%. Applications are being accepted at this time.

GEFA Recycling and Waste Reduction Grants: Grants are available that help local governments build facilities and purchase equipment for new recycling or waste reduction programs.

Georgia Department of Natural Resources

Greg Mason

404-656-3824

State Revolving Loan Fund for Wastewater Treatment: Makes low interest loans to local governments for improving wastewater treatment facilities. Loans are currently made at four percent interest to local governments for projects that will eliminate violations of clean water regulations and provide for community growth. Loans are limited to \$6 million, and are repaid over a 20 year period. A 4% closing fee is charged to fund the administrative costs of the program.

*** Small Business Administration (SBA)**

1720 Peachtree Rd NW, 6th Floor

Atlanta, GA 30309

404-347-7416

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Cordova Capitol Partners, L.P.

3350 Cumberland Circle, Suite 970

Atlanta, GA 30339

770-951-1542

Fax: 770-955-7610

First Growth Capital, Inc.

P.O. Box 815

1-75 and GA 42

Best Western Plaza

Forsyth, GA 31029

912-994-9260

Fax: 912-994-1280

Investor's Equity, Inc.

Bob Fisher, President

1355 Peachtree St.

Suite 1700

Atlanta, GA 30309

404-897-1910

North Riverside Capital Corporation

50 Technology Park/Atlanta

Norcross, GA 30092

770-446-5556

I Wanna Start My Own Business

Renaissance Capital Corp.

34 Peachtree St., NW, Suite 2610

Atlanta, GA 30303

404-658-9061

Fax: 404-658-9064

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investment by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Business Development Corporation of Georgia**

2255 Cumberland Parkway, Suite 1200-A

Atlanta, GA 30339

770-434-0273

The BDC provides loans of \$100,000 to \$1,250,000 for up to 20 years to qualified businesses (no grants).

*** Georgia Development Authority**

Agricultural Loan Division

2082 E. Exchange Pl, #102

Tucker, GA 30084

770-414-3400

Agribusiness Start-up Assistance: This program allows local commercial banks to offer agribusiness enterprises tax-exempt interest rates. Businesses that deal directly with food or forestry are eligible. Borrowers must have no more than 100 employees and gross sales of existing business must be under \$2 million during the preceding year. Loans may go up to \$1 million.

*** Georgia Department of Natural Resources**

Historic Preservation Section

500 Forsyth St., NW, Healy Bldg.

Atlanta, GA 30303

404-656-2840

Twenty Percent Investment Tax Credit: The ITC is an economic incentive that encourages the rehabilitation and re-use of historic buildings for business purposes. The rehab tax credit provides a dollar for dollar reduction of Federal income taxes for equity investors. Buildings must be certified historic through the Historic Preservation Section.

*** Georgia Department of Community Affairs**

60 Executive Parkway South

Atlanta, GA 30329

404-679-0648

1-800-350-HOME

Georgia Housing Trust Fund for the Homeless: Low-interest loans and grants for affordable housing activities. Primary criteria is impact on homelessness. Available to public-private partnerships.

Low Income Housing Tax Credits: Tax credit against annual tax liability for 10 years for development of rental housing. At least 20 percent of project's units must be occupied by tenants earning no more than 60 percent of an area's median income. Projects must have zoning in place, utilities to site, and site control.

Rental Rehabilitation Program: "Forgivable" loans to investors and property owners for 50 percent of eligible costs to rehabilitate substandard rental housing. Applicant must own property which must be located in a locally designated target area, and be substandard or failing HUD standards.

*** Economic Development Administration**

Atlanta Regional Office
401 W. Peachtree St., NE, Suite 1820
Atlanta, GA 30308-3510 404-730-3000

Business Loan Guarantee Program: Guarantees up to 80 percent of the principal and interest of loans to be made to private borrowers for the purchase of fixed assets and/or working capital purposes for projects located in areas eligible for EDA assistance. Equity investment is 15 to 25 percent of total loan. Minimum loan amount is \$600,000.

*** Rural Economic and Community Development
(RECD)**

355 East Hancock Ave. 706-546-2171
Athens, GA 30610 Fax: 706-546-2135

Business and Industrial Loan Program: Assistance is provided in the form of loan guarantees. RECD contracts to reimburse the lender for a maximum of 90 percent of principal and interest. Loans are limited to areas outside the boundaries of cities of 50,000 or more. Basic uses for loans include developing or financing business or industry, increasing employment, and controlling or abating pollution. Funds can be used for land, buildings, machinery and equipment, working capital and pollution control facilities.

*** Local or Certified Development Corporations**

Atlanta Local Development Corporation
230 Peachtree St., NW
Suite 2100
Atlanta, GA 30303 404-658-7000

The Business Growth Corporation of Georgia
2255 Cumberland Parkway
Suite 1200-A
Atlanta, GA 30339 770-434-0273

CSRA Local Development Corporation
2123 Wrightsboro Rd.
P.O. Box 2800
Augusta, GA 30904 706-737-1823

Fulton County Certified Development Corporation
141 Pryor St., Suite 5001
Atlanta, GA 30303 404-730-8073

Coastal Georgia Regional Development Center
P.O. Box 1917
127 F St.
Brunswick, GA 31521 912-264-7315

Southwest Georgia Economic Development Corporation
30 W. Broad St.
P.O. Box 346

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Camilla, GA 31730 912-336-5617

Uptown Columbus, Inc.
P.O. Box 1237
Columbus, GA 31902 706-596-0111

North Georgia Certified Development Corporation
503 West Waugh St.
Dalton, GA 30720 706-272-2300

Middle Flint Area Development Corporation
228 W. Lamar St.
Americus, GA 31709 912-931-2911

Heart of Georgia Area Development Corporation
501 Oak St.
Eastman, GA 31023 912-374-4771

Georgia Mountains Regional Economic Development Corporation
460 Enota Dr.
Gainsville, GA 30501 770-536-7839

Development Corporation of Middle Georgia
175 C Emery Hwy.
Macon, GA 31201 912-751-6160

Small Business Assistance Corp.
31 W. Congress St., Suite 100
Savannah, GA 31401 912-232-4700

Southeast Georgia Development Corporation
3395 Harris Rd.
Waycross, GA 3150B 912-285-6097

South Georgia Regional Development Corporation
327 West Savannah Ave.
P.O. Box 1223
Valdosta, GA 31601 912-333-5281

These corporations offer some local or SBA Section 502/503/7(a) loan funding for qualified small businesses in Georgia. Contact one of the above for further information.

* Georgia Capital Network

Georgia Tech Advanced Technology Development Center
430 10th St. NW, Suite N-116
Atlanta, GA 30318 404-894-3575

A confidential computerized matching service introducing entrepreneurs with new promising businesses that are too small for other equity sources to investors interested in early-state financing.

Hawaii

*** Small Business Information Service**

Department of Business and Economic Development and Tourism
P.O. Box 2359
Honolulu, HI 96804 808-586-2600

Assists both new and existing businesses with information on government permit and license requirements, government procurement, sources of alternative financing, marketing, preparing a business plan, and available entrepreneurship training programs.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Director of Finance**

State of Hawaii
P.O. Box 150
Honolulu, HI 96810 808-586-1518

Local Bond Issues: The State of Hawaii has enacted legislation enabling the State to issue special purpose revenue bonds for manufacturing, processing or industrial enterprises, utilities serving the general public, and qualified health care facilities. The maximum interest rate for general obligation bonds is 8 percent. No limit is specified for revenue bonds.

*** Hawaii Capital Loan Program**

P.O. Box 2359
Honolulu, HI 96804 808-586-2576

Hawaii Capital Loan Program: Provides direct loans, or loans in participation with financial institutions, or the Small Business Administration to small businesses who are unable to obtain private financing. Funds can be used for plant construction, conversion or expansion, land acquisition for expansions, and purchase of equipment, machinery, supplies or materials, or for working capital. Maximum loan amount is \$1 million. Current interest rate is 5 percent. Preference is given to businesses with job creating potential; use local resources or by-products; displace imports; create export opportunities, in the commercial or service sector; in research or development; in Pacific basin activities.

Hawaii Innovation Development Program: Loans are available to inventors to develop any early stage invention or new product which has not been exploited commercially. Loans are for the purpose of financing acquisitions of equipment, machinery, materials or supplies, or for working capital. Funds must be unavailable elsewhere.

*** State Department of Agriculture**

1428 South King St.
Honolulu, HI 96814 808-948-0145

Farmers unable to secure financing from conventional or other governmental sources may qualify for a Department of Agriculture loan.

*** Small Business Administration (SBA)**

Prince Kuhio Federal Building
Room 2213, Box 50207
300 Ala Moana Blvd. 808-541-2990
Honolulu, HI 96850-4981 Fax: 808-541-2976

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Bancorp Hawaii SBIC
111 South King St., Suite 1060
Honolulu, HI 96813
808-847-8888
Fax: 808-484-3607

Pacific Venture Capital, Ltd.
222 S Vineyard St., PH.1
Honolulu, HI 96813
808-521-6502
Fax: 808-521-6541

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Idaho

*** Idaho Department of Commerce**

Economic Development Division
P.O. Box 83720
Boise, ID 83720-0093
208-334-2470
Fax: 208-334-2631

Small Business Advocate: The Small Business Advocate provides assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Idaho Department of Commerce**

Economic Development Division
P.O. Box 83720
Boise, ID 83720
208-334-2470

Industrial Revenue Bonds (IRBs): Industrial Revenue Bonds allow Idaho businesses to borrow money at tax-exempt interest rates, up to \$10 million, which are significantly lower than conventional rates. Fixed asset financing of land, buildings, machinery and equipment used in manufacturing, production, processing or assembly. A local public corporation issues bonds to finance the project. IRBs for small projects, \$200,000 to \$1 million, can be done similar to a commercial loan. Bonds over \$1 million may find lower cost financing in the bond market (with letter of credit).

Community Development Block Grants: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial or industrial purposes. Grants of up to \$500,000 can be made. Every \$10,000 of grant funds invested must create at least one full-time job and at least 51 percent of the jobs created must be for low and moderate-income families. Industrial site development such as site preparation, construction of water and sewer facilities, access roads, railroad spurs, etc.

*** Small Business Administration (SBA)**

1020 Main St., Suite 290
Boise, ID 83702-5745
208-334-1696
Fax: 208-334-9353

See the chapter introduction for a description of SBA programs.

*** Certified Development Corporations**

Panhandle Area Council, Inc.

11100 Airport Dr.

Hayden, ID 83835

208-772-0584

Clearwater Economic Development Association

1626 B Sixth Ave. North

Lewiston, ID 83501

208-746-0015

Treasure Valley Certified Development Corporation/

Ida-Ore Planning and Development Association

10624 W. Executive

Boise, ID 83713

208-322-7033

Region IV Development Corporation/

Region IV Development Association

P.O. Box 1844

Twin Falls, ID 83303

208-736-3064

Eastern Idaho Development Corporation

Southeast Idaho Council of Governments

280 S. Arthur

Pocatello, ID 83204

208-234-7541

East Central Idaho Development Company/

East Central Idaho Planning and Development Association

310 N. 2nd E

Rexburg, ID 83440

208-356-4524

Contact one of the above six Certified Development Corporation's Economic Development Districts for information on the SBA 504 Program and Revolving Loan Fund.

SBA 504 Program: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies and 10 percent owner equity. A fixed asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment and renovation/expansion.

Revolving Loan Fund: For business seeking to start up or expand. Loans must have job creation criteria. Some have fixed dollar requirements for each job created. Funding is not available in all counties. Interest rates are generally below prime interest rate. Used most often for loans under \$100,000. Can be combined with SBA 7(a) Program.

*** Rural Development Community and Business**

Programs

Rural Development Administration (RDA)

3232 Elder

Boise, ID 83705

208-378-5600

RDA Business and Industrial Loans: Assistance is provided in the form of loan guarantees. FmHA contracts to reimburse the lender for a maximum of 90 percent loan, but 60-70 percent is typical. Loans are limited to areas outside the boundaries of cities of 50,000 or less. Loans include development or improvement of land, buildings, machinery and equipment. May provide some

I Wanna Start My Own Business

working capital. Minimum guarantee is \$500,000, maximum loan amount is \$10 million. Interest rate may be fixed or variable. Hotels, restaurants and recreational business are not eligible. Public facility loans and grants also available for infrastructure development.

* Energy Resources Division

Idaho Department of Water Resources

1301 North Orchard

Boise, ID 83720

208-327-7900

1-800-334-SAVE (7283) in ID

Energy Conservation Loans: Loans to businesses for energy conservation improvements to existing buildings, or new construction. Energy savings must have simple payback of less than 10 years. Interest rate of 4 percent term of 5 years. Maximum loan of \$100,000.

* Association of Idaho Cities

3314 Grace

Boise, ID 83703

208-344-8594

Tax Increment Financing: Tax exempt bonds for community development in designated areas. Amount of funding dependent upon increased property values within revenue allocation area. Only available within incorporated cities.

In addition to the government sponsored programs, there are many other financial loan and grant programs available through private institutions and private investors that you may wish to consider. You can obtain details on individual private assistance programs currently being offered by contacting the institutions directly.

Illinois

* Illinois Department of Commerce and Community Affairs

James R. Thompson Center

100 West Randolph St., Suite 3-400

Chicago, IL 60601

312-814-7179

Small Business Advocate:

312-814-6648

Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies. Targets business populations such as minorities, women, start-ups and home based enterprises, providing, or referring to the appropriate technical, management and/or financial assistance program.

The Economic Development Resource Catalog is available which provides financing programs that are available to Illinois communities and local governments.

Specific telephone numbers are located next to the program where applicable. If not noted, contact the above number.

The Participation Loan Program, the Minority Women and Disabled Participation Loan Program and the Development Corporation Participation Loan Program provide economic development assistance through banks, development corporations and other lenders to Illinois small businesses which will provide employment opportunities for Illinois citizens. The Department of Commerce and Community Affairs (DCCA) can participate in small business loans up to 25 percent or the total amount of a project, but not less than \$10,000 or more than \$750,000.

State Money and Help For Your Business

Minority, women and disabled participations may not exceed 50 percent of the project, subject to a maximum of \$50,000. DCCA's participation in a Development Corporation Loan must be less than 50 percent of the Development Corporation's loan, not to exceed 25 percent of the total project or \$750,000 maximum. Funds available through the programs can be used for a number of business activities, including purchase and installation of machinery and equipment, working capital, purchase of land, construction or renovation of buildings, etc. Funds cannot be used for debt refinancing or contingency funding.

DCCA has designed these programs to encourage lenders (banks or development corporations) to make loans that they otherwise would not make for a variety of reasons. All loan servicing, except some necessary reports, is handled by the local lender. The whole process is designed to be simple and efficient.

Any for profit small business operating in the State of Illinois which has, including its affiliates, fewer than 500 full-time employees is eligible. A minority, women, or disabled business is a business which is at least 51 percent owned by one or more minority, women or disabled persons and the management and daily operations of the business are controlled by one or more of the minority, women or disabled persons who own it. Minority shall mean a person who is a citizen or lawful permanent resident of the United States and who is African American, Hispanic, Asian American, American Indian or Alaskan Native. Disabled shall mean a person with a physical or mental impairment that substantially limits one or more of the major life activities of an individual.

DCCA will, if necessary, subordinate its lien position in the event of default to the primary financing institution but typically will not accept less than a second lien position. DCCA will generally agree to accept a shared subordinated lien position with a Development Corporation but typically will not accept less than a shared second lien position.

The lender will set its rate ("Lender Rate") according to its normal lending guidelines. DCCA will establish its interest rate to be paid on its participation, which may or may not be the same as the rate charged by the lender.

The lender will set its terms according to its normal lending guidelines. DCCA will match these terms but typically will not participate for more than ten years.

Development Corporations provide financing to supplement commercial lending and support economic development. They may specialize in development and rehabilitation of housing or commercial real estate, investment in or lending to businesses, or related activities. Development Corporations are most often public and bank sponsored and funded financial institutions. They serve as a source of supplemental business capital for small businesses whose credit requirements cannot be adequately served by conventional lending institutions.

DCCA is committed to the establishment of Community Development Corporations and supports their efforts through the Development Corporation Programs. Each Development Corporation is locally managed and establishes its own operating procedures and lending criteria. Development Corporations are established or emerging throughout the state. For information about Development Corporations in your area, contact the Development Corporation Program Administrator at 217-524-0165; TDD 800-285-6055.

Each loan originated and submitted to DCCA for funding assistance must be compliance with the following criteria:

A. The project for which loan funds will be used would not be undertaken unless the loan is

provided.

- B. DCCA's participation will cause a project to be undertaken which has the potential to create or retain substantial employment in Illinois or to modernize or improve the competitiveness of the borrower in relation to the amount of the loan.
- C. The borrower is a new plant start-up, modernization, expansion or a new venture opportunity in Illinois and is not a relocation of an existing business from another site within the State of Illinois unless that relocation results in substantial employment growth.
- D. The borrower has demonstrated to the lender that it is ready to implement the project for which the loan is being made and that it has the financial ability to carry out the project.

The lender will be responsible for the review and approval of the credit, collateral, security and documentation, determination of eligibility, and for the verification of the information in the application. DCCA will review the information submitted by the lender for its decision on the participation request.

An applicant may apply for a loan through a bank, development corporation or other lender. The lender applies to DCCA for a participation. All information included with the original application will remain confidential consistent with the Small Business Development Act and Illinois Freedom of Information Act.

International Business Division

312-814-7164

International Finance Assistance Programs:

Office of Export Development Finance: Assists exporters to secure financing sources and to expedite such financing. Provides counseling on state and federal resources and helps match exports with financiers and credit insurance organizations. Also assists in assembly of loan packages and issues related to export financing.

Enterprise Zone Program

217-785-6142

Purpose of the program is to stimulate economic growth and neighborhood revitalization at the local level. Numerous state incentives are offered to encourage companies to locate or expand in enterprise zones. Local units of government typically offer additional incentives to further encourage economic growth and investment in the local enterprise zone.

*** Illinois Development Finance Authority (IDFA)**

Marquite D. Russell, Director of Marketing

233 S. Wacker Dr., Suite 5310

Chicago, IL 60606

312-793-5586

Fax: 312-793-6347

Industrial Revenue Bonds: Provide tax exempt low interest loans for manufacturers. Funds can be used for purchase of land, manufacturing machinery and equipment, facility construction, construction-related charges, and purchase of used buildings. Minimum loan amount \$1.5 million, maximum is \$10 million.

Illinois Venture Capital Fund: Provides seed capital for enterprises seeking to develop and test new products, processes, technologies and inventions.

Direct Loan Program: IDFA provides supplemental financing for small and medium-sized businesses undertaking a fixed-asset project which will result in increase employment opportunities. Can finance up to 30 percent of a fixed asset project, not to exceed \$250,000.

Employee Ownership Assistance Act: Designed to encourage employees of plants which are

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about to be closed to acquire the facility and operate it as an employee-owned business. The program can provide small grants to fund feasibility studies and direct loans for up to 50 percent of the acquisition cost.

Title IX Revolving Loan Fund: Projects up to \$100,000 to manufacturers in areas designated by the Federal Economic Development Administration. Fixed interest rate of 7.5%. Loan maturities up to 10 years.

Business Development Loan: Projects to \$5,000 to \$25,000 to small companies in Cook or Williamson counties for building renovation, and the purchase and installation of machinery and equipment. Borrowers required to inject 20% equity. Interest rate is fixed at 7.5%.

Programs For Business

Direct Loan: Offers supplemental financing to small and mid-sized companies for expansion or modernization projects. Can be used to finance the acquisition of land, buildings, and machinery and equipment. Program contributes up to 30% of a project's fixed-asset costs, up to \$250,000, in conjunction with conventional bank financing.

Commercial Lease: IDFA purchases up to \$200,000 of new equipment and leases that equipment to a business over a designated period of time. At the end of the lease, the lessee has the option of purchasing the equipment by remitting 10% of the original purchase price to IDFA.

Rural Development Loan: IDFA finances businesses in rural communities with populations of less than 25,000. The loan contributes up to 75% of a project's fixed-asset costs, up to \$150,000. Long-term financing is available at 6% fixed-rate of interest.

Micro Loan Program: Provides small and emerging businesses with capital for start-up or expansion purposes. Loans up to \$25,000 are available for the purchase of fixed assets, inventory, and working capital.

Solid Waste Disposal Revenue Bonds: IDFA issues tax-exempt Solid Waste Disposal Revenue Bonds on behalf of privately owned solid waste disposal companies which provide services to the general public. Funds may be used for acquisition of fixed assets, including land, building, and equipment, as well as building construction or renovation.

Multi-Family Housing Bonds: Tax-exempt bonds for housing developers that provide housing to low and moderate income residents. Funds can be used to purchase, build, or rehabilitate housing developments. Long term financing at rates below prime.

Programs For Units of Local Government

Bonds: IDFA offers local governments cost-efficient and time efficient ways to finance vital improvement projects. Bonds carry a double tax-exemption, and low interest rates.

501 Lease Program

Leases: IDFA's tax-exempt leases are for low cost projects ranging from \$100,000 to \$1 million. IDFA can help finance a variety of real estate and equipment purchases, such as equipment or water towers.

Tax/Revenue Anticipation Notes: To finance short-term working capital needs. Allows local governments to realize cash management savings.

Programs For Not-For-Profit Corporations

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Bonds: Tax-exempt bonds on behalf of qualified not-for-profit corporations at interest rates significantly lower than conventional financing. Proceeds can be used to purchase, construct, renovate or equip a facility for use by the not-for-profit corporation in its operations.

Leases: Tax-exempt leasing is an effective alternative to bond financing for transactions which are smaller in project size or exclusively for equipment needs.

* **Small Business Administration (SBA)**

500 West Madison, Suite 1250

312-353-4528

Chicago, IL 60661-2511

Fax: 312-886-5108

See the chapter introduction for a description of SBA programs.

* **Small Business Investment Companies**

Continental Illinois Venture Corporation

209 South LaSalle St.

Mail: 231 South LaSalle St.

Chicago, IL 60697

312-828-8023

First Capital Corporation of Chicago

Three First National Plaza, Suite 1330

Chicago, IL 60670

312-732-5400

Heller Equity Capital Corporation

500 West Monroe St.

Chicago, IL 60661

312-441-7200

Peterson Finance and Investment Company

3300 W. Peterson Ave., Suite A

Chicago, IL 60659

312-539-0502

Fax: 312-583-6714

Polestar Capital Inc.

200 E. Randolph Dr.

Mail Code 3905A

Chicago, IL 60601

312-984-9090

Fax: 312-856-3060

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Tax Credits

Illinois Department of Revenue

217-782-3128

State Investment Credit: Investment tax credit against Illinois' Personal Property Replacement Income Tax for purchases of property, including buildings, used in manufacturing, mining, or retail businesses.

State Investment and Jobs Credits: Tax credits against Illinois' Personal Property Replacement Income Tax for purchases of property, including buildings, used in manufacturing, mining or retail businesses if the base employment of the firm has increased at least one percent over the preceding year. This tax credit benefits those employers who place new property in service and

also increases their employment.

Training Expenses Credit: An income tax credit of 1.6 percent of qualified educational or vocational training costs accrued or paid for employee training in semi-technical, technical, semi-skilled or skilled fields.

Indiana

*** Small Business Administration**

429 N. Pennsylvania #100

317-226-7272

Indianapolis, IN 46204-1873

Fax: 317-226-7259

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Indiana Department of Commerce**

Peter Rekis

One North Capitol, Suite 700

317-232-8804

Indianapolis, IN 46204-2288

Fax: 317-232-4146

Agricultural Development Corporation: Issues tax-exempt revenue bonds for financing agricultural enterprises. May finance farm land, equipment, buildings, improvements and additions, and breeding stock. For some projects being a first-time farmer is required.

Indiana Capital Assistance for Small Enterprises Program: Provides working capital in the form of grants and loans to small business owners.

Industrial Revenue Bonds: Issues tax-exempt bonds for financing industrial development projects. Bonds are payable from project revenues. Projects are generally manufacturing enterprises.

Investment Incentive Program: Provides loans for low-interest loans to expanding to re-locating businesses. Grants or loans are made to eligible cities, towns, and counties which then make the loan to the firm to finance land, or buildings and equipment.

Enterprise Zones: Designed to help revitalize specific distressed areas and to create jobs for zone residents. There are currently fourteen enterprise zones. Through this program there are prime business sites available to meet a wide variety of facility requirements. Some of the tax and financial incentives offered to businesses locating in an enterprise zone are as follows:

Gross Income Tax Exemption: Businesses new to an enterprise zone are exempt from the gross income tax, and all enterprise zone income exceeding the income earned in the zone prior to its designation is exempt from the gross income tax.

Employment Expense Call: Income tax credit for the lesser of 10 percent of resident employee wages or \$1,500 per employee.

Inventory Tax Credit: Property tax credit in the amount of depreciable personal tax liability on inventory in an enterprise zone.

Equity Investment Credit: Individual investors receive up to a 30 percent income tax credit for the purpose of equity in start-up or expanding enterprise zone firms.

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There are also other tax incentives available for businesses not located in an Enterprise Zone such as *Inventory/Interstate Inventory Tax Exemption*, and *Property Tax Abatement*.

International Trade Development Office:

Foreign Trade Zones (FTZ): An FTZ is a secured area legally outside of U.S. Customs territory. Foreign and domestic goods may enter a zone to be stored, distributed, exhibited, combined with other foreign and domestic products, or used in other manufacturing operations. While the goods are in the FTZ, no U.S. duties are paid on them. FTZs are located in Indianapolis, South Bend, and Burns International Harbor.

Export Finance Program: Provides short-terms loans for export orders up to a maximum of \$500,000. This enables Indiana companies to offer more advantageous terms on letters of credit to foreign companies.

Trade Show Assistance Program: Provides financial assistance to companies planning to attend trade shows overseas. It is designed to help small and medium-sized companies realize their export potential through participation in international trade fair and exhibitions. Companies can be reimbursed for up to \$5,000 of the cost directly attributable to the trade show.

International Business Education Program: Provides financial assistance to Indiana businesses seeking marketing analyses, technical information for competitive and marketing assistance or education programs on international issues. Funding is provided to Indiana firms to work with a state university on these programs.

The Capital Access Program: Designed to enable lenders to make business loans that carry a higher degree of risk than loans made under customary lending policies. Provides lenders with default protection that encourages them to extend financing they would not ordinarily offer. Financing is available to businesses that would otherwise be unable to obtain loans. The borrower makes a premium payment of between 1.5% and 3.5% of the loan amount, the lender matches that payment, and the Indiana Development Finance Authority (IDFA) matches the combined total of the borrower's and the lender's payments. For each loan, the total reserve contribution can range from a minimum of 6% of the loan to a maximum of 17.5%.

Industrial Development Project Loan Guaranty Program: The IDFA may guarantee a variety of financial instruments (loans, leases, bonds, letters of credit) made for the benefit of industrial development projects, mining operations, or agricultural operations that involve the processing of agricultural products. The most important requirement is that the financing encourages the creation or retention of employment in Indiana. Maximum amount for a guaranty is limited to \$2,000,000. Most guaranties provided are for amounts less than \$500,000. Maximum term: 20 years.

Underground Storage Tank Guaranty Program: The IDFA may guarantee a loan made to a petroleum marketer, petroleum retailer or political subdivision for the upgrade or replacement of underground storage tanks. Maximum amount is \$200,000. Plans for the upgrade for tank replacement must be approved by the Indiana Department of Fire and Building Services.

Agricultural Loan and Rural Development Loan Guaranty Program: A loan made for the benefit of an agricultural enterprise or rural development project. Maximum amount is \$300,000.

Bond Program: Types of projects for which the IDFA may issue bonds include the construction of new buildings, the acquisition or expansion of existing buildings, the acquisition of machinery, equipment or other fixtures, or the construction of pollution control facilities. A fee of \$2,500 is

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charged by the IDFA, and requires the entity for which the bonds are issued to pay the Authority's issuer's counsel fees.

Export Finance Program: The Indiana Development Finance Authority and the International Trade Division (ITD) work in partnership with the Export-Import Bank of the United States (Eximbank) to provide export financing assistance to qualified exporters. The partnership assists Indiana exporters to obtain Eximbank guaranties and loans by packaging and submitting applications to Eximbank.

State Private Activity Bond Ceiling: The state ceiling (sometimes called "volume cap") is the maximum dollar amount of tax-exempt private activity bonds that may be issued within a year. All bond-issuing authorities must report to the IDFA when issuing tax-exempt private activity bonds. A fee of \$500 per report is charged to cover administrative costs. At the end of each year, if the dollar amount of bonds issued is less than the state ceiling, the remaining volume may be carried forward for a period of 3 years by those entities planning to issue exempt facility bonds, qualified mortgage bonds, qualified student loan bonds or qualified redevelopment bonds.

*** Indiana Statewide Certified Development Corp.**

8440 Woodfield Crossing, Suite 315

Indianapolis, IN 46240

317-469-6166

Provides long-term fixed asset financing up to \$750,000 in low-interest subordinated mortgages for small businesses.

*** Corporation for Innovation Development**

1 American Square, Suite 2150

Indianapolis, IN 46282

317-269-2350

Encourages the entrepreneurial spirit through increased access to venture capital. Activities include providing venture capital as well as equity and financing to established industries.

*** Department of Economic Development**

1 Main St.

840 City-County Building

Fort Wayne, IN 46802

219-427-1127

Community Corporation - Ft. Wayne Community Development: Provides financial assistance at low interest rates. Designed to work in conjunction with private financing through seven programs.

*** Small Business Administration (SBA)**

Robert Gastineau, Deputy Director

Finance Division

429 N. Pennsylvania, Suite 100

317-226-7272

Indianapolis, IN 46204-1873

Fax: 317-226-7259

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

1st Source Bank

100 North Michigan St.

Mail: P.O. Box 1602, South Bend 46634

219-235-2180

I Wanna Start My Own Business

South Bend, IN 46601

Fax: 219-235-2719

Cambridge Capital Ventures
8440 Woodfield Crossing, #315
Indianapolis, IN 46240

317-469-9704
Fax: 317-469-3926

Circle Ventures, Inc.
26 N. Arsenal Ave.
Indianapolis, IN 46201

317-636-7242
Fax: 317-637-7581

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Metro Small Business Assistance Corporation**

306 Civic Center Complex
1 NW Martin Luther King Blvd.
Evansville, IN 47708

812-426-5857

SBA Loan Guarantees and Direct Loans: Provides technical assistance to implement SBA finance programs.

*** Indiana Small Business Development Corporation**

James Simpson, Comptroller
One North Capital, Suite 1275
Indianapolis, IN 46204-2026

317-264-2820
Fax: 317-264-2806

Enterprise Development Fund: Purpose of the Fund is to make loans to develop local investment pools for seed capital and local opportunity pools to help disadvantaged business and "non-traditional" entrepreneurs with financing.

Small Business Incubator Program: Provides grants available only in economically disadvantaged areas, loans, or loan guarantees to community organizations for the purpose of establishing incubators. Funds can be used for the acquisition and renovation of existing facilities, acquisition of equipment, and operating expenses for the first 12 months. Both for-profit and not-for-profit corporations are eligible to participate in the program. Must match any funds provided, demonstrate a market-driven need for an incubator, and agree to provide assistance to incubator tenants. Loans or guarantees may not exceed the lesser of 50 percent of the total eligible project costs or \$500,000. Grants may not exceed the lesser of 50 percent of the project costs or \$250,000.

*** Metro Small Business Assistance Corporation**

306 Civic Center Complex
1 NW Martin Luther King Blvd.
Evansville, IN 47708

812-426-5857

Working Capital Loan Pool: Provides short-term, working capital financing for small businesses in the city of Evansville and unincorporated areas of Vanderburg county.

State Money and Help For Your Business

* **Bloomington Chamber of Commerce**

400 W. 7th St.

P.O. Box 1302

Bloomington, IN 47402

812-336-6381

Small Business Development: Provides a forum for new and existing businesses to present their case for funding before potential investors at monthly lunch meetings.

* **Heritage Venture Partners II. Ltd.**

135 N. Pennsylvania, #2380

Indianapolis, IN 46204

317-635-5696

Makes equity-type investments for a minimum of \$400,000. In joint, ventures can make investments of up to \$1 million.

Iowa

* **Iowa Department of Economic Development**

200 East Grand Ave.

Des Moines, IA 50309

515-242-4700

Small Business Division

Iowa Department of Economic Development

200 East Grand Ave.

Des Moines, IA 50309

515-242-4899

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

* **Department of Economic Development**

200 East Grand Ave.

Des Moines, IA 50309

Bureau of State Programs:

Division of Job Training

515-242-4819

Self Employment Loan Program (SELP): The Self Employment Loan Program (SELP) offers low-interest loans up to \$5,000 to low-income Iowans for self-employment ventures.

Iowa Finance Program:

515-242-4990

Small Business Loan Program: Provides limited financing to help new and expanding businesses through the sale of tax-exempt bonds and notes. Rates vary with the level of risk. Maximum loan amount is \$10 million.

Bureau of Business Grants and Loans

515-242-4819

Division of Financial Assistance:

Community Economic Betterment Account (CEBA): Cities, counties or community colleges are eligible to apply on behalf of businesses that are expanding or are new business ventures in Iowa that increase the number of quality jobs in the state. Funds may be used to acquire and/or improve land and buildings, purchase machinery and equipment, working capital, and related projects costs. Loans are generally between \$50,00 and \$250,000.

Venture Capital Resources Fund: Provides an additional source in the way of equity financing of capital for small businesses that cannot get the full amount of financing needed from conventional

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sources for either a new or existing business. Loans range between \$100,000 to \$1 million.

Community Development Block Grant:

Economic Development Set-Aside

515-242-4831

Any city under 50,000 population and all counties are eligible to apply on behalf of businesses that are expanding or are new business ventures in Iowa and who will increase the number of employment opportunities and increase the opportunity for low and moderate income individuals to find employment. Funds may be used to acquire and/or improve land and buildings, purchase machinery and equipment, working capital, and related project costs. Loans are generally between \$25,000 and \$200,000.

Community Development Block Grants:

Public Facilities Set-Aside

515-242-4825

Public Facilities Set-Aside funds assist with local infrastructure improvements such as sewer, water, street, and rail construction that support economic development. Priority given to projects creating the most jobs, those involving funds from local and private sources. Project must show benefit to low and moderate income persons usually in job creation. Cities under 50,000 population and all counties may apply. Project must support a specific identified development opportunity.

Bureau of Housing and Community Development 515-242-4825

Division of Financial Assistance:

Community Development Block Grants: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes principally for low and moderate income families.

Export Trade Assistance Program

515-242-4742

International Bureau:

Export Trade Assistance Program: Promotes the development of international trade activities and opportunities for exporters in the state through encouraging increased participation in overseas trade shows and trade missions. Eligibility includes being a resident or an entity with corporate offices in Iowa employing fewer than 500 individuals, exhibit products or services or samples of Iowa manufactured, processed or value-added products in conjunction with a foreign trade show or trade mission. Up to 75 percent of expenses directly attributed to cost of participating in a trade show or trade mission may be reimbursed, not to exceed \$5,000 per event with a limit of three events in state's fiscal year.

*** Small Business Administration (SBA)**

210 Walnut, Room 749

515-284-4422

Des Moines, IA 50309

Fax: 515-284-4572

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

MorAmerica Capital Corporation

101 2nd St., SE, #800

Cedar Rapids, IA 52401

319-363-8249

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Kansas

* First-Stop Clearinghouse

Existing Industry Development Division
Kansas Department of Commerce and Housing
700 SW Harrison St., #1300
Topeka, KS 66603-3712

913-296-5298

This is a One-Stop Clearinghouse for general information. It also provides the necessary state applications required by agencies which license, regulate and tax business, and furnishes information about starting or expanding a business.

* Kansas Department of Commerce and Housing

700 SW Harrison St., #1300
Topeka, KS 66603-3712

Existing Industry Development Division

913-296-5298

Fax: 913-296-3490

Industrial Development Bonds (IDBs): Kansas cities and counties are authorized to issue Industrial Development Bonds (IDBs) for financing or construction of manufacturing facilities. They can be used to purchase or construct, or equip buildings, acquire sites, and enlarge or remodel buildings. The Existing Industry Division maintains records of bond activity within the state.

Venture Capital and Seed Capital: Privately run corporations were designed to create private risk capital for investment in smaller Kansas businesses. They seek projects that provide good, technically feasible ideas, the ability to generate a big profit, excellent management capability, and widespread market potential. Emphasis is placed on for development of a prototype product or process, a marketing study to determine the feasibility of a new product or process, or a business plan for the development and production of a new product or process.

Seed Capital - funds to a new business for such things as business and marketing planning, product development, and building prototypes.

Start-Up Capital - provided to a business which has generally been in business for less than one year and has some level of sales. Funds to be used for staffing and equipping the business.

Growth or Expansion Capital (Second Stage) - provided usually two to three years after start-up which allows the business to broaden its product line, expand geographically, and increase production.

Acquisition Capital (Third Stage) -- investments in a mature business which may be in a position to be acquired. Financing may be used to restructure the business to make it more attractive for acquisition.

Small Cities CDBG Program:

Community Development Division

913-296-3004

Small Cities Community Development Block Grant (CDBG): Awarded to cities and counties with populations less than 50,000 for projects which stimulate or support local economic activity, principally for persons of low and moderate income. Funds may be used for public facilities, housing rehabilitation, and economic development projects.

I Wanna Start My Own Business

Rental Rehabilitation Program: Designed to ensure an adequate supply of standard rental housing is available to lower-income tenants. Funds are offered through local government units, with an emphasis on rehabilitation of family housing.

Enterprise Zones

913-296-3485

Designed to "expand and renew the local economy and improve the social and economic welfare of residents in economically distress zone areas located within the cities of Kansas." Allows qualified business and industry located in an approved enterprises zone to take enhanced job expansion and investment income tax credits and sales tax exemptions on specific capital improvements.

Low Income Housing Tax Credits

913-296-2686

Designed to encourage investment in the supply of low and moderate income rental housing. Tax credits are available to qualified applicants for new construction, acquisition and rehabilitation.

Community Strategic Planning Assistance Act: The Act provides grant funding to non-metropolitan counties for the development and implementation of comprehensive countywide and multi-county economic development strategic plans. Planning grants are available up to \$20,000. Action grants are not to exceed \$40,000 and require a 100% local match. Action grants help sustain local commitment by providing funds.

*** Business Tax Bureau**

Kansas Department of Revenue
Docking State Office Building, 3rd Floor
P.O. Box 12001
Topeka, KS 66612-2001

913-296-2461

Job Expansion and Investment Credits: Designed to encourage businesses to expand employment and capital investment. It allows a qualifying retail and service business to receive \$100 income tax credits for creating new jobs and investing capital in the state. Assists both new business and existing businesses to expand. A higher level of tax credits are available if located in an enterprise zone.

*** Kansas Technology Enterprise Corporation (KTEC)**

214 SW 6th Ave., Suite 100
Topeka, KS 66603-3719

Fax: 913-296-1160

Through the following programs, KTEC serves inventors, researchers, corporations, investors and entrepreneurs. In addition, they conduct an annual high tech expo.

Applied Research Matching Grants: KTEC funds 40 percent of the cost of industry R&D projects which lead to job creation in Kansas. Industrially-focused Centers of Excellence are operated at several major universities.

Seed Capital Fund: Provides equity financing for high tech product development. Matching funds are provided for the Small Business Innovation Research Program.

KTEC Centers of Excellence: University based research centers providing product development, seminars, research, consulting, networking and training.

Advanced Manufacturing Institute (AMI): Located on the campus of Kansas State University. Purpose is to improve manufacturing practiced by Kansas companies. These include

State Money and Help For Your Business

automated and flexible manufacturing and assembly systems, process planning, processing of engineering materials, special developmental efforts, and technology transfer.

Center for Excellence in Computer-Aided Systems Engineering (CECASE): Located on the campus of the University of Kansas. Mission is to assist companies with computer-aided analysis and design of advanced engineering systems. Also, is committed to the development of prototype software products.

Center for Technology Transfer (CTT): Located in Pittsburg State University. Provides assistance to industries through the development and transfer of technology. Focus is on the research, testing and development of plastic, wood and printing products and processes. Assists new and expanding industries to implement cutting edge technologies.

Higuchi Biosciences Center (HBC): Located on the campus of the University of Kansas. Serves as a hub of pharmaceutical research and development. Mission is pre-clinical drug delivery, drug development, drug testing and research.

National Institute for Aviation Research (NIAR): Located at the Wichita State University. Integrates higher education, government and business in cooperative efforts to advance the nation's aviation industry. Conducts research and technology transfer to meet industry challenges.

Innovative Technology Enterprise Corporation (ITEC): Assists innovators in the development and commercialization of marketable ideas in technology. Emphasis is placed on training, counseling, and advising of inventors and individuals with innovative ideas, making it easier to navigate the process of commercializing technologies.

Kansas Technology Resource Data Base (KTR): Catalogues research and technical information, refers clients to faculty researchers and laboratories for testing new products or processes, assists inventors in locating enterprises or entrepreneurs that may have applications for their innovations, provides management assistance and expertise to small enterprises of special importance to the economy, and encourages the use of state resources at educational institutions and Small Business Development Centers.

Mid-America Manufacturing Technology Center: A not-for-profit organization that primarily provides hands-on consulting to small and medium sized manufacturers to help them become more competitive. More than 65 engineers and technical specialists are employed throughout the region. Helps manufacturers implement improvement programs, troubleshoot technical equipment and production problems, and locate hard-to-find vendors. Other services include seminars, product testing, whole company assessments, industry networks, and demonstrations of equipment and software.

Grant Programs

Small Business Innovation Research (SBIR) Grants: Helps small businesses obtain Federal SBIR awards by providing grants to support proposal preparation. Offers a network for SBIR concept evaluation, identification of appropriate SBIR solicitation topics, federal agency contact, and technical assistance.

Training Equipment Grants: Provides matching monies to two-year academic institutions for the purpose of providing advanced equipment for workforce training. It's an opportunity to link the business, the educational facility, and the state closer together to provide the workforce with the training and skills for today's jobs.

Industrial Liaison: Targets the retention and expansion of current businesses. Assists firms in identifying and solving production or other technical problems, improving production processes, and capitalizing on advanced production techniques and technologies.

Projects Include:

Ad Astra Fund Management: Contract to assist the managers of the Ad Astra Fund in providing business services to the Ad Astra companies.

Public Information Director: Individuals attend community and civic organization meetings throughout the state giving presentations on KTEC.

Innovative Technology Enterprise Corporation: Ongoing funding of KTEC's subsidiary which assists inventors.

Ad Astra Fund II Marketing Program: Assists in attracting outside investments in the new seed capital fund.

Total Quality Project Management: Ongoing project to develop TQM at the state government level in Kansas.

*** Certified Kansas Local Seed Capital Pools**

Harris Seed Capital Fund

Jack Harris

5051 East Lincoln, Suite 9B

Wichita, KS 67218

316-687-6430

Kansas Seed Capital Fund, Inc.

Tom Hyde

155 North Market, Suite 710

Wichita, KS 67202

316-262-8339

Seed Capital

Ad Astra Fund: Provides seed capital monies to start-up or early stage companies with an advanced technology base.

Ad Astra Fund II: In 1993 the legislature dedicated \$1.5 million to seed capital for 1994. This is the first new seed capital money appropriated since 1988. Private investors are being contacted to invest in Ad Astra Fund II.

Special Projects Fund: Unexpected opportunities have provided for the Patent Depository Library, coder/decoder sites in nine locations, and assisted in financing the proposal that won the Mid-America Manufacturing Technology Center grant for Kansas.

*** Kansas Development Finance Authority**

Jayhawk Tower

700 S.W. Jackson St., Suite 1000

Topeka, KS 66603-3758

913-296-6747

The Authority is authorized to issue bonds for the purpose of financing capital improvements facilities, industrial enterprises, agricultural business enterprises, educational facilities, health care

facilities, and housing developments. Several small projects can be combined into one large bond issue.

*** Kansas Association of Certified Development**

Companies

Box 4046, Emporia State University
1200 Commercial St.
Emporia, KS 66801-5057

316-342-7041

SBA 504 Program: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed asset loan in amounts up to \$1 million. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion.

*** Small Business Administration (SBA)**

Wichita District Office
100 E. English St., #510
Wichita, KS 67202

316-269-6273
Fax: 316-269-6499

Small Business Administration (SBA)
Kansas City District Office
323 W. 8th, #501
Kansas City, MO 64105

816-374-6701

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

KCEP I, LP
233 W. 47th
Kansas City, KS 64112

816-960-1771
Fax: 816-960-1777

Kansas Venture Capital, Inc.
6700 Antioch Plaza, Suite 460
Overland Park, KS 66204

913-262-7117

Kansas Venture Capital, Inc.
(Main Office: Overland Park, KS)
One Main Place, Suite 806
Wichita, KS 67202

316-262-1221
Fax: 316-262-0780

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Rural Development**

1200 SW Executive Dr.
P.O. Box 4653
Topeka, KS 66604

913-271-2700

Business and Industrial Loan Program: Provides loan guarantees to businesses and industries to benefit rural areas. Loans are made in any area outside the boundary of a city of 50,000 or more

I Wanna Start My Own Business

and its adjacent urbanized areas with population density of no more than 100 persons per square mile. Any legal entity, including individuals, public and private organizations, and federally recognized Indian tribes may borrow under its program. Priority is given to applications for projects in open country, rural communities and towns of 25,000 and smaller. Primary purpose is to create and maintain employment and improve the economic and environmental climate in rural communities. Guarantees of up to 90 percent of the principal and interest.

Kentucky

* Business Information Clearinghouse

Cabinet of Economic Development

Department of Existing Business and Industry

2200 Capital Plaza Tower

502-564-4252

Frankfort, KY 40601

1-800-242-1545 in Kentucky

Kentucky Business Information Clearinghouse: Provides a centralized information source. Handles requests for business licensing and permit information, assembles customized application and information packets for business proposals, referrals to other state, federal and local government agencies, and problems with government red tape.

Small Business Division:

Small Business Advocate: Provides assistance in cutting bureaucratic red tape. Gives information and expertise in dealing with state, federal, and local agencies.

Cabinet of Economic Development

Division of Research and Planning

502-564-4886

A list of business development publications are available through this office. There is a charge for some.

* Cabinet of Economic Development

Capital Plaza Tower, 24th Floor

502-564-4554

Frankfort, KY 40601

Fax: 502-564-7697

Small Business Loans: The Kentucky Development Finance Authority (KDFA) is a state government agency and makes loans for fixed asset financing for business start-ups and expansions. Loans are available to small businesses with fewer than 100 employees for fixed asset project costs of less than \$100,000. KDFA loans up to 45 percent of project costs. Loans supplement other financing. Loans can be used for most types of business activities except retail or commercial development projects. Interest rate is at or below market rate.

Tax-Exempt Industrial Revenue Bonds: Issued by state and local governments, Industrial Revenue Bonds offer low-cost financing for manufacturing projects costing less than \$10 million.

Industrial Bonds in Distressed Counties: Private companies placing new manufacturing plants in certain economically distressed Kentucky counties can recoup the cost of the facilities through tax incentives. These state bond financed projects can include the land and buildings used for manufacturing, along with storage warehousing, and related office facilities.

* Cabinet of Economic Development

Capital Plaza Tower, 24th Floor

Frankfort, KY 40601

502-564-4320

State Money and Help For Your Business

State Loans for Small Businesses: Long term fixed interest rate financing loans for up to 40 percent of the costs of expansions by qualifying Kentucky small businesses are available, 50 percent conventional financing, and 10 percent owner equity. Maximum loan per single small business project is \$750,000 or \$35,000 per job created. Fixed assets eligible for financing include land and/or building purchases, new building construction and/or building rehabilitation, and machinery and equipment purchases. Funds are disbursed at the completion of the project. Business must obtain interim financing and the CSBDC loan commitment will assist in securing the interim financing.

*** Cabinet of Economic Development**

Office of Business and Technology

Capital Plaza Tower

500 Mero St.

Frankfort, KY 40601

502-564-7670

State Bridge Grants for Innovative Research (SBIR): Kentucky businesses participating in Small Business Innovative Research contracts with federal agencies are eligible for state bridge grants. Grants bridge the period between the completion of a company's award for the first phase of a federal research project and the second phase award to help eliminate interruptions in the firm's development and growth in highly competitive technologies.

Kentucky Jobs Development Authority: Service or technology related companies such as data processing, research and development, and other non-manufacturing companies are eligible. Companies must provide a minimum of 75% of their services for persons located outside the state and must employ a minimum of 25 persons. The company receives a 100% credit against state income tax produced by the project, and a wage assessment equal to 5% of the gross payroll as inducements. These are limited to 50% of the approved costs or 10 years, whichever is first.

Kentucky Rural Economic Development Authority (KREDA) Incentives: Corporations, partnerships, sole partnerships, or business trusts that establish new manufacturing plants or expand existing manufacturing operations in qualifying Kentucky counties are eligible. Funds can be used for land, buildings, fixtures, and equipment for new and expanded manufacturing, together with storage, warehousing, and related office facilities. Costs can include all expenditures for land, site development, utility extensions, architectural and engineering services, construction or rehabilitation, and purchases and installation of equipment and fixtures. Companies can receive credits against Kentucky state income tax. Approved projects can be financed by conventional financing or by state bonds with either a lease or lease-purchase agreement.

Kentucky Industrial Development Authority: Any manufacturing company which is locating or expanding operations in Kentucky is eligible. Eligible projects are defined as land acquisition, building construction and fixtures used primarily for manufacturing purposes. Other associated costs may also be included. As an incentive, the company is allowed a 100% tax credit against Kentucky income tax which arises from the project.

Kentucky Industrial Revitalization Authority: Existing manufacturing companies which employ 25 persons and are faced with an imminent closure due to lack of productivity or profitability by outdated equipment are eligible. Building improvements, equipment purchases or other elements allowing the company to stay in business are eligible projects. The company receives a combination of a Kentucky income tax credit and the right to invoke an employee wage assessment equal to 6% of the gross payroll.

*** Cabinet of Economic Development**

Sara Bell, Director
Capital Plaza Tower, 24th Floor
500 Metro St. 502-564-4554
Frankfort, KY 40601 Fax: 502-564-7697

Enterprise Zone Program: Enterprise zones were initiated to bring new or renewed development to targeted areas, and to make businesses and industry in those areas more competitive. Special tax incentives and eased regulations are available to businesses located in special zones. There are ten enterprise zones.

*** Small Business Division**

Kentucky Craft Marketing Program
39 Fountain Pl.
Frankfort, KY 40601-1942 502-564-8076

Education, Arts, Humanities Program: Small businesses producing crafts items can obtain state guaranteed loans ranging from \$2,000 to \$20,000 from local banks. Loans can be used to finance inventory, and for the purchase, repair or renovation of equipment. To qualify, product must be juried and a thorough business plan must be submitted along with application.

*** Small Business Administration (SBA)**

Room 188
600 Dr. Martin Luther King, Jr. Place 502-582-5971
Louisville, KY 40202 Fax: 502-582-5009

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Equal Opportunity Finance, Inc.
420 S. Hurstbourne Parkway, Suite 201 502-423-1943
Louisville, KY 40222 Fax: 502-423-1945

Mountain Ventures, Inc.
P.O. Box 1738
362 Old Whitley Rd. 606-864-5175
London, KY 40743 Fax: 606-864-5194

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Kentucky Department of Local Government**

Division of Community Programs
1024 Capital Center Dr., Suite 340
Frankfort, KY 40601 502-573-2382

Community Development Block Grant Loan (CDBG): Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. The cities and counties loan the grant funds to business to be used for fixed assets and for the creation or retention of jobs. At least 51 percent of the jobs created must be for low-and moderate-income families.

*** Rural Development Farmers Home Administration**

771 Corporate Dr., Suite 200

Lexington, KY 40503

606-224-7300

FmHA Business and Industrial Guarantee Loan Program: Offers loan guarantees of up to 90 percent of principal and interest on conventional loans to businesses and industries in rural areas of Kentucky. The FmHA designates the eligible rural areas and are in areas with populations of less than 50,000. Priority is given where areas are in open country, rural communities, and cities of 25,000 or fewer. Funds can be used to purchase land, buildings, machinery, equipment, furniture, and fixtures; to finance construction, expansion, or modernization of buildings; and to provide start-up and working capital.

*** Economic Development Administration (EDA)**

771 Corporate Plaza, Suite 200

Lexington, KY 40503

606-224-7300

EDA Loan Guarantee: The EDA can guarantee up to 80 percent of a loan made by a private lender. Guaranteed loans can be used to finance both fixed assets and working capital for businesses in eligible counties. EDA loans are generally for larger firms and range from about \$500,000 to \$10,000,000. Priority is given to projects that are labor intensive, with assistance usually limited to no more than \$20,000 per permanent job created or saved.

*** Business Loans by Local Governments**

Bowling Green

Barren River Area Development District

502-781-2381

Catlettsburg

FIVCO Area Development District

606-739-5191

Maysville:

Buffalo Trace Area Development District

606-564-6894

Elizabethtown

Lincoln Trail Area Development District

502-769-2393

Florence

Northern Kentucky Area Development

606-283-1885

Hazard

Kentucky River Area Development District

606-436-3158

Hopkinsville

Pennyrile Area Development District

502-886-9484

Lexington

Urban County Economic Development Office

606-258-3131

London

Cumberland Valley Area Development District

606-864-7391

Louisville

Louisville and Jefferson County Economic

Purchase Area Development District

502-247-7171

Owensboro

Green River Area Development District

502-926-4433

Owingsville

Lake Cumberland Area Development District

502-866-4200

Loans for local business start-ups and expansions are available through several Kentucky city and county governments and area development districts. Loans are generally restricted to \$500,000 or

less, or to a specified amount per job created or saved. Interest rates are typically at or below-market rates.

*** Commonwealth Venture Capital Fund**

Office of Financial Management and Economic Analysis

261 Capital Annex

Frankfort, KY 40601

502-564-2924

State Venture Capital Funds Loans and Investments: Small businesses showing a potential for long-term growth may obtain start-up and early stage financing assistance at competitive rates from a state venture capital fund. Loans, loan guarantees or equity investments of up to \$500,000 can be obtained by a qualifying small business which must be Kentucky based and employ fewer than 100 people.

*** Kentucky Highlands Investment Corporation**

(KHIC)

P.O. Box 1738

London, KY 40743

606-864-5175

A small business investment company licensed by the SBA, provide both short term and long term financing assistance to small businesses in Southeastern Kentucky. Venture capital loans and equity capital investments for higher-risk projects are available for start-ups, expansions, and relocations of manufacturing and services firms. Participation usually ranges from \$50,000 to \$750,000. Terms and interest rates are negotiated.

*** Cumberland Investment Corp.**

433 Chestnut St.

Berea, KY 40403

606-986-2373

Private Loans: Appalachian Counties: Loans and financial planning assistance are available to qualifying new and expanding manufacturing businesses in the 49 Appalachian counties of Kentucky. Loans range from \$10,000 to \$150,000. Funds can be used for working capital or to finance fixed assets.

Louisiana

*** Louisiana Department of Economic
Development**

101 France St.

Suite 115

P.O. Box 94185

Baton Rouge, LA 70804

504-342-3000

Community Development Division

Louisiana Department of Commerce and Industry

P.O. Box 94185

Baton Rouge, LA 70804

504-342-3000

Small Business Advocate: Provides assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Louisiana Department of Economic
Development**

101 France St.
Suite 115
P.O. Box 94185
Baton Rouge, LA 70804

Finance Division:

Industrial Development Bonds

504-342-3000

Can be used to finance industrial sites and buildings, equipment, storage facilities and pollution abatement and control projects. The facilities are then leased to the participating company at a rental sufficient to retire the bonds. When bonds are used for pollution abatement projects, they may be issued in unlimited amounts.

Enterprise Zones: Companies locating in specially-designated Enterprise Zones are eligible for a package of tax incentives in addition to those available elsewhere in the state. Incentives include a one-time tax credit of \$2,500 for each new job created at start-up or added to the payroll during the five years of the program. There is also an exemption from most state and local sales taxes on building materials and operating equipment.

10-Year Industrial Tax Exemption: New manufacturing operations and expansions can receive an exemption from property taxes on industrial buildings, machinery and equipment for 10 years. Improvements to industrial land are also exempt.

Jobs Tax Credit: Companies may take a one-time tax credit ranging from \$100 to \$250 for each net new job created as the result of the start-up of new business or expansion of an existing one. Credits can be used to satisfy state corporate income tax obligations. Manufacturing companies can elect to take this credit in lieu of the industrial property tax exemption or the benefits of the Enterprise Zone program.

*** Louisiana Economic Development Corporation**

Department of Economic Development

P.O. Box 94185

504-342-3000

Baton Rouge, LA 70804-9185

Fax: 504-342-5389

Venture Capital Incentive Program: Stimulates availability of venture capital and encourages formation of seed and venture capital funds through three different programs.

The Louisiana Venture Capital Co-Investment Program works with venture capital funds to invest in Louisiana businesses. Matches up to 1/4 of a venture capital investment round with a qualified Venture Capital Fund.

The Louisiana Venture Capital Match Program matches \$1 for every \$2 of private investment in a Venture Capital Fund.

Small Business Equity Program: Participation loans and loan guarantees up to \$2,000,000 per project. Guaranty funds can be used for purchase of fixed assets, equipment or machinery, line of credit for accounts receivable or inventory. Uses of funds from participation loans can be used to purchase fixed assets, equipment or machinery, working capital.

Small Business Linked Deposit: Eligible to small business with less than 150 employees to create

new jobs or saving present jobs. Maximum per project is \$200,000.

SBA 504: Loan guaranty available to small businesses. Conventional bank financing 50 percent, SBA participation 40 percent, owner equity 10 percent. Maximum loan \$750,000.

*** Small Business Administration**

365 Canal St.

Suite 2250

New Orleans, LA 70130

504-589-6685

Fax: 504-589-2339

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Premier Venture Capital Corporation

451 Florida St.

Baton Rouge, LA 70801

504-332-4421

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Maine

*** Department of Economic and Community**

Development

59 State House Station

Augusta, ME 04333

207-287-2656

Fax: 207-287-2861

Business Answers/Small Business Advocate: Serves as a central clearinghouse of information regarding business assistance programs and services available to state businesses.

*** Department of Economic and Community**

Development

Shelley Toppan, Director

59 State House Station

Augusta, ME 04333

Fax: 207-287-8070

207-287-2656

Community Development Block Grant Program (CDBG): Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes, which are then loans to businesses. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate- income families. The following programs originate from the Community Development Block Grant Program.

Development Fund: Flexible interest rate, repayment period, and qualifying requirements. It is limited to 40 percent of a project with a maximum of \$100,000. Can finance working capital as well as fixed assets.

Interim Finance Program: Primarily a source of affordable working capital or construction financing based on need. A minimum of \$500,000 must be requested.

State Money and Help For Your Business

Community Revitalization Grant Program: Funds are used for housing rehabilitation, downtown revitalization or public infrastructure. In some cases, portions of the grants can be loaned to private entities for commercial or industrial projects.

*** Finance Authority of Maine (FAME)**

David Markovchick, Director of Business Development

83 Western Ave.

P.O. Box 949

Augusta, ME 04332-0949

207-623-3263

Fax: 207-623-0095

Commercial Loan Insurance Program: Designed to promote economic development by providing business borrowers access to capital that would otherwise be denied by lender due to unacceptable level of credit risk. Must be exhibit responsible ability to repay loan. Insures up to 90 percent or \$7,000,000 of a commercial loan. Loan proceeds may be used for purchase of, and improvements to real estate, and machinery and equipment.

Small Business and Veterans Loan Insurance Program: Helps small businesses that cannot obtain conventional financing. Will insure up to 90 percent of a loan to a maximum of \$1,000,000. For eligible Maine veterans, the amount is increased to \$1,100,000. Must employ 50 or fewer employees or gross sales less than \$5 million.

SMART-E Bond Program: Tax-exempt, fixed-asset financing for manufacturing facilities. SMART-E will finance up to 90 percent of a loan by grouping it with other similar loans and selling tax-exempt bonds to finance them. Maximum loan is \$7 million. Assets that can be financed with loan proceeds include land and depreciable assets.

Municipal Securities Approval Program: Issues Industrial Revenue Bonds. Proceeds may be used for land, land improvements, buildings, machinery and equipment, financing and interest charges, engineering, legal services, surveys, cost estimates and studies.

Potato Marketing Improvement Fund: Provides direct loans to potato growers and packers to construct modern storages, packing lines, and sprout inhibitor facilities. Long-term, fixed-rate loans at below market interest rates are available to help finance construction or improvements to storage and packing facilities. Participating loans can finance between 45 and 55 percent of the costs of eligible construction and improvements.

Linked Investment Program for Agriculture and Small Business: State funds are invested in financial institutions which then lend out funds at reduced interest rates to Maine farmers and small business people.

Occupational and Safety Loan Fund Program: Targeted direct loans to Maine businesses seeking to make workplace safety improvements. A business may borrow up to \$50,000 for up to 10 years. Interest rate is 3 percent fixed. Funds can be used to purchase, improve, or erect equipment which reduces workplace hazards or promotes health and safety of employees.

Export Financing Services:

Working Capital Insurance provides additional security to bankers.

Export Credit Umbrella Insurance reduces international credit risks, allows an exporter to offer credit terms to foreign buyers in a competitive market, and offers the opportunity to obtain current cash flow against foreign receivables. Provided by the Export-Import bank of the United States (Eximbank).

I Wanna Start My Own Business

Either the Finance Authority of Maine (FAME) or Eximbank is responsible for up to 100 percent of a loan made by a financial institution to the exporter.

Underground Oil Storage Tank Removal and Replacement Program: Provides 100% loan insurance to lenders, or direct loans to business borrowers, for the removal, replacement and disposal of underground tanks for oil, petroleum products or petroleum by-products. Loans must be used for the removal, replacement and/or disposal of storage tanks for oil, petroleum products or petroleum by-products, or for installation of air quality equipment required by state law.

Non-Traditional Lenders' Loan Insurance Program: Individuals, trusts and other organizations that are not ordinarily in the business of making loans may apply to FAME for insurance up to 80% of commercial loans. Maximum insurance exposure may not exceed \$200,000 per borrower. If the lender has the right to take a future equity position in the business being financed, the insurance is limited to 50% of the loan.

Natural Resource Entrants Loan Insurance Program: Authorized to insure up to 90% of a loan to an eligible borrower made by either a lender or the seller of the agricultural or fishing enterprise. Borrower must have a net worth of \$100,000 or less. Insured loan amount may not exceed \$225,000.

Agricultural Operating Loan Insurance Program: Designed to assist agricultural enterprises in obtaining seasonal lines of credit. Generally used to insure up to 75% of loans which are used to pay for the costs associated with raising crops. The term of the loan cannot exceed 15 months and FAME's insurance amount not to exceed \$250,000.

Economic Recovery Loan Program: Direct lending program designed to assist small businesses in their effort to remain viable during difficult economic times. The program is available to assist both existing firms and new business ventures. Borrower requests should be the minimum amount necessary to complete the project under consideration, not to exceed \$200,000. Interest rates will not exceed Wall Street prime plus 4%.

Overboard Discharge Replacement Program: Provides 100% loan insurance to lenders on loans made for the removal, rehabilitation or replacement of certain wastewater disposal systems which result in discharges into fresh or salt water. Maximum insured loan under this program is \$1,000,000. Interest rates and loan terms are negotiated between the borrower and lender. Loan term may not exceed 10 years.

Major Business Expansion Program: Provides taxable bond financing of up to \$25,000,000 for major industrial or commercial projects. The maximum loan is \$600,000.

Waste Reduction and Recycling Loan Program: The Authority will sometimes request that businesses intending to finance projects designed to reduce and recycle waste submit proposals for loans of up to \$50,000. Interest rates on loans are fixed at 8% or 4%, with the lower rate available to projects receiving 50% or more of the financing from sources other than the Authority.

Revenue Obligation Securities Program: FAME is authorized to issue tax-exempt Industrial Revenue Bonds to finance any project authorized under the U.S. Internal Revenue Code, Section 103, including manufacturing facilities, solid waste projects and loans for non-profit corporations. Proceeds may be used for land, buildings, machinery and equipment, financing and interest charges, engineering, legal services, surveys, cost estimates and studies. Offers low financing rates.

Adaptive Equipment Loan Program: Provides low interest loans to assist disabled persons in becoming more productive member of the community. Businesses may also borrow to make their facilities more accessible to physically challenged individuals. May also be used to enable a business to make physical and structural changes necessary to allow a business to hire disabled workers.

*** Small Business Administration (SBA)**

Federal Building

40 Western Ave., Room 512

Augusta, ME 04330

207-622-8378

Fax: 207-622-8277

Trade Missions: The SBA participates by underwriting private firms and assisting them to enter trade missions with other Federal Agencies. SBA promotes and assists in cost share monies to a limited degree. Trade Shows have been sponsored in Europe, Asia, Mid East, Africa and North America.

See the chapter introduction for a description of other SBA programs.

*** Small Business Investment Companies**

North Atlantic Venture Fund II, LP

70 Center St.

Portland, ME 04101

207-772-1001

Fax: 207-772-3257

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Rural Development Administration (RDA)**

444 Stillwater Ave., Suite 2

P.O. Box 405

Bangor, ME 04402-0405

207-990-9160

RDA Business and Industry Program: Assistance is provided in the form of loan guarantees. RDA contracts to reimburse the lender for a maximum of 80 percent of on loans up to \$10,000,000. Loans are limited to areas outside the boundaries of cities of 50,000 or more. Priority is given to communities with less than \$25,000, as well as to job creation and retention. Basic uses for loans include developing or financing business or industry, and increasing employment. Maximum term for fixed-asset or working capital loans is 30 years, for machinery and equipment 15 years, for working capital 7 years. Interest rate may be fixed or variable.

*** Economic Development Administration**

Department of Commerce

40 Western Ave.

Augusta, ME 04330

207-622-8271

EDA Loans and Grants: Low-interest loans or grants to communities may be used to develop land or to make improvements to public facilities in order to promote development and business expansions.

*** Certified Development Companies (CDC)**

Androscoggin Valley Council of Governments
125 Manlay Rd.
Auburn, ME 04210 207-783-9186

Coastal Enterprises, Inc. *
P.O. Box 268
Wiscasset, ME 04578 207-882-7552

Eastern Maine Development Corporation
1 Cumberland Place, Suite 300
Bangor, ME 04401 207-942-6389

Kennebec Valley Council of Government
17 Main St.
Fairfield, ME 04937 207-453-4258

Northern Maine Development Commission
P.O. Box 779
Caribou, ME 04736 207-498-8736

Lewiston/Auburn Economic Growth Council
P.O. Box 1188
Lewiston, ME 04243 207-784-0161

Certified Development Companies (CDCs) are SBA certified and intended to assist communities, both urban and rural, by stimulating the growth and expansion of small businesses primarily through financial assistance. Financial assistance may be provided through the Development Company loan programs.

Certified Development Corporations also package applications for other programs. Each administering organization sets its own policies regarding the targeting of particular industries.

Regional Revolving Loan Funds: Capitalized with either public or private grants. These pools of money are loaned to expanding companies in order to fill financing gaps that will allow viable projects to proceed.

SBA 504 Program: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. Maximum loan amount is \$750,000. Loan can be used for fixed assets (land and building, construction, machinery and equipment, and renovation/expansion).

* *Child Care Loans:* Coastal Enterprises, Inc. is able to make loans to child care providers to expand or improve a child care business and to prospective child care providers to start-up a business.

Maryland

*** Department of Business and Economic
Development**

217 East Redwood St.

State Money and Help For Your Business

Baltimore, MD 21202

410-767-6300

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Maryland Industrial Development Financing**

Authority (MIDFA)

217 East Redwood St., Suite 2244

Baltimore, MD 21202

410-767-6375

Export Financing Program: For industrial/commercial businesses engaged in the export of Maryland products or services, this program insures up to the lesser of 90 percent or \$1 million of a conventional loan of from \$10,000 to \$5 million. Proceeds may be used to finance pre-and/or post-shipment working capital needs and standby letters of credit required by the foreign buyer.

Supplementary Export Financing Assistance: The Maryland International Division and MIDFA can arrange specialized financing for exports through the Export-Import Bank of the U.S. MIDFA can package and coordinate applications. In addition, MIDFA serves as administrator for the Foreign Credit Association, which provides insurance against commercial and political risks associated with foreign receivables. Can be used in conjunction if the Export Financing Program.

Conventional Program: For industrial/commercial businesses except certain retail establishments. Insures up to the lesser of 80 percent or \$1 million, whichever is lower, of a conventional loan. Proceeds may be used to finance fixed assets such as land, building, machinery and equipment, working capital, government contracts, revolving credit lines. Projects normally range from \$35,000 to \$5 million. Interest rates of loan are determined by the lender.

Tax Exempt Program: Issues tax-exempt revenue bonds for manufacturers or 501(c)(3) not-for-profit organizations which may be insured up to \$5 million. Projects normally range from \$1 million to \$10 million. Proceeds may be used for fixed assets such as land, new buildings, new machinery and equipment, existing buildings and use equipment. Interest rates are tax-exempt, floating, or fixed-rate as determined by bond purchaser or market conditions.

Taxable Bond Program: For industrial/commercial businesses with certain exceptions. Insurance level varies with each project but is limited to \$5 million. Can be used to finance fixed assets such as land, building-new or existing, permanent financing may be coupled with construction loan, new machinery and equipment.

Seafood and Aquaculture Loan Fund: Available to individuals or businesses involved in seafood processing or aquaculture. Can be used for construction, acquisition, renovations, and excavation of real property and acquisition of equipment and fixtures. Fixed interest rate at 2% below prime. Loans range up to 80% of project cost, up to \$250,000.

International Financing

410-333-8189

Trade Financing Program: Available to industrial/commercial businesses which are engaged in the export and import of goods through Maryland ports and airports as well as service providers to the overseas market. Normal range of project is \$10,000 to \$5 million. Insured up to lower of 90% of obligation or \$1 million for export financing and 80% for all others. The actual amount of insurance varies with each transaction. Can be used to finance pre and/or post shipment working capital needs, standby letters of credit required by the foreign buyer, import letters of credit, and revolving credit lines. Loans can be conventional, floating or fixed rate as determined by lender.

EximBank City/State Program: Eligible applicants, industrial/commercial businesses engaged in

the export of goods through Maryland ports and airports, Maryland service providers to the overseas market, U.S. or foreign commercial banks, and credit worthy foreign buyers can qualify for assistance in obtaining loan guarantees and insurance from the Export-Import of the U.S. Normal project range is \$50,000 to \$30 million. Funds can be used to finance pre-and/or post export working capital including standby letters of credit issued to foreign buyers and large purchases of capital goods and/or services by credit-worthy buyers.

Maryland Energy Financing Administration 410-767-6379

Maryland Energy Financing Program: Sale of revenue bonds are used to help businesses seeking to conserve energy, co-generate energy, and produce fuels and other energy sources. Projects range from \$600,000 to \$80 million. Proceeds may be used for land acquisition, building acquisition, construction or rehabilitation, machinery and equipment, and hydroelectric facilities.

*** Maryland Small Business Development Financing**

Authority (MSBDFA)

217 Redwood St.

Baltimore, MD 21401

410-333-4270

Surety Bond Guarantee Assistance Program: Assists small contractors in obtaining bid, performance and payment bonds for government and public utility contracts. For small businesses employing fewer than 50 full-time employees or those with annual gross sales less than \$10 million. Program guarantees up to 90 percent of the face value of issued bonds. Proceeds guarantee reimbursement of bid, payment, or performance bonds up to \$1 million. Guarantee may not exceed term of the contract. Must have been denied bonding by a surety within 90 days of submitting an application, subcontract no more than 75 percent of the dollar value of the contract, and show that the contract will have substantial economic impact.

Long-Term Guaranty Program: Available to businesses owned 70% or more by socially and economically disadvantaged persons. Loan guarantee may not exceed the lesser of 80% of the loan or \$600,000. Funds can be used for business working capital, acquisition of machinery or equipment, and real property improvements. Variable interest rate, no more than 2% over prime. MSBDFA can guarantee up to 80% of a loan made by a lending institution to a qualified applicant, and may provide an interest subsidy of up to 4%.

Contract Financing Program: Helps businesses owned 70% or more by socially and economically disadvantaged persons. Direct loans up to \$500,000. Loan guarantees up to 90% not to exceed a maximum participation of \$500,000. Funds can be used as working capital required to begin, continue and complete government or public utility contracts; acquisition of machinery or equipment to perform contracts.

Equity Participation Investment Program

Technology Component and Business Acquisition Component: Helps technology based business and business acquisitions which will be owned 70% or more by disabled, socially or economically disadvantaged persons. Technology based businesses - equity investment or loans up to \$500,000; Business acquisitions - equity investments or loans up to 25% of initial investment or \$500,000, whichever is less. Funds can be used for purchase of machinery and equipment, leasehold improvements, furniture and fixtures, inventory, working capital, real estate acquisitions, construction or major renovation, sign package and supplies, and purchase of stock aid the corporation.

Franchise Component: Available to franchises that are or will be owned 70% or more by disabled, socially or economically disadvantaged persons. Normal project range is \$50,000 to \$1.5 million.

State Money and Help For Your Business

Equity investments or loans up to 45% or initial investment of \$100,000, whichever is less. Funds can be used for purchase of machinery and equipment, leasehold improvements, furniture and fixtures, inventory, working capital, purchase of franchise, real estate acquisition, construction or renovation, franchise fees.

*** Development Credit Fund, Inc.**

2530 N. Charles St., Suite 200

Baltimore, MD 21218

410-467-7500

Development Credit Fund Program: Loan guarantees for businesses owned by socially and economically disadvantaged persons. Must show experience in the trade. Projects range from \$5,000 to \$575,000. Proceeds may be used for working capital, acquisition of machinery and equipment acquisition, and business acquisitions, business real estate. Interest rates are variable, none more than 2 percent over prime rate.

*** Community Financing Group**

Department of Business and Economic Development

Redwood Tower, 217 East Redwood, 22nd Floor

Baltimore, MD 21202

410-767-6352

Community Development Block Grant: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants and loans of between \$100,000 and \$1.5 million can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

Maryland Industrial Land Act (MILA): Available to political jurisdictions attempting to develop or redevelop industrial space. Amount of loan varies with each type of loan; up to 100% for a shell building. Industrial park loans cannot exceed \$1.5 million or 50% of the project cost. Funds can be used for acquisition of industrial land, industrial park development, shell building construction, rehabilitation of existing buildings for business incubators, and utility lines and access roads. Terms of loans vary with each type of loan. Normally, up to 20 years at below market fixed rates.

Maryland Industrial and Commercial Redevelopment Fund (MICRF): Available to political jurisdictions attempting to develop or redevelop commercial or industrial enterprises. Normal project range is \$500,000 to \$10 million. Loan or grant funds can be used for fixed assets (land, building, machinery and equipment), infrastructure (roads, sewer lines, utilities, telecommunications), technical assistance studies and some other soft costs. Terms of loans vary; may be up to 25 years with flexible interest rates.

Rural Development: Eligible applicants are rural residents, firms and communities. Loan guarantee is up to 90%. Funds may be used to finance land and buildings, machinery and equipment, or working capital. Interest rate is bank rate plus 1% guarantee fee. Maximum amount of loan is \$10 million.

*** Maryland Business Assistance Center**

217 East Redwood St.

Baltimore, MD 21202

410-767-6300

Maryland Industrial and Commercial Redevelopment Fund:

Loan/Grant Program: The fund makes loans or grants to political subdivisions to cover part of the project costs of an industrial or commercial redevelopment project. Subdivisions then use

proceeds to guarantee loans to redevelopers.

Foreign Trade Zones: Manufacturers, exporters, importers and distributors can realize significant operating and financial advantages. Reduced customs duties and improved cash flow are just two of the many benefits.

Enterprise Incentive Deposit Fund: Interest rate subsidies can be provided for real estate and equipment financing. Businesses in certain rural high unemployment areas of the state may be eligible for the 3% subsidy.

Employee Training Programs: Provides business with the skilled manpower it needs to operate profitably. Offers performance based, short-term training which is conducted during the start-up phase of operations. These programs will assist in recruiting personnel and will screen applicants for whatever skills and aptitudes the company specifies.

SBA Pollution Control Loan Guarantee Program: Will guarantee 85% of the payments due for installation of pollution control facilities or equipment by eligible small businesses.

Industrial Development Revenue Bonds: Manufacturers and 501(c)(3) organizations may finance the acquisition of land, buildings, machinery and equipment with tax-exempt industrial development revenue bonds. The terms, amount and uses of industrial development bonds financing are limited by federal law.

*Maryland Department of Economic and
Employment Development* 301-333-6975

Maryland Industrial Land Act: Authorizes loans to counties and municipalities for options and acquisition of industrial land, development of industrial parks, construction of buildings, and purchase of options, access ways, utilities, and rail rights of way needed to serve industrial sites. Loans range from \$750,00 to \$1.5 million.

*** Department of Economic and Employment Development**

217 East Redwood St.
Baltimore, MD 21202

410-767-6300

Day Care Facilities Financing Programs (DCFP):

Day Care Facilities Loan Guarantee Program

Loan guarantees insure up to 80 percent of loans. The project must create or expand day care facilities in the state and the applicant must demonstrate an inability to obtain adequate financing through normal lending channels. Must demonstrate the ability to manage the facility, or contract for management services. Funds can be used for construction, renovation, purchase of land and building, equipment, supplies and working capital. Funds can also assist in the financing of the purchase of an existing center, provided the center will be expanded to accommodate additional clients.

Facilities for Elderly and Handicapped Adults: Guarantees of loans are made to individuals or businesses to finance the expansion or development of day care facilities for the elderly and for medically handicapped adults.

Applicants who own or are acquiring a building for elderly or medically handicapped adult day care or wish to have an adult day care facility in the home may be eligible to apply to the Day Care Facilities Loan Guarantee Fund and the *Maryland House Rehabilitation Program* to finance any required alterations or modifications to the structure. The two programs are working together.

State Money and Help For Your Business

Loan guarantees are also available for Child Care.

Child Care Facilities Direct Loan Fund: Fund is designed to finance up to 50 percent of the "hard" costs for the expansion or development of a child care facility where care is provided for seven or more children. For those seeking to expand or develop day care facilities in the state, have demonstrated the ability to manage the facility, or contract for management services, and are unable to obtain necessary financing through normal lending channels. Funds may be used for construction, renovation, or acquisition of real property. \$15,000 is the minimum that may be borrowed directly from the DCFP for a child care facility in the home.

* Small Business Administration

Prince Georges County/Montgomery County
10 North Calvert 410-962-2235
Baltimore, MD 21202 Fax: 410-962-1805

Washington District Small Business Administration
1110 Vermont Ave. 202-606-4000
Washington, DC 20036

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

Anthem Capital, LP
16 South Calvert St., Suite 800 410-625-1510
Baltimore, MD 21204 Fax: 410-625-1735

Greater Washington Investments, Inc.
39 West Montgomery 301-738-3939
Rockville, MD 20850 Fax: 301-738-4949

MMG Ventures, L.P.
217 East Redwood St., Suite 22241 410-659-7851
Baltimore, MD 21202 Fax: 410-333-6931

Security Financial and Investment Corp.
7720 Wisconsin Ave., Suite 207 301-951-4288
Bethesda, MD 20814 Fax: 301-951-9282

Syncom Capital Corp.
8401 Colesville Rd., #300 301-608-3207
Silver Spring, MD 20910 Fax: 301-608-3307

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* State Investment Programs

Department of Business and Economic Development
217 East Redwood St.
Baltimore, MD 21202 410-767-6355

Enterprise Investment Fund: This fund makes equity investments of up to \$250,000 in small

technology companies. State funds must be matched 3-for-1 by private investment. The Department of Business and Economic Development program is for companies with outstanding growth potential.

Challenge Investment Program: This fund provides grants of up to \$50,000 for the commercialization of new technologies. Small companies in information technology, life sciences, manufacturing, aerospace and environmental technology are eligible. The process is competitive and the state makes the investment in the form of contingent royalty repayment agreements.

Massachusetts

*** Massachusetts Office of Business**

Development

Office of Financial Assistance
1 Ashburton Place, 21st Floor
Boston, MA 02108

617-727-3206

This office will advise and council businesses and individuals in utilizing federal, state and local finance programs established to help businesses with their capital formation needs.

*** Massachusetts Community Development**

Finance Corporation

10 Post Office Square
Suite 1090
Boston, MA 02109

617-482-9141

Venture Capital Program: Provides debt and equity financing to small, viable businesses for working capital. Preferred investment range is \$100,000 to \$200,000. Program provides up to one-third of the total financing required.

Real Estate Program: Flexible, short to medium-term financing for residential, commercial or industrial real-estate projects. May provide 20 percent or up to \$250,000 for projects that will construct affordable housing or develop commercial property.

Urban Initiative Fund: Expands the capacity of minority owned business and community organizations through loans, grants and technical assistance in order to strengthen minority entrepreneurship, expand employment options and integrate the goals of economic development with those of human service programs and small business.

Contractor Bond Program: Assists minority and women construction contractors to meet surety standards so they can qualify for bid, payment and performance bonds.

Thrift Fund for Economic Development: CDFC is one of five loan origination agencies for a \$100 million direct lending pool funded by savings banks for business investment.

Commonwealth Enterprise Fund, Inc.: Provides capital as well as management and technical assistance for minority and disadvantaged businesses in Massachusetts.

*** Massachusetts Economic Stabilization**

Trust Fund

529 Main St., Suite 400

State Money and Help For Your Business

Boston, MA 02202

617-727-8158

Industrial Services Program: Provides funding for companies in mature industries which face permanent layoffs or plant closings. Funds are in the form of conventional loans at favorable rates of interest with flexible terms.

*** Massachusetts Business Development**

Corporation

50 Milk St.

Boston, MA 02109

617-350-8877

Business Loans: Provides loans to firms which are unable to obtain financing through conventional sources. Loans may be used for purchase or construction of fixed business assets (land, plant, equipment) and for working capital. Can provide up to 100 percent of financing.

*** Massachusetts Capital Resource Company**

420 Boylston St.

Boston, MA 02116

617-536-3900

Provides unsecured loans in the form of debt and equity financing to small and medium-sized firms that are unable to obtain financing through conventional sources. Maximum loan amount is \$5 million.

*** Massachusetts Finance Development Agency**

75 Federal St., 10th Floor

Boston, MA 02110

617-451-2477

Fax: 617-451-3429

The Massachusetts Finance Development Agency is the result of a merger between the Massachusetts Government Land Bank and the Massachusetts Industrial Finance Agency (MIFA). The Land Bank and MIFA have combined programs and pooled resources to become the states primary source of financing for economic development projects. The agency has the capability to make \$150 million in direct loans and guarantees and can issue some \$500 million in tax-exempt bonds annually. Financing and assistance programs available include:

Predevelopment Assistance Funding Program: This provides pre-construction monies for economic development projects. Ranging from \$5,000 to \$25,000, predevelopment funds can be used for a variety of purposes including environmental testing, market analysis and traffic studies.

Direct Loan Program: Makes direct loans available to economic development projects. Eligible loan recipients include private companies, municipalities, nonprofit institutions, and community development corporations provided that projects meet public purpose criteria. Areas of lending include real estate, working capital, and equipment financing. The Agency also can make direct loans for targeted industries and needs including minority-owned and operated enterprises, seafood processors, on-site corporate child care, and mixed use projects.

Loan Guarantee Programs:

The Massachusetts Export Finance Guarantee Fund: Provides working capital loan guarantees to lenders making loans to Massachusetts exporters.

The Massachusetts Export Partnership Program: Provides lenders with up to 90% EximBank guarantee on working capital loans to exporters.

The EximBank Umbrella Policy: Provides insurance on foreign receivables.

Mortgage Insurance Program: Leverages private capital to help qualified businesses finance fixed asset expansion projects. The program provides lenders with additional collateral in the form of an insurance policy on a portion of the loan. Mortgage insurance is particularly attractive for financing equipment with low collateral value.

Emergency Technology Fund Guarantee: Targeted to companies in cutting edge industries, including but not limited to biotechnology, advanced materials, and advanced environmental technologies.

Bond Programs:

Tax-Exempt Industrial Development Bonds (IDBs): Available for manufacturers and environmental enterprises undertaking capital expansion projects such as land and equipment purchases, and the acquisition, renovation and construction of buildings.

Non-Profit Tax-Exempt Bonds: Eligible non-profit organizations can use tax-exempt bonds for purchase of land, buildings or new equipment, construction or renovation of buildings, or to refinance existing debt.

Tax-Exempt Lease/Purchase Equipment Financing: IDB-eligible and non-profit organizations can access tax-exempt lease/purchase financing for a variety of equipment needs.

*** Division of Communities Development**

Division of Community Services
Department of Communities Development
100 Cambridge St., Room 1803
Boston, MA 02202

617-727-7765

Community Development Action Grant: Grants are made to cities and towns for public actions in support of private investments. Projects should create or retain long-term employment and/or housing opportunities and revitalize distressed areas.

Community Capital Fund (CCF): CCF is designed to generate and/or retain jobs in small communities. The program provides flexible structured debt financing for businesses which provide, create or retain jobs for low to moderate income residents. CCF can fund up to one third of the total project cost and the loans can be used for purchase of equipment, acquisition of real estate, new construction or rehabilitation, working capital or refinancing.

Massachusetts Downtown Partnership: Seeks to revitalize and strengthen the business and community life or urban centers in cities and towns, while preserving the state's heritage of historic downtown buildings. Funds are offered on a sliding scale for professional staff and technical assistance to non-profit organizations working on downtown revitalization. Staff funding decreases over the life of the three year program, while technical assistance is focused on different issues each year.

Economic Development Industrial Corporations (EDIC): Enables cities and towns to undertake development projects that will generate jobs and stabilize communities. With EDIC, municipalities can designate economic development areas and shape plans for their development. EDICs have the authority to negotiate payments in-lieu of property taxes and may also issue bonds to finance the development of eligible projects, which very often include industrial parks.

*** Rural Development Administration**

451 West St.

Amherst, MA 01002

413-253-4340

Business and Industry Loans: Loan guarantees for funds for business and industrial acquisition, construction, repair, modernization, purchase of land, machinery and equipment, furniture and fixtures, start up and working capital, processing and marketing facilities, and pollution control. Minimum loan size is \$500,00. Maximum loan size is \$10 million.

*** Farm Service Agency**

445 West St.

Amherst, MA 01002

413-253-2592

Farm Loan Guarantees: Made to family farmers and ranchers to enable them to obtain funds from private lenders. Funds must be used for farm ownership, improvements, and operating purposes.

Farm Operating Loans: Loans to help meet operating expenses, finance recreational and nonagricultural enterprises to add to family income, and pay for mandated safety and pollution control changes. Available at variable interest rates. Limits are \$200,000 for an insured farm operating loan and \$400,000 for a guaranteed loan.

Farm Ownership Loans: Can be used to for a wide range of farm improvement projects. Limits are \$200,000 for an insured loan and \$300,000 for a guaranteed loan.

Soil and Water Loans: Must be used by individual farmers and ranchers to develop, conserve, and properly use their land and water resources and to help abate pollution. Interest rates are variable; each loan must be secured by real estate.

Youth Project Loans: Enable young people to borrow for income producing projects sponsored by a school or 4H club.

*** Economic Development Administration**

545 Boylston St., Suite 601

Boston, MA 02116

617-727-7001

Business Development Loans: Provides direct loans to be used for the acquisition of fixed assets, land preparation, building rehabilitation, and working capital for industrial or commercial enterprises. Loans are available for up to 65 percent of project cost.

*** Small Business Administration (SBA)**

Boston District Office

10 Causeway St.

2nd Floor, Room 265

Boston, MA 02222-1093

617-565-5615

Fax: 617-565-5598

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Argonauts MESBIC Corp.

929 Worcester Rd.

Framingham, MA 01701

508-820-3430

Fax: 508-872-3741

I Wanna Start My Own Business

BancBoston Ventures, Inc.
100 Federal St.
Mail: P.O. Box 2016 Stop 32-01
Boston, MA 02106
617-434-2442
Fax: 617-434-1153

Business Achievement Corporation
1172 Beacon St., Suite 202
Newton, MA 02161
617-965-0550
Fax: 617-345-7201

Chestnut Street Partners, Inc.
75 State St., Suite 2500
Boston, MA 02109
617-345-7220
Fax: 617-345-7201

Commonwealth Enterprise Fund Inc.
10 Post Office Square, Suite 1090
Boston, MA 02109
617-482-1881
Fax: 617-482-7129

First Capital Corporation of Chicago
(Main Office: Chicago IL)
One Financial Center, 27th Floor
Boston, MA 02111
617-457-2500
Fax: 617-457-2506

Geneva Middle Market Investors
70 Walnut St.
Wellesley, MA 02181
617-239-8230
Fax: 617-239-8064

LRF Capital, LP
189 Wells Ave., Suite 4
Newton, MA 02159
617-965-0049
Fax: 617-964-4100

Mezzanine Capital Corporation
75 State St., Suite 2500
Boston, MA 02109
617-345-7200
Fax: 617-345-7201

Northeast SBI Corporation
16 Cumberland St.
Boston, MA 02115
617-267-3983
Fax: 617-267-3983

Norwest Equity Partners IV
40 William St., Suite 305
Wellesley, MA 02181
617-237-5870
Fax: 617-237-6270

Norwest Growth Fund, Inc.
40 William St., Suite 305
Wellesley, MA 02181
617-237-8230
Fax: 617-237-6270

Norwest Venture Partners
40 William St., Suite 305
Wellesley, MA 02181
617-237-5870
Fax: 617-237-6270

Pioneer Ventures LP
60 State St., 19th Floor
617-742-7825

State Money and Help For Your Business

Boston, MA 02109 Fax: 617-742-7315

Pioneer Ventures L.P., II
60 State St., 19th Floor
Boston, MA 02109 617-742-7825
Fax: 617-742-7315

Seacoast Capital Partners, LP
55 Ferncroft Rd.
Danvers, MA 01923 508-777-3866
Fax: 508-750-1301

Transportation Capital Corp.
45 Newbury St., Suite 207
Boston, MA 02116 617-536-0344
Fax: 212-949-9836

UST Capital Corporation
40 Court St.
Boston, MA 02108 617-726-7000
Fax: 617-723-9414

Zero Stage Capital V, LP
Kendall Square
1010 Main St., 17th Floor
Cambridge, MA 02142 617-876-5355
Fax: 617-876-1248

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Office of Community Planning and Development Division**

Deborah Greenwald
Department of Housing and Urban Development
10 Causeway St., 3rd Floor
Boston, MA 02222 617-565-5348

Community Development Block Grant: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

*** Small Cities Community Development**

Division of Community Services
100 Cambridge St., Room 1803
Boston, MA 02202 617-727-7765

Small Cities Community Development Fund: Available to cities and towns of less than 50,000 population for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. The programs three objectives are to benefit low to moderate income persons, removal of slums, or critical community need.

*** Massachusetts Technology Development**

Corporation

148 State St., 9th Floor
Boston, MA 02109

617-723-4920

Makes both subordinated debt and equity investments to provide working capital to new and expanding high technology companies which have the capacity to generate significant employment growth in the state.

*** Office of Minority Business Enterprises**

Executive Office of Economic Affairs (EOEA)
100 Cambridge St., 13th Floor
Boston, MA 02202

617-727-3220

This office, statutorily known as the Office of Minority and Women Business Development and Employment, promotes the growth and well-being of minority and women owned businesses and plays a policy making role in EOEA economic development issues. The State Office of Minority and Women Business Assistance (SOMWBA) Program, the Satellite Jobs Training Program, and the Massachusetts Minority Business Development Commission operate with this office.

*** State Office of Minority and Women Business**

Assistance (SOMWBA)

Office of Minority Business Development and Employment
100 Cambridge St., 13th Floor
Boston, MA 02202

617-727-8692

SOMWBA certifies companies as minority or women owned or controlled and publishes a directory listing verified firms. It develops minority and women owned business participation programs, primarily in the area of government procurement. SOMWBA provides management and technical assistance and organizes seminars and workshops for minority and women entrepreneurs on a wide variety of business topics, including instruction on certification procedures, state bidding and contracting processes.

*** Office of International Trade and Investment**

100 Cambridge St.
Boston, MA 02202

617-367-1830

This office stimulates export development through an export assistance program and promotes foreign investment and Massachusetts industries. The export assistance programs encompasses the following aspects: product sector marketing, foreign market development, and general export services. Specific services include one-on-one corporate counseling for new-to-export companies, coordination of foreign buying missions to Massachusetts trade, investment, and strategic partnerships, and hosting periodic industry and market seminars on overseas trade opportunities.

Michigan

*** Michigan Business Ombudsman**

Michigan Jobs Commission
201 North Washington Square
Victor Office Center, 4th Floor
Lansing, MI 48909

517-373-9808
Fax: 517-335-0198

Acts as a mediator in resolving regulatory disputes between business and the various state departments and also provides consultation and referral services. The ombudsman also serves as

a "one-stop" center for business permits.

*** Michigan Department of Consumer and Industry**

Services

P.O. Box 30004

Lansing, MI 48909

517-373-1820

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal and local agencies.

*** Michigan Strategic Fund**

Michigan Jobs Commission

525 W. Ottawa

5th Floor Law Building.

Lansing, MI 48933

517-373-7550

Capital Access Program: Allows banks to make business loans that are riskier than conventional bank loans by providing a type of portfolio insurance to guarantee loan payments

Alternative Investments Division:

Michigan Venture Capital Fund Program

517-373-4330

Invests in high growth, high margin companies with a potential return on investment of 35 percent or more.

Business and Industrial Development Corporations (BIDCOs): BIDCOs offer an array of financing options that can be structured flexibly to suit the needs of individual companies. In addition, they can provide management assistance to help businesses grow. As a privately owned and operated corporation, each BIDCO establishes its own criteria for the kinds of businesses it will finance and for the types of loans and investments it will make.

Industrial Development Revenue Bond Program (IDRB): IDRBs are tax-exempt bonds issued on behalf of the borrower by the Michigan Strategic Fund and purchased by private investors. These loans can be made for manufacturing and not-for-profit corporation projects, cogeneration solid waste projects, and solid waste facilities. Bond proceeds can generally be used to acquire land, building and equipment.

Micro Loan Program: Under this program, short-term loans of up to \$25,000 are made to small businesses for the purchase of machinery and equipment, furniture and fixtures, inventory, supplies and working capital, but not to pay existing debts. Start up, newly established, and growing small businesses are eligible.

Low Documentation Loan Program (LowDoc): Low Doc is designed to simplify the application process for Small Business Administration (SBA) guaranteed loans providing a rapid response from SBA. The program applies to loans of under \$100,000 made by banks and guaranteed up to 80% by the SBA. Any business is eligible if its average annual sales for the preceding three years did not exceed \$5 million and it employs 100 or less, including owners, partners and principles. Loans can be made for an existing business, a business purchase or for a business start up.

*** MERRA**

P.O. Box 130500

Ann Arbor, MI 48113

313-930-0033

I Wanna Start My Own Business

Small Business Innovation Research Grants: Award between \$20,000 to \$50,000 to entrepreneurs to support six months of research on a technical innovation. Second phase grants are an additional \$500,000 for development. Private sector investment funds must follow.

* Michigan Certified Development Corporation

525 W. Ottawa

Mail: P.O. Box 30234, Lansing 48909

517-373-6379

Lansing, MI 48933

Fax: 517-335-5306

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies and 10 percent owner equity. A fixed asset loan in amounts up to \$500,000. Loan can be used for land and building, construction, machinery and equipment and renovation/expansion.

* Michigan JOBS Commission

525 W. Ottawa

Lansing, MI 48933

517-373-6213

Community Development Block Grants: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for businesses, commercial or industrial purposes. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job and at least 51 percent of the jobs created must be for low and moderate income families.

* Small Business Administration (SBA)

515 MacNamara Bldg.

477 Michigan Ave.

313-226-6075

Detroit, MI 48226

Fax: 313-226-4769

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

Capital Fund

6412 Centurion Dr., Suite 150

517-323-7772

Lansing, MI 48917

Fax: 517-323-1999

Dearborn Capital Corp.

c/o Ford Motor Credit Corp.

The American Rd.

313-337-8577

Dearborn, MI 48121

Fax: 313-248-1252

Metro-Detroit Investment Co.

30777 Northwestern Highway

Suite 300

313-851-6300

Farmington Hill, MI 48334

Fax: 313-851-9551

Motor Enterprises, Inc.

General Motors Corporation

Room 11-119

State Money and Help For Your Business

3044 W Grand Blvd.
Detroit, MI 48202

313-556-4273
Fax: 313-974-4499

White Pines Capital Corp.
2929 Plymouth Rd.
Suite 210
Ann Arbor, MI 48105

313-747-9401
Fax: 313-747-9704

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Minnesota

* Minnesota Small Business Assistance Office

500 Metro Square Blvd.
121 7th Place East
St. Paul, MN 55101

612-296-3871

Small Business Assistance: Provides accurate, timely and comprehensive information and assistance to businesses in all areas of start up, operation, and expansion. Referrals to other state agencies.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal and local agencies.

* Minnesota Department of Trade and Economic Development

Jeff Rageth, Deputy Commissioner
500 Metro Square
121 7th Place East
St. Paul, MN 55101-2146

800-657-3858
612-296-4567
Fax: 612-296-5287

Contact Economic Development Director, Local Unit of Government. Local communities may use grant funds to make a loan to a specific businesses for expansion or start up purposes. A community may receive only one grant per year, with a maximum award of \$500,000.

Minnesota Public Facilities Authority

612-296-4704

Provides loans and grants to qualified governmental units for the acquisition and betterment of public land, buildings, facilities and improvements of a capital nature.

Capital Access Program

612-297-1391

To encourage loans to businesses, particularly small and medium sized businesses, from private lending institutions to foster economic development. The lender obtains additional financial protection through a special fund created by the lender, borrower and the State. The lender and borrower contribute between 3% and 7% of the loan to the fund. Loans made for industrial, commercial, or agricultural purposes, refinancing of enrolled loans is permissible. All loan terms are negotiated between borrower and lender.

Tourism Loan Program

612-296-6858

Low-interest revolving loan fund for resorts, campgrounds and other tourism related

businesses.

Small Business Development Loan Program: Creates jobs and provides loans for business expansion. Makes small business loans through the issuance of industrial development bonds backed by a state funded reserve of 25%. Available to manufacturing and industrial businesses located or intending to locate in Minnesota, those with 500 employees or fewer. Funds can be used for acquisition of land, building, machinery and equipment, building construction and renovations development costs, legal and financial fees. Minimum available \$250,000 up to a maximum of \$4 million. Market rate of interest for similar securities at the time bonds are sold. Rates are fixed for the term of the loan.

Rural Challenge Grant Program: Aims to spur job growth for low-income individuals, encourage private investment, and promote economic development. Low interest loans are provided to new or expanding businesses in rural Minnesota. Borrowers must find matching funds for every dollar that they receive through these Challenge Grants, usually through equity in their businesses and/or private financing.

Contamination Cleanup Grant Program: Awards grants to sites where there is serious development potential. Cities, port authorities, housing and redevelopment authorities, and economic development authorities are eligible applicants for these grants. Applicant must meet a 50% local funding match requirement.

Enterprise Zone Program: This program is designed to provide income tax credits to businesses in select communities. Qualifying businesses must create investment, development, job creation or retention in the cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, Orionville, and Duluth. The types of tax credit that businesses can receive include property tax credits, debt financing credit on new construction, sales tax credit on construction equipment and materials, and new or existing employee credits.

Computer and Electrical Components Industry Services: Fosters the growth of jobs, revenue, and investment in Minnesota's computer and electrical components industries. Specialists provide information to business on financing, suppliers, business planning, trade opportunities, and venture partners. The specialists also actively markets Minnesota in response to inquiries and at industry gatherings.

Forest Products Industry Services: This program is designed to foster the growth of jobs, build added value in Minnesota's wood processing industry, and attract new industry consistent with environmental protection. Specialists provide information to businesses on financing, suppliers, business planning, trade opportunities, and venture partners. They can also provide information on topics ranging from wood resources, and markets, to technologies and building sites.

Infrastructure Financing for Communities

The Small Cities Development Program: Awards grants to local governments for public infrastructure (water, waste water, storm sewer and flood control projects) and for housing and commercial district rehabilitation projects. Housing and commercial grants are loaned to individuals to correct serious structural deficiencies and code violations in their homes and businesses.

The Public Facilities Authority: Provides low-interest loans and other financial assistance to local governments and sanitary districts for new or expanded wastewater treatment facilities that meet the requirements of the Clean Water Act.

Financial Resources for Businesses

The Minnesota Job Skills Partnership Board: Awards grants for cooperative education and training projects between business and educational institutions.

The Economic Recovery Grant Program: Awards grants to local governments who, in turn, either make loans for business development projects or finance public improvements that support business development projects.

The Urban Challenge Grant Program: Provides matching grants to non-profit organizations, who make low-interest loans to businesses located in distressed areas.

Technical Assistance for Businesses

The Site Location Program: Assists businesses that are interested in expanding or relocating to Minnesota. Help identify potential sites and act as liaisons between businesses and local and state government databases. Provide data on business location factors (labor supply and cost, tax comparisons, populations, available infrastructure, local economics development services and other operating cost comparisons).

The Small Business Assistance Office: Provides information and assistance on all aspects of start up, operation and/or expansion of businesses. Small business may obtain counseling for the purposes of business financing, management assistance, training, publications and other technical needs.

The Minnesota Job Skill Partnership Board: Awards grants for cooperative education and training projects between Minnesota businesses and educational institutions.

Industry Specialties: Trade and Economic Development advises existing businesses and assists new businesses with relocation or expansion, and provides information regarding suppliers, financing, marketing, and other business concerns. Specialties are wood and forest products, printing and publishing, health care and medical products, and computers and electronic components.

*** Minnesota Technology, Inc.**

400 Mill Place

111 Third Ave. South, Suite 400

Minneapolis, MN 55401

800-325-3073

612-338-7722

Promotes jobs and economic growth through technology assistance services, and technology information. An early stage seed capital fund is expected to be available in 1992.

*** Indian Affairs Council**

1819 Bemidji Ave.

Bemidji, MN 56601

218-755-3825

and

1450 Energy Park Dr., Suite 140

St. Paul, MN 55108

612-643-3032

Provides resources for management and technical assistance for businesses owned by Minnesota-based Indians. A special revolving loan fund disburses funds on a case-by-case basis.

*** Small Business Administration (SBA)**

I Wanna Start My Own Business

610-C Butler Square Building
100 North Sixth St.
Minneapolis, MN 55403-1563

612-370-2324

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

Capital Dimensions Ventures Fund, Inc.
2 Appletree Square, Suite 335
Minneapolis, MN 55425

612-854-3007
Fax: 612-854-6657

FBS SBIC, LP
First Bank Place
601 Second Ave., S.
Minneapolis, MN 55402

612-973-0988
Fax: 612-973-0203

Milestone Growth Fund, Inc.
401 Second Ave. South, Suite 1032
Minneapolis, MN 55402

612-338-0090
Fax: 612-338-1172

Northwest Venture Partners
2800 Piper Jaffray Tower
222 South Ninth St.
Minneapolis, MN 55402

612-667-1650
Fax: 612-667-1660

Norwest Equity Partners IV
2800 Piper Jaffray Tower
222 South Ninth St.
Minneapolis, MN 55402

612-667-1650
Fax: 612-667-1660

Norwest Equity Partners V, L.P.
2800 Piper Jaffray Tower
222 South Ninth St.
Minneapolis, MN 55402

612-667-1650
Fax: 612-667-1660

Norwest Growth Fund, Inc.
2800 Piper Jaffray Tower
222 South Ninth St.
Minneapolis, MN 55402

612-667-1650
Fax: 612-667-1660

Piper Jaffray Healthcare Capital LP
222 South 9th St.
Minneapolis, MN 55402

612-342-6335
Fax: 612-342-1036

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* Agri-Bank

375 Jackson St.
St. Paul, MN 55101

612-282-8800

State Money and Help For Your Business

Federal Land Bank Association: Provides long-term credit for land and other purchases to farmers and farm-related businesses.

Production Credit Association: Provides short- and intermediate-term credit to cover seasonal operating expenses, land improvements, and purchases of farm equipment, livestock, storage facilities and buildings.

Bank for Cooperatives: Credit services for agricultural and rural utility cooperatives.

* Rural Development Administration

AgriBank Building
375 North Jackson, Suite 410
St. Paul, MN 55101 612-290-3866

Business and Industrial Loans: Assistance is provided in the form of a loan guarantee of up to 80 percent of the principal and interest. Funds can be used for financing construction, conversion, acquisition, equipment and machinery, supplies of materials, and working capital.

* Initiative Funds

Northwest Minnesota Initiative Fund
4 West Office Building, #310
P.O. Box 975
Bemidji, MN 56601 218-759-2057

Northland Foundation
332 West Superior St., Suite 600
Duluth, MN 55802 218-723-4040

West Central Minnesota Initiative Fund
Norwest Bank
220 West Washington, Suite 205
Fergus Falls, MN 56537 218-739-2239

Southwest Minnesota Foundation
163 Ninth Ave.
Granite Falls, MN 56241 320-564-3060

Central Minnesota Initiative Fund
58½ East Broadway
P.O. Box 59
Little Falls, MN 56345 320-632-9255

Initiative Fund of Southeastern and South Central Minnesota
540 West Hill Circle, Suite 201
Owatonna, MN 55060 507-455-3215

Private, non-profit organizations supplemented with funds from various public and private sources. Funds are distributed in grants and loans. The six initiative funds listed above are separate entities, and each has its own programs, funding levels, and guidelines. Call your regional Initiative Fund.

* Midwest Minnesota Community Development Corp. (MMCDC)

803 Roosevelt Ave.

P.O. Box 623

Detroit Lakes, MN 56501

218-847-3191

Midwest Minnesota Community Development Corp. (MMCDC) receives grants and loans from public and private sources and re-lends these funds to businesses in the form of secured loans. The interest rate charged is normally at or near bank loan rates. The Revolving Loan Fund serves a five county area of Minnesota (Hubbard, Mahanomen, Beltrami, Clearwater, and Lake of the Woods). The Non-Profit National Corporations Loan Program serves rural communities with a population of 20,000 or less.

Mississippi

*** Mississippi Department of Economic and Community Development**

P.O. Box 849

1200 Walter Sillers Building

Jackson, MS 39205

601-359-3449

Fax: 601-359-5505

Mississippi Business Investment Act: This program matches \$1 of State money for each \$3 of private funds generated for a project. Each project must create at least 10 new jobs within two years and create at least one new full-time job per \$15,000 loaned. Applicants must be sponsored by their locality — city, town, or county.

Industrial Revenue Bonds: Designed for companies interested in financing land, building, machinery and equipment, the bonds are issued by political subdivisions and backed by corporate guaranty.

Loan Guaranty Program: Guarantees private loans made to small businesses for development and expansion of commercial and industrial enterprises. Maximum loan is \$200,000, and maximum guaranty is 74 percent of the loan, not to exceed \$150,000.

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan in amounts up to \$750,000. Loans can be used for land and building, construction, machinery and equipment, and renovation/expansion.

Small Enterprise Development Finance Act: Provides loans for small projects that will increase employment and investment in small communities. Loans are through the Mississippi Small Enterprise Development Corp.

Farm Reform Act (MFRA):

Emerging Crop Loan Programs: Aids farmers with the production of emerging crops. Provides for the payment of interest on the farmer's original bank loan through MFRA funds until the initial crop is harvested. Offers long-term repayment of the interest loan to the State.

Minority Surety Bond Guaranty Program: Enables minority contractors, not meeting the surety industry's standard underwriting criteria, to obtain bid and performance bonds on contracts with state agencies and political subdivisions within Mississippi.

Agribusiness Enterprise Loan Program: Provides interest-free loans to agribusinesses. An eligible agribusiness in any aquaculture; horticultural; or agriculture-related industrial, manufacturing, research and development, or processing enterprise. The maximum loan is

State Money and Help For Your Business

20% of the total project cost or \$200,000, whichever is less.

Small Business Assistance Program: Provides funds to Qualified Entities to establish revolving loan funds to assist in financing small businesses. Maximum loan is 50% of project cost or \$100,000, whichever is less.

Access Road Program: Assists local entities in the construction of links of highways or roads necessary to connect new and existing industrial sites to adequate road facilities.

Energy Investment Program: Provides financial assistance to individuals, partnerships, or corporations making energy conserving capital improvements or designing and development of energy conservation processes. The program offers low-interest loans of up to \$200,000 with a maximum term of 7 years.

Tax Credits:

Job Tax Credit: Five-year tax credit to the company's state income tax credit for each new job created by a new or expanding business.

Research and Development Jobs Tax Credit: Provides an additional five-year tax credit of \$500 per year for each new R&D job created by new or expanding businesses.

Headquarters Jobs Tax Credit: Provides an additional five-year tax credit of \$500 per year for each new job created by the transfer of a national or regional headquarters to Mississippi, provided that at least 35 jobs are created.

Child Care Tax Credit: Tax credit of 25 percent of the unreimbursed expenses of a child's care to new or existing businesses that provide or contract for child care for employees during the employees' work hours.

Rural Economic Assistance Program: Allows eligible companies to receive credits on Mississippi corporate income taxes and assess new employees job development fees to offset annual debt service or bonds.

Mississippi State Port Income Tax Credit: This is designed to provide an income tax credit to taxpayers who utilize the port facilities at state, county, and municipal ports in Mississippi. The taxpayer receives a credit in an amount equal to certain charges paid by the taxpayer on export cargo.

CDBG Program: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

EDA Grant Program: Funds to be used by communities for site preparation and construction of water and sewer facilities, access roads, and rail spurs for new or relocating businesses. Communities are required to provide 20-50 percent matching funds.

EDA Guaranty Loan: Proceeds of the loan can be used to acquire land, buildings, and equipment. Guarantee is for 80-90 percent of a conventional loan. Loan guaranties are restricted to a maximum of \$10,000 per job to be created.

*** Small Business Administration (SBA)**

101 W. Capital, Suite 400

First Jackson Century

Jackson, MS 39201

601-965-4378

Fax: 601-965-4294

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Sun-Delta Capital Access Center, Inc.

819 Main St.

Greenville, MS 38701

601-335-5291

Fax: 601-335-5293

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Missouri

*** Missouri Business Assistance Center**

Department of Economic Development

P.O. Box 118

Jefferson City, MO 65102

573-751-49821

First-Stop Shop: 1-800-523-1434

The First-Stop Shop number for Missouri residents serves to link business owners and state government and provides information on state rules, regulations, licenses, and permits. The Business Assistance Center provides information and technical assistance to start-up and existing businesses on available state and federal programs.

*** Federal Information Center**

Federal Building

601 East 12th St.

Kansas City, MO 64106

1-800-392-7711 in Missouri

Offers information regarding Missouri programs for business people.

*** Department of Economic Development**

P.O. Box 118

Jefferson City, MO 65102

1-800-523-1434

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Missouri Department of Economic Development**

Business Development Center

P.O. Box 118

Jefferson City, MO 65102

800-523-1434

573-751-0717

Business Financing:

Loan Guarantees: Designed for "middle risk" projects which have good growth potential, but

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cannot obtain private credit financing, and are limited to a maximum of \$400,000 to \$800,000, or 90% of the loan.

Action Fund Loans: Provided when alternative funding sources have been maximized. These loans are a last resort and are limited to a maximum of 30%, \$400,000, or \$20,000 per job.

Tax Exempt Industrial Revenue Bonds: Provide long-term, low rate financing of fixed assets up to \$10 million per project.

Missouri Capital Access Program: Helps finance early-stage business ventures which have difficulty acquiring conventional financing. The program helps decrease the risk by spreading possible losses between the lending institution, the borrower and the state.

Micro Enterprise Loan Program: Provides peer review loans from \$500 to \$7,500. The institution-based loan program awards loans of up to \$15,000 to businesses employing fewer than 10 people.

Seed Capital Fund: Investors may receive a 30% credit on their investment to a company in a seed, follow-up, or venture capital state.

Capital Tax Credit: Investors may receive a 30% credit of the amount of their investments in an eligible small business. The maximum credit per investor is \$50,000, and the maximum credit per business is \$150,000. An eligible business must have less than \$2 million in revenue in the prior fiscal year and be manufacturing, assembly, processing, research and development, or a qualifying type of service business.

Neighborhood Assistance Program (NAP)/Economic Development: Tax credits of 50% (70% in rural areas) are awarded to contributors who donate cash, property, or services to a 501(c)(3) non-profit corporation. The contribution must be for buildings or machinery/equipment to be leased to a company.

Public Infrastructure Financing: Industrial Infrastructure Grants awarded under the Community Development Block Grant program are available up to \$500,000, or \$10,000 per job, or 40% of the company's project cost, to provide essential public infrastructure. Priority is generally given to manufacturing.

New and Expanding Business Facility Tax Credits: Ten-year income tax credits of \$75 to \$100 per new job and \$75 to \$100 per \$100,000 new investment for certain companies expanding or locating in the state.

Enterprise Zone Tax Credits: Communities may apply for designation as enterprise zones providing business income tax credits which could amount to \$1,600 per employee if certain conditions are met.

Economic Development Credit: A contributor may receive a 50% credit for a contribution to the Missouri Development finance Board, which may then loan the proceeds to a private company or provide a grant to a public entity for approved projects.

Research: Prepares detailed information for prospective businesses on labor availability, wage levels, transportation services, shipping costs, taxes, utility rates, construction costs, and other areas of interest.

Missouri Economic Development Information System (MEDIS): Computerized information system consisting of databases including industrial building and land sites, demographic data, utility rate comparisons, market share data, various business listings and cost of living comparisons.

*** Business Development**

Missouri Division of Community and Economic Development
P.O. Box 118 800--523-1434
Jefferson City, MO 65102 573-751-9045

Existing Business Development: Works directly with existing Missouri companies and communities on business retention and expansion. Coordinates information and assistance for all department programs and services and promotes department activities to communities and economic development groups.

New Business Attraction: Conducts a marketing campaign to promote Missouri as a location for new job opportunities and investment. Coordinates comprehensive development proposals for prospective companies, including state programs, community and work force information.

Export Finance Fund: Allows the state to insure, coinsure and guarantee loans and make direct loans for qualified export transactions.

The Minority Business Advocacy Commission: Develops networks and support systems; assists in obtaining licenses and permits; encourages government agencies and large corporations to purchase products and services from minority firms; promotes business education programs; refers businesses to appropriate sources of assistance and services; and investigates complaints related to unfair trade or discrimination.

Business Incubators: Provides loans or grants up to 50% to eligible sponsors for creation of small business incubators and 50% income tax credits for contributions to an eligible sponsor.

*** Environmental Improvement and Energy**

Resource Authority

Missouri Department of Natural Resources
P.O. Box 744
Jefferson City, MO 65102-0744 573-751-4919

The Authority may issue tax-exempt bonds or notes to companies for projects that would reduce, prevent or control the pollution of air or water, or provide for proper methods of solid waste disposal. The Authority also may issue bonds for the construction or installation of energy producing facilities.

*** Export Credit Insurance**

International Business Development Office
Missouri Department of Economic Development
P.O. Box 118
Jefferson City, MO 65102-0118 573-751-4855

The state of Missouri offers export credit insurance under an umbrella policy, through the Foreign Credit Insurance Association, to take the risk out of selling to customers overseas. All credit-worthy exporters, industrial and commercial, whose export credit sales have averaged less than \$2 million annually for the past two years and have not been covered under any

Foreign Credit Insurance Association policy during the previous 2 years are eligible.

*** Innovation Centers**

Missouri Department of Economic Development

High Technology Program

P.O. Box 118

Jefferson City, MO 65102-0118

573-751-5095

The 4 Innovation Centers, located in Columbia, Rolla, St. Louis and Kansas City, are designed to create environments of support and assistance for innovators and entrepreneurs involved in various stages of product or processes development. The Centers can provide new firms with low-cost physical space and shared administrative and clerical services. Seed capital fund investors can receive 30% tax credits, based on their investment in qualified funds.

*** Environmental Improvement and Energy**

Resources Authority

Market Development Loans

P.O. Box 744

Jefferson City, MO

573-526-5555

Loans of up to \$75,000 are available to companies for equipment purchases which enable the recovering and recycling of materials. After three years, if all the loan criteria are met, the loan is forgiven and repayment is not required.

*** State Treasurer's Office**

Missouri First Linked Deposit Program

P.O. Box 210

Jefferson City, MO 65102-0210

800-662-8257

The state treasurer provides low-interest, linked time deposits of state funds to Missouri banks, savings and loan institutions and credit unions which make loans to new and expanding businesses that create or retain jobs in the state.

Job Creation Program: To be eligible for a linked deposit loan, the borrower must be a new, existing, or expanding for-profit company that commits to create or retain one new job, within the next 12 months, for each \$25,000 of state deposits.

The Small Business Program: A portion of these deposits are reserved for small businesses under 25 jobs with the maximum loan amount of \$100,000. The interest rate to the borrower is capped at 75% of an average rate typically imposed on small businesses.

*** Small Business Administration (SBA)**

Lucas Place

323 West 8th St.

Kansas City, MO 64105-1512

816-374-6701

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Bankers Capital Corporation

3100 Gilham Rd.

Kansas City, MO 64109

816-531-1600

Fax: 816-531-1334

I Wanna Start My Own Business

CFB Venture Fund I
11 South Meramec, Suite 1430
St. Louis, MO 63105
314-746-7427
Fax: 314-746-8739

CFB Venture Fund II, LP
11 South Meramec, Suite 1430
St. Louis, MO 63105
314-746-7427
Fax: 314-746-8739

Enterprise Fund, L.P.
150 North Meramec
Clayton, MO
314-725-5500
Fax: 314-725-1732

Gateway Partners, LP
8000 Maryland Ave., Suite 1190
St. Louis, MO 63105
314-721-5707
Fax: 314-721-5135

KCEP I, L.P.
233 West 47th St.
Kansas City, MO 64112
816-960-1771
Fax: 816-960-1777

MorAmerica Capital Corporation
(Main Office: Cedar Rapids, IA)
911 Main St., Suite 2724A
Commerce Tower Building
Kansas City, MO 64105
816-842-0114
Fax: 816-471-7339

United Missouri Capital Corporation
1010 Grand Ave.
Mail: P.O. Box 419226; Kansas City, MO 64141
Kansas City, MO 64106
816-860-7914
Fax: 816-860-7143

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Montana

* Department of Commerce

1424 Ninth Ave.
Helena, MT 59620

Business Assistance Division 406-444-4109

A Guide to Montana's Economic and Community Development Assistance Program, which lists state and federal agencies and other sources of business assistance is available at no charge.

Business Development Division 406-444-4780

Publications printed and on disk are available at a fee. Available are *Montana Exporters Guide*, *Montana Consumer Products Buyers Director*, *Montana Manufacturers Director*, *Business Start-Up Guide*.

State Money and Help For Your Business

Business Information System (BIS):

On Line Electronic Bulletin Board

406-444-4780

The electronic bulletin board is accessible free of charge to anyone with a personal computer communications software and modem. The BIS posts a variety of economic, demographic and business data, including state government bid solicitations, export trade opportunity leads from U.S. Dept. of Commerce, and population, income and employment statistics for Montana cities and counties.

Small Business Advocacy and Licensing

1-800-221-8015 in Montana

406-444-4109

Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies, licensing and permit questions.

Microbusiness Finance

406-444-4325

Montana micro business companies with less than 10 full-time employees and annual gross revenues under \$500,000 can receive loans of up to \$35,000. This loan program is designed to fund economically sound business projects, that because of their small size, are unable to obtain regular commercial financing.

Business Location and Recruitment

406-444-4187

The program supplies information about such topics as taxation, labor supply and wages, vendor support, available sites and facilities, and state and local assistance programs.

Community Development Block Grant (CDBG) Economic Development Program 406-444-2787

Each year competitive grant program awards approximately \$2.7 million to Montana cities, towns and counties for lending to private business projects. The CDBG program also administers a \$1.4 million revolving loan fund.

Trade Office

406-444-4380

The Trade program identifies opportunities for trade, both worldwide and domestically, and provides representation, information and technical assistance. The office works to increase Montana's export sales, international tourism and inward investment, serving mainly small and medium-sized firms new to international and national markets.

Made in Montana Program

406-444-4392

The program works to elevate that status of Montana-made products. Manufacturers of products having at least 50% of their value added in Montana may order full-color Made in Montana logos, decals and hang-tags for their products.

*** Board of Investments**

Department of Commerce

555 Fuller Ave.

Helena, MT 59620-0125

406-444-0001

Coal Tax Loan Programs: Trust funds are established each year with proceeds from state coal taxes. Loans are made to Montana businesses that will create long-term benefits to the state's economy. Long-term, fixed-rate direct loans are available through approved financial institutions. The maximum loan can not exceed 10 percent of the prior year's deposits into the funds.

Federally Guaranteed Loan Programs: Financial institutions that have secured a federal guarantee on a fixed-rate loan to a business that is eligible for Board investment may sell the

I Wanna Start My Own Business

federally guaranteed portion of the loan to the Board at a pre-established rate. This program provides fixed-rate financing at lower-than-average interest rates. Proceeds may be used for the purchase of land, buildings, equipment, machinery, building expansion or repair, inventory, or funds for working capital.

Economic Development Linked Deposit Program: State funds are placed in long-term deposit with approved financial institutions to back-up loans to specific borrowers. The proceeds from this fixed-rate loan can be used for working capital, interim construction, inventory, site development, and acquisition of machinery, equipment and buildings, among other uses.

Business Loan Participation Program: May be used to finance commercial, multi-family or SBA 504 loans, it allows approved Montana financial institutions the opportunity to "sell" up to 80 percent of an eligible business loan to the Board of Investments. The Board then owns a participation interest in both the financing and the security for an approved commercial loan that is serviced by the originating financial institution. Funds are targeted to long-term fixed-rate loans that have the potential to positively benefit economic development within the State.

In-State Investment Program: Makes four types of loans available to borrowers and offers an interest rate reduction if the project creates jobs. The job credit interest rate reduction is equal to 0.05% for each job created that employs a Montana resident, up to a maximum reduction of 2.5%.

Local Government Infrastructure Loan Program: Offers local governments long-term financing for infrastructure construction/improvements in such expenditures are necessary to accommodate a new or expanded business employing at least 50 full-time, permanent employees. Minimum loan size cannot exceed \$10,000 per job created.

* Montana Capital Companies

Treasure State Capital Ltd. Partnership 512 N. 29th Billings, MT 59101	406-245-6102
KBK Venture Capital Co. of Montana 722 Third Ave. North Billings, MT 59101	406-256-2355
The Glacier Springs Company P.O. Box 399 Black Eagle, MT 59414	406-727-7500
Southwest Montana Development Corp. 305 West Mercury Butte, MT 59701	406-723-4349
Great Falls Capital Corporation 9 Third St. North, Suite 305 Great Falls, MT 59401	406-761-7978
First Montana Capital Corporation 310 West Spruce St. Missoula, MT 59802	406-721-4466

State Money and Help For Your Business

Venture, Equity or Risk Capital: The Montana legislature adopted an act to encourage the private sector in Montana to create organized pools of equity or venture capital that could be invested in Montana businesses. Through these companies, Montana Capital Companies invest funds in small business engaged in one of the following:

Manufacturing

Agricultural, fishery, or forestry production and processing

Mineral production and processing, except for conventional oil and gas exploration.

Nonfossil forms of energy generation

Transportation

Research and development of products or processes associated with any of the activities listed above

Wholesale or retail distribution activities for which products produced in Montana comprise 50% or more of gross sale receipts

Any activity conducted in the state for which 50% or more of the gross receipts are derived from the sale of products or services outside Montana

Tourism

*** Local Government Assistance Division**

Department of Commerce

1424 9th Ave.

Helena, MT 59620

406-444-3757

Community Development Block Grant Program: Available to cities and counties, and towns for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$500,000 can be made. Every \$20,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

County Land Planning Grant Program: County governments receive a percentage of the coal severance tax collected by the state, which may then be distributed by the counties to local planning boards. Funds are used for local land use planning, including downtown redevelopment, economic development, and capital improvements planning.

Local Impact Assistance Program: Funding is derived from the Montana coal severance tax. Loans and grants are awarded to local governments which have been required to expand the provision of public services as the result of large-scale development of coal mines and coal-using energy complexes.

Commodity Technical Assistance Program (CTAP): Provides local government officials, planning boards, development groups, and the private sector with technical assistance in three areas: community planning, land development and public works financing, funds local governments and developers on land surveying laws and procedures, and administers the County Land Planning Grant program. CTAP has also developed a public works assistance computer database to help communities locate grants and other financing. The staff routinely assist planners, developers, surveyors and attorneys with land development and surveying problems. CTAP also uses workshops, custom publications and special projects to assist clients.

Hard Rock Mining Impact Board: Developers of a proposed large-scale metalliferous mine are required to prepare a plan identifying the project's anticipated impacts on local government

I Wanna Start My Own Business

services, facilities, revenues and expenditures. The Board facilitates the overall implementation and resolves any differences between the developer and the affected local governments concerning the impact plan. The Board also administers grant programs for alleviating the local impacts of mine or smelter closures.

*** Department of Agriculture**

Agriculture/Livestock Building

P.O. Box 200201

Helena, MT 59620-0201

406-444-2402

Junior Agriculture Loan Program: Direct, lower-interest rate financing to active members of rural youth organizations for junior livestock and other agricultural business loans. May also make direct loans to youths unable to participate as members of such organizations. Projects can involve crop and livestock production, custom farming, marketing and distribution processing. Loans shall not exceed \$7,000.

Rural Assistance Loan Program: Provides loans to farmers and ranchers with modes financial investments in agriculture. Available to those who are unable to qualify for financing from commercial lenders. Maximum loan amount is \$25,000, not to exceed 80 percent of the loan value. Funds can be used to finance agricultural property such as livestock and farm machinery, improvements such as barns and irrigation systems, annual operating expenses, and agricultural land.

Montana Growth Through Agriculture Act (MGTA): Intent of the MGTA is to create jobs and expand small agricultural business opportunities. The Programs receives a level of coal severance tax revenues for the purpose of funding seed capital loans, market enhancement and research grants, agricultural business incubators and foreign trade office activities.

Seed Capital Loans: Funds are specifically intended for the commercialization and marketing of new and innovative agricultural products or processes. Maximum loan amount in any one round of financing is \$50,000.

Market Development Grant Program: Program is intended to benefit Montana's agricultural community by upgrading existing agricultural research capabilities, providing financial support to individual research projects, supporting organization improvements and marketing, facilitating the process of transferring research from the laboratory to the commercial marketplace. The project must demonstrate potential for commercial application by other prospective producers or processors, and the primary beneficiary of market development grants results must be the general public.

*** Resource Development Bureau**

Department of Natural Resources and Conservation

P.O. Box 20161

1625 11th Ave.

Helena, MT 59620-1601

406-444-6668

Resource Outreach Programs: The state's coal severance tax provides grants, and two bonding authorities fund loans. Loans and grants available for such diverse water development projects as dam and reservoir construction, streambank stabilization and erosion control, development of water conservation measures, and water and sewer projects.

Reclamation and Development Grant Program: Funds projects that protect and restore the

State Money and Help For Your Business

environment from damages resulting from mineral development and projects that meet other crucial state needs. Other projects may qualify if they enhance Montana's economy or develop, promote, protect, or otherwise further Montana's total environment and public interest.

Private Entities: The Conservation and Resources Development Division provides grants and loans to private individuals, corporations and associations. Grant/loan combinations are limited to \$200,000. Grants may not be greater than 25% of project costs. Assistance is available for any water development project. Interest rates are dependent on market rates.

State Revolving Fund Program: A loan program for wastewater systems and is proposed to be used for landfills. This allows communities to obtain loans at 4% to finance these types of infrastructure.

*** Small Business Administration (SBA)**

301 S. Park, Room 528

406-441-1081

Helena, MT 59626

Fax: 406-441-1090

See the chapter introduction for a description of SBA programs.

*** Montana Science and Technology Alliance (MSTA)**

Department of Commerce

46 North Last Chance Gulch, Suite 2B

Helena, MT 59620

406-449-2778

The purpose of the Alliance is to provide a source of financing for technology based, entrepreneurial development to revitalize Montana industries and encourage new ones. They operate two financing programs:

Research and Development Financing Program:

Centers for Excellence Program: Assists in the accelerated development of technology in the state by providing a source of funds to research organizations for projects which have outstanding technological and commercial potential for development in the state.

Risk Capital Financing Program: This provides funding for growing Montana companies. The Alliance may lend up to \$350,000 in a single financing round, and up to a maximum of \$1.2 million to any one company over time. The MSTTA structures all financing as loans. These loans may be convertible to company stock or would otherwise be structured to provide a risk-adjusted return on investment.

*** Business Technical Assistance**

Department of Commerce

1424 9th Ave.

P.O. Box 200501

Helena, MT 59620-0501

406-444-4780

Start-up and expanding small businesses are provided a variety of training, technical assistance and information through a network or partnerships with local organizations and federal agencies.

Fast Trac Training

406-444-2463

Premier Fast Trac Entrepreneurial Training programs are administered throughout the state.

I Wanna Start My Own Business

The programs provide in-depth training to prospective and existing business owners. Fast Trac I is a 7-9 week session designed to assist potential business owners in determining the feasibility of starting a business. Fast Trac II is a 12 week session for existing businesses, providing indepth business planning training.

Licensing Information and Business Advocacy 406-444-4109

The Advocacy provides prospective business owners with assistance and information on state and local licensing requirements for starting and operating a business. The office also acts as an advocate for small businesses helping them resolve questions, complaints or problems they may encounter in their dealings with state and local government.

Small Business Assistance Program

Air Quality Specialist 406-444-2960

This program helps small businesses comply with the regulations of the Federal Clean Air Act Amendments. A variety of small businesses, including dry cleaners and printing shops, will need to apply for permits.

Census and Economic Information Center 406-444-2896

The Center specializes in providing census, demographic, economic, business and geographic data and research. Routine information requests, research and analysis on special projects, and technical assistance and training in data access and use are featured by this program.

*** Montana Health Care Facility Authority (MHFA)**

Montana Department of Commerce

555 Fuller Ave.

Helena, MT 59620

406-444-5435

The Authority issues revenue bonds or notes to finance or refinance projects involving construction, renovation, or equipment purchases for public or private non-profit health care facilities. MHFA lends its bond proceed to participating health care facilities at interest rates below those offered by taxable commercial lending institutions. In some cases the MHFA includes commercial lending institutions in the funding to provide credit enhancement or private placement for the bonds. MHFA may issue its notes and bonds to a single entity or to several participating health care facilities.

*** Montana Department of Administration**

Procurement and Printing Division

Room 165, Mitchell Building

Helena, MT 59620

406-444-2575

To enhance the state's economy specialized purchasing policies to aid small business and residential Montana firms have been established.

Small Business Procurement Set Asides: Helps small business obtain a fair portion of state governments purchases and contracts for supplies and services.

Bidding Preferences: Offers resident bidders a 3% preference when bidding on state contract for goods only. State law also provides a 5% preference to vendors submitting bids for goods manufactured in Montana.

*** Montana Department of Revenue**

State Money and Help For Your Business

Office of Research and Information
Sam Mitchell Building, Room 419
Helena, MT 59620

406-444-3526

Montana is one of very few states imposing neither a general sales tax nor a use tax. In addition, Montana also offers specific tax incentives to aid businesses with start-up and expansion. These include such topics as: property tax incentives, general individual income tax and corporation license tax incentives, natural resource-related tax incentives, and other significant tax incentives.

*** University Technical Assistance Program (UTAP)**

402 Roberts Hall
Montana University
Baseman, MT 59717

406-994-3812

UTAP provides technical, engineering and managerial assistance to Montana manufacturers unable to hire professional consultants.

Short-Term Technical Assistance: UTAP assists eligible companies by transferring technological information and offering them technical assistance in a number of areas. Areas of short-term technical assistance include, but are not limited to: manufacturing management audits, product costing and control, total quality management, production process design, computer systems requirements, material and scrap control, capacity planning, manufacturing feasibility assessment, benefit/cost analysis, make/buy analysis, equipment justification, facility layouts, automation assistance, productivity improvement, methods analysis and inventory analysis.

Computerized Data Search: UTAP has access to over 400 national databases and 300 government laboratories and research centers. UTAP uses these resources to help businesses work with research specialists to find the latest published information on technical problems.

*** Montana Business Connections: The Entrepreneurship Center**

Missoula Regional Director
Suite 204, McGill Hall
University of Montana
Missoula, MT 59812

406-243-4009
Fax: 406-243-4030

Baseman Regional Director
Montana Hall
Montana State University
Baseman, MT 59717

406-994-2024
Fax: 406-994-4152

Billings Regional Director
Cisel Hall
Montana State University/Billings
Billings, MT 59101

406-657-2813
Fax: 406-657-2327

Drawing from a comprehensive electronic database, center staff serve to link businesses with appropriate financial and technical assistance resources from throughout the public, private and university sectors. The center also administers the Montana Private Capital Network, which introduces entrepreneurs to individual investors seeking early-stage investments in Montana businesses.

Nebraska

*** Department of Economic Development**

P.O. Box 94666	402-471-3782
301 Centennial Mall South	1-800-426-6505 in Nebraska
Lincoln, NE 68509-4666	Fax: 402-471-3778
	TDD: 402-471-3441

One-Stop Business Assistance Program: Provides assistance on identifying marketing and finance information; business information and research, regulations, licenses, fees, and other state requirements for business operation. searches, and business counseling.

Existing Business Division: Offers technical assistance to small businesses and acts as a clearinghouse for information on other state services. Activities include acting as a link between business and government contracts, promoting exports of Nebraska products to foreign markets, maintaining a job training liaison to coordinate labor training with industrial location and expansion, maintaining business finance consultants in outreach offices, and providing information on federal programs such as Community Development Block Grants, SBA loans, and FmHA Business and Industry loans.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Nebraska Investment Finance Authority (NIFA)**

1033 O St., Suite 218	800-204-NIFA
Lincoln, NE 68508	402-434-3900
	Fax: 402-434-3921

Provides lower-cost financing for manufacturing facilities, certain farm property, health care, and residential development. Funds can be used for land, buildings or equipment. All types of manufacturing and industrial projects including assembling, processing, warehousing, distributing, and transporting are eligible for funding. Minimum loan is \$700,000.

Industrial Development Revenue Bonds (IDRB): Lower-cost financing through tax-exempt bonds for manufacturing projects only. Proceeds can be used to buy land, plants, equipment and on-site utilities. Maximum loan is \$10,000,000.

Agriculture Finance Program: Provides financing to farmers and ranchers with funds from the sale of tax-exempt bonds which are limited obligations of NIFA and not the state of Nebraska. These bonds are repaid with money received from payment of agricultural loans. Two types of projects are available: 1) real estate used in agricultural operation and improvements to real estate. The total amount of loans to finance the land plus new depreciable property may not exceed \$250,000. 2) existing depreciable property used in agriculture trade or business, including, but not limited to equipment and breeding stock. The total amount of existing depreciable property cannot exceed \$62,000 and when aggregated with NIFA real estate loan, the maximum cannot exceed \$250,000.

*** Department of Economic Development**

P.O. Box 94666	800-426-6505
301 Centennial Mall South	402-471-3119

State Money and Help For Your Business

Lincoln, NE 68509-4666 Fax: 402-471-3778
Community and Rural Development Division: TDD: 402-471-3441
Community Improvement Financing: Encourages private investment in economically depressed areas for public improvements. Loans are available for land purchase, clearance, and sale, construction of streets, sidewalks, utilities, and parks.

Existing Business Assistance Division 402-471-4167
Economic Development Finance Program/Community Development Block Grants: Direct loans or loan guarantees for fixed assets, real estate and working capital, grants for job training, and deferred loans to help meet equity requirements of commercial lender are available to businesses for job-creation business development in towns under 2,500 population. Maximum loan is up to 50 percent of the project costs. The remaining portion to come from conventional financing. At least one new job must be created for every \$20,000, and a majority of the jobs created/retained must be for made available to low-and moderate-income people.

Small Business Assistance 402-471-3782
Small Business Innovation Research Program (SBIR): Provides small business concerns with an opportunity to propose innovation ideas that meet specific research and development needs of one or more of the eleven participating federal agencies and has the potential for future commercialization. Phase I awards are between \$20,000 to \$50,000 to entrepreneurs to support six months of research on a technical innovation. Phase II grants are an additional \$500,000 to pursue further development. Phase III is for the commercialization of the results of Phase II and requires the use of private sector investment funds. Businesses can be added to a list of firms that are sent copies of the SBIR Pre-Solicitation Announcement.

*** Small Business Administration**

11145 Mill Valley Rd. 402-221-4691
Omaha, NE 68154 Fax: 402-221-3680
See the chapter introduction for a description of other SBA programs.

*** Small Business Investment Companies**

United Financial Resources Corporation
7401 F St.
P.O. Box 1131 402-339-7300
Omaha, NE 68127 Fax: 402-339-9226
The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Nebraska Economic Development Corporation**

(NEDC)
2631 O St.
Lincoln, NE 68510 402-475-2795
SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent Small Business Administration involvement, and 10 percent owner equity. Loan-term fixed-asset financing in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion.

*** Rural Development Administration**

Federal Building, Room 308
100 Centennial Mall North
Lincoln, NE 68508

402-437-5556

Business and Industrial Loan Program: The programs are to create and maintain employment, and improve the economic and environmental climate in rural areas with a population of 25,000 or less. Loan guarantees are available for business and industrial acquisitions, construction conversion, enlargement, repair and modernization, purchase of land, machinery and equipment, processing and marketing facilities, start-up and working capital, and pollution control. Guarantees up to 90 percent of project up to a maximum of \$10 to \$20 million dollars.

*** Nebraska Research and Development Authority**

NBC Center, Suite 660
Lincoln, NE 68508

402-333-8840

The Authority supports business development and technology transfer. Invests in "seed" capital in new businesses that export a substantial amount of their product or service outside of Nebraska. They take an equity position in the business created.

*** Center for Rural Affairs**

Rural Enterprise Assistance Project (REAP)
P.O. Box 406
Walthill, NE 68067

402-846-5428

REAP begins with a community commitment to raise seed capital funds to be used for small business loans. Loan sizes range from a few hundred to several thousand dollars. A program is set up to provide training for members, who are generally start-up and home-based businesses, in business planning, management and finance.

*** Nebraska Home-Based Business Association
(NHBBA)**

P.O. Box 308
Merna, NE 68856

308-643-2292

NHBBA is the first ever statewide organization organized by and for people starting businesses from their homes. The NHBBA enables home-based business operators to get various types of support from their counterparts across Nebraska, including more training, marketing, technical assistance, and other areas of common need.

*** International Center for Franchise Studies**

University of Nebraska/Lincoln
1237 R St., Suite 203
Lincoln, NE 68588-0223

402-472-3353

The Center sponsors seminars and workshops for franchisers and franchisees. It also provides consultation for individuals or businesses contemplating franchise operations. A franchise resource library with materials on the franchise approach to doing business, and a quarterly newsletter informing subscribers of the latest developments in franchising are also available.

*** Nebraska Center for Productivity and Entrepreneurship**

1237 R St., suite 203
Lincoln, NE 68588-0226

402-472-3353

The Center provides seminars, workshops, and an annual Productivity and Entrepreneurship Conference which are sponsored by the Center to help new businesses, businesses wishing to increase productivity, and people with ideas for new businesses. Persons involved with the Center are also encouraged to participate in the Young Entrepreneurship Program, which provides internships and mentoring for college students wishing to pursue careers in entrepreneurship.

*** Nebraska Diplomats, Inc.**

P.O. Box 94666
Lincoln, NE 68509

800-426-6505
402-471-3777

Finding New Markets/Match Making formalizes an import substitution activity by identifying Nebraska suppliers for existing/potential Nebraska purchasers of goods and services.

*** Office of International Trade & Investment**

Department of Economic Development
301 Centennial Mall South
Lincoln, NE 68509

402-471-4668
Fax: 402-471-3778

This office provides a variety of services to encourage and support international trade development for Nebraska firms. Staff will assist in market research, export documentation, identifying foreign language translators and/or interpreters; provide international trade leads, provide limited international fax service, provide a listing of international trade events, and identify local export services available to Nebraska businesses.

*** Agriculture Promotion and Development Division**

Department of Agriculture
301 Centennial Mall South
Lincoln, NE 68509-4847

800-422-6692
402-471-4876
Fax: 402-471-2759

This division supports and promotes the buying, selling, and development of Nebraska agricultural products by linking buyer to seller. The division works closely with other agencies, commodity groups, and public and private institutions to seek new and expanding markets for Nebraska products. These resources can be accessed through the division's extensive database.

*** Bureau of Business Research**

200 College of Business Administration
University of Nebraska
Lincoln, NE 68588-0406

402-472-2334

The bureau compiles statistical information on business conditions, produces economic forecasts, and reports economic and demographic information of interest to the business community. The bureau maintains economic and population data files by detailed geographic markets in Nebraska and in the United States.

*** Department of Environmental Quality**

I Wanna Start My Own Business

Suite 200, The Atrium
1200 N St., Box 98922
Lincoln, NE 68509

402-471-2186

Funded primarily from a fee on tire sales, the Waste Reduction and Recycle Grant Program allows businesses to seek grants for solid waste management programs and projects. Emphasis is on tire recycling and tire waste reduction, but other projects may be eligible. Grants are awarded twice each year.

Nevada

* State of Nevada Commission on Economic Development

5151 South Carson St.
Carson City, NV 89710

800-336-1600
702-687-4325
Fax: 702-687-4450

Publishes a pamphlet, *Business Assistance*. Acts as a clearinghouse for information and technical assistance. Operates several business assistance programs and performs advertising and public relations activities on behalf of Nevada business. Maintains a computerized inventory of available manufacturing and warehousing buildings, land and corporate office space, customized site selection.

* Small Business Advocate

Nevada Office of Community Services
400 W. King, Suite 400
Carson City, NV 89710

702-687-4990

and

Center for Business Advocacy and Services
2501 East Sahara Ave., Suite 105
Las Vegas, NV 89104

702-486-4335
Fax: 702-486-4340

Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

* Nevada Commission of Economic Development

5151 South Carson St.
Carson City, NV 89710

800-336-1600
702-687-4325
Fax: 702-687-4450

Regional Development Grants: Provides matching grants to regional development organizations to encourage cooperative economic diversification.

Procurement Outreach Program (POP): This program provides the knowledge needed for bidding on and performing government contracts. POP introduces Nevada firms to federal agencies that purchase the products and services they sell. Seminars, marketing fairs, mailing lists, and direct assistance are all part of POP services. There is also the Automated Bidline which is a fax-on-demand system allowing instant access to the latest bid and request for proposal.

* Nevada Department of Business and Industry Office of Finance and Planning

State Money and Help For Your Business

1665 Hot Springs Rd.
Carson City, NV 89710

702-687-4250
Fax: 702-687-4266

Industrial Development Revenue Bonds (IDRBs): Tax-exempt industrial revenue bonds are available to manufacturing facilities for a maximum of 40 years and can provide up to 100 percent financing for land, building, improvements, and capital equipment for businesses incurring between \$ 1-10 million in development costs.

*** Commission of Economic Development**

5151 South Carson St.
Carson City, NV 89710

800-336-1600
702-687-4325
Fax: 702-687-4450

Enterprise Zones: Offers incentives to businesses to encourage development in designated zones. Las Vegas and North Las Vegas are currently Enterprise zones.

Small Business Revitalization Program: Office specializes in creating loan packages for businesses and reviews and assesses expansion projects. The staff can also recommend the most efficient financing for a specific project and acts as an advocate for small businesses with commercial lenders. The program uses loans available from the public sector, such as the Small Business Administration 504 loan guarantees and the Nevada Revolving Loan Fund in order to encourage private sector investment in small business expansion projects.

Nevada Revolving Loan Fund Program: Funded through the Small Cities Community Development Block Grant, this program provides loans for small business expansion if low- and moderate-income jobs are created. Financing must not be available from conventional lenders. Loans of up to \$100,000 are available for "gap financing". Rates are variable.

SBA 7(a) Loan Guarantee Program: Guarantees up to 90 percent of a loan, up to \$750,000, made through conventional bank financing. Funds can be used for working capital, fixed asset acquisition, and leasehold improvements.

Working Capital Guarantee Program: Assists small and medium size exports obtain financing needed to produce goods and services for sales abroad by guaranteeing private lend loans.

*** Nevada State Development Corporation**

350 S. Center St., Suite 310
Reno, NV 89501

702-323-3625

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion.

*** Rural Development Administration**

Nevada State Development Corp.
350 South Center St., Suite 310
Reno, NV 89501

702-323-3625

Business and Industry Loan Guarantee Program: Provides loan guarantees to improve, develop, or finance business, industry and employment in rural areas.

*** Small Business Administration (SBA)**

I Wanna Start My Own Business

District Office

301 East Stewart St., Room 301

702-388-6611

Las Vegas NV 89125-2527

Fax: 702-388-6469

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Atlanta Investment Company, Inc.

601 Fairview Blvd.

702-833-1836

Incline Village, NV 89451

Fax: 702-833-1890

The SBA licenses, regulates and provides financial assistance to privately owned and operated Small Business Investment Companies. SBIC's make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** International Trade Program**

Commission of Economic Development

555 East Washington St., Suite 5400

702-486-2700

Las Vegas, NV 89101

Fax: 702-486-2701

This program is designed to help Nevada businesses gain access to or expand operations in foreign markets. Assistance is provided by researching the social, political, and cultural aspects of a country and aiding in the development of effective sales and marketing programs. Other services include: trade missions, export counseling and seminars, international trade directories, foreign buyers delegations, and export finance assistance.

New Hampshire

*** Small Business Advocate**

Office of Business and Industrial Development

Director, Division of Economic Development

172 Pembroke Rd.

P.O. Box 856

Concord, NH 03302-0856

603-271-2591

Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Office of Business and Industrial Development**

Division of Economic Development

P.O. Box 856

603-271-2591

Concord, NH 03302-0856

Fax: 603-271-2629

Provides assistance and publications designed to support and promote business and industry in the state. Information in areas such as licensing and permits, financial counseling, marketing, and exporting, labor markets, economic and demographic statistics, and site location information.

*** Business Finance Authority (BFA)**

14 Dixon Ave., Suite 101

603-271-2391

State Money and Help For Your Business

Concord, NH 03301-6313

Fax: 603-271-2396

Industrial Development Revenue Bond Financing: Tax exempt revenue bond financing through the Business Finance Authority (BFA). Advantages include 100% financing. Lower interest costs to the company and no dilution of equity. Eligible applicants are manufacturing facilities, facilities for the disposal of waste material; small-scale power facilities for producing electric energy; water-powered electric generating facilities; water facilities for the collecting, purifying, storing or distributing of water for use by the general public. Bond proceeds may be used to finance the cost of land, buildings and equipment, as well as bond counsel fees and the development and financing costs of the project.

Guaranteed Loans

The Guarantee of Loans to Small Business Program: Works in conjunction with the U.S. Small Business Administration (SBA). For businesses seeking guarantees on loan amounts that exceed the SBA's capacity. The BFA guarantees amount shall not exceed 90% of the original principal amount of the loan. The BFA guarantee amount and the SBA guarantee amount shall not exceed \$1,500,000. The loan amount used to finance working capital shall not exceed \$500,000. There is a non-refundable application fee of \$250.

Machinery and Equipment: Guarantees up to 35 percent of the cost of new industrial machinery and equipment Maximum guarantee for any single project is \$600,000.

The Capital Access Program (CAP): For small businesses experiencing difficulty obtaining lines of credit and funds for start-up or expansion. Encourages banks to make loans to businesses with more than conventional risk by creating an account designed to protect the lender. The account reduces lender risk by decreasing the bank's exposure on the loan. CAP is available to businesses with annual revenues of less than \$5,000,000. Total loan amount may not exceed \$500,000.

The Guarantee Asset Program (GAP): Designed to provide assistance to capital intensive businesses experiencing difficulty obtaining normal bank financing. BFA will guarantee up to 90% of a loan made by a bank to a qualifying business. The borrower must have at least 25 full time employees. No more than 40% of the gross proceeds of the loan may be used to finance working capital. The maturity of a loan shall not exceed 5 years. The terms of the loan will be determined by the participating financial institution.

The Temporary Loans to Business Program: The BFA will warehouse taxable and tax-exempt bond issues and package them into a composite bond. By placing bonds through the BFA, businesses can minimize their financing costs. The total principal amount of the loan shall not exceed \$2,000,000. Interested businesses should arrange to meet with the Senior Credit Officer of the BFA to discuss application procedures.

Secondary Market for Loans by Local Development Organizations Program: Local Development Organizations (LDO) can sell their existing loans to the BFA and use the proceeds for loans for business development. Any LDO dedicated to the promotion and development of business is eligible for this program. The applying LDO must have a detailed plan describing how the proceeds of the sale will be used to promote business and maintain and/or create employment opportunities. A non-refundable application fee of \$250 will be charged for each loan submitted for purchase consideration.

Assistance to Local Development Organizations Program: To help LDOs create and maintain employment opportunities, the BFA may lend money to LDOs for the purpose of developing and expanding business opportunities in their market area. By providing LDOs with additional

I Wanna Start My Own Business

resources for financing, the BFA can effectively foster economic growth through existing organizations dedicated to the development of business. Any local development organization dedicated to the promotion and development of business is eligible for this program. The terms of the loan to the business will be determined by the participating LDO.

Working Capital Line of Credit Guarantee (WAG): WAG allows participating banks or lending institutions to receive a guarantee of up to 75% for a working capital line of credit, not to exceed \$2,000,000. The line of credit must be secured with accounts receivable, inventory and/or fixed assets acceptable to the participating bank and the BFA. The borrowing base may not exceed 90% of qualifying accounts receivable and 60% of inventory.

*** Small Business Administration (SBA)**

District Office

143 N. Main, Suite 202

603-225-1400

Concord, NH 03301

Fax: 603-225-1409

See the chapter introduction for a description of SBA programs.

*** Development Corporations**

Concord Community Development Corporation

(Merrimack County)

45 Airport Rd.

P.O. Box 664

Concord, NH 03301

Granite State Economic Development Corporation

(Belknap, Cheshire, Hillsborough, Strafford, Sullivan,
Rockingham Counties)

P.O. Box 1491

Portsmouth, NH 03802

603-436-0009

*** Rural Development Administration (RDA)**

3rd Floor, City Center

89 Main St.

Montpelier, VT 05602

802-828-4472

Business and Industrial Development Loan Program: Guarantees loans to all types of businesses and industries to benefit rural areas. Available for projects in all municipalities in New Hampshire except Manchester and Nashua and communities immediately contiguous to these two cities. Loans can be used for business; construction, conversion, enlargement, repair and modernization; purchase and development of land and facilities, easements, leases, machinery and equipment, supplies or materials; certain housing development sites; processing and marketing facilities; working capital; pollution control.

*** New Hampshire Office of State Planning**

2½ Beacon St.

Concord, NH 03301

603-271-2155

Community Development Block Grants (CDBG): Grants are awarded to municipalities who in turn loan the funds to help municipalities meet housing and community development needs by

alleviating some form of physical or economical distress.

*** Economic Development Administration**

Federal Building

55 Pleasant St.

Concord, NH 03301

603-225-1624

Loan Guarantee Program: Available to business unable to obtain conventional financing. Guarantees up to 80 percent of project. Funds can be used for land and machinery, new construction or rehabilitation of commercial or industrial buildings, and working capital. For each \$20,000 of loan guarantee, a job must be created or saved.

*** New Hampshire Port Authority**

555 Market St.

Box 506

Portsmouth, NH 03801-0506

603-436-8500

Foreign Enterprise Zone: Foreign traders can store, mix, blend, repack and assemble various commodities with an exemption from normal custom duties and federal excise taxes. Four areas in New Hampshire have been designated as Foreign Trade Zone 81. They are the Port Authority Terminal, Portsmouth; Portsmouth Industrial Park; Crosby Road Industrial Park, Dover; Manchester Airport (formerly Grenier Air Base, Manchester).

*** Industrial Development Manager**

Public Service of New Hampshire (PSNH)

1000 Elm St.

Manchester, NH 03105

603-669-4000

Development Incentive Rate Contract: PSNH offers an incentive rate to its new or expanding commercial and industrial customers that will provide benefits to all PSNH customers. PSNH negotiates special rate contracts with existing or new customers having incremental load requirements of more than 300 kilowatts.

*** NETAAC (New England Trade Adjustment Assistance Center)**

120 Boylston St.

Boston, MA 02116

617-542-2395

Direct Loan Guarantees: Available to manufacturing firms for the purchase of equipment or plant expansions. Maximum available is \$1 million.

Trade Adjustment Assistance: Manufacturing company must have experienced a decline in production or sales and an actual or threatened decrease in employment, attributable to increased imports of competitive products.

*** Office of Business and Industrial Development**

Department of Resources and Economic Development

172 Pembroke Rd.

Concord, NH 03302-1856

603-271-2591

The System is a comprehensive database of all communities and available industrial properties

within the state. The listings are received from real estate brokers, building/land owners, community development agents, or specific contacts for special properties. Searches can be performed by location, square footage, railroad siding, municipal utilities, and price per square foot.

*** New Hampshire Business Development**

Corporation (NHBDC)

101 Elm St.

Manchester, NH 03101

603-623-5500

NHBDC is a for-profit company in the business of funding loans to small businesses that qualify. The company is a joint venture between the State of New Hampshire and IncuVenture Corporation, a private investment management firm. Candidates may access loan applications from NHBDC, the SBA, the Department of Resources and Economic Development, or any SBDC throughout the state. The New Hampshire Capital Consortium in an alliance of New Hampshire partners formed to invest in a Small Business Investment Company (SBIC). Early and later stage venture capital investments are made in amounts ranging from \$200,000 to \$1 million. Interested candidates should inquire through the NHBDC.

*** EximBank and Loan Guarantee**

Department of Resources and Economic Development

International Trade Resource Center

601 Spaulding Turnpike, Suite 29

603-334-6074

Portsmouth, NH 03801

Fax: 603-334-6110

The Export Finance Program is a cooperative venture by the states of Maine, New Hampshire and Vermont to facilitate international trade finance for exporters. Through participation in the Export-Import Bank's City/State Program, it provides companies with access to Working Capital Loan Guarantee Programs (up to 100% with no upper limit) and export insurance with an added access to EximBank's loan guarantee.

New Jersey

*** Office of Small Business and Women and**

Minority Assistance

Department of Commerce and Economic Development

20 West State, CN 835

Trenton, NJ 08625

609-292-3860

Advice on expansion and business start-ups, and marketing and procurement assistance are some of the services available to small businesses. The office also offers seminars throughout the state as part of its outreach program.

*** Office of Business Advocacy**

Department of Commerce and Economic Development

20 West State St., CN 823

Trenton, NJ 08625

609-292-0700

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** New Jersey Economic Development Authority**

(EDA)

Capital Place One

200 S. Warren St., CN 990

Trenton, NJ 08625

609-292-1800

Direct Loans: Provides up to \$500,000 in direct loans for qualified businesses unable to obtain conventional loans. Loans of up to \$250,000 are available for working capital. Aimed at businesses in manufacturing, processing, or distributing that will either create jobs or are located in economically distressed areas. The interest rate is no less than 5% or the current federal discount rate, whichever is greater.

Commercial Lending Division

609-292-0187

Urban Centers Small Loan Program: Loans up to \$30,000 to encourage merchants to remain in downtown urban areas. These loans have set interest rates of 1 percent below the federal discount rate.

Commercial Lending Division

609-292-0187

Fixed Asset Loans/Local Development Financing Fund: Loans are made for commercial and industrial projects in designated communities, for fixed assets only. Loans are for up to 25 years and range from \$25,000 to \$2 millions. Funds must be matched 1:1 from the public and private sector.

Commercial Lending Division

609-292-0187

Loan Guarantees: Aids businesses needing additional security to receive a conventional loan or bond financing. The Authority can guarantee a portion of a loan for fixed assets or for working capital needs up to \$1 million. These guarantees are aimed at businesses involved in manufacturing, processing, or distribution that will create a significant number of jobs or are located in economically distressed areas. The guarantees cover up to 90 percent of the loan, for a maximum of 10 years.

Investment Banking Division

609-292-0192

Bond Financing: Available to manufacturing facilities, governmentally owned public airports/docks/wharves/mass commuting facilities, water/ sewer facilities/ sewage disposal facilities, solid waste disposal facilities, electric/gas furnishings facilities/hazardous waste facilities. Maximum tax-exempt bond amount for manufacturers is \$10 million. Proceeds may be used for construction, purchase or renovations, equipment and machinery.

Commercial Lending Division

609-292-0187

New Jersey Worldwide: Available to businesses that want to enter the export market/expand export sales but unable to obtain funds elsewhere. At least 50% of the costs of the goods/services being financed must be added in New jersey. Up to \$1 million one-year revolving line of credit will be provided to finance confirmed foreign orders. The bank will provide 75% of the funds at its normal lending rate and EDA will provide the remaining 25% at its lending rate, but no lower than 5%.

Commercial Lending Division

609-292-0187

Export Working Capital Loans: Any business exporting/planning to export goods/services it has produced and unable to get financing on its own. A one-year revolving line of credit for up to \$250,000 can be established annually. Funds can be used to purchase materials and production costs for confirmed orders. Interest is set at the federal discount rate but no lower than 5%.

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Commercial Lending Division, Financial Information 609-292-0187

Bureau of Contracts and Funding, Preliminary Information 609-530-8595

Recycling Loans: Available to businesses which collect/separate, process/ convert post-consumer waste into new/marketable products. Loans may range from \$50,000 - \$500,000 or higher, depending on available funds. Financing is made for up to 10 years at 3% below the prime rate. Proceeds may be used for buildings/land/equipment and machinery/trucks and other vehicles/ professional engineering and architectural services.

Commercial Lending Division 609-292-0187

Statewide Loan Pool for Business: Business must either create or maintain jobs; be located in a financially targeted municipality; or represent a targeted industry such as manufacturing, industrial, agricultural or one of the other sectors targeted for assistance by the EDA. EDA assistance will usually not exceed \$35,000 per job created or maintained.

Commercial Lending Division, Direct Financing 609-292-0187

Investment Banking Division, Bond Financing 609-292-0192

Community Lending Program: Businesses that have been in operation at least 2 years and are located in neighborhoods where at least 51% of the residents are low or moderate income or the requested financing will benefit such residents are eligible. Assistance is provided through one of the following two structures: Direct Financing - Loans range from \$100,000 to \$6 million. EDA will provide a 25% guarantee of the loan amount for the term of the loan; Bond Financing - EDA will issue tax-exempt bonds for manufacturing companies or non-profit organizations and provide a 20% guarantee on the entire bond amount for up to 20 years. Funds may be used for fixed assets by manufacturers on and for fixed assets and working capital by non-profit groups.

Commercial Lending Division 609-292-0187

Long-Term Fixed Asset Financing: Businesses whose net worth does not exceed \$6 million or whose average profits after tax does not exceed \$2 million for the past 2 years are eligible. Financing for up to \$750,000 but not in excess of 40% of the project cost is available for fixed assets.

Commercial Lending Division 609-292-0187

Hazardous Discharge Site Remediation Loan and Grant Program: Businesses may qualify for loans of up to \$1 million for up to 10 years for site investigation and clean up. Interest shall be equal to the Federal Discount Rate at time of approval or closing, whichever is lower, with a minimum of 5%. A proposal is first reviewed by the Department of Environmental Protection. If it is eligible, it is forwarded to EDA for application review and processing.

Real Estate Department 609-292-0369

Real Estate Development Program: Existing buildings, both as is or improved, and cleared improved sites are considered for development and subsequent sale or lease. Newly constructed facilities in urban areas can usually qualify for 15-year property tax abatement, joint ventures with developers and other private entities will be considered for development projects that offer significant economic benefits for a region. Land assemblage and development projects are undertaken on behalf of public or not-for-profit private entities.

Trade Adjustment Assistance Center 609-292-0360

Consulting Assistance for Manufacturers Impacted by Imports: Professional consulting assistance is available on a cost-share basis in planning, marketing, sales, engineering, production, accounting and other functional areas to help improve a firms competitive position. Manufacturers must demonstrate that their employment and either sales or production have declined due to foreign competition of a like or similar product.

Economic Growth Bonds

609-292-0192

A wide variety of businesses are eligible for Economic Growth Bonds. These include: manufacturing, warehousing/distribution, office commercial/retail and service companies. Bonds are issued to provide long-term loans at attractive market interest rates for property acquisition, machinery and equipment purchases, building construction, renovation, working capital, and debt refinancing.

Entrepreneurial Training Institute (ETI)

609-292-0360

An 8 week program is offered to help new and aspiring entrepreneurs learn the basics of operating a business.

*** New Jersey Development Authority (NJDA)**

Capital Place One

200 S. Warren St., CN 990

Trenton, NJ 08625

609-633-1100

Provides financial and other assistance for development projects in qualified communities. Working as a complement to other urban development programs, the NJDA tries to give impetus to joint government/private sector development programs. The NJDA can buy, sell, and lease property, make loans, construct projects, enter into joint ventures, and buy and sell stock in subsidiaries it creates.

Financing for Small Businesses, Minority-Owned and Women-Owned Enterprises: Most of the funds are targeted to enterprises located in Atlantic City or providing goods/services to customers in Atlantic City. Loans of up to \$1 million are made for up to 15 years for real estate; 10 years for fixed assets; and up to 5 years for working capital. Interest rate is set at 200 basis points above 2/3 of the prevailing Moody's "A" rated Utility Index, but no lower than 5%.

New Jersey Contractors Assistance Program: Small contracting businesses/ women businesses primarily in the Atlantic City area, are eligible. Help small contractors get performance bonds and bid successfully on major construction projects.

Financing for Urban Development Projects: Projects located in qualified municipality are eligible. Financial assistance such as loans, loan guarantees and equity investments is provided. Funds must be used for fixed assets, particularly real estate development. Up to \$3 million may be provided.

*** Office of Urban Enterprise Zones**

New Jersey Department of Commerce and Economic Development

20 W. State St., CN 829

Trenton, NJ 08625-0829

609-292-1412

New Jersey has 27 Urban Enterprise Zones which provide significant incentives and benefits to businesses that locate within the zones. Zone incentives include: qualified retailers may charge 50% of New Jersey sales tax on "in person" purchases; sales tax exemption for materials and for tangible personal property; a one time corporation tax credit of \$1,5000 for the full-time hiring of residents of a city where a zone is located who have been unemployed or dependent upon public assistance for at least 90 days, or corporation tax credit of \$500 for hiring residents within the zone, within another zone or within a qualifying municipality, subsidized unemployment insurance costs, for certain new employees; and eligible firm may receive an incentive tax credit of 8% of investment in the zone by an approved "in lieu" agreement;

possible state regulatory relief by zone request; and priority for financial assistance from New Jersey Local Development Financing Fund and Job Training Program.

*** Small Business Administration (SBA)**

60 Park Place, 4th Floor	201-645-2434
Newark, NJ 07102	Fax: 201-645-6265

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

CIT Group/Venture Capital, Inc.	
650 CIT Dr.	201-740-5429
Livingston, NJ 07939	Fax: 201-740-5555

Capital Circulation Corp.	
2035 Lemoine Ave., 2nd Floor	201-947-8637
Fort Lee, NJ 07024	Fax: 201-585-1965

DFW Capital Partners, LP	
Glenpointe Center East, 5th Floor	
300 Frank W. Burr Blvd.	201-836-2233
Teaneck, NJ 07666	Fax: 201-836-5666

ESLO Capital Corporation	
212 Wright St.	201-242-4488
Newark, NJ 07114	Fax: 201-643-6062

First Fidelity Private Capital, Inc.	
550 Broad St., 16th Floor	201-565-6918
Newark, NJ 07102	Fax: 201-565-6281

MidMark Capital, LP	
466 Southern Blvd.	201-822-2999
Chatham, NJ 07928	Fax: 201-822-8911

Rutgers Minority Investment Co.	
180 University Ave., 3rd Floor	201-648-5627
Newark, NJ 07102	Fax: 201-648-1110

Tappan Zee Capital Corporation	
P.O. Box 416	
201 Lower Notch Rd.	201-256-8280
Little Falls, NJ 07424	Fax: 201-256-2841

Transpac Capital Corp.	
1037 Route 46 E	201-470-8855
Clifton, NJ 07013	Fax: 201-470-8827

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity

investments.

*** New Jersey Commission on Science and
Technology**

Help Desk and Information

800-432-1832

100 Jersey Ave.

908-545-3221

New Brunswick, NJ 08901

Fax: 908-545-0120

The Help Desk provides a single point of contact for information on an array of Commission programs and other state services. The Commission's goal of stimulating the creation and growth of technology-based enterprises is implemented through programs that improve entrepreneur's access to information, capital, and technology. Areas of assistance include: business start-up planning; financing; marketing; technology; and events (investor related, general start-up assistance, technology sourcing). Programs include:

Technology Transfer Merit Program: All 16 sponsored programs of the Commission compete annually for incremental grants of up to \$300,000 to support the movement of their technology into the marketplace. Among the business sectors which have received support through this program are plastics processing, software publishing, food processing, precision metalworking, and biotech and advanced materials.

Innovation Partnership Program: This is a competitive grant program aimed at encouraging faculty at New Jersey universities to conduct research in direct collaboration with New Jersey firms. Companies whose research interest are subsidized in this way are asked to provide 1-1 match support. However, companies may match the Commission's cash contribution "in kind" with services, equipment, or scientific supplies.

Small Business Assistance Vouchers: New Jersey based technology firms can receive vouchers from the commission for \$1,000 worth of technical assistance from a network of approved providers. The vouchers represent a currency by which small companies can explore the resources of the Commission's advanced Technology Centers and other sponsored programs.

Entrepreneurs Forum: Provides assistance to technology business persons by offering critiques of business plans, panel discussions, networking opportunities, and mentoring.

SBIR Assistance: Provides technical assistance and "bridge loans" to New Jersey companies participating in the Federal Small Business Innovation Research (SBIR) Program. Assistance is administered through a private consultant.

*** New Jersey Commission on Science and
Technology**

20 West State St., CN 832

Trenton, NJ 08625-0832

609-984-1671

Helps small, technology-based companies in their formative years. Services include bridge grants for while they are waiting for the next installment of their SBIR funds; the Washington Technical Liaison, who helps companies obtain the SBIR grants; and Innovation Partnership Grants, which provide funds to assist academic researchers involved in projects of use to industry. The state's major scientific research centers at the New Jersey Institute of Technology, Rutgers State University Business Innovation Center, and the Stevens Institute of Technology are linked to the program. The New Jersey Entrepreneur's Forum, supported by the Commission, gives new companies the benefit of advice and assistance from experienced

business people.

*** Casino Reinvestment Development Authority
(CRDA)**

P.O. Box 749

Atlantic City, NJ 08401

609-347-0500

Funnels a portion of casino revenues into state development projects, by mandatory investment in CRDA taxable or tax-free bonds (1.25 percent of casino gross receipts). CRDA pays interest at 2/3rds of market rate, freeing funds for development use. The CRDA then makes loans to designated municipalities at below-market rate financing.

*** New Jersey Department of Commerce and
Economic Development**

Division of Economic Development

CN-8823

Trenton, NJ 08625

609-292-7757

The New Jersey Department of Commerce and Economic Development works with governmental and private economic development organizations to provide a broad range of technical and other assistance services to the business community. The Division of Economic Development supports existing new Jersey businesses, assisting in their retention and expansion needs, and encourages new companies to locate in the state. In partnership with the state's utilities, academic institutions and local governments, the Division administers two retention programs, the Municipal Business Retention Program and the Business Enhancement Program, designed to help companies run more productive, profitable and growth-oriented operations.

*** Division of Development for Small Businesses
and Women and Minority Businesses (SWMB)**

Department of Commerce and Economic Development

CN-835

Trenton, NJ 08625

609-292-2470

The SWMB offers a variety of resources to promote and assist in the start-up, growth and expansion of firms that range in size from one to 100 employees. One of SWMB's resources is SAVI-II, a computerized central registry that matches eligible firms with potential buyers in the public and private sectors. The Division also administers New Jersey's unified Certification Program and Set-Aside Program. Both are designed to assist women and minority owned business increase access to state government contract opportunities.

*** New Jersey Department of Environmental
Protection**

CN-402

Trenton, NJ 08625

609-292-3600

The Department of Environmental Protection strives to build relationships with the business community that promote both environmental and economic health through cooperation and innovation. These innovative efforts include: issuance of the first facility-wide permit in the nation, which replaces more than five dozen individual permits; amnesty and other programs that encourage compliance without the threat of penalties; and introduction of Alternative Dispute Resolution as a means of resolving permit and other disagreements by mediation.

rather than litigation.

New Mexico

*** Department of Economic Development**

Joseph Montoya Building
1100 St. Francis Dr.
P.O. Box 20003
Santa Fe, NM 87503

505-827-0300
Fax: 505-827-0407

One-Stop Shop: Provides business with a computer system that displays New Mexico's regulatory framework for firms considering relocation or expansion of their manufacturing operations. It consists of the following on-line computer data: Regulatory Environment Bulletin Board (REBB), financial resources, county profiles, site and building locations, directory of New Mexico manufacturers as well as licensing, permitting and taxation procedures.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

Revolving Loan Fund: Assists communities with loan funds that are then disbursed to local businesses to encourage development in designated areas. Funds may be used for acquisition of real property, construction, rehabilitation or installation of public facilities, improve community's infrastructure, and other activities that encourage economic development. Maximum loan amount is \$250,000 per project.

Economic Development Department:

Community Development Block Grant (CDBG) Set-A-Side Loan Program: Grants are awarded to communities in non-metropolitan areas for community development projects in a defined geographic area to create new jobs for low to moderate income persons. In turn, the communities provide low interest gap financing for business start up and expansion.

Enterprise Program: This was enacted to stimulate the creation of new jobs and to revitalize distressed areas in qualified communities and counties throughout New Mexico. A strong public/private partnership and a focused strategic plan allows areas to be redeveloped to enhance the business and job opportunities for local business people and residents. Incentives include: fast-tracked infrastructure development projects, in-plant training programs, tax credits to property owners, financing local enterprise zone projects using the increment method, and local property tax abatement for 10 years on qualified property.

Retention and Expansion Program: Designed to retain and expand those businesses already located in a community can have dramatic economic development results in the local economy. The short term objectives of a local business retention and expansion program include developing a detailed database about local establishments, and solving short term local business problems.

Native American Initiative: Helps enhance tribal economic development and create employment opportunities. A primary focus is identifying federal, state, and private sector resources to help fund tribal economic development activities. Programs are designed and implemented to promote Indian economic potential and establish a business mentor program to enable Indian business efforts. There is also a comprehensive economic profile of each Indian pueblo or reservation and a resource directory for programs available to Indians.

I Wanna Start My Own Business

Main Street Program: Designed in response to the decline of central business districts in Americas small towns. The program is a tool for both community development and historic preservation, and is locally managed and operated. The New Mexico state office provides technical assistance, training and architectural services in partnership with the National Main Street Center.

Rural Readiness Programs: Builds business readiness in communities to ensure their capacity for economic opportunities. A team of economic development professionals working closely with community leaders evaluate the communities readiness and capacity. A plan of action is designed consistent with the communities goals and objectives to achieve economic stability, by utilizing a team process of implementation, assessment of the economic baseline, designing a program of work, training and workshops where appropriate, securing the tools and infrastructure to do the job, such marketing, materials, spec buildings and IRB policies.

Rural Development Response Council: Develops and enhances the cooperative efforts of state, federal, tribal, and local governments with the private sector to revitalize rural New Mexico communities. Goals are focused on business start-up, expansion, retention and attraction, preserving local culture, and strengthening and diversifying natural resource-based economics.

*** State Investment Council**

Building A, Suite 203, 2nd Floor

2025 South Pacheco St.

Santa Fe, NM 87505

505-827-6226

The State Investment Council offers a number of programs of interest to developing business in New Mexico.

The Real Estate Business Loan Participation Program: Allows the Severance Tax Permanent Fund to participate in certain real estate loans up to a total of \$2 million. The loan may not exceed 75% of the appraisal and must originate with a New Mexico bank.

The New Mexico Financial Institutions Certificate of Deposit: Program using Severance Tax Permanent Fund allows financial institutions to obtain the liquidity to provide fixed asset long term financing at a fixed interest rate.

The New Mexico State Severance Tax Permanent Funded Business Investments: Permits the state to purchase bonds of companies that have a rating of BAA or BBB or the equivalent by a national rating service.

The Severance Tax Permanent Fund Policy Governing Purchases of Small Business Administration or Rural Economic and Community Development Service Obligations: Allows the state to use severance tax permanent funds to purchase SBA or RECD loans made to New Mexico businesses.

The New Mexico "27J" Exemption: This is available to corporations and limited partnerships with at least 80% of its assets in the state, and enables them to raise funds in the capital marketplace by offering \$1.5 million in securities for sale to the general public.

The New Mexico Venture Capital Fund: Provides capital to venture capital partnerships that already have significant, successful investment experience.

The New Mexico Industrial Revenue Bonds-Private Activity Bonds: Allows for the issue of

State Money and Help For Your Business

bonds to finance many borrowed through a government entity and used by private enterprise for capital development, overseen by the State Board of Finance.

* Securities Division

Regulation and Licensing Department

725 St. Michaels Dr.

Santa Fe, NM 87501

505-827-7140

"27 J" Exemption Program: A regulatory relief program for small businesses trying to raise capital. The exemption allows a corporation or limited partnership to make an offering of \$1.5 million to an unlimited number of purchasers under certain circumstances (mostly related to requirements of doing business within the State of New Mexico), thus allowing them to sell shares of stock without adhering to a minimum price per share.

* Department of Finance and Administration

131 S. Capitol St.

Batan Memorial Building., Room 203

Santa Fe, NM 87503

800-432-7108

505-827-4950

This department provides gap financing, often with long term loan amortization, for start-up and expansion projects that address local economic development objectives.

* New Mexico Taxation and Revenue Department

Returns Processing Bureau

P.O. Box 630

Santa Fe, NM 87504-0630

505-827-2331

Fax: 505-827-0837

Investment Tax Credit: Available to manufacturing operations. For each \$100,000 of equipment purchased (used directly and exclusively in a manufacturing process and subject to depreciation) by a company that simultaneously hires one employee, that company may receive credit against its gross receipts taxes or withholding tax due. A business must apply for the credit.

* Small Business Administration (SBA)

625 Silver SW

Suite 320

Albuquerque, NM 87102

505-766-1870

Fax: 505-766-1057

See the chapter introduction for a description of SBA programs.

* Minority Enterprise Small Business Investment

Companies (MESBIC)

MESBIC: Associated Southwest Investors

1660 University NE, Suite 200

Albuquerque, NM 87110

505-247-4050

MESBIC's are privately owned and managed investment firms, chartered by the Small Business Administration, that provide debt and equity capital to new, small independent businesses. Criteria for investment (such as industry preference, market area, maturity of business), and size and type of investment vary from one firm to another.

* Rural Economic and Community Development

Services

1009 Bradbury Dr., SE
Albuquerque, NM 87106

505-761-4957

New Mexico Industry Development Corporation Revolving Loan: Using grants from the U.S. Economic Development Administration (EDA) and the Community Development Block Grant Program (CDBG), New Mexico makes these loans available to small businesses in counties declared to be in a state of long-term economic deterioration. Funds are for fixed assets (land, buildings, machinery, equipment) with priority given to those who also have other sources of financing. Fixed-asset loans are for up to 15 years, and working capital loans are for up to 7 years. Rates under market level are possible.

*** Rural Development Business and Industrial Loan Program**

Rural Development Administration
6200 Jefferson St., NE, Room 255
517 Gold Ave. S.W.
Albuquerque, NM 87106

505-761-4956

To foster economic development in rural areas, this program offers guarantees to private lenders for projects by healthy, reliable companies that will benefit the community. Loans are for a wide range of rural and industrial purposes, including pollution control and transportation services. Projects should create jobs in areas with populations under 25,000.

*** New Mexico Housing Authority**

Joseph Montoya Building
1100 St. Francis Dr.
Santa Fe, NM 87503

505-827-0258

Internal Revenue Service Low Income Housing Tax Credit Program: Private investors receive tax credits for use over a 10 year period. Housing units developed must meet low-income qualifications. Investors may receive credit if their project consists of new construction (9 percent), rehabilitation (9 percent), acquisition (4 percent), and uses federal subsidies. Portions of properties must be set aside for low-income residents.

Housing And Urban Development Rental Rehabilitation Program: Serves the twin purposes of offering grants to developers to rehabilitate existing housing and subsidies to tenants who live in them. This is a 50/50 matching program, where the Housing Authority provides 50 percent of the costs, as a grant, and the investor provides 50 percent from other funds. Allowable funds range from \$5000 to rehabilitate an efficiency apartment, to \$8500 for a single-family home with 3 or 4 bedrooms. Other restrictions apply.

*** Cibola Foundation**

P.O. Box 669
Grants, NM 87020

505-285-6604

The foundation will consider interest buy-downs, loan guarantees, land grants and other financial assistance to qualified manufacturing and processing businesses located or willing to locate in Cibola county.

*** Economic Development Administration (EDA)**

Economic Development Representation

State Money and Help For Your Business

P.O. Box 2662
Federal Building
Cathedral Place
Santa Fe, NM 87504 505-988-6557

EDA has several programs that provide business funding either directly or indirectly, including infrastructure improvements, business and job retention, redevelopment of blighted areas and so forth, in communities experiencing severe and long term economic distress. Some of these programs will provide working capital as well as fixed asset financing.

*** New Mexico Community Development Loan Fund**

P.O. Box 705
Albuquerque, NM 87103 505-243-3196

Financial intermediary, providing loans and technical assistance to businesses and organizations that have tangible benefits for low income people. Rates and terms vary according to project.

*** New Mexico Industry Development Corporation**

1009 Bradbury Dr. SE
Albuquerque, NM 87106 505-848-5804

The Corporation administers Title IX federally funded Revolving Loan Fund. The RLF assists with financing small businesses located in targeted New Mexico counties (Catron, Cibola, Colfax, DeBaca, Dona Ana, Eddy, Grant, Guadalupe, Hidalgo, Luna, McKinley, Mora, Rio Arriba, San Juan, San Miguel, Sandoval, Socorro, Taos, Torrance, and Valencia). Priority is given to businesses that develop, manufacture, or assemble goods using local labor. Loans or fixed assets, such as land, buildings, machinery and equipment are available for up to 15 years. Working capital loans are available for up to 7 years.

*** Small Business Innovation Research**

UNM-Los Alamos Small Business Development Center
P.O. Box 715
Los Alamos, NM 87544 505-662-0001

Small for-profit United States businesses that are able to answer a specific federal governmental research and development need may compete for up to \$850,000 in SBIR contracts. Contracts are awarded in phases. Phase I (up to \$100,000) for evaluation and analysis of an idea. Phase II (up to \$750,000) for further research and development of idea deemed feasible. And Phase III, which require private or non-SBIR governmental funding for the commercialization of the results of Phase II work.

*** Specialty Crops Program**

Market and Development Division
Department of Agriculture
P.O. Box 30005, Department 5600
Las Cruces, NM 88003 505-646-4929

This program provides matching funds for the purpose of assisting in booth expenses at trade shows, to agricultural companies and organizations for the expansion and development of specialty livestock, and food and fiber crops.

*** Women's Economic Self-Sufficiency Team, Inc.**

WESST Corp

414 Silver SW

Albuquerque, NM 887102-3239

800-GO-WESST

505-241-4760

WESST Corp. Offers small loans through a revolving loan fund to starting and existing businesses. WESST Corp provides services to businesses, focusing on women and minority-owned business with emphasis on low income, unemployed, and underdeveloped women in New Mexico.

New York

*** Small Business Division**

Empire State Development

One Commerce Plaza

Albany, NY 12245

518-474-7756

Business Assistance Hotline

1-800-STATE NY, 1-800-782-8369

A special service that offers fast, up-to-date information on the State's economic development programs and can help in make contact with appropriate agencies in such areas as financing, job training, technical assistance, etc.

Small Business Advocate: Information and expertise in dealing with state, federal, and local agencies.

*** Empire State Development Corporation**

One Commerce Plaza

Albany, NY 12245

518-474-4100

and

633 Third Ave.

New York, NY 10017

212-803-2200

Regional Offices:

Capital Region:

Rensselaer Technology Park

385 Jordan Rd.

Troy, NY 12180-8347

518-283-1010

Central New York:

333 East Washington St.

Syracuse, NY 13202

315-428-4097

Finger Lakes:

111 East Ave., Suite 220

Rochester, NY 14604

716-325-1944

Long Island:

45 Executive Dr.

Plainview, NY 11803

516-349-1266

Mid-Hudson:

300 Westage Business Center, Suite 210

State Money and Help For Your Business

Fishkill, NY 12524 914-896-0478

Mohawk Valley:
207 Genesee St.
Utica, NY 13501 315-793-2366

New York City:
633 Third Ave.
New York, NY 10017 212-803-2319

North Country:
Bridge and Port Authority Building
Ogdensburg, NY 13669 315-393-3980

Southern Tier:
44 Hawley street, 15th floor
Binghamton, NY 13901 607-721-8605

Western New York:
424 Main St., Suite 717
Buffalo, NY 14202 716-856-8111

The New York State Urban Development Corporation, New York State Department of Economic Development and the New York Job Development Authority have been merged to form The Empire State Development. Empire State Development provides customer-driven, cost-effective products and services. Their "product line" which includes diagnosing business problems; cutting red tape; financing capital improvements, infrastructure, working capital; equity financing for technology-based start-up firms; productivity improvement; accessing new markets; advice to entrepreneurs, help with business management skills; commercializing new technology; and planning, feasibility studies for local governments, has been reduced from more than 100 programs to 20. The application process for businesses looking for state financial or technical assistance is much simpler, with just one form each for financial and technical assistance. Programs are locally accessible through regional offices. For more information about the state's programs contact the regional office nearest you. Programs and services available from Empire State Development include:

Recycling Market Development: The recycling program is dedicated to raising the productivity and competitiveness of manufacturers by helping companies make capital and/or process improvements that: yield less solid waste; enable the use of recovered materials as feedstocks; and facilitate market growth. New York businesses, not-for-profit organizations and municipal agencies are eligible for financial and technical assistance if they are engaged in: recycling, waste reduction and manufacturing from recycled feedstocks. Funding is available for capital projects; research, development and demonstration projects; and technical assistance projects. Field staff and retained consultants provide the following services: diagnosing the needs of a company; assistance in identifying and accessing materials supplies and new market outlets; in-plant assessments to help companies retool and/or make process adjustments that will enable them to use recovered material feedstocks; and in-plant assistance to help companies institute waste prevention practices.

Ownership Transition Services: Specialists work with business owners to develop suitable succession plans for their companies. Financial consultants provide advice about various succession planning options including: sale or gift to family members; sale to management; sale to outside investors; employee stock ownership plans; or a combination of these

techniques. Any New York State business owner or company is eligible for consultation in planning for ownership transition.

Manufacturing Productivity Improvement: Two programs, the Manufacturing Extension Partnership and the industrial Effectiveness program, have been established to assist small and medium-sized manufacturing firms with the identification, development and implementation of improved management and production processes. The goal of these programs is to support businesses in order to: increase productivity and competitiveness; expand market share; and promote job growth and retention. Small to medium-sized New York state manufacturing firms that require outside resources to achieve greater productivity and/or competitiveness are eligible. Services can be provided at no cost, on a cost-shared basis or for a fee. All assistance is tailored to meet the specific needs of the company or industry. Available services include: organization and technical needs assessments; product design and development; manufacturing process and quality improvement; market expansion and product commercialization; information system upgrades; supplier development programs; project management; workforce training programs; technical awareness seminars; and assistance with environmental and other regulatory requirements. The Industrial Effectiveness Program provides financial assistance for private sector consultant expertise based on company need, project scope and company size, with a maximum of \$60,000 available to qualified companies.

Linked Deposit: The program provides businesses with affordable capital, based on bank loans made at reduced interest rates, which are subsidized by linked state deposits. Under this program, eligible businesses can obtain loans from commercial banks, savings banks and savings and loan associations at an interest rate that is two or three percentage points lower than the prevailing rate on such loans. Companies will be considered for a linked loan based on: significance of the eligible project for improving the competitive position and profitability of the business; importance of a reduced cost of borrowing to the ability of the applicant to undertake the eligible project; and number of jobs to be created or retained in New York State, or other economic benefits created as a result of the linked loan.

International Trade Development and Investment: Assistance for direct investors; identification of potential sites and buildings; demographic, wage, tax and utility cost data; access to New York's incentive programs, including financing, tax incentives and job training programs; information about the communities under evaluation and introductions to local government officials and private business people; and project coordination and facilitation through a network of regional and foreign offices. Assistance for investors interested in joint venture opportunities or strategic alliances include: identify potential joint venture or strategic alliance candidates; assist with screening candidates by obtaining information; organize and facilitate introductory meetings and communication; and provide access to any New York State assistance programs that may be needed by a new business entity.

Entrepreneurial Assistance: This program encourages the start of new businesses by minorities, women, dislocated workers, public assistance recipients, public housing residents, and young people. It promotes entrepreneurship at centers throughout the state that provide classroom training, counseling, technical assistance and mentoring. Training and technical assistance are provided directly by non-profit organizations and vocational education institutions.

Economic Development Zones/Zone Equivalent Areas: Assistance available includes: investment tax credit of up to 10% may be available on business investments in new or expanded manufacturing facilities in the zone; wage tax credits of up to \$1,500 for each new job created; a 25% tax credit is available to taxpayers that make eligible investments or

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contributions; refunds for 4% state sales tax paid on the purchase of building materials incorporated into the construction or renovation of industrial or commercial facilities; utility rate reduction; real property tax exemption; local sales tax refund of up to 4%

Center for Advanced Technology: The program enhances existing New York State businesses and helps generate new businesses. This is achieved by means of university-industry centers which carry out research and development, education, training and outreach. The specific research and commercialization activities in a particular center are determined by the needs of the target industry and the nature of the technology.

Taxes and Credits: Besides reductions in corporate tax rates, a manufacturer making significant investments in New York can receive investment tax credits that will reduce its effective tax rate to as low as the alternative minimum rate. In addition, machinery, equipment, fuels and utilities used in manufacturing or research and development are exempt from sales or use tax.

Business Ombudsman Services: The business ombudsman service helps small businesses resolve red-tape difficulties in their dealings with all levels of government (federal, state and local). Through a business hotline, the program also directs companies to appropriate economic development assistance sources. Any small business is eligible for assistance that employs 100 people or less; is located in New York State; is independently owned and operated; and is not dominant in its field. The Business Assistance Hotline phone number is 800/STATE NY (800-782-8369).

Skills Training Assistance: Uses of funds include instructional costs, supplies and materials, administration fees, curriculum development and new-hire wages for on-the-job training. Average project awards include \$15,000 for an individual company and \$25,000 for a group of companies pursuing a common training goal. Priority will be given to small businesses; group projects; businesses located in Economic Development Zone or economically distressed area; companies able to provide full or partial cash match; NYS certified minority and women-owned businesses; and a strategic industry as identified by regionally developed economic development strategic plans.

Regional Technology Councils: Assistance is provided by regionally-based technology business development specialists in conjunction with other state and local economic development organizations, not-for-profit organizations and private consultants. Services are provided to individual companies, groups of companies and through technology business assistance networks. Criteria for selection include: demonstrated need; willingness to contribute resources; and commitment to self-improvement.

Government Market Development Assistance: Procurement assistance service coordinates efforts by all state agencies and authorities to award the greatest possible number of contracts from the states procurement budget to New York State businesses. The service also helps New York State firms compete for and win contracts and subcontracts from the federal government.

Assistance for Minority and Women's Businesses: The procurement program for minority and women's business enterprises promotes equality of economic opportunity by eradication the barriers to state contracting opportunities. The program assists state agencies and their prime contractors who are attempting to meet their procurement goals and identify certified businesses. Eligible businesses are owned at least 51% by US citizens or permanent resident aliens who are women or who belong to one or more minority groups.

*** New York State Science and Technology**

Foundation

John Ciannamea, Manager
99 Washington Ave.
Suite 1730
Albany, NY 12210

518-474-4349
Fax: 518-473-6876

Corporation for Innovation Development

Venture Capital Program

518-473-9741

Provides debt and equity capital to technology-based start-ups and young, growing business ventures in New York. Applicants must have innovative, technology-based products or services with significant potential for job creation. Investments normally range from \$50,000 to \$150,000 and is to be used primarily for working capital. Must be matched by loans or investments from other sources.

Small Business Innovation Research Promotion

Program (SBIR)

518-473-9746

Assists small research firms gain a larger share of research funds available under the federal SBIR program.

Small Business Innovation Research Grants: A federal program that awards between \$20,000 to \$50,000 to entrepreneurs to support six months of research on a technical innovation. Phase II grants are an additional \$500,000 for development. Private sector investment funds must follow.

Small Business Innovation Research (SBIR) Matching Grants: Designed to increase participation in the Federal SBIR Program by small, technology-based New York businesses. Matching contracts up to \$50,000 awarded to successful Federal SBIR Phase I award winners. Awards are made at conclusion of Phase I research and upon application for Federal Phase II funds, bridging a "gap" for small firms. Technical assistance is also provided.

Technology and Disabilities Program:

John Ciannamea

518-473-9741

Funds development of marketable products originally researched and developed at an academic institution or non-profit organization to service the needs of disabled clientele. Awards of up to \$30,000 are made on a competitive bases twice annually to further product development or refinement which address physical, sensory, mental and other health-related disabilities.

University-Industry Programs

Dr. Theresa A. Walker, Mgr

518-473-9744

Centers for Advanced Technology Program:

Formed by partnerships among universities, private industry, and State governments to facilitate the development and transfer of technology from research universities into the private sector. Are designated in technology areas that have a direct impact on the State's economy. Each CAT is eligible to receive up to \$1 million in State support annually contingent upon a positive evaluation which includes peer review by experts from industry and academe.

Cornell Theory Center: National high-performance computing communications center designated and funded by the National Science Foundation. Vital resource for industrial, academic and government researchers who need the power of the most advanced computers to store large computational problems. The Center has also established a computing resource for biomedical research program and conducts special outreach programs for minorities and

small businesses.

Northeast Parallel Architectures Center (NPAC): Seeks to put high-performance computing to work in industry. Parallel computing represents the future of high performance computing that is needed to solve the largest, most complex computational problems. The program is intended to enhance the competitive position of targeted industries; spur the formation of high tech start-up companies, and to apply the benefits of parallel computing to large, complex industrial problems.

New York State Education and Research Network (NYSERNet): A high-performance telecommunications network connecting universities, industry and government laboratories, schools, libraries and government agencies to computational resources. The Network's growing membership base includes research universities, industrial corporations, colleges, schools, hospitals and government offices.

National Center for Earthquake Engineering Research (NCEER): Conducts cooperative research to reduce the devastating impact of earthquakes on people, the communities in which they live, and the networks of lifeline systems that serve them. NCEER receives annual federal funding from the Nations Science Foundation and State matching support from the foundation. The center gathers data on earthquakes in the U.S. and around the world, sponsors conferences and seminars to increase public awareness of the natural disasters and keeps the world's engineering and construction communities up to date on the latest technologies.

State/Industry/University Cooperative Research Centers (SIUCRC): Designed to coordinate federal, state and industrial support for centers that undertake research and other activities that can contribute to local economic development and the competitiveness of U.S. industry. In addition to federal funding of as much as \$2 million per center over eight years, each receives matching funding from the state and industrial sponsors.

Integrated Electronics Engineering Center at the State University of New York at Binghamton: Undertakes research to advance engineering and scientific knowledge regarding the technology of electronic imaging, which includes the capture, recording, storage, and reproduction of electronic images.

Center for Electronic Imaging Systems at the University of Rochester: Undertakes research to advance engineering and scientific knowledge regarding the technology of electronic imaging, which includes the capture, recording, storage, and reproduction of electronic images.

Achievement Awards Program: Encourages outstanding students to pursue higher education and careers in technical subject areas. The first, second and third place winners of the N.Y. Math League and the N.Y. Science Congress competitions receive scholarships of \$1,200, \$800, and \$500 respectively, to be applied toward tuition at an accredited college or university in New York State.

Industrial Technology Programs

Industrial Technology Councils Program (ITC): 518-474-6346

Serves as the State's main network for developing the high technology business and research base on a region by region basis. A conduit through which needed services are deployed to technology and manufacturing firms in each region. ITCs also help regional companies to apply and compete for federal research grants annually awarded through the SBIR program.

Industrial Technology Extension Services (ITES): 518-474-4349

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Consists of a network of technology specialists located throughout the State, who provide hands-on assistance to manufacturing firms. Technical personnel serve as field "agents", working one-on-one with small and medium sized manufacturing companies to bring the benefits of modern technology to the factory floor. Agents help companies to research, evaluate and implement technology and/or management-related productivity improvements. They also help companies obtain State Industrial Effectiveness Program grants, promote technology transfer with research laboratories and universities and act as the outreach arm of the federally funded Northeast Manufacturing Technology Center.

Northeast Manufacturing Technology Center

(NEMTC): 518-473-9746

A federally sponsored manufacturing technology center which works in conjunction with ITES agents to implement technology in the manufacturing work place. Dedicated to modernizing industry.

New York Photonics Development Corporation (PDC): An independent, not-for-profit organization dedicated to cooperative R&D and commercialization of photonics technologies with the U.S. Air Force and other industrial partners. Works closely with the ITCs to provide effective technology transfer assistance to companies.

Cooperative Finance and Development Programs

Corporation for Innovation Development Program

(CID): 518-473-9741

Supports the formation and growth of new technology companies by providing State investments and leveraged venture capital financing. Eligible firms can receive equity and/or debt financing of \$250,000 or more for product marketing and development. Matching funding at a rate of 3 to 1 is required. Companies supported with CID investments comprise a diverse group of technologies, ranging from the manufacturers of three-dimensional computer displays to the exploration of novel treatments for life-threatening diseases.

Technology and Disabilities Program: 518-473-9741

Supports the development of highly promising, creative products and processes that are helping N.Y. citizens with disabilities lead more enjoyable lives. Companies may apply for financing to further develop products which meet these criteria. Investment financing of up to \$100,000 per project is available to companies, which may collaborate with a not-for-profit laboratory on innovative technologies with a high potential for commercialization.

Venture Line: 518-486-5438

Through a computerized database, VentureLine provides a convenient and confidential means of matching the financial needs of entrepreneurs and other businesses to the capital resources of investors and venture capital firms. Each week, the VentureLine database is reviewed to spot potential matches between applicant businesses and investors. Investors have the opportunity to confidentially review business applications before engaging in negotiations. Both businesses and entrepreneurs can explore financing opportunities, collaborative ventures, and licensing arrangements.

Special Projects and Initiatives

The Science and Technology Foundation supports various Legislative initiative and other special projects targeted at the growth of N.Y. State's technology infrastructure. These activities are:

Long Island Research Institute: A not-for-profit consortium of Brookhaven National Laboratory,

State Money and Help For Your Business

Cold Spring Harbor Laboratory, the Center for Medical Biotechnology at SUNY Stony Brook, and North Shore University Hospital working cooperatively to promote technology transfer and the commercialization of technologies from the four institutions.

Long Island High Technology Incubator: This modern facility provides young, growing technology firms with state-of-the-art equipment and laboratory space for development in a highly supportive environment.

Marist College Small Business Network: Supports the development of a computer network to assist small businesses throughout N.Y., enabling member firms to retrieve database information, marketplace information, and to communicate with other members. An Electronic Incubator has been established to assist defense related firms, diversify and develop new products and markets.

New York Tech-Scan: A corporate recruitment and economic development tool that serves as an electronic catalogue and source book on N.Y. State's high technology resources. Designed to provide easy access to wide range of information on the State's scientific and technological assets, its standing nationally and internationally, and its comparative advantage in key high-tech industries and critical technologies.

On-Campus Networks Initiative: A project to conduct a needs assessment of establishing an on-campus computer networks system among New York's colleges and universities.

Center for Integrated Manufacturing Studies: Designed to help small to medium-sized manufacturing firms adopt new technologies to become more competitive.

Syracuse Metropolitan Development Authority/Syracuse University Research Park: Includes requisite infrastructural planning for future development of a research park on a 90 acre parcel within close proximity to several major educational and medical institutions in the Syracuse area, including Syracuse University, Crouse Irving Memorial Hospital and Hutchings Psychiatric Center.

*** New York State Department of Agriculture and Markets**

Division of Agricultural Protection and Development Service

One Winners Circle, Capital Plaza

Albany, NY 12235

518-457-7076

Agricultural Research and Development Grants: Grants are offered annual to farmers, agribusinesses, institutions and individuals with original ideas in production, processing and marketing of farm products. Maximum amount of loan is \$50,000. Proceeds are focused on creation of jobs in the food and agriculture industry, new capital investment and expansion in the food and agriculture industry, market development and expansion, among others. (At present no funds are available.)

*** New York State Energy Research Development**

Authority

William Reinhart

Two Rockefeller Plaza

Albany, NY 12223

518-465-6251

Fax: 518-432-9474

Economic Development Through Greater Energy-Efficiency (EDGE) Program: Provides

technical and financial assistance to firms interested in reducing their energy use and related costs. Technical and financial support available for detailed engineering feasibility studies of innovative and energy-efficient process modifications. Financial assistance available for the demonstration of innovation energy-efficient process technology. Eligibility requirements include firms not using current, available technology; there are energy conservation measures that can be implemented; limited capital prevents a firm's expansion or modernization. Funding for Engineering Studies is up to \$25,000 but not to exceed 50 percent, and up to \$500,000 for Demonstrations not to exceed 50 percent.

*** New York State Environment Facilities**

Corporation (EFC)

50 Wolf Rd.

518-457-4114

Albany, NY 12205

Fax: 518-485-8773

Industrial Pollution Control Financing Program: The EFC issues special obligation revenue bonds with provide low-cost loans to companies assisting industry in meeting its environmental responsibilities without incurring high financing costs. Eligible facilities include sewage treatment, solid waste disposal, resource recovery, water management, water supply, hazardous waste disposal. Bond interest is generally exempt from State and Federal income taxes. Several company projects at more than one location can be financed under one bond issue.

*** New York Business Development Corporation**

(NYBDC)

P.O. Box 738

518-463-2268

Albany, NY 12201

Corporation Loan Program: Provides long-term loans available to small businesses in industrial, commercial and service-oriented businesses, that might otherwise have problems obtaining financing. The loans are a complement to or in participation with conventional lenders. NYBDC share of the loan ranges from \$50,000 to \$1,000,000. Funds may be used for working capital, machinery and equipment, real estate construction, acquisition and renovations.

*** Small Business Administration (SBA)**

Regional Office

26 Federal Plaza, Room 3100

212-264-1450

New York, NY 10278

Fax: 212-264-0038

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

399 Venture Partners

399 Park Ave.

14th Floor/Zone 4

212-559-1127

New York, NY 10043

Fax: 212-888-2940

American Asian Capital Corp.

130 Water St., Suite 6-L

New York, NY 10005

212-422-6880

Argentum Capital Partners, LP

State Money and Help For Your Business

405 Lexington Ave., 54th Floor
New York, NY 10174
212-949-8272
Fax: 212-949-8294

BT Capital Partners, Inc.
280 Park Ave, 32 West
New York, NY 10017
212-250-5565
Fax: 212-250-7651

Barclays Capital Investors Corp.
222 Broadway, 7th Floor
New York, NY 10038
212-412-3937
Fax: 212-412-6780

Capital Investors and Management Corp.
210 Canal St., Suite 611
New York, NY 10013
212-964-2480
Fax: 212-349-9160

CB Investors, Inc.
270 Park Ave., 5th Floor
New York, NY 10017
212-270-3220
Fax: 212-270-2327

CIBC Wood Gundy Ventures, Inc.
425 Lexington Ave.
9th Floor
New York, NY 10017
212-856-3713
Fax: 212-697-1554

CMNY Capital II, LP
135 East 57th St.
26th Floor
New York, NY 10022
212-909-8432
Fax: 212-980-2630

Chase Manhattan Capital Corporation
1 Chase Plaza--7th Floor
New York, NY 10081
212-552-6275
Fax: 212-552-2807

Chemical Venture Capital Associates
270 Park Ave., 5th Floor
New York, NY 10017
212-270-3220
Fax: 212-270-2327

Citicorp Venture Capital, Ltd.
399 Park Ave.
14th Floor/Zone 4
New York, NY 10043
212-559-1127
Fax: 212-793-6164

Creditanstalt SBIC
245 Park Ave.
New York, NY
212-856-1248
Fax: 212-856-1699

East Coast Venture Capital, Inc.
313 W 53rd St., 3rd Floor
New York, NY 10019
212-245-6460
Fax: 212-265-2962

Edwards Capital Company
Two Park Ave., 20th Floor
212-686-5449

I Wanna Start My Own Business

New York, NY 10016	Fax: 212-213-6234
Elk Associates Funding Corp. 747 Third Ave. New York, NY 10017	212-421-2111 Fax: 212-421-3488
Empire State Capital Corp. 170 Broadway, Suite 1200 New York, NY 10038	212-513-1799 Fax: 212-513-1892
Eos Partners SBIC, LP 520 Madison Ave., 42nd Floor New York, NY 10022	212-832-5814 Fax: 212-832-5805
Esquire Capital Corp. 69 Veterans Memorial Highway Commack, NY 11725	516-462-6946 Fax: 516-864-8152
Exeter Venture Lenders, LP 10 East 53rd St. New York, NY 10022	212-872-1170 Fax: 212-872-1198
Exim Capital Corp. 241 5th Ave., 3rd Floor New York, NY 10016	212-683-3375 Fax: 212-689-4118
Fair Capital Corp. 210 Canal St., Suite 611 New York, NY 10013	212-964-2480 Fax: 212-349-9160
First County Capital, Inc. 135-14 Northern Blvd., 2nd Floor Flushing, NY 11354	718-461-1778 Fax: 718-461-1835
First Wall Street SBIC, LP 26 Broadway, Suite 1320 New York, NY 10005	212-742-3770 Fax: 212-742-3776
Flushing Capital Corp. 39-06 Union St., Room 202 Flushing, NY 11354	718-886-5866 Fax: 178-939-7761
Freshstart Venture Capital Corp. 313 W 53rd St., 3rd Floor New York, NY 10019	212-265-2249 Fax: 212-265-2962
Fundex Capital Corporation 555 Theodore Fremd Ave., C-20 Great Neck, NY 11021	516-466-8551 Fax: 516-466-0180
Furman Selz SBIC, LP 230 Park Ave.	212-309-8200

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New York, NY 10169	Fax: 212-692-9608
Genesee Funding, Inc. 70 Linden Oaks, 3rd Floor Rochester, NY 14625	716-272-2332 Fax: 914-967-6522
Hanam Capital Corp. 38 West 32nd St. Suite 1512 New York, NY 10001	212-564-5225 Fax: 212-564-5307
Ibero American Investors Corp. 104 Scio St. Rochester, NY 14604	716-262-3440 Fax: 716-262-3441
IBJS Capital Corporation One State St., 8th Floor New York, NY 10004	212-858-2000 Fax: 212-952-1629
InterEquity Capital Partners, L.P. 220 Fifth Ave., 12th Floor New York, NY 10001	212-779-2022 Fax: 212-779-2103
International Paper Cap. Formation, Inc. Two Manhattanville Rd. Purchase, NY 10577	914-397-1578 Fax: 914-397-1909
J.P. Morgan Investment Corporation 60 Wall St. New York, NY 10260	212-483-2323
Jardine Capital Corporation 105 Lafayette St., Unit 204 New York, NY 10013	212-941-0993 Fax: 212-941-0998
KOCO Capital Co., LP 111 Radio Circle Mount Kisco, NY 10549	914-242-2324 Fax: 914-244-3985
LEG Partners SBIC, L.P. 230 Park Ave., 21st Floor New York, NY 10169	212-207-1585 Fax: 212-207-1579
M & T Capital Corporation One Fountain Plaza, 9th Floor Buffalo, NY 14203	716-848-3800 Fax: 716-848-3424
Medallion Funding Corp. 205 E. 42nd St., Suite 2020 New York, NY 10017	212-682-3300 Fax: 212-983-0351

I Wanna Start My Own Business

Mercury Capitol, L.P.
650 Madison
New York, NY 10022
212-838-0888
Fax: 212-838-7598

NYBDC Capital Corporation
41 State St.
P.O. Box 738
Albany, NY 12201
518-463-2268
Fax: 518-463-0240

NatWest USA Capital Corporation
175 Water St., 27th Floor
New York, NY 10038
212-602-1200
Fax: 212-602-2149

Needham Capital SBIC, L.P.
445 Park Ave.
New York, NY 10022
212-705-0297
Fax: 212-371-8418

Norwood Venture Corporation
1430 Broadway, Suite 1607
New York, NY 10018
212-869-5075
Fax: 212-869-5331

Paribas Principal Incorporated
787 Seventh Ave., 33rd Floor
New York, NY 10019
212-841-2000
Fax: 212-841-2146

Pierre Funding Corp.
805 Third Ave., 6th Floor
New York, NY 10022
212-888-1515
Fax: 212-688-4252

Prospect Street NYC Discovery Fund, L.P.
250 Park Ave., 17th Floor
New York, NY 10179
212-490-0480
Fax: 212-490-1566

Pyramid Ventures, Inc.
130 Liberty St., 31st Floor
New York, NY 10017
212-250-9571
Fax: 212-250-7651

Rand SBIC, Inc.
1300 Rand Building
Buffalo, NY 14203
716-853-0802
Fax: 716-854-8480

Regent Capital Partners, L.P.
505 Park Ave., Suite 1700
New York, NY
212-735-9900
Fax: 212-735-9908

Situation Ventures Corp.
56-20 59th St.
Maspeth, NY 11378
718-894-2000
Fax: 718-326-4642

Sixty Wall Street SBIC Fund, L.P.
60 Wall St.
New York, NY 10260
212-648-7778
Fax: 212-648-5032

State Money and Help For Your Business

Sterling Commercial Capital, Inc.
175 Great Neck Rd., Suite 408
Great Neck, NY 11021
516-482-7374
Fax: 516-487-0781

TLC Funding Corporation
660 White Plains Rd.
Tarrytown, NY 10591
914-332-5200
Fax: 914-332-5660

Toronto Dominion Capital (USA), Inc.
11 West 52nd St.
New York, NY 10019
212-468-0760
Fax: 212-974-8429

Transportation Capital Corp.
315 Park Ave. S., 10th Floor
New York, NY 10010
212-598-3225
Fax: 212-598-3102

Triad Capital Corp. of New York
305 Seventh Ave., 20th Floor
New York, NY 10018
212-243-7360
Fax: 212-243-7647

Trusty Capital Inc.
350 Fifth Ave., Suite 2026
New York, NY 10118
212-736-7653
Fax: 212-629-3019

UBS Partners, Inc.
299 Park Ave.
New York, NY 10171
212-821-6490
Fax: 212-821-6333

United Capital Investment Corp.
60 E. 42nd St., Suite 1515
New York, NY 10165
212-682-7210
Fax: 212-573-6352

Vega Capital Corporation
80 Business Park Dr., Suite 201
Armonk, NY 10504
914-273-1025
Fax: 914-273-1028

Venture Opportunities Corp.
150 East 58th St., 16th Floor
New York, NY 10022
212-832-3737
Fax: 212-980-6603

Walden Capital Partners, L.P.
150 East 58th St., 34th Floor
New York, NY 10155
212-355-0900
Fax: 212-755-8894

Winfield Capital Corporation
237 Mamaroneck Ave.
White Plains, NY 10605
914-949-2600
Fax: 914-949-7195

The Small Business Administration (SBA) licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by

direct loans and by equity investments.

*** Housing and Urban Development (HUD)**

Regional Office

26 Federal Plaza

New York, NY 10278-0068

212-264-6500

Fax: 212-264-0246

TDD: 212-264-0927

Community Development Block Grants: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial or industrial purposes. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

North Carolina

*** North Carolina Department of Economic
and Community Development**

Business Industrial Development

430 North Salisbury St.

Raleigh, NC 27603

919-733-4151

Coordinates state small business assistance programs and financing. Includes pooled industrial revenue bonds, a certified SBA Development Company, and a long-term, fixed-rate financing program. Also provides information and referral services to small firms and prospective entrepreneurs and acts as advocate for the state's small business community.

*** Business License Information Office**

N.C. Department of the Secretary of State

110 South Blount St.

Raleigh, NC 27601

919-733-0641

800-228-8443 in NC

A central information source offering prompt, individualized assistance to new and existing businesses to secure the necessary State issued licenses, permits, and/or authorizations in order to operate a business in the State. Acts as an advocate for regulatory reform.

*** North Carolina Department of Commerce**

Commerce Finance Center

430 North Wilmington St.

Raleigh, NC 27611

919-733-4151

Small Business Development Division:

Fax: 919-733-9265

Long-term, Fixed Rate Financing Program: Allows North Carolina banks to win long-term fixed rate certificates of deposit from the State Treasurer and then re-lend the same money on a long-term, fixed rate basis to small businesses.

Industrial Revenue Bonds: Tax-exempt long-term, low interest financing available to manufacturing companies that will have a measurable economic impact on the community. Industrial firms may finance projects related to product manufacturing, distribution centers, or research and development facilities necessary to the manufacturing process. Generally, capital projects with investments under \$10 million can be financed in full.

State Money and Help For Your Business

Industrial Development Bonds: For manufacturing companies that cannot qualify for financing that is exempt from federal taxes, North Carolina bond authorities can issue Industrial Development Bonds with interest income exempt from state income tax.

TIPP: Tarheel IRB Pool Program: Pooled industrial revenue bonds designed to allow small firms access to the IRB program. This enables borrowers in the \$500,000 to \$3,000,000 to use the bond vehicle cost effectively. Companies need a letter of credit from their bank. These bonds can have variable or fixed rates.

Job Creation Tax Credit: Companies creating full-time jobs in a designated economically-distressed counties may be eligible for a tax credit of \$2,800 per job created and can be applied against state corporate or individual income taxes. The amount can offset up to 50 percent of a firm's state income tax. Companies can agree to hire a minimum of 20 new employees over two years, allowing them to still receive credits even if the county loses its distressed classification.

Industrial Building Renovation Fund: In certain economically distressed counties, companies may be eligible for funds to repair or renovate existing buildings for use as manufacturing and industrial operations. A firm can receive \$1,200 per job created, up to a maximum of \$250,000, for repair, renovation, or equipping a structure for industrial use. Funds used to benefit a private business, such as air-conditioning or equipment, are repayable at 2 percent interest. No repayment of funds is required where funds are used to provide a utility service to the building. The improvement is then loaned by the local government.

Manufacturer's Incentive Tax Formula: Can cut taxable income for businesses by up to 25 percent. This is an allocation formula that gives tax breaks to corporations that are located within North Carolina, even if they conduct a large volume of sales outside the state.

State Tax Incentives and Advantages

Corporate Income Tax: North Carolina uses the latest federal tax code and your business benefits from accelerated depreciation and other tax saving mechanisms on its state tax return as follows:

Savings for Multi-State Companies: Double-weighted sales factor apportionment formula for multi-state corporations gives your business significant savings if you do business in more than one state.

Sales and Use Taxes: Preferential rates provided by the State, that vary from the standard 4% rate and 2% total local option sales tax.

General Property Tax: Real property is assessed at full market value every 8 years. Personal property (autos, office equipment, industrial machinery) is assessed annually at approximately current market value less depreciation. Beneficial to businesses that otherwise might be subject to annual real property assessments. Also beneficial to areas where the original cost of equipment is used for tax purposes.

State Financial Incentives and Advantages

North Carolina Industrial Development Fund (NCIDF): Loans and grants of up to \$250,000 (\$2,400 per job created) are available to companies that repair, renovate or equip existing buildings for industrial use in less developed counties. Loans and quick loan turn-arounds and repayment exemption where funds are used to provide public utility service to building.

Taxable Industrial Development Bond (TIDB): For manufacturers who do not qualify for tax

exempt bonds. Provide increased savings of 35-75 basis points.

Community Development Block Grant (CDBG): Companies needing up to \$1 million in loans or infrastructure improvements. Requirement is that at least 60% of the jobs created by filled by people whose income is in the low to moderate income category at the time of employment. Are also available wholesale, retail and service companies.

Basic Buildings Program: Help develop small rural communities throughout the state. The state often constructs speculative industrial buildings, ready to be upfitted to specific industries. Using these buildings can cut the average start up time for a company from 29 to 13 weeks.

Business Energy Improvements Program: Low interest loans (approximately 65% of prime) are available for retrofitting existing buildings.

North Carolina Shared/Group FSC Program: Using the state's Group Foreign Sales Corporation, companies can obtain state and federal tax exemptions on a portion of their export profits. Exemption can range from 15-30% for federal and state tax purposes. Available to all NC companies with export profits.

North Carolina Ports Tax Credit: Available to exporters who use the NC ports at Morehead City and Wilmington and who are subject to the payment of NC income taxes. They can apply and qualify for a tax credit. Tax credit can be earned on cargo wharfage and handling fees exceeding the average for the last 3 years inclusive of the current tax year. The maximum cumulative credit that may be taken may not exceed \$1 million.

Employment Security Commission (ESC) 919-733-7546

Job Screening: The state ESC screens and recommends job applicants for any company locating in the state. All you have to do is provide the ESC with a list of job openings and requirements for each position.

Other State Organizations Financial Incentives and Advantages:

Dept. of Community Colleges

Industrial Training Program: This program provides the following services at no cost to your company: selection/training of instructors; payment of instructor wages for the duration of the training program; lease/operation of a temporary training facility; training aids/materials; reimbursement of instructor travel expenses; and standard equipment required for training.

Department of Transportation (DOT)

Access Road Fund: Tax money is allocated to DOT to construct necessary site access roads for new plants that create a specific number of jobs.

Department of Environment, Health and Natural Resources

Environmental and Energy Saving Programs: The Office of Waste Reduction provides grants and technical assistance to help companies reduce and control industrial waste. (The Pollution Prevention Pays Program provides free on site technical assistance in process evaluation to reduce waste streams).

North Carolina First Flight, Inc.: Helps and encourages small businesses and provides one-time grants of up to \$200,000 for the establishments of small business incubator facilities that provide low-rent space, shared support services and basic equipment. First Flight Fund #1 (FFF #1) provides seed equity investment capital for entrepreneurs engaged in developing and commercializing technological innovations. Provides initial investments of up to \$50,000 and up

State Money and Help For Your Business

to \$100,000 in second and later-round investments.

North Carolina Biotechnology Center: Biotechnological companies locating in NC are eligible for four grant programs from the North Carolina biotechnology Center. Grants support basic research, information sharing, education enhancement, job training instructional development. The state also has two loan programs that encourage technology transfer, research and development efforts.

Academic Research Initiation Grant: Seed funding for novel biotechnology-related research projects.

Institutional Development Grant: Broad institutional benefits such as establishment of core service facilities, purchase of multi-user equipment or recruitment of exceptional ability.

Event Support Grant: To promote information sharing related to scientific, educational or business aspects of biotechnology.

Education Enhancement Grant: Assists development of programs, activities, resources and personnel necessary for biotechnology education and job training in non-profit institutions, schools, community colleges, colleges, or universities.

Economic Development Finance Program (EDFP): Companies wishing to promote the initiation and expansion of commercial biotechnological applications can receive up to \$250,000 of EDFP support for an 18-month period.

Small Business Innovative Research (SBIR) Matching Fund: Companies receiving SBIR funds are also eligible for up to \$50,000 for activities that refine Phase I research and initiate work on Phase II project objectives.

North Carolina MCNC: (Access to the Center for Microelectronics). With a no-fee membership in the NC Industry Participant Group, small businesses can gain access to the Center's resources at no charge. Also available are consulting and technology transfer assistance for a very nominal fee.

Center for Communications: Businesses can quickly access information they need to enhance their competitiveness in the market place and benefit from accelerated technology transfer. CONCERT network links more than 6,000 computer to Internet's worldwide resources, including national laboratories, advanced computer facilities and databases.

Industrial Extension Service (IES), School of Engineering, North Carolina State University: Assist industries with: in-plant presentation workshops; short courses and seminars; technical and supervisory workshops; video-based engineering education courses; Resource/Referral Center for industry, government and other educational institutions; and access to faculty and staff laboratory resources for applied research projects.

Industry Electrotechnology Laboratory (IEL): Offer a comprehensive lighting demonstration, a motors testing facility, a staff of professional problem-solvers, offices and a resource center featuring a library of the latest technical bulletins.

Local Financial Incentives and Advantages

Community Incentives: Local governments negotiate individually with businesses to meet the individual needs of an organization. Using public and private resources, these initiatives and

incentives are put together by various localities to attract industries that provide jobs to the area.

Government Funded Water and Sewer Improvements: To ensure a quality infrastructure, local governments will invest money in utilities up to the amount that will be recovered in taxes over an 8 to 10 year period.

City/County Industrial Parks: Local governments are authorized to invest up to .05% of their assessed property taxes in economic development projects. Some local governments have acquired industrial sites, developed properties and directly negotiated their sale or lease to companies interested in locating in the area by using this power.

Road Improvements: Allows local elected official to use tax dollars for road improvements to meet the needs of local businesses.

Rail Sidings: Businesses requiring high volume or critical rail service benefit from location in some communities that will share or reduce the cost of rail sidings.

Incentives for Industry by Private Entities: These groups of business people, such as committees of 100, use private resources to provide land, buildings and grants to industries willing to relocate to their area.

Turnkey Project Management: Businesses locating to the state benefit from development companies able to provide economical and efficient management of a new plant opening, from site selection to beneficial occupancy.

Professional Development/Relocation Services: Relocating companies benefit from the free services of a professional developer in addition to the assistance provided by the professional state coordinator. Assistance covers almost every aspect of relocation, including property control, design and construction, employee recruitment screening, training and establishment of good employee relations programs.

Job Training Partnership Act (JTPA) Funds: Over \$93 million in JTPA funds are available to provide businesses with trained and skilled workers.

Small Business Administration (SBA) Subordinated Mortgages: Ten and twenty year loans are available with down payments as low as 10%. The SBA portion offers a loan for up to 40% of the project costs, with maximum participation of \$750,000. Loan involves 50% participation by a local lender on a first mortgage.

Finance Center 919-733-5297

Farmers Home Administration Loan Guarantees: Guarantees private lenders up to 90 percent of the principal and interest on a loan. Borrowers must have up to 25 percent equity in the project to qualify. Maturities can be up to 30 years for real estate, 15 years for machinery, and 7 years for working capital. This is a program for communities with populations under 50,000.

Pollution Control Tax Breaks: Facilities for pollution control, recycling and recovery qualify for rapid depreciation on state income tax returns. North Carolina counties offer additional tax advantages for costs of this type of equipment.

*** North Carolina Technological Development**

Authority

2 Davis Dr.

Durham, NC 27709

919-990-8558

Seed and Incubator Capital: Through the Innovation Research Fund, up to \$50,000 in seed money is available for development of new products or services. The Authority funds incubator facilities through its Incubator Facilities Program. It also conducts workshops across the state for those small business interested in the IRF and the Small Business Innovation Research program.

*** Small Business Administration (SBA)**

District Office

200 N. College St., Suite A-2015

704-344-6563

Charlotte, NC 28202-2173

Fax: 704-344-5377

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Blue Ridge Investors LTD Partnership

300 North Green St., Suite 2100

910-370-0576

Greensboro, NC 27401

Fax: 910-274-4984

First Union Capital Partners, Inc.

1 1st Union Center, 18th Floor

301 S. College St.

704-374-6487

Charlotte, NC 28288

Fax: 704-374-6711

NationsBanc Capital Corp.

100 N. Tryon, 7th Floor

704-386-8063

Charlotte, NC 28255

Fax: 704-386-6432

NationsBanc SBIC Corp.

9901 W. Trade St., Suite 1020

704-386-7720

Charlotte, NC 28202

Fax: 704-386-6662

Springdale Venture Partners, LP

2039 Queens Rd., East

704-344-8290

Charlotte, NC 28207

Fax: 704-386-6695

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** North Carolina Department of Economic and Community Development**

Division of Community Assistance

1307 Glenwood Ave., Suite 250

Raleigh, NC 27605

919-733-2850

Community Development Block Grants: Available to cities and counties, who in turn, loan the money to businesses for the commercial rehabilitation of existing buildings or structures used

for business, commercial, or industrial purposes. Funds can be used for fixed assets and to partially finance working capital. Every \$15,000 of funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

*** North Carolina Enterprise Corporation**

P.O. Box 20429

919-541-9366

Raleigh, NC 27619

Fax: 919-990-9544

A private, for-profit corporation with a board of directors representing private and public interests that is financed by both sectors. The corporation provides equity-type financing to small and medium-sized business, principally for manufacturing. Provides long-term capital for long-term investment. It is aimed at expanding the rural economic base in the state.

*** North Carolina Biotechnology Center**

15 Alexander Dr.

P.O. Box 13547

Research Triangle Park, NC 27709-3547

919-541-9366

Supports biotechnology research as a means of improving the state's economy. The center does not actually perform research itself, but supports, coordinates, and educates in the field of biotechnology. Grants are available for academic research, large-scale projects at universities and non-profit institutions, economic development, and for groups wishing to organize conferences and workshops. These grants total several million dollars per year.

*** North Carolina Department of Transportation**

Rail Division

P.O. Box 25201

919-733-4713, ext. 254

Raleigh, NC 27611

Fax: 919-733-1391

Rail Industrial Access Program: The purpose of this program is to provide grant funding to aid in financing the cost of construction or rehabilitation railroad access tracts required by a new or expanded industry which will result in a significant number of new jobs or capital investment. Grant recipients may receive a maximum 50% of total project costs depending on the Department's evaluation of economic benefits and the funding available.

*** Industrial Extension Service (IES)**

North Carolina Manufacturing Extension Partnership (NCMEP)

IES Technical Services

Box 7902

919-515-5408

Raleigh, NC 27695-7902

Fax: 919-515-6159

Through NCMEP, IES delivers services to North Carolina's manufacturing community, offering engineering assistance, problem solving, technical information, continuing education, and demonstration of new technologies and best practices. Extension specialists are linked through electronic communication, industry advisory councils, networking, and state of the art information resources.

North Dakota

*** Center for Innovation and Business**

Development

Box 8103
University Station
University of North Dakota
Grand Forks, ND 58202

701-777-3132

The *Business Plan* and *Marketing Plan* workbooks are step-by-step guides, with optional software, to writing your own business and marketing plans. They are targeted to new manufacturing ventures producing new products or technology, but the guides can also be relevant to many entrepreneurs, academics, and business professionals. The workbooks are \$30 each; with software \$79.

*** North Dakota Economic Development and Finance**

1833 East Bismarck Expressway
Bismarck, ND 58504

701-328-5300
Fax: 701-328-5320

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Bank of North Dakota**

Bank of North Dakota
P.O. Box 5509
700 East Main Ave.
Bismarck, ND 58506

701-328-5778
Lending Director: 701-328-5668
Commercial Loans: 701-328-5674
Farm Loans: 701-328-5672

Micro Business Loans: Available to all small business activities including home-based businesses, retail, services, and manufacturing.

TRIP Loans (Tourism and Recreation Investment Program): Available to all tourism related businesses and activities including recreation, historical sites, festival and cultural events, unique lodging and food services, and guide services.

Both types of loans will require a local financing institution to act as lead lender for the loan. The Bank of North Dakota will take up to 60 percent of the total loan, to a maximum of \$15,000. Funds may be used to establish or purchase a new or existing business, finance the acquisition of real property, remodel or expand an existing business, purchase equipment, working capital, purchase inventory.

PACE (Partnership in Assisting Community Expansion): PACE assists North Dakota communities in expanding their economic base and provide for new job development by reducing the borrower's overall interest rate. The participation by a local lender is a major element, and the borrower must demonstrate that within the first year, there will be a minimum of one job created for every \$75,000 of total loan proceeds.

Ag Pace: Provides low-interest financing to on-farm businesses. The program funds are used to buy down the interest rate on loans which have been approved by a local lender and the Bank of North Dakota. It is available to any business, except traditional agriculture, which is integrated into the farm operation and will be used to supplement farm income.

I Wanna Start My Own Business

Oil and Gas Development Loans: Assists North Dakota developers in increasing oil and gas production and job enhancement at existing wells. The Bank's maximum loan participation amount is \$100,000.

Small Business Loan Program: Loans of up to \$250,000 to any business, through a local lender, for working capital, equipment and real property. Terms are 3-5 years for working capital, 5-7 years for equipment, and 12-15 years for real estate. Equity requirement is 25 percent for new businesses. Local lender is required for 30-40 percent of loan.

Business Development Loans: Available to any business. Local lender is required for up to 30 to 40 percent of total loan. BND share is up to \$500,000 per project. Fund can be used for working capital, equipment and real property.

Match Program: MATCH is targeted to manufacturing, processing and value-added industries which are financially strong companies and provide interest rates at some of the lowest in the nation.

Export-Import Bank Working Capital Guarantee 701-224-5674
Provides repayment guarantees of up to 90 percent to eligible lenders on secured loans.

Export-Import Bank Medium and Long Term Loans 701-224-5674
Covers up to 85 percent of the export value. Support export sales facing foreign competition backed with subsidized official financing.

Export Credit Insurance 701-224-5674
Offers insurance policies protecting U.S. exporters against the risk of nonpayment by a foreign debtor.

*** Office of Urban Development**

122 South 5th St., Room 233

Grand Forks, ND 58201-1518

701-746-2545

Grand Forks Growth Fund: The fund is intended to provide gap and incentive financing for new or expanding businesses which have capacity to create new primary sector jobs and contribute to the local tax base. Funds can be used to provide temporary or permanent financing for capital costs (land, buildings, and infrastructure), equipment, working capital, seed capital, or other miscellaneous feasibility costs. A minimum 10 percent equity contribution is required. For requests in excess of \$25,000, the applicant must obtain some levels of bank participation.

*** Office of Intergovernmental Assistance**

600 East Boulevard Ave.

Bismarck, ND 58505

701-328-2094

Community Development Revolving Loan Fund: Borrow to be used or developed through loan to eligible local government. Loans amounts up to \$300,000 per project for primary sector, \$50,000 per project for retail sector. Funds can be used for fixed assets related to business and infrastructure. A dollar for dollar non-public match, and 10 percent minimum equity requirement. Job creation criteria for low to moderate income people.

Community Development Block Grants: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$300,000 can be made. Every \$15,000 of grant funds invested must

State Money and Help For Your Business

create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

* Governor's Office

Carline Fine

600 East Boulevard Ave.

Bismarck, ND 58505

701-328-2200

Industrial Revenue Bonds: For developers, commercial or industrial users - sold through political subdivision. Up to 100 percent of cost of project for fixed assets and equipment. Market interest rates for 7-20 years. No equity requirements. For funding under \$1 million on a first-come, first-served basis.

* Agricultural Products Utilization Commission

600 East Boulevard, 6th Floor

Bismarck, ND 58505-0020

701-328-4760

Provides funding and assistance to private industry in the establishment of agricultural processing plants for the manufacturing and marketing of agricultural derived fuels, chemicals and other processed products.

* North Dakota Tax Commissioner

600 E. Boulevard Ave.

Bismarck, ND 58505-0599

701-328-2770

Special Tax Incentives for Businesses: Incentives include:

Five year property and corporation income tax exemptions for new business projects

Wage and salary income tax credits

Income tax credit for research expenditures and for investment in a North

Dakota venture capital corporation

Deductions for selling or renting a business to a beginning business person or farmland to a beginning farmer

* Fargo-Cass County Economic Development Corporation

417 Main Ave., Suite 401

Fargo, ND 58103

701-237-6132

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion.

* Small Business Administration (SBA)

657 2nd Ave. N., Room 218

701-239-5131

Fargo, ND 58108-3086

Fax: 701-239-5645

See the chapter introduction for a description of SBA programs.

* Center for Innovation and Business Development

Box 8103
University Station
University of North Dakota
Grand Forks, ND 58202

701-777-3132

Small Business Innovation Research Grant: Awards between \$20,000 to \$50,000 to entrepreneurs to support six months of research on a technical innovation. Phase II grants are an additional \$500,000 for development. Private sector investment funds must follow.

First Seed Capital Group: Brings together investors and businesses. Focuses on business start-ups and equity capital investment for businesses with needs of less than \$150,000.

*** Rural Development Administration**

State Director
Federal Building, Room 208
220 East Rosser
Bismarck, ND 58502

701-250-4781
701-250-4670

Business and Industrial Loan Programs: Provides loan guarantees to lenders. Proceeds can be used for working capital, equipment, and real property. Interest rates are negotiated between lender and borrower. Maximum terms: 7 years for working capital, 10 years for equipment, and 25 years for real property. Requires 10 percent equity for existing businesses and 20 percent-25 percent for new businesses. Additional funding allowed from any source. Only rural areas and areas with populations under 25,000 are eligible.

Rural Enterprise Grant Program: Provides grants to public or non-profit agencies to provide loans and/or technical assistance to for-profit enterprises, with the intent of creating jobs for rural residents.

Intermediary Relending Program: Provides loans to rural businesses. The interest rate to the intermediaries is 1%, with repayment terms of up to 30 years. The program is intended to create employment for rural residents.

*** Economic Development Administration (EDA)**

P.O. Box 1911
Bismarck, ND 58502

701-250-4321

EDA Loan Guarantee: Guarantees up to 80 percent of the principal and interest on loans to businesses in designated areas of high unemployment or low income. Funding limits are determined by project need. Uses are for working capital, equipment, and real property. The guarantee is made to private lending institutions in designated EDA eligible areas. Projects must be of direct benefit to local residents and demonstrate long-term employment opportunities in the area.

*** Small Business Investment Companies**

North Dakota SBIC, L.P.
406 Main St.
Fargo, ND 58103

701-298-0003
Fax: 701-293-7819

The Small Business Administration (SBA) licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Economic Development and Finance**

1833 East Bismarck Expressway
Bismarck, ND 58504

701-328-5300
Fax: 701-328-5320

Better Utilization of Investments for Local Development (BUILD): Assists start-up or expanding business owners looking for business locations.

North Dakota Development Fund: The fund provides primary sector businesses with equity investments, grants and loan financing, and gap financing. It coordinates efforts between all the sources of financing, the business and the community. Any project considered for financing must be feasible and have a reasonable chance of succeeding. Fund money may be leveraged for feasibility studies conducted by private consultants. In addition, selected qualifying businesses may use funds to help defray accounting expenses for a limited time during start-up.

Native American Business Development Program: Provides Native American individuals, businesses and tribal governments access to technical support and financial assistance; advocates an improved business climate for Native American businesses and encourages policies that address their needs; provides equity gap grants to new reservation-based businesses; provides access to the Native American set-aside of the ND Development fund; and assists in the development of new grant and equity participant capital resources.

International Trade Consulting: Provides assistance to companies doing business in foreign markets. Staff counsels companies on export/import procedures, international marketing, banking, and financing. Information and referrals on translation, brokers, consultants, trade show, and trade missions is available.

Women's Business Development Office

701-328-5338

Women's Business Development Program: Maintains a network of North Dakota women business owners, provides technical assistance to entrepreneurs, connects entrepreneurs with local resources, supports women's home-based businesses; and certifies women-owned businesses.

Technology Transfer Inc.: Provides funding for applied research and development for existing or potential businesses, and promotes the commercialization of new technology. This program also provides prepaid access to experts within the state's university system. These experts provide preliminary project evaluation and other technical assistance needs.

North Dakota Future Fund: Provides financing for start-up, expanding or relocation of primary sector businesses in North Dakota. Any primary sector or final destination tourism business, and any certified development corporation, is eligible for Future Fund financing.

Regional Rural Development Revolving Loan Fund: Provides debit and equity financing for new and expanding primary sector businesses in rural North Dakota.

Incentive Grants: This program is designed to encourage the start-up of new primary sector businesses, thereby increasing the number of young people and women participating in business. Grant must be matched dollar-for-dollar from non-state or non-federal sources, and are generally limited to the maximum of \$1,000 for each applicant.

Research and Development Grants: Grants are for individual project research and

I Wanna Start My Own Business

development. They encourage primary sector businesses to get the outside expertise they cannot provide to make their businesses better. Mini-grants are utilized to gain knowledge, study ideas or concepts or get the necessary patent protection. Generally the business can then seek funding sources that allow the business to move forward. Grant must represent a proposed primary sector business development projects and is limited to a maximum of \$5,000 per project.

Tax Incentive For Seed Capital investments: Program encourages equity investments in growing ventures. Income tax credits are available to investors up to an amount equal to 30% of the cash equity invested in qualified primary sector companies.

Community Venture Capital Funds: Several communities throughout the state have developed their own venture capital funds. These funds are for business development within the community or region.

Micro Loan Program: This program is designed to assist start-up, newly established, and growing small business concerns to obtain short-term, fixed interest rate loans. Loan proceeds may be used for working capital, inventory and supplies, business furniture and fixtures, and business machinery and equipment. Loans under \$7,500 are encouraged, but loans are limited to \$25,000.

Economic Adjustment (Title IX) Program: Provides matching grant funds for planning, technical assistance, feasibility studies, and construction projects which will result in the creation of substantial numbers of new jobs

Ohio

*** Ohio Department of Development**

P.O. Box 1001

Columbus, OH 43266-0101

One-Stop Business Permit Center

800-848-1300

614-466-4232

Provides new entrepreneurs with licensing and permit information, and acts as an advocate for licensing and permit problems. Directs you to proper area for technical, financial and management resources.

*** Small And Developing Business Division**

Ohio Department of Development

77 South High St.

P.O. Box 1001

Columbus, OH 43266-0101

614-466-2718

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Ohio Department of Development**

Office of Financial Incentives

P.O. Box 1001

Columbus, OH 43266-0101

Office of Financial Incentives

800-848-1300

614-466-5420

State Money and Help For Your Business

The Office of Financial Incentives has two components: fixed-asset lending and loan servicing.

Fixed Asset Programs: 166/122 Direct Loan Program provides direct loans for up to 30% of a project's fixed assets or \$1 million, and is primarily used for manufacturers.

Ohio Enterprise Bond Program: Provides long-term, fixed rate, tax-exempt and taxable bonds for financially healthy industrial and commercial facilities that are creating jobs in Ohio.

Ohio Pooled Bond Program: Pooled industrial development bonds for several companies in order to provide more cost-effective, credit enhanced bond financing.

Loan Servicing Programs: Regional 166 program targets state financial assistance to industrial companies for smaller projects. Eleven regional agencies administer this program.

Ohio Statewide Development Corporation (SBA 504) Loan Program: Fixed assets only (land, building and fixed equipment) for user with net worth less than \$6 million, or after-tax-2-year net profit average under \$2 million.

Pollution Prevention Loan Program: Provides low-interest capital improvement loans for the construction and/or purchase of equipment to complete pollution prevention activities at small and medium-sized businesses (500 employees or less) anywhere in Ohio

Scrap Tire Loan Grant Program: This is available to scrap tire recyclers and other types of concerns who locate or expand in Ohio who demonstrate that they will use Ohio's scrap tires in a useful recycled manner.

Office of Housing and Community Partnerships 800-848-1300
614-466-2285

Revolving Loan Funds: Targeted at projects that will create or retain jobs for low-to-moderate income households, and help develop, rehabilitate or revitalize a participating "small city" community. Must be used for fixed assets related to commercial, industrial, or infrastructure use. Loans available for users or developers, at 5-9 percent with flexible terms.

Community Development Block Grants: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$400,000 can be awarded to cities or counties, who in turn, loan the money to user or developer. Projects must create or retain at least 5 jobs. At least 51% of the jobs created must be for low- and moderate-income families.

Office of Tax Incentives 800-848-1300
614-466-4551

Enterprise Zone Program: Offers up to 75% exemption in incorporated areas and up to 60% in unincorporated areas off the improved real estate or new tangible personal property taxes for up to 10 years. Business must retain or create jobs and establish, expand, renovate, or occupy a facility in an Enterprise Zone.

Community Development Corporation Program: Provides incentive for projects to take place in distressed areas where private sector developers are reluctant to invest. Grant of up to \$50,000 with as much as \$25,000 of grant being used for project development costs (professional services such as engineering, legal, planning and administration).

Community Reinvestment Areas: Local tax incentives for businesses that expand or locate in

I Wanna Start My Own Business

designated areas of Ohio. Up to 100% exemption of the improved real estate property tax valuation for up to 15 years. Business must undertake new real estate investment.

Manufacturing Machinery and Equipment Investment Tax Credit: A non-refundable corporate franchise or state income tax credit for a manufacturer that purchases new machinery and equipment that is located in Ohio and is used in the production or assembly of a manufactured good.

Job Creation Tax Credit: Provides a corporation franchise/income tax credit to businesses creating at least 25 new jobs in Ohio. The credit granted is based on a percentage of the new state income tax revenue generated from the new jobs.

International Trade Division (ITD) 800-848-1300
614-466-5017

Promotes exports for Ohio manufacturing and service companies and encourages reverse investment in Ohio. The division provides Ohio companies with current market information and country profiles, advice on market penetration, lists of potential representatives, agents, distributors, importers and prospective customers in foreign markets. It also makes available trade leads and trade show information.

Ohio Thomas Edison Program 800-848-1300
614-466-3887

Edison Technology Incubators: Low-cost space for technology-based businesses that reduces operating costs during start-up phase. Access to business, technical, and professional services. Rents and fees are at below market rates. Some incubators provide access to separate seed capital funds.

Small Business Innovation Research Program 800-848-1300
614-466-3887

Small Business Innovation Research Program (SBIR) Winners' Support System: Offers SBIR winners a wide range of services including, funding between federal Phase I and Phase II awards through the Bridge Grant Program; assistance in identifying potential partners or customers through the Winners' Portfolio; assistance in securing funding for commercialization through Phase III Funding conferences; and access to a network of public and private experts through a Mentor Network.

Small Business Innovation Research (SBIR) Technical Assistance: Increases the number of research contracts won by Ohio companies. Provides small businesses with assistance in identifying research topics; guides businesses through the proposal writing process from design to review; and offers education and technical services. Helps companies prepare proposals for SBIR Phase I awards of up to \$100,000 and Phase II awards up to \$500,000.

Ohio Coal Development Program 614-466-3465
800-848-1300

Financial assistance for clean coal research and development projects. Up to \$75,000 or two-thirds of total project cost for research. Pilot and demonstration scale project up to \$5 million or one-half of total project cost for a pilot project, one-third total project cost for a demonstration product. Funds can be issued in the form of a grant, loan, or loan guarantee.

Ohio Statewide Development Corporation 614-466-5043
800-848-1300

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA

State Money and Help For Your Business

involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion. Must create one Ohio job for every \$35,000 received.

Office of Minority Financial Incentives 800-848-1300

614-644-7708

Minority Direct Loan Program: Makes loans from \$45,000 to \$400,000 to companies certified as Minority Business Enterprises.

Mini-Loan Guarantee Program: Provides partial guarantees for projects of \$100,000 or less.

Minority Business Bonding Program: Surety bonding assistance for state-certified minority businesses. Maximum bond pre-qualification of up to \$1,000,000 per minority business. The bond premium for each bond issued will not exceed 2% of the face value of the bond.

Minority Business Development Division (MBDD) 800-848-1300

614-466-3379

The Minority Contractors and Business Assistance Program (MCBAP): MCBAP provides outreach for the MBDD into the minority business community. Minority entrepreneurs are provided management, technical, financial and contract procurement assistance, as well as loan, grant and bond packaging services.

Office of Business Development 800-848-1300

614-466-2317

Site Selection System: Provides site and building information to interested businesses.

Business Development Account: Provides infrastructure grant assistance to companies and/or communities for projects creating or retaining jobs.

Roadwork Development Account: Provides road work grant assistance for public road improvements and construction to communities and/or companies for projects creating or retaining jobs.

Office of Small and Developing Businesses 800-848-1300

614-466-4232

Ohio Procurement Technical Assistance (OPTA): Program services are delivered from 9 sites in Ohio to companies wanting to learn the skills needed to sell products to government agencies.

The Child Day Care Grant: Program is designed to increase child care services and to improve their quality through start-up and expansion of early childhood development programs and before/after school child care for low-income families in Ohio.

Women's Business Resource Program: Serves as an information clearinghouse of resources for women in business. The staff promotes business development through women's network references and private and public linkages.

*** Treasurer of the State**

Public Affairs Office

Ohio State House, First Floor

Columbus, OH 43215

614-466-8855

1-800-228-1102 in Ohio

I Wanna Start My Own Business

Small Business Linked Deposit Program: Funds are available for fixed assets, working capital, and refinancing for small businesses, creating or retaining jobs. Rates are 3 percent below current lending rate fixed for two years.

Agricultural Linked Deposit Program: Provides funds for Ohio full-time farmers to help meet planning deadlines. Provides up to \$100,000 per farm at reduced rate, approximately 4 percent below borrower's current rate.

Both categories must have bank loans from eligible state depositories.

* Small Business Administration (SBA)

2 Nationwide Plaza
Suite 1400
Columbus, OH 43215-2592

614-469-6860
Fax: 614-469-2391

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

Banc One Capital Partners Corp.
10 West Broad St., Suite 200
Columbus, OH 43215

614-227-4209
Fax: 614-224-7675

Cactus Capital Co.
6660 North High St., Suite 1B
Worthington, OH 43084

614-436-4060
Fax: 614-436-4060

Clarion Capital Corporation
Ohio Savings Plaza, Suite 510
1801 East 9th St.
Cleveland, OH 44114

216-687-1096
Fax: 216-694-3545

Enterprise Ohio Investment Company
8 North Main St.
Dayton, OH 45402

513-226-0457
Fax: 513-222-7035

Key Equity Capital Corp.
127 Public Square, 6th Floor
Cleveland, OH 44114

216-689-5776
Fax: 216-689-3204

National City Capital Corporation
1965 East Sixth St., Suite 400
Cleveland, OH 44114

216-575-2491
Fax: 216-575-3355

River Cities Capital Fund, LP
221 E. Fourth St.
Suite 2250
Cincinnati, OH 45202

512-621-9700
Fax: 512-579-8939

The Small Business Administration (SBA) licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Oklahoma

*** Oklahoma Department of Commerce**

P.O. Box 26980

800-879-6552

Oklahoma City, OK 73126-0980

Fax: 405-815-6552

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Oklahoma Development Finance Authority**

(ODFA)

205 NW 63rd, Suite 260

Oklahoma City, OK 73116

405-848-9761

Under the Credit Enhancement Research Fund, ODFA can establish a credit enhancement program to bolster the credit of revenue bonds issued by the ODFA for loans to Oklahoma business. Bonds are state tax exempt and may be federal tax exempt.

*** Oklahoma Industrial Finance Authority (OIFA)**

301 NW 63rd, Suite 225

Oklahoma City, OK 73116-7904

405-848-1145

Loans: Available to manufacturers plus recreational, agriculture processing, livestock processing and conditioning, and mine resource processors. Can loan up to 66 2/3% of the cost of land, buildings and fixed equipment on a secured first mortgage and 33 1/3% on a second mortgage. Maximum loan amount is \$2 million per project on a first mortgage, \$750,000 on a second mortgage.

*** Office of the State Treasurer**

Link Deposit Loan Programs

Room 217, State Capitol Building

Oklahoma City, OK 73105

405-522-4232

Fax: 405-521-4994

Oklahoma Small Business Linked Deposit Program: Loans are available of up to \$1 million for small businesses and \$5 million for industrial parks. Loan must create new jobs or preserve existing ones. Terms not to exceed two years, but may be renewed for 3 additional terms.

Agricultural Linked Deposit Program: Available for farmers who meet certain criteria. The linked deposit commitment cannot exceed 2 years, but may be renewed. The interest rates are fixed and are calculated based on the current T-note auction rate minus 3 percent.

*** Small Business Administration (SBA)**

District Office

210 Park Ave., Suite 1300

Oklahoma City, OK 73102

405-231-5521

Fax: 405-231-4876

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Alliance Business Investment Company

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17 East Second St.
One Williams Center, Suite 2000
Tulsa, OK 74172

918-584-3581
Fax: 918-582-3403

BancFirst Investment Corp.
101 N. Broadway
Mail: PO Box 26788
Oklahoma City, OK 73126

405-270-1000
Fax: 405-270-1089

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* HUD Regional Office

500 West Main St.
Oklahoma City, OK 73102-3202

405-553-7401
Fax: 405-553-7588

Urban Development Action Grants (UDAG): Awarded to communities which then lend the proceeds at flexible rates to eligible businesses. Projects whose total costs are less than \$100,000 are not eligible. UDAG funds should leverage at least three to four times their amount in private sector investment.

* Oklahoma Department of Commerce

P.O. Box 26980
Oklahoma City, OK 73126-0980

800-879-6552

The Small Business Linked Deposit Program: Provides below market interest for qualified small businesses and certified industrial parks through local financing sources.

Loans: Loans to small businesses with less than 200 employees and gross annual sales less than \$4 million are eligible up to \$1 million. Industrial parks are also eligible up to \$6 million. Loans are for a 2 year term and may be renewed for 3 additional terms. In Enterprise Zones, loans may be for 3 years with one 3 year renewal. In Priority Enterprise Zones, loans may be for 5 years with one 3 year renewal.

Sales Tax Financing: Oklahoma cities and counties are authorized to build facilities and provide economic development benefits for businesses. Some have pooled economic development funds from this method.

Public Trust Financing: Oklahoma authorizes public trust financing for economic development purposes at the county and city level. Local authorities may access the Oklahoma Industrial Finance Authority's pool of funds to purchase bonds or notes issued.

Oklahoma Capital Investment Board: Through its venture capital program the Oklahoma Capital investment Board (OCIB) facilitates investment in venture capital funds that focus on investing in quality Oklahoma companies. These investments are in Ventures Medical II, a firm specializing in early stage, technology-based medical companies; Richland Ventures, a firm specializing in later stage services companies; and Intersouth Partners II, a see capital investor in both technology and non-technology companies.

The Oklahoma Capital Access Program: This is an easy-to-use economic service that puts

State Money and Help For Your Business

money in the bank. It provides reserve for Oklahoma banks by matching the fee of a loan enrolled into the program.

Capital Consulting Services: This is available to private businesses. Finance specialists analyze project feasibility, evaluate strengths and weaknesses, and offer alternative methods of financing the project. They also recommend the right funding source (public, private or governmental), even making referrals if necessary.

Export Financing Alternatives: Provides help to existing companies locate sources of funding for export transactions.

Venture Capital Information: Information on in-state and out-of-state venture capital sources who are interested in providing capital to Oklahoma businesses is identified and maintained so that businesses do not waste time and money looking for potential investors.

Ad Valorem Tax Exemptions: New and expanding qualifying manufacturers, research and development companies, certain computer services and data processing companies with significant out-of-state sales, aircraft repair, aircraft manufacturing and large distribution center may be eligible for an ad valorem exemption for up to 5 years. An investment of at least \$250,000, and addition of 15 new employees that receive basic health benefits, are threshold requirements.

Sales Tax Exemptions: Oklahoma manufacturers must have a Manufacture's Limited Exemption Certificate (MLEC) from the Oklahoma Tax Commission. Exemptions are available in the following areas: machinery and equipment used directly in the manufacturing process; tangible personal property used in the manufacturing process, including fuel and electric power; containers which are sold to persons regularly engaged in reselling empty or filled on-way containers, or when the containers are purchased to package raw materials; aircraft and parts at qualified aircraft maintenance facilities; machinery, equipment, fuels and chemicals used directly or in treating hazardous industrial waste; and machinery and equipment purchased and used by certain computer services and data processing companies with significant out-of-state sales.

Technology Transfer Income Tax Exemption: The taxable income of any corporation is decreased for transfers of technology to qualified small businesses located in Oklahoma. Such transferor corporation shall be allowed an exemption from taxable income of the amount of royalty payment as a result of such transfer; provided the exempted amount shall not exceed 10% of the gross proceeds received as a result of the technology transfer.

New Product Development Income Tax Exemption: Royalties earned by an inventor on products developed and manufactured in Oklahoma are exempt from state income tax for 7 years.

Agricultural Commodity Processing Facility Income Tax Exemption: Benefits owners of agricultural commodity processing facilities which include buildings, fixtures, and improvements used to process or package agricultural commodities as long as more than mere storage, cleaning or transporting takes place in the facility.

Income Tax Credit for Investment in Oklahoma Producer-Owned Agriculture Processing: A 30% income tax credit is available to Oklahoma agricultural producer investors in Oklahoma producer-owned agricultural processing ventures, cooperatives, or marketing associations.

I Wanna Start My Own Business

Investment/New Jobs Tax Credit: Manufacturers and qualified aircraft maintenance facilities may make a choice of an income tax credit based on either an investment in depreciable property or on the numbers of new full-time-equivalent employees engaged in manufacturing, processing or aircraft maintenance.

Quality Jobs Program: This program provides quarterly cash payments to a qualifying company of up to 5% of new taxable payroll directly for a 10 year period.

Available Buildings Database: Assists companies who are considering start-up, expansion or relocation. It includes a comprehensive listing of available buildings and sites.

*** Rural Development Administration**

100 USDA Agriculture Building, Suite 108 405-742-1000
Stillwater, OK 74074-2654 Fax: 405-742-1005

Business and Industrial Loan Program: Encourages the retention of jobs in rural areas. RDA will guarantee up to 90 percent of a loan from a commercial institution.

*** International Trade and Investment Division**

Oklahoma Department of Commerce
P.O. Box 26980 800-879-6552
Oklahoma City, OK 73126-0980 405-815-6552

The Division has two primary missions: to help develop international trade opportunities for Oklahoma businesses and to provide international customers with the best facility location in Oklahoma. Services include: conferences, seminars and workshops; individual counseling; trade show reports; capital resources assistance; Oklahoma International Business Faxgram; market research; customized market analysis; international company profiles; joint venture identification; trade missions; matchmaker trade delegations; catalog exhibitions; trade leads; and export contact list service.

Oregon

*** Oregon Economic Development Department**

775 Summer St. NE
Salem, OR 97310 503-986-0160
Business Finance Section Fax: 503-581-5115

Oregon Business Development Fund Loans (OBDF): Structures and issues loans to small businesses. Manufacturing, processing, and tourism related projects are eligible. Emphasis on rural areas, enterprise zones, and businesses with 50 employees or less. Offers long-term fixed-rate financing land, buildings, machinery and equipment, permanent working capital. Preference given to projects which will create a minimum of one job every \$15,000 of OBDF investment. 17 percent of OBDF money is set aside for OBDF loans of \$50,000 or less. 15 percent of available money is set aside for emerging small business in economically depressed areas. Maximum loan is 40 percent of eligible project costs and may not exceed \$250,000 per project. 10 percent owner equity required in most cases.

Industrial Development Revenue Bonds (IDRBs): Industrial revenue bonds are issued by the Economic Development Commission to qualified manufacturing, processing and tourism related facilities. Only manufacturing projects are exempt from federal taxes. Major program goal is job creation. Eligible companies may borrow up to \$10 million. Typically, the minimum bond is for

\$1-\$2 million.

Local Revolving Loan Funds: There are many revolving loan funds for small business financing administered by Oregon's local government, and development groups. These funds frequently come from sources such as Dept. of Housing and Urban Development (HUD) through the State of Oregon, and the Federal Economic Development Administration (EDA).

Community Development Section 503-378-3732

Community Development Block Grant Program (CDBG): Through grants to eligible cities and counties, individual businesses may apply for direct loans for expansion or relocation. Grants are to be used for businesses which will create or retain permanent jobs, the majority of which will be made available to low and moderate income people. Money can be used for either a loan from the city or county to a business or to pay for construction of public infrastructure required to serve a business project. Must create or retain at least one job per \$12,000 of CDBG funds. For public infrastructure projects, one job must be created or retained for every \$20,000 of CDBG funds. Loans are for a maximum of \$500,000 per project.

Business Development Division 503-373-1225

Enterprise Zone Program: There are 30 enterprise zones established to stimulate business investment. Firms locating or expanding on an enterprise zone is eligible for property tax relief. In addition, state and local government land within an enterprise zone not already designated for some public use is available for sale or lease at fair market value. Individual enterprise zones may offer other incentives.

Capital Access Program: The program provides loan portfolio insurance so lenders may make loans that carry higher than conventional risk. Borrowers pay a fee of between 4%-7% of the loan amount, which is matched by the Department and contributed to a loan loss reserve account in an enrolled bank.

Oregon Credit Enhancement Fund: Provides guarantees to enrolled banks to increase capital availability to small Oregon firms, helping them create jobs. The maximum guarantee for a loan is \$500,000. The Department has authority to guarantee up to \$75 million of financial institution loans. To be eligible a borrower's business cannot employ more than 200 full-time employees. Eligible businesses include: manufacturers, processors, natural resource industries, distribution companies, new technology firms. Retail businesses do not qualify.

Strategic Investment Program: Provides property tax exemptions for significant projects that will benefit Oregon's key industries. Properties developed under this program are exempted from local property taxes for up to 15 years on assessed value in excess of \$100 million.

Oregon Entrepreneurial Development Loan Fund (EDLF): The EDLF provides initial loans of up to \$15,000 to entrepreneurial businesses after meeting certain criteria. Loans must have a reasonable prospect of repayment. Maximum loan term is 5 years. Refinancing of existing debt is ineligible. Interest rate 2% over prime will be fixed for the term of the loan.

*** Oregon Economic Development Department**

Ports Division/International Trade Division

775 Summer St., NE

Salem, OR 97310

503-986-0143

Oregon Port Revolving Loan Fund: Long-term loans to the 23 legally formed Port Districts are offered through this fund at lower than market interest rates. Individual loans may be made to a

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maximum of \$500,000 per project. Money may be used for port development projects (infrastructure) or assist private business development projects. A wide variety of projects qualify such as water-oriented facilities, industrial parks, airports, and eligible commercial or industrial developments. Revolving fund loans may also be used for matching funds for grants from federal, state and local agencies.

In addition, port districts are authorized to issue *Tax Exempt Industrial Development Bonds* either for their own operations or for companies locating or expanding within the port districts.

*** Office of Finance Administration**

Debt Management Group
1120 SW Fifth , Suite 1250
Portland, OR 97204

503-823-69555

The City of Portland has authority to issue *Industrial Development Revenue Bonds*. The city also administers several *Revolving Loan Funds* targeted to serve business within specific areas of the City.

*** Oregon Office of Energy**

625 Marion St. NE
Salem, OR 97310-0830

800-221-8035

503-373-1033

TDD: 503-378-4040

Small-Scale Energy Loan Program (SELP): Finances energy conservation and renewable energy projects in Oregon. Projects may be sponsored by individuals, businesses, non-profit organizations, and municipal corporations. Eligible projects are those which conserve conventional energy such as electricity and natural gas; or produce renewable energy from geothermal or solar sources, or from water, wind, biomass, and some waste materials. Can be used for equipment costs, construction, certain design and consultant fees, some reserves, construction interest, and most loan closing costs. Interest rates are fixed and typically lower than market. Can finance eligible equipment costs, construction, certain design and consultant fees, some reserves, construction interest, and most closing costs.

Business Energy Tax Credit 503-378-6330

Designed to encourage businesses to invest in energy conservation, use renewable energy resources and recycle. Examples of qualifying projects are weatherization, energy-efficient lighting, and equipment to process and haul recyclable materials. Maximum allowable credit is 35 percent of the certified cost.

*** Small Business Administration (SBA)**

222 SW Columbia
Suite 500
Portland, OR 97201-6605

503-326-2682

Fax: 503-326-2808

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Northern Pacific Capital Corporation
937 SW 14th St., Suite 200
Mail: P.O. Box 1658
Portland, OR 97207

503-241-1255

Fax: 503-299-6653

Shaw Venture Partners III, LP
400 Southwest Sixth Ave., Suite 1100
Portland, OR 97204

503-228-4884
Fax: 503-227-2471

Shaw Venture Partners IV, L.P.
111 SAW, Fifth Ave., Suite 1450
Portland, OR 97204

503-275-5710
Fax: 503-275-7565

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Oregon Department of Agriculture**

121 SW Salmon St., Suite 240
Portland, OR 97204-2987

503-229-6734
Fax: 503-229-6113

Market Services: The Department provides staff for market research, analysis, and marketing plan implementation. The division also applies for federal and state funds to expand marketing efforts, and can often use these funds as incentives for companies and associations to explore and expand markets, especially for value-added products.

Market Access Program (MAP) Grants: There are two MAP grant programs for international market development. Individual companies can apply for branded program funds; only state departments of agriculture can apply for generic program funds. Money can be used for: international trade show fees, brochure and label translations, in-store promotions, public relations and shipment of samples.

Transportation Program: Limited grant funds are available to analyze and develop strategies for transportation efficiencies. Technical assistance is more readily available to conduct research such as distribution system feasibility studies, or to sponsor transportation seminars.

*** Oregon Resource and Technology
Development Fund**

1934 NE Halsey, Suite 233
Portland OR 97213

503-282-4462

Provides early-state capital to move products into commercial markets or to prove technical feasibility. Eligible to basic sector business and applied research and development projects likely to be successful commercially. Provides management assistance and technical referral services and sponsors a computer-based network to bring entrepreneurs and potential investors together.

Seed Capital Fund: Early found financing for new product development. Investment list is \$500,000.

Applied Research: For research leading to commercially viable applications.

*** Department of Environmental Quality**

Management Services Division
811 SW Sixth Ave.

800-452-4011

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Portland, OR 97204-1390

503-229-5696

Fax: 503-229-6124

TDD: 503-229-6693

Pollution Control Tax Credit: Tax credits are provided to encourage the use of pollution control facilities that prevent, control or reduce air, water, noise, hazardous waste, or solid waste pollution, or recycle or dispose of used oil. An income tax or excise tax credit is allocable to pollution control is available.

Plastics Recycling Tax Credits: Tax credits are issued to Oregon businesses that make investments in order to collect, transport, or process reclaimed plastic or to manufacture a reclaimed plastic product.

*** Center for Applied Agricultural Research (CAAR)**

Jim Britton

Oregon Department of Agriculture

121 SW Salmon St.

Portland, OR 97204

503-986-4701

The CAAR program was initiated to fund applied research designed to solve critical problems facing Oregon agriculture. Eligible applicants include: statutorily established commodity commissions, private individuals; organizations and businesses, and municipalities. The CAAR Board grants fund is based on the following criteria: the research shall address and provide a solution to an agricultural problem in from 1 - 3 years; the solution must be practical, workable and generate valid and useful results; the research must have ongoing and long-term benefit to the state of Oregon; the project may not duplicate similar work; the research must be scientifically valid; and the applicant must provide a cash match equal to the grant amount.

*** Rural Business-Cooperative Service**

Department of Agriculture

101 SW Main, Suite 1410

Portland, OR 97204-3222

503-414-3366

Fax: 503-414-3398

Business and Industry Loan Guarantees: RBS provides a loan guarantee to a bank or other approved lender to finance private businesses located in rural areas of 50,000 population or less. Business loan guarantee purposes include construction, acquisition, working capital, equipment purchase, setup costs and expansion costs.

Intermediary Relending Program (IRP) Loans: RBS makes a loan to an intermediary, which relends the funds to ultimate recipients for business facilities and community development in rural areas of 25,000 population or less. Eligible intermediaries include public bodies, non-profit corporations, and cooperatives.

Rural Business Enterprise (RBE) Grants: RBS makes grants to finance and facilitate development of small and emerging private business enterprises in rural areas of 50,000 population or less. Priority is given to applications for projects in open country, rural communities, and towns of 25,000 or less, and economically distressed communities. Eligibility is limited to private non-profit corporations.

Local Technical Assistance and Planning Grants: RBS makes grants to fund technical assistance and training for small businesses, identifying and analyzing business opportunities in rural areas of 10,000 population or less, establishing business support centers, conduction local and multi-county economic development planning, and related issues.

*** Cooperative Services**

Rural Business-Cooperative Service (RBS)

Department of Agriculture

2316 South Sixth St., Suite C

541-883-6926

Klamath Falls, OR 97601

Fax: 541-882-5409

Cooperative Development Assistance: RBS can provide an initial feasibility study, assistance with developing and implementing a business plan, developing bylaws, training for directors and other issues.

Cooperative Development Grants: RBS makes grants to finance cooperative development. The grants are to improve the economic conditions of rural areas by promoting the development and commercialization of new services, products, processes, and enterprises.

Technical Assistance: Help might include assistance in developing a strategic marketing plan, evaluating a merger or joint ventures with other cooperatives, examining value-added processing, and analyzing operations.

Research: RBS conducts research to provide a base knowledge necessary to support cooperatives dealing with changing markets and business trends.

Education and Information: RBS provides a wide range of cooperative training programs and educational materials. In addition to the 150 research reports listed in the publication guide, the program also has videos and a monthly magazine, *Rural Cooperatives*, which reports on significant achievements, highlights of agency research, technical assistance, and educational activities.

*** Export Financing and Consultation**

U.S. Export Assistance Center (USEAC)

One World Trade Center, Suite 242

121 SW Salmon St.

Portland, OR 97204

503-326-3001

The USEAC assists clients with information about export finance options. Three organizations are cooperatively joining in this venture: U.S. Department of Commerce, U.S. Small Business Administration, and the U.S. Export Import Bank. USEAC is slated to be in Portland by the end of 1997.

Pennsylvania

*** Office Of Enterprise Development**

461 Forum Building

Harrisburg, PA 17120

717-783-5700

Small Business Resource Center: Assists with coordinating and expediting the necessary permits for start-up, expansion, or relocation of job creating opportunities. Publishes and distributed booklets on how to plan and start a business and on resources available to small business. Interacts with other state agencies to insure a timely response to the small business person.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and

expertise in dealing with state, federal, and local agencies.

*** Governor's Response Team**

Pat Conway
Commonwealth of Pennsylvania
Department of Commerce
439 Forum Building
Harrisburg, PA 17120

717-787-8199
Fax: 717-234-4560

The Governor's Response Team offers a variety of services to businesses involved in both expansion and retention. These include site selection tours, site information, financial packaging and information, labor analysis, job training assistance, advanced technology funding and research and development information, industrial efficiency studies, permit and regulatory assistance, implementation of marketing efforts, infrastructure analysis and funding assistance, credit reviews, and business plan analysis.

Sunny Day Fund: Aimed at manufacturing, industrial, research/development companies that create employment opportunities. Loans up to 50% of the total eligible project costs; total project costs must be at least \$10 million. Interest rate is as low as 3%. At least 100 new jobs must be created; \$15,000 cost per job to be created. Funds can be used for land/building acquisition, building construction/renovation, and machinery and equipment.

*** Department of Commerce**

439 Forum Building
Harrisburg, PA 17120

717-787-6500
Fax: 717-234-4560

Machinery and Equipment Loan Fund (MELF): Available to manufacturing, industrial, agricultural processors, and mining operations. Uses of funds are for machinery and equipment, acquisition and upgrading, and related engineering and installation costs. Loans up to \$500,000, or 50 percent of the total eligible projects costs, whichever is less. One job must be created or retained for each \$25,000 of loan funds. Interest rate as low as 3 percent depending upon local unemployment rate.

Pennsylvania Industrial Development Authority (PIDA): Available to manufacturing, industrial, research and development, agricultural processors, or firms establishing a national or regional headquarters. Use of funds are for land and building acquisition, building construction and renovation, industrial park development, and multi-tenant spec building construction and renovation. Loans up to \$1 million. No more than 30-60 percent of total eligible project costs depending upon firms size and area unemployment rate. Interest rates vary between 3.75-6.75 percent depending upon local unemployment rate. One job must be created for every \$15,000 of loan funds and \$20,000 cost per job created that meets wage thresholds in that county.

Pennsylvania Capital Loan Fund (PCLF): Available to manufacturing, industrial, export services, advanced-technology firms, small business with fewer than 100 employees. Provides low-interest loans to firms for capital development projects that create new jobs. Funds can be used for land and building, building construction and renovation, machinery and equipment acquisition and installation, and working capital. Loans amounts up to \$200,000, or 50 percent of the total eligible projects costs, whichever is less.

Two other Pennsylvania Capital Loan Fund programs are as follows:

PCLF - PennAg: Available to agricultural processors with fewer than 100 employees. Uses

State Money and Help For Your Business

of funds are the same as *Pennsylvania Capital Loan Fund* above with exception of working capital. Loan amounts are the same as *PCLF*.

PCLF - Apparel: Available to apparel manufacturers for machinery and equipment acquisition and installation. Loans up to \$200,000, or 50 percent of the total eligible project costs, whichever is less. Interest rate is 3 percent. One job must be created for every \$15,000 of funds.

Recycling Incentive Development Account (RIDA): Aimed at recyclers of municipal waste and manufacturers using recycled municipal waste materials. Loans up to \$300,000 or 50% of the total eligible project costs. Interest rate is 3%; the term is up to 7 years. A private-sector match is required; 10% equity required; may subordinate lien position; disbursement at closing; and \$30,000 cost per job to be retained or created. Loan funds can be used for acquisition or upgrade of machinery and equipment.

Storage Tank Loan Fund: Loans up to \$50,000 or 75% of total project cost (whichever is less) are available. Funds can be used for containment, assessment, or investigation of a release, repair of leaking tanks, replacement of leaking tanks, removal of leaking tanks only if a business will continue to operate on the site, and removal of a release or any material affected by a release.

Air Quality Improvement Fund: Provides low interest loans to small businesses to help them meet the requirements of federal and state clean air emission standards. Loans up to \$100,000 or 75% of total eligible project costs, whichever is less, are available. The minimum loan is \$15,000. A 25% private sector match is required, with at least 5% must be equity. Assistance is limited to businesses employing a certain number of employees.

Pennsylvania Infrastructure Investment Authority (Pennvest): Aimed at communities needing clean drinking water distribution and treatment facilities and/or safe sewage/storm water conveyance and treatment facilities. Loans up to \$11 million per project for one municipality; up to \$20 million for more than one municipality; up to \$350,000 for design and engineering; up to 100% of the total project costs. The interest rate is 1 to 6%, depending upon the resulting user rates in the community; terms depending upon the useful life of the asset being financed. Funds can be used for the design, engineering and construction of publicly/privately owned drinking water distribution and treatment facilities and/or sewage and storm water conveyance and treatment systems.

Business Infrastructure Development Program (BID): Funds for specific infrastructure projects such as access roads, water and sewer treatment and distribution, energy facilities, parking lots, storm sewer distribution, bridges, rail facilities, port facilities, and land acquisition and clearance. Available to manufacturing, industrial, research and development, agricultural processors, or firms establishing a national or regional headquarters. Both grants and loans are awarded to local sponsors. Loans to private businesses at 3 to 6 percent interest rate depending upon the unemployment rate. For every \$1 of state BID assistance at least \$2 in private sector matching funds are required. One job for every \$15,000 must be created.

Economic Development Setaside (EDS Fund): Available to manufacturing, industrial, research and development, or firms establishing national and regional headquarters in distressed communities. Funds use are land and building acquisition, building construction and renovation, site preparation, and infrastructure. Loan and grant amounts vary depending upon the financial needs and type of project. For every \$15,000 of funds, one job must be created. Interest rates range between 3-9 percent depending upon local unemployment rate.

Site Assessment Fund (SAF): The SAF provides assistance for environmental assessment at inactive or reasonably expected to be inactive, industrial sites where contamination is suspected or known to exist. Grants up to \$10,000 for Phase I environmental audits; up to \$100,000 for Phase II and III environmental audits. Eligible applicants include industrial development authorities and corporations.

Industrial Sites Reuse Program: Targets reuse of former industrial land. Funds may be used for Phase I, II and III environmental assessments and remediation of hazardous substances. Grants and loans range up to \$200,000 for environmental assessments and \$1 million for remediation.

Employee Ownership Assistance Program (EOAP): The EOAP provides grants for technical assistance to employee-ownership groups in new and existing firms and current employee-owned enterprises in Pennsylvania that seek to restructure an existing business or start a new business as an employee-owned enterprise. Grants are provided for up to \$50,000 for feasibility studies or professional services; up to \$5,000 grants are for pre-feasibility studies. Grants convert to 0% loan if the funded study leads to a company becoming employee-owned. Eligible applicants include new business owners and employee-ownership groups of all types of business.

Pennsylvania Economic Development Financing Authority (PEDFA):

Tax-Exempt Pooled Bond Program: Variable interest rate loans tied to market for tax-exempt bonds available to manufacturing, energy, solid waste disposal and transportation facilities. Funds can be used for land and building acquisition, building renovation and new construction, machinery and equipment acquisition and installation and tax-exempt bond refunding. Minimum loan amount \$400,000 to a maximum of \$10 million. 100 percent of the project can be financed.

Taxable Bond Program: Variable interest rate loans available to all types of businesses needing access to low-cost capital. These funds may be used to purchase land and buildings, building renovation and new construction, machinery and equipment acquisition and installation, and working capital. Loans in an amount no less than \$400,000. 100 percent of the of the project cost can be financed.

Infrastructure Development Program (IDP): Targets manufacturing, industrial, research and development, agricultural processors, traded services, firms establishing a national or regional headquarters, or private real estate developers who are developing sites for businesses. Funds can be used for transportation facilities, clearing and preparation of land and environmental remediation, water and sewer systems, energy facilities, parking lots, storm sewers, bridges, rail facilities, and port facilities. At former industrial sites only: land and building acquisition, construction, renovation demolition and clearance by private developers. Loans and grants range up to \$1.25 million; no more than 10% of the annual appropriation for a single municipality.

Pennsylvania Industrial Conversion Fund (PICF): PICF provides low interest loans to assist small to medium sized companies adversely impacted by the reduction in Federal defense spending. Loans will enable companies to modernize and diversify to increase competitiveness in non-defense markets. Loan amounts range from \$200,000 up to \$500,000. Funds can be used for working capital, employee training, export assistance and machinery and equipment.

State Money and Help For Your Business

Linked Deposit Program
129 Finance Building
Harrisburg, PA 17120

717-787-2520

Linked Deposit Program: Established to create and retain jobs through the financing of economic development projects, the Pennsylvania Treasury Department offers up to \$200 million in support. Deposits of state funds are made in commercial banks and S & L's, which then make funds available as loans to new or expanding small businesses. Funds available to firms engaged in expanding or establishing a business within the state, employing fewer than 150 people. At least one full-time job, or equivalent, should be created or saved for every \$15,000 to \$25,000 loaned.

*** Nursing Home Loan Agency**

494 Forum Building
Harrisburg, PA 17120

717-787-7120
Fax: 717-234-4560

Provides financing for the state's nursing homes, offering low-interest loans to those unable to find financing elsewhere. The loans enable these institutions to comply with required safety and fire codes. Financing is also available to convert unneeded hospital beds into nursing home beds.

*** Revenue Bond and Mortgage Program**

Room 466, Forum Building
Harrisburg, PA 17120

717-783-1108

Funds for this program are borrowed through a local Industrial Development Authority, with financing secured from private sector sources. Lenders do not pay taxes on interest earned from the loan and borrowers obtain interest rates lower than conventional ones. Funds may be used for purchase of land, buildings, machinery, or equipment.

*** Office of Technology Development**

Forum Building, #352
Harrisburg, PA 17120

717-787-4147

Technology Business Incubator Loan Program: Grants and loans are available to construct, acquire, renovate, equip and furnish buildings for use as small technology business incubator facilities. Funds are available for up to 50 percent of total project cost, or \$650,000, whichever is less. Grants may be made for technology business incubators located in designated economically distressed communities. Must be occupied by for-profit firms engaged primarily in product and process development, product commercialization or manufacturing.

Incubators provide for space and business development services needed in the start-up phase. A list of current technology incubator facilities is available.

Research Grants Division:

Research Seed Grants: Provides grants of up to \$35,000 to businesses that are developing or commercializing a new technology. Preference is given to firms with fewer than 50 employees.

*** Ben Franklin Partnership Program**

Executive Director
North East Tier BFTC
125 Goodman Dr.

I Wanna Start My Own Business

Lehigh University
Bethlehem, PA 18015
215-758-5200
Fax: 215-861-5918

Executive Director
BFTC of Southeastern Pennsylvania
3624 Market St.
University City Science Center
3624 Market St.
Philadelphia, PA 19104
215-895-3103
Fax: 215-387-6050

President
BFTC of Western Pennsylvania
4516 Henry St., Suite 103
Pittsburgh, PA 15213
412-681-1520
Fax: 412-681-2625

President
BFTC of Central/Northern Pennsylvania
115 Technology Center
University Park, PA 16802
814-863-4558
Fax: 814-865-0960

Funds research and development projects that will benefit the state's economy through commercialization of high tech advances. The four Ben Franklin Technology Centers, listed above, provide assistance in evaluating your ideas, developing business plans and introducing you to funding sources as well as provide information on the programs listed below.

Challenge Grant Program for Technological Innovation: Support may be in the form of grant awards, equity positions or investments with royalty payback provisions. Requires matching funds. Eligible activities include joint research and development between private companies and university, research and development by small companies, entrepreneurial development, including support for incubators, education and training.

Seed Venture Capital Funds: Provide equity financing to new businesses during their early stages of growth, including eligible firms located in small business incubators. Types of business eligible to receive investments include manufacturing firms, firms involved in international export-related mercantile ventures, and advanced technology and computer-related ventures. A firm must have 50 or fewer employees.

Environmental Technology Fund: Available to companies developing recycling processes or markets for recycled materials. Uses are research and development, and technology transfer. Grants available up to \$100,000.

Seed Grants: Seed Grant is a state research and development grant program. Grants are available for up to \$35,000 for new or improved product development. Assistance is restricted to businesses employing a specific number of employees.

Head Start Entrepreneurial Loan Program: This program provides matching funds on a competitive basis for: applied research for product and process development; technology transfer to introduce implement, customize, or develop technological products or processes; centers of excellence affiliate programs at academic institutions; entrepreneurial assistance to companies and entrepreneurs; and training to develop programs to upgrade employee skills.

*** Small Business Administration (SBA)**

State Money and Help For Your Business

100 Chestnut St., Suite 309
Harrisburg, PA 17101

717-782-3840
Fax: 717-782-4839

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

BankAmerica Ventures
(Main Office: Costa Mesa, CA)
P.O. Box 512
Washington, PA 15301

412-223-0707
Fax: 714-546-8021

CIP Capital, Inc.
20 Valley Stream Pkwy., Suite 265
Malvern, PA 19355

610-695-2066
Fax: 610-695-8388

Enterprise Venture Cap Corp. of Pennsylvania
111 Market St.
Johnstown, PA 15901

814-535-7597
Fax: 814-535-8677

Greater Philadelphia Venture Capital Corp., Inc.
351 E. Conestoga Rd., Room 203
Wayne, PA 19087

215-254-9260
Fax: 215-254-8958

Meridian Venture Partners
The Fidelity Court Building
259 Radnor-Chester Rd.
Radnor, PA 19087

215-254-2999
Fax: 215-254-2996

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* Economic Development Council of Northeastern Pennsylvania

1151 Oak St.
Pittston, PA 18640-3795

717-655-5581

Lackawanna County Industrial Development Authority
200 Adams Ave.
Scranton, PA 18502

717-342-7711

Lackawanna County Industrial Development Authority (LCIDA) Low-Interest Loan Program: Provides short term loans to small businesses throughout Lackawanna County who are unable to obtain adequate financing through conventional sources. Jobs must be created/retained as a direct result of the proposal project. Applicants must show that the project is financially feasible. Determination of feasibility will be based upon the project's ability to provide sufficient cash flow to support loan repayment. Interest rate is 4 1/2% per annum. maximum Loan participation is 50% of total project costs or \$20,000 (i.e., \$40,000 project @ 50% = \$20,000 maximum loan). Most loans are expected to be in the range of \$10,000 - \$20,000. The loan term is 2 years maximum for working capital, and 3 years maximum for other. The loan process period is approximately 60-90 days.

*** Division of Loans and Technical Assistance**

Department of Commerce

Bureau of Loans

490 Forum Building

717-783-5046

Harrisburg, PA 17120

Fax: 717-234-4560

Storage Tank Loan Fund (STLF): This fund is designed to financially assist small storage tank facility owners/operators identified by the Dept. of Environmental Resources (DER) as potentially liable for the release or danger of a release of regulated substances from a storage tank. Assistance consists of low-interest loans to help finance the cost of corrective actions ordered by DER. By assisting small storage tank owners with the repair/replacement of storage tanks, the loan proceeds help alleviate problems which may otherwise cause job loss or business shutdown.

*** Pennsylvania Minority Business Development**

Authority (PMBDA)

404 Forum Building

717-787-1127

Harrisburg, PA 17120

Fax: 717-234-4560

PMBDA provides funds to businesses owned by minorities for land and building acquisition, building construction and renovation, machinery and equipment acquisition and installation, and working capital. Manufacturing, industrial, high-tech, international trade or franchise companies may apply for loans up to \$500,000 (within Enterprise Zones - \$750,000) or 75% of total eligible project costs, whichever is less. Retail or commercial firms may apply for loans up to \$250,000 (within Enterprise Zones - \$350,000).

*** Bureau of International Trade**

484 Forum Building

717-787-7190

Harrisburg, PA 17120

Fax: 717-234-4560

Pennsylvania Export Partnership (PEP) has two major parts. The Trade Event Grant program encourages eligible small and medium-sized businesses to participate in international trade events for the purpose of increasing their export opportunities. The Regional Export Matching Grant Program funds 10 organizations from across the Commonwealth for the purpose of assisting in and encouraging the operation of regional export development programs.

*** Pennsylvania Energy Development Authority**

Penn State-Behrend

Station Rd.

814-898-6253

Erie, PA 16563

Fax: 814-898-6459

The purpose of this program is to provide grants for innovative energy research, development, and to assist commercial energy project developers in procurement of revenue bond financing. Benefits available include: grants information, technical services and education.

*** Rural Development**

U.S. Department of Agriculture

One Credit Union Place

Suite 330

717-782-3898

Harrisburg, PA 17110

Fax: 717-782-4878

The Businesses and Industry Loan Program provides guarantees to private sector lenders for

State Money and Help For Your Business

business loans. Program provides loan guarantee of up to \$100,000 for projects located in rural communities of then than 50,000 population

Rhode Island

*** Good Neighbor Alliance Corp.**

15 Messenger Dr.

401-467-2880

Warwick, RI 02888

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Rhode Island Economic Development Corporation (RIEDC)**

One West Exchange St.

401-277-2601

Providence, RI 02903

Fax: 401-277-2102

Business Action Center: One-stop problem-solving center which provides assistance and information businesses throughout the state. Guarantees an answer to each caller within two working days.

Small Business Loan Fund: Provides fixed rate loans at lower rates to manufacturing, processing, and selected services. Funds can be used for fixed assets (acquisition and improvement of land, buildings and equipment, including new construction), job creation criteria. Loans range from \$25,000 to \$150,000 for fixed assets and up to \$30,000 for working capital. Program funds should average 25 percent of total project cost. Terms are for up to 15 years for land and buildings, machinery and equipment 10 years, and loans for working capital are for a maximum of 5 years.

Tax-Exempt Industrial Revenue Bonds: Tax-exempt Industrial Revenue Bonds, issued through R.I. Industrial Facilities Corp., (RIIFC) may be used to finance fixed assets (land, building, new machinery and equipment and certain other "soft" costs) for a manufacturing project. Financing may cover the entire project up to \$10 million.

Taxable Industrial Revenue Bonds: Taxable bonds are also issued through RIIFC) for manufacturing and certain selected commercial facilities, including travel-tourist facilities. Financing may cover the entire project. Interest rates are usually floating. Terms of the loan and interest rates are established by the lender. Funds may be used for fixed assets (land, building, machinery and equipment, and related "soft" costs).

Rhode Island Industrial-Recreational Building Authority (IRBA) Insured Bond and Mortgage: Debt insurance on tax-free bonds, taxable bonds and conventional mortgages. Insurance premiums are based on average annual outstanding principal balance for manufacturing, processing, office, wholesale, retail, and travel-tourist facilities. Funds can be used for new building acquisition, or additions/rehabilitation of existing buildings, new or used machinery and equipment. Limits on loans are 90 percent for real estate, 80 percent for machinery and equipment, 40 percent for second mortgages, and 75 percent for travel-tourist projects. IRBA can insure a minimum of \$100,000 per project cost and maximum of \$5 million.

Fisheries Revolving Loan Fund: Program funds should not average more than 90% of total project cost. Approved use of funds include: new equipment, rehabilitation of existing fishing equipment, and funds to start up non-fishing business. Maximum loan is \$150,000.

Defense Conversion Loan Fund: Eligible applicants are existing manufacturing and processing companies dependent of defense related revenues. Program funds should not average more than 90% of total project costs. Approved use of funds include acquisition and improvement of land, buildings and equipment, new construction and working capital. Maximum loan per project is \$250,000.

Business Expansion: The Corporation offers a variety of incentive programs and support services ranging from site selection assistance to industrial revenue bond financing. A comprehensive database of available land and buildings in the State is utilized in finding and acquiring space for businesses.

International Trade: The International Trade Office offers a variety of assistance programs available that focus on training and education, marketing, lead development and individual counseling.

Federal Procurement Program: Assistance is offered to companies that are interested in selling to the U.S. Federal Government. Lists of procurement agencies, as well as information and assistance in procurement policies and bidding procedures, can be obtained through this office

Job Development and Training: The Corporation can help facilitate job training funds for companies seeking to expand with new hires or to upgrade existing worker training.

Regulatory Technical Assistance Program: Provides assistance to business in navigation the various environmental regulatory permitting process at the federal, state, and local levels. Administers the Rhode Island Expedited Permit Process.

Enterprise Zones: The Corporation provides staff assistance to the Rhode Island Enterprise Zone Council and serves as the point of contact in managing the state's nine Enterprise Zones. The Program provides tax credits to businesses and individuals conducting business in the zone.

Relocation Services: The Rhode Island Economic Development Corporation provides customized relocation assistance for companies considering relocation or expanding to the state.

Export Assistance Program: RIEDC provides assistance for businesses to determine where, when and how to export. Services includes identifying appropriate markets, to working through the intricacies of international trade, including tariffs, financing and locating distributors.

*** Small Business Administration (SBA)**

380 Westminister St., Room 511
Providence, RI 02903

401-528-4562
Fax: 401-528-4539

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Domestic Capital Corporation
815 Reservoir Ave.
Cranston, RI 02910

401-946-3310
Fax: 401-943-6708

State Money and Help For Your Business

Fleet Venture Resources, Inc.
111 Westminster St., 4th Floor
Providence, RI 02903

401-278-6770
Fax: 401-278-6387

Moneta Capital Corporation
285 Governor St.
Providence, RI 02906

401-454-7500
Fax: 401-455-3636

Wallace Capital Corporation
170 Westminster St.
Suite 300
Providence, RI 02903

401-273-9191
Fax: 401-273-9648

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Business Development Company Financing 401-351-3036

BDC offers direct revolving and terms loans and SBA guarantee and term loans to healthy Rhode Island Businesses. Loans up to 90 percent of project cost to a maximum of \$600,000. Minimum is \$100,000. Funds can be used for any business purpose.

Governor's Office of Energy Assistance 401-277-3370

RISE Energy Conservation Program: Commercial and industrial firms can apply for an energy audit at subsidized cost. Based on the results of the study, the company may be eligible for a bank loan of \$5,000 to \$25,000 at rates up to 5 percent below market rate. Firms with \$50,000 or more annual energy cost should contact the Governor's office, Smaller firms should contact RISE as above.

*** Department of Administration**

Rhode Island Division of Taxation
1 Capital Hill
Providence, RI 02908

800-481-3700
401-277-3050

Child Daycare Tax Credits: Credits are available against the business corporation tax and other business taxes at 30 percent of amount of day care purchase and of the cost to establish and/or operate a licensed day care facility. Maximum annual credit is \$30,000. Certain restrictions apply.

Small Business Capital Development Tax Incentives: Special tax incentives are provided for small business capital development. The special incentives types are deductions or modifications for investments, capital gain exclusions and wage credits.

*** RI Department of Environmental Management (RIDEM)**

83 Park St.
Providence, RI 02903

401-277-3434

Hazardous Waste Reduction, Recycling and Treatment Program: Grants are available to companies in four categories for development of hazardous waste reduction, recycling or treatment facilities. The categories are: feasibility study - 90 percent up to \$140,000; project

I Wanna Start My Own Business

design - 70 percent to 90 percent up to \$75,000; construction - 50 percent to 90 percent up to \$250,000; evaluation - 90 percent to 100 percent up to \$50,000.

Technical Assistance:

Cities and Towns: The following communities have revolving loan funds or other economic incentives for businesses. They also provide site location and technical services to resident companies or other companies looking to expand/start a business.

Bristol	401-253-7010
Central Falls	401-728-3270
Cranston	401-461-1000
Cumberland	401-728-2400
East Providence	401-434-3311
Newport	401-846-9600
North Providence	401-232-0900
Pawtucket	401-725-5200
Providence	401-351-4300
Warwick	401-738-2000
West Warwick	401-822-9215
Westerly	401-596-7355
Woonsocket	401-762-6400

South Carolina

*** South Carolina Department of Commerce**

P.O. Box 927

Columbia, SC 29202

800-868-7232

803-737-0400

Fax: 803-737-0418

Enterprise Development Department: This department stimulates the formation and growth of new businesses. It provides a network of services for development of business plans, offers assistance to small businesses on individual problems, and establishes a regional network for women-owned businesses. Technical assessments are available as well as educational and training programs and financial and marketing assistance.

Small Business Advocate: Provides assistance in cutting bureaucratic red tape, as well as information and expertise in dealing with state, federal, and local agencies.

Industrial Revenue Bonds (IRB): Cities and counties are all authorized to issue taxable or nontaxable IRBs. Bonds are issued for terms of 40 years maximum, but terms of 10-25 years are common. Interest rates are generally lower than conventional rates, since they are negotiated between the purchaser and the company using the facility. They are usually secured by the real estate or tangible property of the project.

Loan Program: For business and industry construction. Grantee must employ 51 percent low- and moderate-income personnel. Interest rates are negotiable, and payback is required within 12 months.

*** South Carolina Jobs**

Economic Development Authority

1201 Main St., Suite 1750

803-737-0079

State Money and Help For Your Business

Columbia, SC 29201

Fax: 803-737-0016

Tax-Exempt Industrial Revenue Bond Program (IRB): This program is designed to provide accessibility to the public finance market for small manufacturing and non-profit firms. This market allows for variable and/or fixed rate funds at low rates. Individual company funding requirements (for land and depreciable assets) should range between \$500,000 and \$10 million. The program offers the small borrowers reduced up front closing costs making IRBs more economical than ever. IRBs may be done on a pooled or stand-alone basis as individual applications warrant.

Community Development Block Grant: Available to cities and counties for the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes. Grants of up to \$500,000 can be made. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

Carolina Capital Investment Corporation:

Revolving Loan Fund: Loans are available for non-profit manufacturing, industrial, and service firms. Funds may be used for land and building, machinery and equipment, and working capital. Maximum loan is \$25,000 per job created, up to \$200,000.

Export Working Capital Guarantee Program (EWCG): Short-term, Pre-Export Working Capital financing. Available only to South Carolina businesses involved in international trade through exportation of goods and services from South Carolina. Program is limited to private for profit businesses. The EWCG guarantee shall be limited to 85% of the borrowed amount, not to exceed \$170,000. The remaining 15% of the credit risk must be covered through commercial banks or financial institutions. The term of the EWCG program may vary but in no case will exceed 180 days. Interest rates on the loan will be negotiated between the commercial bank and the exporter.

The Commercial Loan Program for Rural Communities: Low-cost financing for small business start-up and expansion. Eligibility is restricted to those businesses which are located in towns affiliated with the South Carolina Downtown Development Association, Inc. (SCDDA). Borrowers must enter into a contract which requires the creation of at least one permanent, full-time job for each \$10,000 increment of loan proceeds. At least 51% of the jobs to be created must be available to persons who qualify as low-moderate income individuals. Proceeds may be used for the acquisition or renovation of fixed assets or for general working capital purposes. Loan amount is limited to 85% of a project's cost not to exceed \$500,000. The remaining 15% of project costs must come from commercial banks, savings and loan debt financing or additional equity, etc. Term of a loan may vary but not exceed ten years.

The Microenterprise Loan Program for Small Industry: Low-cost financing for small business expansion. Utilized Community Development Block Grant (CDBG) funds for the purpose of funding economic development loans to small manufacturing, retail and service businesses. Eligibility is restricted to those businesses which have been operable for two years, and employ fewer than 5 employees, one or more of whom owns the business. Borrowers must enter into a contract which requires the creation of at least one permanent, full-time job for each \$10,000 increment of loan proceeds. At least 51% of the jobs to be created must be available to persons who are low-moderate income individuals. Proceeds may be used for acquisition or renovation of fixed assets or for general working capital purposes. Loan amount is limited to 85% of the project's cost not to exceed \$25,000.

Rural Development Administration Intermediary Relending Program: Gap financing for

business. Intended to supplement existing financing available to small business to assist in overcoming financial obstacles that otherwise might prevent realization of a project. Private for profit enterprises located in the rural areas and cities of South Carolina with population of 25,000 or less are eligible to apply. Eligibility whether start-ups or expansions of existing operations, is generally confined to manufacturing, industrial or service business. Permanent full-time employment must be created or retained. Loan proceeds may be used for capital expenditures such as the acquisition, construction or renovation of buildings and land, and the purchase of new or used equipment. Working capital and debt refinancing will qualify under the program. Loans may be for up to \$150,000, but may not exceed more than 75% of a project's cost. Loan term cannot exceed seven years.

Taxable Industrial Revenue Bond Program: Provides financing to for-profit manufacturing, industrial and service firms. Funds may be used for land and building, machinery and equipment and working capital. Minimum amount is \$3,000,000. There is no maximum amount.

Job Development Loan Fund: Loans are available to for-profit retail, service, and manufacturing firms with certain restrictions. Funds may be used for land and building, machinery and equipment, and working capital. Loan amount is 85% of project costs up to a maximum of \$25,000.

*** Business Development Corporation**

Suite 225, Enoree Building, Koger Center
111 Executive Center Dr.
Columbia, SC 29210

803-798-4064

Business Development Board (BDB): A source of funds for business development and expansion. The BDB operates as a widely-held stock company made up of bank and savings and loan members. The BDB provides loans for companies which cannot obtain them elsewhere. Terms may range to 10 years or longer, and interest rates are usually comparable to the market rate. The BDB also makes loans under SBA guarantees. Funds are available for any sound business purpose, excluding debt financing or speculative purposes.

*** Small Business Administration (SBA)**

Strom Thurman Federal Building.
1835 Assembly St., Room 358
Columbia, SC 29201

803-765-5376
Fax: 803-765-5962

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Charleston Capital Corporation
111 Church St.
P.O. Box 328
Charleston, SC 29402

803-723-6464
Fax: 803-723-1228

Floco Investment Company, Inc.
Highway 52 North
Mail: P.O. Box 919; Lake City, SC 29560
Scranton, SC 29561

803-389-2731
Fax: 803-389-4199

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying

capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

South Dakota

*** Governor's Office of Economic Development**

711 East Wells Ave.
Pierre, SD 57501-3369

800-872-6190
605-773-5032
Fax: 605-773-5032

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

Community Development Block Grant: An anti-poverty block grant program whose funds are channeled towards those services and activities that will have an impact on the causes of poverty. About 90 percent of the funding goes to Community Action Agencies which can use the funds in various ways, such as revolving loan funds. Some of the types of activities funds are used for are to assist low-income people to secure and retain employment, obtain and maintain housing, obtain emergency assistance to meet immediate needs such as health services, nutritious food, housing, or employment assistance.

Revolving Economic Development and Initiative Fund (REDI): Funded by a one year, 1 percent sales tax, the REDI funds are used for a low-interest revolving loan fund for economic development and job creation. Loans are available to any for-profit business or non-profit business cooperative, whether business start-ups, business expansions, or business relocation. Funds can be used for purchase of land and site improvements; construction, acquisition, or renovation of buildings; fees, services and other costs associated with construction; machinery and equipment, trade receivables; inventory; and other working capital needs. The fund may provide up to 45 percent of the total project cost and requires applicants to have matching funds available beforehand, including a 10 percent equity contribution. Interest rates begin at 3 percent, but will later be determined semi-annually. Terms are amortized up to 20 years.

Economic Development Finance Authority:

Industrial Revenue Bonds (IRB): May be issued by any municipality, county, or sanitary district and may be used to finance industrial, commercial, manufacturing, agricultural, natural resources, educational, and other facilities. IRBs are limited obligation bonds of the issuing municipality, and once issued, they are to be repaid exclusively from the revenue produced by the project being financed.

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan (land, building, and equipment with a useful life of 10 years or more) in amounts up to \$750,000. Administered through the South Dakota Development Corporation, eligible businesses may borrow up to \$500,000 with a minimum of \$50,000. One job is to be created for each \$35,000 of loan amount.

Community Development Block Grants Special Projects Account: Allows the state to provide grants to local government, who in turn, loan funds to businesses which will locate in the community to create jobs which benefit low and moderate income persons.

Fastrack Loan Guarantee Program: Enables students who have an idea for a new business to

I Wanna Start My Own Business

obtain back financing guaranteed through the Fastrack Foundation. High school students in grades 9-12 are eligible to participate. A business plan should be prepared which should include market, competition, promotion ideas, costs and financing needs.

Agricultural Processing and Export Loan Program (APEX): Eligible to businesses that will use and add value to one or more of South Dakota's agricultural products; locate in a community with a population of less than 2,000; employ low income persons, farm families or displaced farm families. Funds may be used for purchase of land and associated site improvements; construction, acquisition or renovation of building; fees, services and other costs associated with construction; trade receivables; inventory; other working capital needs; refinancing of existing debt; and crop and livestock production. Can provide up to 70 percent of the total project cost. Maximum loan amount is \$150,000. Interest rates are between five and seven percent.

*** Department of Agriculture**

Foss Building, Top Level

523 East Capitol

Pierre, SD 57501-3182

800-228-5254

605-773-3375

Agricultural Loan Participation Program: A vehicle for supplementing existing credit, this program is administered through local lenders, with the state Department of Agriculture providing up to 80 percent of the funding. Interest can be up to 10 percent, with a maximum loan length of 10 years. Applicants must have lived in South Dakota for the past two years, be at least 21 years old, and have derived at least 60 percent of their income in the past tax year from farming. Projects funded are those which show they will add value to, or create innovative uses for South Dakota agricultural products, especially those of which there is a surplus. Can also be used in developing viable new agricultural products and subsequent markets or enhancing the economic viability of the applicant or the rural community.

*** Rural Development Administration**

200 4th St., SW

Huron, SD 57350

605-352-1100

Fax: 605-352-1146

Guaranteed Business and Industrial Loans: Loans aimed at creating and maintaining employment and improving the economies of rural areas. Local lenders initiate and service the loans, while the RDA guarantees up to 90 percent of the loan. Potential borrowers who want loans of \$500,000 or less should apply to the Small Business Administration. Guarantees are limited to \$10 million. Interest rates are determined between the borrower and the lender and can be fixed or variable. Eligible projects and costs are business and industrial acquisitions, construction, conversion, enlargement, repair or modernization; purchase of land, machinery and equipment, furniture and fixtures, and certain housing development sites; processing and marketing facilities, start-up and working capital; pollution control; feasibility studies.

Rural Rental Housing Loans: Loans are available to create, improve, or purchase modest but adequate housing units for people with low to moderate incomes and for those age 62 or older. Loans may be made for housing in open country and in communities with populations of up to \$20,000. The borrowers must be unable to finance the housing with personal resources, and be unable to obtain credit from other sources. Funds can be used to build, purchase or repair apartment-style housing, buy and improve the land on which the buildings are to be located, provide streets and water and waste disposal systems, supply appropriate recreation and service facilities, install laundry facilities and equipment, landscaping.

*** Office of Indian Affairs**

Public Safety Building
118 West Capitol Ave.
Pierre, SD 57501-2017

605-773-3415
Fax: 605-773-6592

Economic Development Grant Program: Provides seed money to Indian entrepreneurs to establish and increase profit-making business ventures and employment on or near federal Indian reservations. Grants are awarded for up to 25 percent of the total project and may not exceed \$100,000 for individuals. Applicants must be able to raise matching funds of at least 75 percent of the total project costs.

Indian Loan Guaranty Fund: Guarantees loans made by private lenders to individual Indians for up to 90 percent of the unpaid principal. Funds must be used for projects that will benefit the reservation economy, with a \$350,000 limit on loans to individuals. A 20 percent equity contribution is required. Thirty years is the maximum maturity term for these loans. Interest rates may not exceed 2 3/4 percent of the New York prime.

Revolving Loan Fund: Makes direct loans to individual Indians for economic enterprises which will contribute to the economy of an Indian reservation. Applicants must be unable to obtain financing from other sources, and must use the Indian loan guaranty program before applying to the Revolving Loan Fund. Loans to individuals are limited to \$500,000 with a 20 percent equity contribution required from the borrower. The duration of the loans is flexible (a maximum of 30 years), and interest rates are determined by the Secretary of the Treasury.

*** State Investment Council**

State Treasurer
Capitol Building, 2nd Floor
500 East Capitol Ave.
Pierre, SD 57501-5070

605-773-3378
Fax: 605-773-3115

Deals solely with venture capital funds that invest in equity or equity-participating instruments of businesses. The fund can invest only in businesses which have headquarters and the majority of their employees located within the state. The Investment Council's participation in a venture capital fund may not be greater than one-third of the total equity funds invested in the fund.

*** Small Business Administration (SBA)**

101 S. Main St., Suite 101
Sioux Falls, SD 57102-0572

605-330-4231
Fax: 605-330-4215

See the chapter introduction for a description of SBA programs.

Tennessee

*** Office of Small Business**

Department of Economic and Community Development
Rachel Jackson State Office Building
320 Sixth Ave. North
Nashville, TN 37243-0405

615-741-2626

Serves as an advocate for the small business community. Acts as a clearinghouse on programs and projects in both the public and private sectors that assist small business.

I Wanna Start My Own Business

Small Business Advocate

615-741-2626

Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

*** Department of Economic and Community**

Development

Marketing Division

615-741-6671

320 Sixth Ave. North

Fax: 615-741-5829

Nashville, TN 37243-0405

1-800-342-1340 in Tennessee

Energy Division, 8th Floor:

Small Business Energy Loan Program: Small businesses with under 500 employees, local governments or not-for-profit companies in good financial shape can qualify for loans at 5 percent annual interest with varying repayment periods. Maximum amount is \$100,000 for installing energy efficiency measures in an existing structure at least one year old. Energy improvements include: insulation, storm doors and windows, specially coated glass, energy control devices, furnace systems, solar heating, and energy efficient lighting.

Program Management Section

615-741-6201

Tennessee Industrial Infrastructure Program: Available to manufacturing and other types of economic activities which export more than half of their product or services outside of Tennessee, businesses where more than half of their product or services enters into the production of exported products, and uses which primarily result in import substitution or the replacement of imported products or services with those produced in Tennessee. Provides grants and loans to local governments and businesses for job creation activities, including infrastructure improvements. Activities include those involved in water and wastewater systems, transportation, site improvements, and electrical and natural gas systems, among others.

Tennessee Small Cities Community Development Block Grants (CDBG) Industrial Grant/Loan Program: The state allocates a significant amount of its available CDBG money for this program. Funds are awarded for grants and loans to assist industries in locating or expanding in Tennessee and providing jobs. Jobs must be for low and moderate income persons. Grants are made for public infrastructure, and loans are made for industrial buildings and equipment. Maximum loan generally is \$500,000. Up to \$750,000 to businesses locating or expanding in a community designated as a distressed area.

Venture Capital: Works with private investors to inject seed capital into promising or expanding firms. Up to \$500,000 is available for working capital or fixed assets in manufacturing, warehousing, distribution, and other non-retail firms. The Corporation is limited to 50 percent of the total investment in a project.

Bond Reservation Section

615-741-2373

Industrial Development Bonds: These are mostly taxable bonds issued by local governments on behalf of businesses. Often used to finance manufacturing, multi-family housing, and single-family housing, these bonds may provide 100 percent financing, with interest rates lower than for conventional bonds.

*** Small Business Administration (SBA)**

50 Vantage Way

Suite 201

Nashville, TN 37228-1500

615-736-5881

Fax: 615-736-7232

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Equitas, LP
2000 Glen Echo Rd., Suite 100 615-383-8673
Nashville, TN 37215 Fax: 615-383-8693
Mail To: P.O. Box 158838, Nashville, TN 37215

International Paper Cap. Formation, Inc.
International Place II
6400 Poplar Ave. 901-763-6282
Memphis, TN 38197 Fax: 901-763-7278

Pacific Capital, LP
109 Westpart Dr.
Suite 260 615-371-1653
Brentwood, TN 37027 Fax: 615-373-1485

Sirrom Capital, LP
500 Church St., Suite 200 615-256-0701
Nashville, TN 37219 Fax: 615-726-1208

Valley Capital Corp.
Suite 212, Krystal Bldg.
100 W. Martin Luther King Blvd. 423-265-1557
Chattanooga, TN 37402 Fax: 423-265-1588

West Tennessee Venture Capital Corp.
5 N. Third St. 901-522-9237
Memphis, TN 38103 Fax: 901-527-69091

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Rural Development Authority**

Department of Agriculture
3322 W. End Ave., Suite 300
Nashville, TN 37203 615-736-7341

FmHA Business and Industrial Loans: For rural areas outside cities of 50,000 or more with priority to areas of 25,000 or less population. This aid is in the form of loan guarantees in which the FmHA guarantees private lenders up to 90 percent reimbursement of losses. Applicants deal directly with private lenders. Maximum loan is \$10 million, with an alcohol fuel loan limit of \$20 million. (For loans under \$500,000, borrowers are advised to contact the Small Business Administration.) Terms are 30 years for land, building and fixtures, 15 years for machinery or equipment, and 7 years for working capital. Interest rates may be fixed or varied.

*** Tennessee Technology Foundation (TTF)**

P.O. Box 23184

Knoxville, TN 37933-1184

615-694-6772

A private, non-profit corporation created to stimulate growth in technology-based businesses in Tennessee, TTF targets the "Technology Corridor" in the eastern part of the state where the Oak Ridge National Laboratory, the Tennessee Valley Authority, and the University of Tennessee are located. It provides services such as linking state, federal, and private sector resources, siting new facilities, identifying sources of capital and manpower for new or existing businesses, and helping with business plans for new companies. It also maintains a computerized inventory of real estate including both raw and improved land. The Foundation works to assist high technology businesses in technical areas and to help with the commercialization of R&D products.

Texas

*** Texas Department of Commerce**

Small Business Division

P.O. Box 12728

Austin, TX 78711

512-936-0260

TDD: 512-936-0520

Provides business counseling for both new and established firms. Helps firms locate capital, state procurement opportunities, state certification program for minority and women-owned businesses, and resources for management and technical assistance. An Office of Business Permit Assistance serves as a clearinghouse for permit-related information throughout the state and refers applicants to appropriate agencies for permit and regulatory needs. Publications available containing information and resources for start-up and existing businesses.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

Texas Capital Fund

Community Development Block Grant: Awards are made to a city or county that in turn provides a loan to a specific business for "gap financing". Project must be located in a rural area generally with a population of 50,000 or less. Funds can be used for land, building, machinery and equipment, working capital, and infrastructure to businesses creating jobs of which 51 percent benefit low and moderate income persons. Minimum loan is \$50,000, and maximum loan up to \$500,000. Up to \$2.5 million for infrastructure projects.

Texas Capital Fund

Infrastructure Grant Program: Eligible uses include construction/ improvements of water/waste water facilities, public road construction, natural gas line services, electric power services, and railroad spur construction or improvements.

Texas Capital Fund

Real Estate Development Program: Eligible uses include acquisition, construction, or rehabilitation of real estate.

Texas Capital Fund

Main Street Improvements Program: Eligible uses include acquisition for architectural, engineering and design costs for construction or rehabilitation of such improvements, public improvements integral to the development of the project including water/waste water facilities, public road construction, natural gas line services, electric-power service, streetscape, and activities required to eliminate architectural barriers for the handicapped.

Economic Development Sales Tax Information: This is a collection of items relevant to both cities that are pursuing passage of the sales tax for economic development and those that have already approved it. The collection features the Texas Leverage Fund, and economic development loan program.

Texas Leverage Fund: The fund is an "economic development bank" for cities that have adopted the economic development sales tax to make loans to local businesses for expansion or to recruit new industry. A business will approach the city's Industrial Development Corporation to access this program. Proceeds must be used to pay eligible costs such as real estate, machinery and equipment for manufacturing, industrial, commercial, and certain infrastructure projects. Loans are for a period of up to 15 years at Wall Street Journal prime floating; maximum amounts based on City's sales tax proceeds.

Historically Underutilized and Small Business Linked Deposit Program: This program is designed to encourage lending to Historically Underutilized Businesses and/or small businesses in distressed communities by providing lenders and borrowers a lower cost of capital. Use of proceeds may include working capital, the purchase, construction, or lease of capital assets, including land, building and equipment. The minimum and maximum loan amount is \$10,000 and \$100,000 respectively, with a term equal to the useful life of the asset being financed. A HUB may be located anywhere in the state, however, a non-HUB must be located in a designated distressed community.

Texas Enterprise Zone Program: Provides incentives and regulatory relief to stimulate job creation and investment in economically distressed areas. Types of incentives include tax abatement to encourage business retention, expansion and start-ups, sales tax rebates available for businesses in the zone which are designated Enterprise Zone Projects.

Statewide SBA 504 Loan Fund: Eligible businesses are enterprises with less than 500 employees, \$6 million or less net worth and an average of \$2 million or less of net profit for the past 2 years. Eligible uses include acquisition of land, acquisition or construction of commercial industrial structures, renovation or improvement of Commercial/Industrial structures, and acquisition of machinery and equipment. Maximum amount is \$1 million, but may not exceed 40% of total eligible products.

*** Texas Department of Commerce**

Business Information and Referral	512-936-0284
P.O. Box 12728	TDD: 512-936-0555
Austin, TX 78711	Fax: 512-936-0430

The Texas Department of Commerce, Business Information and Referral section staffs a toll-free (800-888-0511) information line for businesses and individuals seeking information on doing business in Texas. The staff has acquired and developed a variety of information packages to respond to inquiries on topics such as starting a business, obtaining required permits and licenses, getting started in exporting, and loans and grants available to businesses.

*** Rural Development Authority**

District Office	
101 S. Main, Suite 102	
Temple, TX 76501	817-774-1307

Business and Industry Loan Program: Loan guarantees available for projects located in cities

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with a population of less than 50,000. Funds can be used for working capital, acquisition of fixed assets (can include land and building), improvements, and in some cases debt refinancing. Recommend projects over \$50,000. Maximum loan is \$10 million. Up to \$20 million for alcohol fuel production facilities.

*** Agriculture Finance Office**

Department of Agriculture
P.O. Box 12847
Austin, TX 78711

Linked Deposit Program 512-463-7686

Available for non-traditional alternative crops, processing facilities for agricultural products, and direct marketing initiatives. Funds can be used to purchase or lease land, buildings, equipment, seed, fertilizer, etc. Maximum loan is \$100,000 for production, \$250,000 for processing and marketing.

Rural Microenterprise Loan Program 512-463-7686

Loans or loan guarantees available to family owned and operated enterprises in rural Texas. Funds can be used for fixed assets and working capital. Maximum loan or guarantee is \$15,000 for start-ups and \$30,000 for existing businesses.

Texas Agricultural Finance Authority (TAFA) 512-463-7686

Loans, loan guarantees or revenue bonds available to small and medium size enterprises that contribute to the diversification of Texas agriculture. Funds can be used for fixed assets and working capital.

*** Tyler Seed/Venture Growth Fund**

P.O. Box 2004
Tyler, TX 75710 903-593-2004

Seed Capital Funds: Tyler and Smith counties have established seed capital funds which invest in local companies. The funds are typically used to leverage other sources of funding.

*** Small Business Administration (SBA)**

4300 Amon Carter Blvd. 817-885-6581
Dallas, TX 76155 Fax: 817-885-6588

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Alliance Enterprise Corp.
N. Central Plaza 1, Suite 710
12655 N. Central Expressway 214-991-1597
Dallas, TX 75243 Fax: 214-991-1647

AMT Capital, Ltd.
8204 Elm Brook Dr., Suite 101 214-905-9760
Dallas, TX 75247 Fax: 214-905-9761

Alliance Business Investment Company
(Main Office: Tulsa, OK)

State Money and Help For Your Business

911 Louisiana
One Shell Plaza, Suite 3990
Houston, TX 77002
713-224-8224
Fax: 713-659-8070

Banc One Capital Partners Corporation
300 Crescent Court, Suite 1600
Dallas, TX 75201
214-979-4360
Fax: 214-979-4355

Capital Southwest Venture Corporation
12900 Preston Rd., Suite 700
Dallas, TX 75230
214-233-8242
Fax: 214-233-7362

Catalyst Fund, Ltd.
Three Riverway, Suite 770
Houston, TX 77056
713-623-8133
Fax: 713-623-0473

Charter Venture Group, Inc.
2600 Citadel Plaza Dr., Suite 600
Houston, TX 77008
713-692-6121
Fax: 713-552-8446

Chen's Financial Group, Inc.
10101 SW Freeway, Suite 370
Houston, TX 77074
713-772-8868
Fax: 713-772-2168

Citicorp Venture Capital, Ltd.
(Main Office: New York, NY)
717 North Harwood
Suite 2920-LB87
Dallas, TX 75201
214-880-9670
Fax: 214-953-1495

HCT Capital Corp.
4916 Camp Bowie Blvd, Suite 200
Fort Worth, TX 76107
817-763-8706
Fax: 817-377-8049

Houston Partners, SBIP
Capital Center Penthouse, 8th Floor
401 Louisiana
Houston, TX 77002
713-222-8600
Fax: 713-222-8932

Mapleleaf Capital Ltd.
Three Forest Plaza, Suite 935
12221 Merit Dr.
Dallas, TX 75251
214-239-5650
Fax: 214-701-0024

MESBIC Financial Corp. of Houston
401 Studewood, Suite 200
Houston, TX 77007
713-869-4061
Fax: 713-869-4462

MESBIC Ventures Inc.
12655 N. Central Expressway
N. Central Plaza, Suite 710
Dallas, TX 75243
214-991-1597
Fax: 214-991-1647

I Wanna Start My Own Business

NationsBanc Capital Corp.
9901 Main St., 66th Floor
Dallas, TX 75202
214-508-0900
Fax: 214-508-0985

North Texas MESBIC, Inc.
12770 Coit Rd., Suite 240
Dallas, TX 75251
214-991-8060
Fax: 214-991-8061

Pro-Med Investment Corp.
17290 Preston Rd.
Suite 300
Dallas, TX 75252
214-380-0044
Fax: 214-380-1371

SBI Capital Corporation
6305 Beverly Hill Lane
Mail: P.O. Box 570368; Houston 77257
Houston, TX 77057
713-975-1188
Fax: 713-975-1302

SBIC Partners, LP
201 Main St., Suite 2302
Fort Worth, TX 76102
714-729-3222
Fax: 714-729-3226

Stratford Capital Group, Inc.
200 Crescent Court, Suite 1650
Dallas, TX 75201
214-740-7377
Fax: 214-740-7340

UNCO Ventures, Inc.
520 Post Oak Blvd., Suite 130
Houston, TX 77027
713-622-9595
Fax: 713-622-9007

United Oriental Capital Corp.
908 Town and Country Blvd., Suite 310
Houston, TX 77024
713-461-3909
Fax: 713-465-7559

Ventex Partners, Ltd.
1000 Louisiana, Suite 1095
Houston, TX 77002
713-659-7860
Fax: 713-659-7855

Victoria Capital Corp.
One O'Connor Plaza
Victoria, TX 77902
512-574-5646
Fax: 512-574-5236

Western Financial Capital Corporation
17290 Preston Rd., Suite 300
Dallas, TX 75252
214-380-0044
Fax: 214-380-1371

The Small Business Administration (SBA) licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Utah

* State Tax Commission

210 North 1950 West

Salt Lake City, UT 84134

801-297-2200

One-Stop Service Center: You can register a business name, file Articles of Incorporation, obtain application for State Sales Tax License and State and Federal Tax Identification Numbers, file a Status Report with the Department of Employment Security, and apply for State Workers' Compensation Insurance. A *Going Into Business Workbook* is also available which includes all the forms and instructions necessary to do any of these activities.

* Utah Small Business Development Center

1623 S. State St., Annex 1

Salt Lake City, UT 84115

801-957-3480

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

* Small Business Administration (SBA)

Salt Lake District Office

125 South State St.

801-524-5800

Salt Lake City, UT 84138-1195

Fax: 801-524-4160

See the chapter introduction for a description of SBA programs.

* Small Business Investment Companies

First Security, Bus. Investment Corp.

79 S. Main St., Suite 800

801-246-5737

Salt Lake City, UT 84111

Fax: 801-246-5740

Wasatch Venture Corp.

1 S. Main St., Suite 1000

801-524-8939

Salt Lake City, UT 84133

Fax: 801-524-8941

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* Rural Development Authority

Statewide

7050 Union Park Center, Suite 570

Midvale, UT 84047

801-566-1163

Provides a wide range of technical and financial assistance programs for agricultural purposes, and also has some financial assistance programs for non-urban businesses and economic development projects. Provides loan guarantees and industrial development grants. Medium to long term non-agricultural loans up to \$150,000 can be made for a maximum of 75% of project cost, at least 10% must be provided by the borrower.

*** Utah Technology Finance Corporation**

177 East 100 South
Salt Lake City, UT 84111

801-364-4346
Fax: 801-364-4361

This corporation is a state chartered non-profit organization, that encourages high growth, technology-based businesses. Assists the incubation and growth of new and emerging high technology businesses, especially small businesses. Provides funds for research contracts, program grants, equity investments, convertible loans, and venture financing.

Early Technology Business Capital (ETBC) Program: Small companies may receive up to \$50,000 to help develop and commercialize their product. Some companies may receive an additional \$100,000 provided there is an equal or greater infusion of new equity capital into the business.

Revolving Loan Fund: The Utah Technology Finance Corporation also administers two loan funds: The Utah Revolving Loan Fund and a participating Loan Fund wherein Utah Technology Finance Corporation participates with Utah banks in making loans to technology based businesses.

*** Impact Minority Development Center**

350 E 500 South, Suite 101
Salt Lake City, UT 84111

801-328-8181
Fax: 801-355-1011

Provides assistance to minority businesses through programs that provide information, referrals, planning and loan packaging expertise.

*** Utah Ventures**

419 Warkara Way, Suite 206
Salt Lake City, UT 84108

801-583-5922
Fax: 801-583-4105

Makes equity investments in seed and early stage medical and high technology businesses in Utah and other western states.

*** Industrial Assistance Fund**

324 S. State St., Suite 500
Salt Lake City, UT 84111

801-538-8716
Fax: 801-538-8888

The Industrial Assistance Fund's mission is to expand the number of high paying jobs and increase in-state purchase of supplies.

*** Applied Technology Centers**

Salt Lake Community College
4600 S. Redwood Rd.
Salt Lake City, UT 84130

801-957-4215
Fax: 801-957-6593

Applied Technology Centers are available to provide customers training programs for employees as well as preparing students for work in promising technical occupations.

*** Small Business Assistance Program**

Department of Environmental Quality
168 N. 1950 West

State Money and Help For Your Business

Salt Lake City, UT 84111

801-536-4056

* Office of Energy Services

324 S. State St., Suite 230

801-662-3633

Salt Lake City, UT 84111

Fax: 801-538-8660

This office administers a \$1 million low-interest loan program to promote energy efficient retrofit project by Utah companies. The program is designed to assist small to mid-sized companies to conduct energy audits and to integrate innovative and proven technologies into their facilities and operations.

* Venture Capital Programs

Wayne Brown Institute

170 S. Main, Suite 10210

P.O. Box 2135

801-595-1411

Salt Lake City, UT 84110-2135

Fax: 801-595-1181

The institute seeks to assist worthy early-state technology based companies raise capital, form partnerships, and strategic alliances for the purpose of creating new wealth, jobs, and tax base.

* Office of Women Business Ownership

Utah Technology Finance Corp.

177 E 100 South

801-364-4346

Salt Lake City, UT 84111

Fax: 801-364-4361

Provides training and counseling to current and potential women business owners to finance, management, marketing and procurement.

* Certified Development Companies

Desert Certified Development Company

7050 Union Park Center, Suite 500

Midvale, UT 84047

801-566-1163

Central Utah Certified Development Company

2696 N. University Ave., Suite 210

Provo, UT 84604

801-374-1025

Weber Economic Development Corporation

2404 Washington Blvd., Suite 1100

Ogden, UT 84401-2316

801-627-1333

Certified Development Companies are private companies licensed by the SBA to provide long-term financing to expanding businesses. The SBA 504 loans provide long-term fixed-asset financing with a maximum SBA share of \$750,000 or 40% of the project cost. At least 10% must be provided by the borrowers, and the remaining provided by a bank or other lender.

Vermont

* Vermont Economic Development Department

109 State St.

800-341-2211

I Wanna Start My Own Business

Montpelier, VT 05609-0501

802-828-3221

Fax: 802-828-3258

The Department of Economic Development is a one-stop shop ready to help with businesses to support the economic growth of the state through job creation and retention. Areas in which the Department can assist Vermont businesses are: entrepreneurs; international trade; financing; government contracts; marketing; permits; site location; and training.

* Rural Development Centers

Addison County Economic Development Corp.

RD 4, Box 1309A

Middlebury, VT 05753

802-388-7953

Fax: 802-388-0119

Bennington County Industrial Corp.

P.O. Box 357

No. Bennington, VT 05257

802-442-8975

Fax: 802-442-1101

Brattleboro Development Credit Corp.

P.O. Box 1777

Brattleboro, VT 05301

802-257-7731

Fax: 802-257-0294

Central Vermont Economic Development Corp.

P.O. Box 1439

Montpelier, VT 05601

802-223-4654

Fax: 802-223-4655

Franklin County Industrial Development Corp.

2 N. Main St.

P.O. Box 1099

St. Albans, VT 05478-1099

802-524-2194

Fax: 802-527-6793

Greater Burlington Industrial Corp.

60 Main St., Suite 101

P.O. Box 786

Burlington, VT 05402

802-562-5726

Fax: 802-860-1899

Green Mountain Economic Development Corp.

P.O. Box 246

White River Junction, VT 05001

802-295-3710

Fax: 802-295-3779

Lake Champlain Island Chamber of Commerce

P.O. Box 213

North Hero, VT 05474

802-372-5683

Fax: 802-372-3205

Lamoille Industrial Development Corp.

P.O. Box 455

Morrisville, VT 05661

802-888-5640

Fax: 802-888-7612

Northeastern Vermont Development Association.

P.O. Box 640

St. Johnsbury, VT 05819

802-748-5181

Fax: 802-748-1223

Rutland Economic Development Corp.

State Money and Help For Your Business

256 North Main St.
Rutland, VT 05701

802-773-9147
Fax: 802-773-2772

Springfield Regional Development Corp.
P.O. Box 58
Springfield, VT 05156

802-885-3061
Fax: 802-885-3027

*** Vermont Economic Development Authority (VEDA)**

109 East State St.
Montpelier, VT 05609-0501

802-828-5467

Direct Loan Programs: Makes direct loans to eligible companies in amounts up to 40 percent of the cost of acquiring land, buildings, machinery, or equipment to be used in an industrial facility. Participation may not exceed \$300,000 for real estate and \$200,000 for machinery and equipment projects.

Industrial Revenue Bonds: Issues tax-exempt and taxable industrial revenue bonds to provide qualified borrowers with low interest funds for acquisition of land, machinery, buildings, or equipment for use in manufacturing facilities.

SBA 504: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion.

Agricultural Finance Program: The Authority makes low interest loans to family farmers and agricultural facility operators for real estate and machinery and equipment acquisition. Maximum loan amount is \$50,000.

Debt Stabilization Program: The Authority re-lends funds borrowed from a Vermont bank consortium to refinance, at lower interest rates, operating debts of family farmers. The maximum loan amount is \$150,000.

Vermont Job Start: Can lend up to \$15,000 at 8 1/2% interest rate for low income person/businesses to expand or to start up a business.

Rural Economic Activities Loans (REAL): Provides low interest direct loans for fixed asset financing and for funding inventory and accounts receivable growth through the REAL program. Amounts are up to 75% of fixed asset projects under \$25,000 and 40% over \$25,000 not to exceed \$100,000. The corporation may fund 50% of a working capital project, not to exceed \$100,000. Interest rates are 5% on fixed asset loans over \$25,000, 8% on those under \$25,000, and prime plus 200 basis points on working capital loans.

Financial Access Fund: VEDA has been authorized to create a fund to reimburse participating banks for losses incurred on loans registered under this program. These loans are available only to business start-ups or those businesses with gross annual sales of less than \$5 million dollars. The size of the loans can be up to \$200,000.

Export Finance Program: This export working capital guarantee program encourages commercial lenders to make loans to US businesses for various export related activities by providing a 90% guarantee on a bank loan. The loan guarantee can be for one transaction or a

revolving line of credit.

*** Agency of Commerce and Community Affairs**

109 State St.

Pavilion Office Building

802-341-2211

Montpelier, VT 05609-0501

Fax: 802-828-3258

Economic Development Department:

Job Development Zones

802-828-3221

Job Development Zones are areas created for incentives such as tax credits, for communities to get new and existing business to locate in the area.

Department of Housing and Community Affairs 802-828-3217

Vermont Community Development Program: Provides grant funds to communities to improve housing, create and retain employment opportunities, and improve public facilities in support of housing and economic development activities to benefit persons of lower income. These funds are then loans to businesses for economic development.

*** Northern Community Investment Corporation
(NCIC)**

P.O. Box 904, 20 Main St.

St. Johnsbury, VT 05819

802-748-5101

A private, non-profit, community-based corporation that assists development in Vermont and northern New Hampshire. The NCIC provides capital and professional assistance to both small and large businesses and community development projects. Some of its services include: personalized technical assistance, direct financing of \$500,000 or more, attracting outside capital to supplement its own resources in order to expand its investments, developing industrial space for new or expanding businesses, and investment in residential and commercial development.

*** Small Business Administration (SBA)**

Room 205, 87 State St.

802-828-4422

Montpelier, VT 05602

Fax: 802-828-4485

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Green Mountain Capital, LP

RD 1 Box 1503

802-244-8981

Waterbury, VT 05676

Fax: 802-244-8990

Queneska Capital Corporation

123 Church St.

802-865-1806

Burlington, VT 05401

Fax: 802-865-1891

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Northeast Employment and Training Organization
(NETO)**

P.O. Box 186
145 Railroad St.
St. Johnsbury, VT 05819 802-748-8935

or

P.O. Box 584
9887 Main St.
Newport, VT 05855 802-334-7378

NETO manages the Entrepreneurial Training Program which provides statewide small business management courses to enterprises of all sizes, including individuals interested in self-employment and microbusinesses. Services are available free to certain income eligible persons as well as on a fee basis.

*** Micro Business Development Program (MBDP)**

Bennington-Rutland Opportunity Council, Inc.
60 Center St.
Rutland, VT 05701 800-717-2762

Central Vermont Community Action Council, Inc.
P.O. Box 747
Barre, VT 05641 800-639-1053

Champlain Valley Office of Economic Opportunity, Inc.
P.O. Box 1603
Burlington, VT 05402-1603 800-287-7971

Northeast Kingdom Community Action Council, Inc.
P.O. Box 346
Newport, VT 05855 800-639-4065

Southeastern Vermont Community Action Council, Inc.
18 Bridge St.
P.O. Box 369
Bellows Falls, VT 05151 800-464-9951

MBDP promotes self-employment and business expansion opportunities for low income Vermonters. MBDP offers free one-to-one technical assistance and business development workshops for income eligible persons. Specials work in the regional Community Action Program (CAP) agencies listed above.

*** Department of Housing and Community Affairs**

Vermont Community Development Program (VCDP)
109 State St.
Montpelier, VT 05609-0501 802-828-3217

VCDP funds can be used for a wide range of economic development activities such as loans to businesses for capital equipment or real property acquisition, or to assist in the construction of infrastructure improvements such as water and sewer lines.

*** Department of Public Service**

Utility Demand-Side Management Programs

120 State St.

Montpelier, VT 05620-2601

802-828-2811

Individual Vermont utilities have developed energy efficient and/or energy conservation programs providing technical and financial assistance. In some cases, utilities actually invest along with companies, in energy-saving technology.

*** Rural Development Service**

89 Main St.

City Center, 3rd Floor

Montpelier, VT 05602

802-828-6030

Business and Industry Loan Program: Interest rates and terms are negotiated with the lending institution. The Rural Development Service's program is designed to pick up where the SBA guarantee leaves off, providing larger guarantee capacity.

Intermediary Relending Program: Interest rates and terms are negotiated with the intermediary lender based on its lending plan. Some intermediaries operate statewide; others serve a particular region.

*** Vermont Venture Capital Fund, L.P.**

76 St. Paul St.

Burlington, VT 05401

802-658-7840

Stimulated by state legislation, the fund is a private enterprise that seeks to invest from \$100,000 to \$300,000 in high-quality opportunities that have outgrown seed capital resources and are either not ready for or have exceeded the limits of commercial bank lending resources. Investments are made based on estimated return on investment.

*** Department of Agriculture**

Development Division

116 State St., Drawer 20

Montpelier, VT 05620-2901

802-828-2416

Agricultural Marketing: Provides resources for the promotion of various agricultural products and works with commodity groups to improve market opportunities. Marketing representatives on staff help with promotion, marketing, packaging, support publication, etc.

*** Women's Small Business Project (WSBP)**

Trinity College

208 Colchester Ave.

Burlington, VT 05401

802-658-0337

TDD: 802-860-1428

WSBP offers a continuum of services to women seeking to identify, start, stabilize and expand a small business. They also offer comprehensive skills training and the opportunity to connect with other women entrepreneurs. Courses are offered statewide. Grants and scholarships for training are available to income eligible women.

*** Department of Economic Development**

Office of Small Business

P.O. Box 798

804-371-8100

Richmond, VA 23206-0798

Fax: 804-371-8112

Helps new or expanding business by answering questions about licensing, taxes, regulations, assistance programs, etc. The office can also locate sources of information in other state agencies, and it also can identify sources of help for business planning, management, exporting, and financing.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

Governor's Opportunity Fund: Supports projects that creates new jobs and investments. To be eligible, projects must receive a minimum amount of private investment and create a minimum number of jobs, depending on the size of the locality in which the applicant business is located. Funds may be used for on and off site utility improvements; site acquisition and development; transportation access; construction or build-out of publicly-owned buildings; grants or loans to Industrial Authorities or housing and redevelopment authorities; or anything else permitted by law.

*** Virginia Employment Commission**

Economic Information Services Division

703 East Main St.

P.O. Box 1358

Richmond, VA 23211

804-786-3047

Publishes the *Virginia Business Resource Directory*, a comprehensive source of information on every aspect of doing business in the state, from business planning, management and personnel issues to sources of finance, marketing assistance, and regulations and licenses.

*** Virginia Small Business Financing Authority**

(VSBFA)

901 East Byrd St.

P.O. Box 798

804-371-3384

Richmond VA 23218-0798

Fax: 804-225-3384

Umbrella IDB Program: 804-371-8197

Tax exempt revenue bonds are issued to small businesses for use in manufacturing projects. Funds can be used for land, buildings and new capital equipment. Through an Umbrella Program, the Authority provides small businesses access to the public capital market's rates and terms for tax exempt bonds, by pooling projects together in a single "umbrella" bond. Applicants must present a letter of credit from a financial institution guaranteeing the amount of the bond.

Child Day Care Financing Program: 804-371-8184

Provides small direct loans to child day centers for quality enhancement projects or to meet or maintain child care standards. Examples: infant care equipment or equipment needed to care for children with special needs, playground improvements, and upgrades or minor renovations to kitchens, bathrooms, and plumbing and electrical systems.

Economic Development Revolving Loan Fund: 804-371-7028

I Wanna Start My Own Business

The program was established to fill the financing gap between available private debt financing and private equity. Funds are loaned to businesses through local industrial development authorities. Loans are for fixed asset financing to new and expanding industries. Financing is available for manufacturing companies and other basic employment companies which have 50% or more of their sales outside the Commonwealth of Virginia. One full-time job must be created or retained within two years of the loan for each \$10,000 borrowed from the fund. The company must provide a minimum of 10% of the project cost as cash equity.

Defense Conversion Revolving Loan Fund 804-371-7028

The fund is designed to assist businesses adversely affected by defense downsizing. The fund offers loans to companies that are creating new jobs or retaining at risk jobs in Virginia. It provides fixed asset and working capital financing for defense dependent industries making the transition to other products and services. Loans range up to \$700,000. One permanent full-time job must be created or retained for each \$10,000 borrowed from the Fund.

Private Activity Tax-Exempt Bond Program 804-371-8256

This program supports economic development projects through the issuance of tax-exempt industrial development bonds for the acquisition, construction and equipping of manufacturing facilities. Maximum finding amount is \$10,000. Manufacturers must meet the VSBFA definition of a small business: less than \$10,000 in annual sales, less than \$2,000,000 in net worth, or fewer than 250 employees.

Taxable Industrial Development Bond Program 804-371-8197

The purpose of the program is to provide economic development financing to Virginia businesses by creating access to the public taxable bond market. Long-term fixed asset financing is available through the issuance of taxable bonds exempt from Virginia state income tax. The facility being financed should be occupied by a business which provides goods or services and which is owned or directly managed by the applicant. Financing may be used for acquisition, construction and equipping of commercial and industrial facilities.

*** Virginia Department of Housing and Community Development**

501 North Second St.

804-371-7063

Richmond, VA 23219-1747

Fax: 804-371-7093

Revolving Loan Funds: Administers two revolving loan funds which provide below market rate loans to manufacturing and related industries in eligible communities to finance land, buildings and equipment. One or two dollars of private investment is required for each dollar from the funds, and the maximum loan amount is limited by the number of permanent jobs created or maintained as a result of the financing.

Community Development Block Grants Non Entitlement Program: Available to cities and counties for projects which create or maintain jobs or which address the problems of community decline. The funds received by the city/county are, in turn, loaned to businesses. Eligible projects include the commercial rehabilitation of existing buildings or structures used for business, commercial, or industrial purposes, site development, access roads, railroad spans, water and sewer facilities. Every \$15,000 of grant funds invested must create at least one full-time job, and at least 51 percent of the jobs created must be for low- and moderate-income families.

*** Virginia Coalfield Economic Development**

State Money and Help For Your Business

Authority

P.O. Box 1060

450-889-0381

Lebanon, VA 24266

Fax: 540-889-1830

Provides financial assistance to new or expanding industries in far south-western Virginia through a revolving loan program. Businesses which will bring new income to the area may use the loans for real estate purchases, construction or expansion of buildings, and purchase of machinery and equipment. Job creation and average minimum hourly wage requirement apply.

Venture Capital Networks: There are various private venture capital firms and clubs in the state. The Department of Economic Development will refer inquirers to private investment firms for up to date information.

*** Small Business Administration (SBA)**

Richmond District Office

1504 Santa Rosa Rd.

Dale Building, Suite 200

804-771-2400

Richmond, VA 23229

Fax: 804-771-8018

Small Business Administration (SBA)

District of Columbia Office

(Loudoun, Arlington, Fairfax Counties; Alexandria and Fairfax City)

1110 Vermont Ave.

P.O. Box 19993

202-606-4000

Washington, DC 20036

Fax: 202-606-4225

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Continental SBIC

4141 N. Henderson Rd., Suite 8

703-527-5200

Arlington, VA 22203

Fax: 703-527-3700

Eastern Virginia SBIC

2101 Parks Ave., Suite 803

804-437-111

Virginia Beach, VA 234451

Fax: 804-425-6961

East West United Investment Co.

1568 Spring Hill Rd., Suite 100

703-442-0150

McLean, VA 22102

Fax: 703-442-0156

Walnut Capital Corporation

(Main Office: Chicago, IL)

8000 Tower Crescent Dr.

Suite 1070

703-448-3771

Vienna, VA 22180

Fax: 703-448-7751

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Rural Development Administration**

1606 Santa Rosa Rd.
Culpeper Building #238
Richmond, VA 23229

804-287-1552
Fax: 8044-287-1721

Farm Loan Program: Provides loans and loan guarantees to farm families, rural communities, and rural non-farm citizens. Loans are available to finance homes, community facilities such as water or sewer systems, and non-farm businesses.

Business and Industrial Loan Program: Encourages the creation and retention of jobs in rural areas. RDA will guarantee loans by commercial institutions up to 90 percent.

Federal Land Bank: A nationwide cooperative credit system making long-term loans available to eligible farmers and other rural residents. These loans are for agriculture-related purposes only, including: farm real estate, livestock, farm operating expenses, housing related to farm operations, and to refinance debts or remove a lien from farm land. Loans are also available for farm-related sites, capital structures, equipment, and working capital. Federal Land Bank offices are located in counties throughout the state.

*** VEDCORP/Virginia Capital, L.P.**

951 East Byrd St., Suite 940
Richmond, VA 23219

804-648-4802
Fax: 804-648-4809

VEDCORP/Virginia Capital, L.P. is a private, for-profit entity that makes investments in existing small businesses located in targeted areas of Virginia to encourages economic development and employment growth in these areas. Provides capital to existing businesses and industry expansion in support of their long term growth objectives. Investments range up to \$100,000.

*** Department of Housing and Urban Development**

Community Planning and Development division
3600 West Broad St.
Richmond, VA 23230

804-278-4503
Fax: 804-278-4601

The Community Development Block Grant Entitlement Program provides grants/loans to enable the development of viable urban communities by expanding economic opportunities, principally for persons of low and moderate income. HUD provides recipient communities with funds which the communities can loan to private enterprises for specific industrial development uses. Eligible communities are metropolitan statistical areas (MSAs) with a population more than 50,000, urban counties of more than 200,000 people; and central cities in MSAs with a population of less than 50,000 that qualify as distressed. Fifty-one percent of the funds must benefit low and moderate income persons over a three year period.

*** Southwest Development Financing, Inc.**

P.O. Box 983
Marion, VA 24354

540-783-7624
Fax: 540-783-7999

The Tourism Revolving Loan fund assists in providing working capital and fixed asset financing for projects that develop and enhance tourism in the Ninth Congressional District. The goal of the fund is to enhance the development of travel destinations that are authentic and which will add diversity to the travel experiences in the region. The fund is restricted from financing food establishments, hotels and other lodging facilities that are not associated with primary tourism attractions and is also restricted from financing retail businesses unless the retail function is

State Money and Help For Your Business

associated with another more prominent tourism attraction such as a gift shop at a historic location.

*** Virginia Department of Transportation**

Transportation Engineering Program supervisor

1401 East Broad St.

804-786-2744

Richmond, VA 23219

Fax: 804-786-2603

The purpose of this program is to assist in construction industrial access to new and expanding manufacturing or processing companies. Funds may be used to improve existing roads in the secondary highway system and city streets to handle additional traffic generated by either an industrial expansion or a new plant location; and to construct a new road from either an existing state highway or city street to the property line of the new industry when no road exists. The maximum award for an industrial access road is \$300,000. The state will fund an additional \$150,000 if the amount is matched on a dollar for dollar basis from sources other than the Department of Transportation.

Washington

*** Business Assistance Center**

Department of Community, Trade and Economic Development

919 Lakeridge Way, SW, Suite A

P.O. Box 42516

360-753-5632

Olympia, WA 98504-2516

Fax: 360-586-4849

and

2001 Sixth Ave., Suite 2700

Seattle, WA 98121

206-464-6282

The Business Assistance Center (BAC) was established to coordinate the delivery of state services to businesses, to promote the development and growth of small businesses within Washington, and provide a comprehensive referral system to obtain needed information.

Business Assistance Center (BAC)

Hotline 800-237-1233

206-664-9501

The BAC Hotline is a state-wide, toll free information and referral service designed to simplify access to business information and resources in Washington. The Hotline provides information regarding technical training, licensing procedures and other state agency services.

Child Care Facility Fund:

Financial: 206-389-2560

Technical: 360-586-3023

Makes direct loans at a fixed interest rate, guaranteed loans up to 80 percent of the loan, and matching grants on a dollar-for dollar basis with cash, goods, or services. Maximum loan amount is \$25,000 to employers starting or expanding child care services. Funds can be used to make capital improvements in an existing licensed child care facility, start a licensed child care facility, including family child care homes, purchase equipment, and operations costs during the first three months of a new program.

Business and Job Retention Program (BJRP)

206-464-7660

206-464-6282

BJRP works with at-risk manufacturing and processing firms to reduce the number of business closures, layoffs and failures that result in significant job loss. Provides technical and problem solving assistance for these companies.

I Wanna Start My Own Business

Business Investment

206-464-6282

Supports the creation of family wage jobs by providing technical assistance and consulting services to businesses considering an expansion or relocation to the state. They arrange client tours of target communities, provides access to state and federal assistance programs and personnel, and provides technical information on factors involved in site selection.

Form ULOR-C

360-753-6928

The small business stock offering registration form allows corporations to raise up to \$1 million annually through the sale of securities to the public.

Minority and Women Business Development

360-586-4856

206-389-2561

Provides technical assistance, in the form of counseling, to women and minorities to access existing business assistance services in order to improve their competitiveness.

Minority and Women Business Development Export

Assistance

206-464-6282

Provides technical assistance to assist minority and women-owned businesses increase their revenues through exporting of products and services.

Small Business Ombudsman

360-586-3022

Serves as an advocate on behalf of small businesses and helps settle disputes between a business and state or local government agencies. The Ombudsman is available to explain state and local legislation and regulations to small businesses.

Small Business Finance Unit

800-237-1233

Provides information as to what finance programs are available to small businesses at the federal, state and local levels. Also acts as a small business finance advocate providing technical assistance in the area of gap financing..

Washington State Forest Products Revolving Loan Fund

206-3889-2560

This is designed to finance projects which introduce secondary and value-added processing of the state's timber resources. The Fund will provide loans to qualified small and medium-sized forest products manufacturing firms to finance projects that help contribute to the diversification of the forest products industry. Technical and management assistance is also available.

Community Economic Revitalization Board

206-464-6282

The Board provides loans or grants to municipal governments, port districts and special purpose utility districts to fund public facilities projects that will result in specific private sector investment and permanent job opportunities. Three programs are available: a grant program for feasibility studies and two programs for public facilities construction.

Grants: Economic impact or feasibility study grants can be made up to a maximum of \$25,000. A minimum local matching of one dollar to one dollar is required. Half of this match must be in cash.

Industrial Revenue Bonds

206-464-5442

Washington Economic Development Finance Authority-Export Loan

Guaranty Program

206-389-2560

State Money and Help For Your Business

This program helps small businesses obtain financing by providing a partial loan guarantee for production of goods or services for foreign sale. In conduction with a bank, the exporter may apply for a guarantee up to 90% on a working capital loan. The commercial lender must retain at least 10% of the risk and must service the loan.

Targeted Market Sectors 206-464-7143

Promotes expansion of existing export markets and assists in developing new markets for manufacturers and service firms located in aerospace, biotechnology, processed forest products, software, and environmental industries.

Washington Marketplace 206-389-2563

Helps in-state businesses find suppliers for goods and services normally purchased from out-of-state. Marketplace identifies company products from out-of-state and seeks Washington suppliers to meet their needs. Marketplace matches buyers and sellers and on a confidential and voluntary basis.

*** Department of Community, Trade and
Economic Development**

P.O. Box 48300	800-562-5677
Olympia, WA 98504-8300	360-586-8976
	360-586-0047

Community Development Finance Program: Helps businesses obtain long-term start-up or expansion loans at reasonable interest rates and low down payments. Funds are available for real estate, new construction, renovation, major leasehold improvements, machinery and equipment, and working capital.

Development Loan Fund: Offers loans to businesses in economically distressed areas where jobs will be increased, especially for low- and moderate-income residents. The Fund provides the difference between the total amount of the project cost and the private financing available. Loans are usually at interest rates below market levels.

Coastal Loan Fund: Provides below-market rate loans to businesses in the five coastal counties of Clallam, Jefferson, Grays Harbor, Pacific and Wahkiakum for projects that will create permanent job opportunities for dislocated workers, the unemployed and lower-income persons. Loans will purchase consulting assistance including accounting, engineering, architecture, design, market studies, feasibility analyses, tourism studies, land use planning, revitalization planning and strategic planning for community development.

Washington State Ownership Program: Provides information, technical assistance, and referrals to firms and individuals interested in Employee Stock Ownership Plans (ESOPs), cooperatives or other forms of employee ownership. Employee ownership can be especially useful for businesses facing transitions due to divestiture, owner retirement or closure - of, when combined with worker participation, as an incentive to greater productivity.

Business Succession Assistance Project: Targeted to rural or distressed areas of the state, retiring business owners in planning for the future of their firms. Besides holding workshops and arranging local assistance to business owners, Project staff also provide direct assistance to business owners interested in exploring employee ownership as a retirement option.

Coastal Revolving Technical Assistance Fund: This is a direct loan program available to the five

I Wanna Start My Own Business

coastal counties of Clallam, Jefferson, Grays Harbor, Pacific, and Wahkiakum. 100% of the project cost is eligible for financing to a public borrower and up to 90% is covered for a private borrower.

Section 108 Loan Guarantee Program: Provides a source of financing to attract and leverage private sector funds for a range of eligible community and economic development projects. Assisted business projects must be located in an area eligible under the Washington State Small Cities Community Development Block Grant Program.

Community Development Block Grant Float Loans: Available to cities and counties. Eligible cities and counties may apply for a grant under this program to extend a short-term loan to a private business entity. Project must be proven necessary and appropriate to create or retain jobs; and must agree to create jobs. The interest rate will be negotiated based on the contribution the project will make to job creation or retention. The rate will be in the 5-7% range.

*** Washington State Energy Office**

925 Plum St., SE, Building 4

P.O. Box 43165

Olympia, WA 98504-3165

360-956-2000

Fax: 360-956-2217

Industrial Program: Low-interest loans provided to fund energy efficiency measures. Provides technical assistance in the form of industrial energy efficiency studies for small-and medium-size manufacturing facilities.

Bioenergy Technical Information: Technical assistance is provided to manufacturing and commercial facilities interested in using biomass for energy production. The Office will also help in identifying funding opportunities, local resources, technology, and conduction environmental assessments.

Commercial Education: Provides training for designers and operators of commercial buildings on energy-efficient technologies and practices.

District Heating and Cooling: This program provides assistance to design or implement district heating or cooling systems for commercial, industrial, or public institutions. Assistance is also provided on obtaining project funding from multiple sources.

Electric Ideas Clearinghouse:

800-872-3568

Fax: 800-872-3882

BBS: 800-762-3319

Provides a regional resource for professionals involved in commercial building design, construction, operations, and industrial processes. It provides information and technical assistance on products, design, codes, standard, energy programs, training opportunities, job listings, and expert referrals.

*** Export Assistance Center of Washington (EACW)**

2001 Sixth Ave., Suite 2100

Seattle, WA 98121

206-464-7123

Fax: 206-587-4224

Export Financing: Assists with the placement of a federal guarantee against commercial and political risks. EACW is a designated City/State Cooperative entity for the Export-Import Bank of

the U.S. (Exim), a federal agency in this field. The Foreign Credit Insurance Agency offers insurance against foreign receivables may be assigned to a commercial lender so that the exporter can receive payment prior to collection on the foreign invoice. EACW also can help businesses secure private sector financing, including equity capital, and works with several federal and state agencies that offer various financing and other assistance.

*** Small Business Administration**

Seattle Regional Office

1200 6th Ave., Suite 1805

Seattle, WA 98101-1128

206-553-2782

Fax: 206-553-8635

See the chapter introduction for a description of SBA programs.

*** Small Business Investment Companies**

Pacific Northwest Partners SBIC, L.P.

Koll Center Bellevue, Suite 800

500 108th Ave., NE

Bellevue, WA 98004

206-646-7357

Fax: 206-646-7356

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

*** Rural Development Administration**

Department of Agriculture

Federal Building, Room 319

301 Yakima St.

Wenatchee, WA 98807

509-664-0243

Fax: 509-664-0202

Business and Industry Loan Guarantee Program: The RDA grants loan guarantees for up to 90 percent of a lender's losses on loans used for business or industry development. Individuals, as well as public and private organizations and Indian tribal groups in rural areas with under 50,000 population, are eligible. Priority is given to towns under 25,000 population. Funds can be used for buy-outs, construction, conversion, modernization and repair of buildings, purchase of land, equipment, furniture and fixtures, processing and marketing facilities, and pollution control, feasibility studies.

*** Economic Development Administration**

Jackson Federal Building

915 Second Ave., Room 1856

Seattle, WA 98174

206-220-7679

Revolving Loan Funds: Grants are made to designated redevelopment areas, economic development districts, states, political subdivisions and Indian tribes to establish or expand revolving loan funds in depressed areas. These funds are loaned to businesses for fixed assets or working capital.

*** Department of Ecology**

I Wanna Start My Own Business

Water Resources Program

P.O. Box 47600

Olympia, WA 98504-7600

360-407-6119

Agricultural Water Supply Facilities Program: Provides grants and loans for the planning, construction, and improvement of water supply facilities for agriculture use alone or in combination with fishery, recreational, or other beneficial uses of water.

Emergency Agricultural Water Supply: Authorizes Ecology to construct facilities in relation to emergency withdrawals of ground and surface waters in order to alleviate low water supplies in areas declared by formal Ecology order to be suffering drought conditions.

* **Cascadia Revolving Fund**

157 Yesler Way, Suite 414

206-447-9226

Seattle, WA 98104

Fax: 206-682-4804

Cascadia, a not-for-profit community development loan fund, offers financial assistance to small businesses and not-for-profit agencies. Cascadia secures its lending funds from individual investors and organizations. Cascadia provides loans to small businesses that create a community benefit with emphasis on minority and/or women ownership, improving or preserving the environment, community based not-for-profit organizations, worker or consumer owned cooperatives, affordable housing, and land trusts.

West Virginia

* **Small Business Development Center**

950 Kanawha Blvd.

Charleston, WV 25301

304-558-2960

Acts as a one-stop resource center for information and assistance in filing state and federal forms and coordinates assistance programs with other agencies.

Small Business Advocate: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies.

* **West Virginia Development Office**

1900 Kanawha Blvd. East

Building 6, Room 553

Charleston, WV 25305-4010

304-5558-4010

Fax: 304-558-3248

Community Development Division:

Economic Infrastructure Bond Fund: Provides financial assistance for projects likely to foster and enhance economic growth and development: Eligible applicants include government agencies, public and private corporations, associations, partnerships, political subdivisions and limited liability companies. Eligible activities include land/facility acquisition, utility construction, improvement/expansion of existing facilities, new facility construction, utility installation, and purchase of machinery or equipment

Appalachian Regional Commission (ARC) Program: This program is designed to provide assistance in addressing priority needs in a community such as water, sewer, solid waste or other community facilities, industrial site development, and local government assistance. Local infrastructure projects generally must lead to the creation and/or retention of jobs in the local

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work force, or be essential to the implementation of an adopted statewide or regional strategic plan.

ARC Human Resources Development Grant: This program is designed to facilitate the development of more prosperous economic future by assisting projects that may have the potential to ensure a healthy, well-educated and highly skilled workforce. The program consists of five program areas: child and elder day care, educational excellence, rural health, work force training and youth leadership.

ARC Distressed Communities Grant: Provides special assistance to certain Appalachian counties that are designated by the ARC as distressed. Grants require a 20% non-federal funding match. Any not-for-profit public entity is eligible to apply.

Small Cities Community Development Block Grant: This grant is designed to support community development programs by providing a suitable living environment, expanding economic opportunities, and decent housing, principally for persons of low and moderate income.

Energy Efficiency Program: A technical assistance program to support industrial modernization, use of alternate fuels, and energy efficiency. Programs and services available include:

Projects with Industry: Provides on-site technical assistance to industry to identify process improvements and modernization opportunities.

Glass Industry Assistance Program: Technical assistance targeted to the hand glass industry on modernization and environmental issues.

Clean State Program: Promoting the use of energy resources as transportation fuels through local government grants and technical assistance.

Building and Lighting Evaluation Program: provides free on-site Green Lights evaluations to the private and local government sectors.

Biomass: Provides technical assistance on wood residue utilization to primary and secondary wood products companies.

Business and Industrial Development Division 800-982-3386

Industrial Development Opportunities: Economic assistance programs include customized training program, an aggressive tax credit program for projects which create more than 50 jobs, and financing programs. These programs can reduce start-up and operating costs and provide for enhanced productivity.

Science, Technology and Industrial Modernization:

Leverage Technology Loan Program: Designed to assist high-tech firms secure financing. The program operates as a loan guarantee through the WVEDA and local banks. The maximum loan amount is \$150,000, and a five year term.

International Development Division:

Export Development and Expansion Program: Seeks to assist West Virginia businesses who either currently export or are interested in the possibility of foreign market penetration. The program offers a variety of services including the sponsorship of trade events, awareness and educational seminars, and informational publications.

Research and Strategic Planning Division: The division is responsible for providing assistance to regional councils and local units of government with comprehensive planning activities. Funding and technical assistance are provided to counties and municipalities in carrying out planning and zoning statute. Available services include: Small Cities Block Grants for comprehensive planning studies; guidelines for preparation of local and regional plans and studies, and professional training conferences and workshops for planners.

*** West Virginia Economic Development Authority
(WVEDA)**

1018 Kanawha Blvd., Suite 501
Charleston, WV 25301

304-558-3650
Fax: 304-558-0206

Direct Loans: The WVEDA is a public corporation charged with promoting economic development through financial assistance to state industries for expansion or construction purposes. The Authority works in conjunction with other state industrial development agencies and lending institutions. It offers below market rates. Funds can be used for acquisition, construction and/or renovation of land, buildings, and equipment. Loans are mostly for manufacturing businesses. Can provide up to 45 percent of the total project cost with a \$500,000 limit per project.

Indirect Loans: The WVDEA provides a loan insurance program and a capital access program through participating commercial banks to assist firms that cannot obtain conventional bank financing.

West Virginia Capital Company Act: WVEDA administers a program that provides for debt and equity venture capital investment to small business.

Industrial Revenue Bonds: This provides for customized financing through the federal tax exempt industrial revenue bonds. \$35 million of the state's bond allocation is reserved for small manufacturing projects

Small Business Development Loans: This program provides capital to entrepreneurs for new or expanded small business with loans from \$500 to \$10,000.

Jobs Investment Trust: The Jobs Investment Trust is a \$10 million public venture capital fund that uses debt and equity investments to promote and expand the state's economy.

*** West Virginia State Tax Department**

State Capitol, Room 417 West
Building 1
1800 Washington St. E
Charleston, WV 23505

304-348-2500

Small Business Tax Credit: To qualify, businesses must have an annual payroll of at most \$1,700,000 and annual sales not exceeding \$5,500,000, and the median salary of the company's employees must be at least \$12,000 per year. Must create at least 10 new jobs. Firm is then allowed 30 percent of its qualified investment as credit.

Warehouse "Freeport" Tax Exemption: Allows goods in transit to an out-of-state destination to be exempt from local ad valorem property tax when "warehoused" in West Virginia. Exemption is applicable for "property in the form of inventory in the flow of interstate commerce or while in transit is consigned to a warehouse, public or private, within the state for final destination

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outside the state".

Investment Tax Credits: Credit against Business Franchise Taxes for industrial expansion or revitalization is available to manufacturers and persons providing manufacturing services. Also available for utilities paying the Business and Occupational Tax and natural resource producers who pay Severance Taxes.

Credit against franchise taxes for investment in a qualified research and development project is available to producers of natural resources, manufacturers, generators of electric power and persons providing manufacturing services.

*** Small Business Development Center**

559 Egan St. 304-623-5631
Charleston, WV 25301

Fax: 304-623-0023

*** Small Business Investment Companies**

Anker Capital Corp.
208 Capital St., Suite 300
Charleston, WV 25301

304-344-1794
Fax: 304-344-1798

Shenandoah Venture Capital L.P.
208 Capital St., Suite 300
Charleston, WV 25301

304-344-1796
Fax: 304-344-1798

WestVen Limited Partnership
208 Capital St., Suite 300
Charleston, WV 25301

304-344-1794
Fax: 304-344-1798

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

Wisconsin

*** Department of Commerce**

P.O. Box 7970
Madison, WI 53707

608-266-1018
Fax: 608-267-2829

One-Stop Business Hotline 800-HELP-BUS
Permit Information Center 800-HELP-BUS

Coordinates state regulatory and business development needs by providing information on permit requirements, expedition of permit issuance, monitoring of a permit's progress in the bureaucracy, and recommending improvements in the permit process.

Small Business Ombudsman Program: Provides information and referral to new businesses regarding government regulations, management assistance and financing.

*** Wisconsin Housing and Economic**

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Development Authority

P.O. Box 1728
Madison, WI 53701-1728

800-642-6474
Fax: 608-267-1099

Business Development Bonds: These are essentially industrial revenue bonds issued by the Wisconsin Housing and Economic Development Authority (WHEDA) on behalf of small businesses. Eligible projects qualify for low-cost fixed-rate financing. Businesses need to supply lenders with a letter of credit from WHEDA to guarantee these bonds. Available to manufacturers and first-time farmers with gross sales of \$35 million or less. Project funded must create or retain employment. Proceeds can be used for land, building, or equipment purchase or improvement. Other restrictions apply. BDB's are generally range from \$500,000 to \$1 million with \$10 million maximum.

Venture Capital Fund: Available to business that have fewer than 25 employees and gross sales of less than 2.5 million. Financing type is an equity investment. Investments are made to very early stage business ventures with potential for significant growth.

Wisconsin Community Capital

800-642-6474

Business must be located in a distressed community and must expect to create or retain 10 to 15 jobs for unemployed or underemployed residents within 2 years. Loans range between \$30,000 to \$200,000. Funds can be used for land, buildings, equipment, inventory, working capital.

*** Department of Commerce**

Bureau of Development Finance
123 West Washington Ave.
P.O. Box 7970
Madison, WI 53707

Fax: 608-266-6746

Industrial Revenue Bonds: Available to manufacturing businesses for land, buildings, equipment, new or expanded facilities/equipment. Maximum loan amount is \$10,000,000.

Wisconsin Development Fund:

Phil Albert 608-267-0770

Technology Development Program: Eligible are Wisconsin-based businesses applying in conjunction with a school in the University of Wisconsin System or another post-baccalaureate institution in Wisconsin. Preference is given to proposals with strong market potential, contributing to state economy and to research aims of education institution, and be completed within 2 years. Provides loans or repayable grants up to 25 percent of total research costs, to fund product or process development research. Amounts range from \$50,000 to \$200,000.

Major Economic Development Projects:

Todd Kearney 608-266-6675

Projects are evaluated on the potential contribution to job creation or retention, new capital investment, infrastructure needs and local unemployment among others. Businesses may apply directly, or local government may apply on their behalf. Grants or loans up to 75 percent of the cost of the project.

Small Cities Community Development Block Grant Program: 608-267-0346

Federally funded. The Department administers the Small Cities portion of the Program. Available to cities with populations under 50,000 (populations over 50,000 apply directly to the federal government.) For economic development projects. Focuses on job creation and retention with a requirement that a portion of the jobs be made available to persons of low- and

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moderate-income. The applicant must be a local government acting on behalf of a business. The assistance to the business is in the form of a loan with terms that vary based on the firm's need.

Employee Ownership Assistance: 608-266-0241

Makes loans to employee groups to study the feasibility of converting an operating or recently-closed business to employee ownership. Loans are awarded on a competitive basis to those groups with greatest management ability and promise for success and where economic impact and affected employment is largest. Requires 25 percent match by borrowing group, unless hardship can be shown.

Small Business Innovation Research (SBIR) Program 608-266-0241

A federal Research and Development Program available to small businesses for projects at the earliest stage of research that have commercial potential. Phase I awards up to \$50,000 over six months to evaluate the scientific and technical merit and feasibility of an idea. Phase II awards are up to \$500,000 over two years to pursue the technological development of the innovation. Phase III is for commercialization with private or non-SBIR government funding. Each federal agency issues a solicitation bulletin, generally once a year, describing the areas of research it will fund.

SBIR Bridge Gap Financing 608-267-0775

Business that submit a Phase II proposal will be guaranteed up to \$40,000 in state funding to "bridge the gap" in federal funding between the end of Phase I and the start of Phase II.

Bureau of International Development

Wisconsin Trade Project 608-266-1480

Offers loans of up to \$30,000 for small Wisconsin businesses wishing to enter exporting or to expand into new markets. Business must match a minimum of 60 percent of the loan funds.

Development Zone Program 608-267-2045

Businesses who expand, start or relocate in one of the 8 development zones in the state, and meet certain requirements may be eligible for tax benefits. Tax credit include a refundable jobs credit for hiring members of certain targeted groups, refundable sales tax credit for the amount of sales tax paid on building materials and equipment used in a trade or business, plus a non-refundable 2.5 percent location credit, non-refundable 2.5 percent investment credit, and a non-refundable 5 percent additional research credit.

Minority Business Development Fund:

Robert Wynn 608-266-8380

Provides financial support for early business planning, or stimulate expansion or acquisition of an existing business. To qualify, a firm must be certified as a minority-owned business. Each project must retain or increase employment.

Minority Business Early Planning Grant Program:

Robert Wynn 608-266-8380

Provides grants to minority entrepreneurs for business planning assistance and for feasibility studies.

Business Development Initiative for Persons With Disabilities:

Dale Verstegen 414-382-1752

Technical assistance for the start-up and expansion of small businesses interested in hiring persons with disabilities. Equity financing is also offered to firms owned by persons with

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disabilities for start-up and expansion, and to organizations providing service to disabled persons.

Minority Business Recycling Early Planning Grant Program:

Robert Wynn 608-266-8380

Provides grants to minority entrepreneurs for business planning assistance and for feasibility studies to assist the start-up of recycling enterprises.

Public Facilities for Economic Development Program:

Paul Van Rooy 608-266-3278

Provides grants or low-interest loans to communities to lend to a business for infrastructure improvements. Each project must result in direct job creation.

Tax Incremental Financing (TIF):

Paul Van Rooy 608-266-3278

Funding mechanism for financing local economic development projects, created to help cities attract industrial and commercial growth in underdeveloped and blighted areas and to areas in need of rehabilitation.

Wisconsin Transportation Facilities Economic Assistance and Development Program:

Ken Leonard 608-267-7754

Enable the Dept. of Transportation secretary to approve transportation facilities improvements (rail, road, harbor, and airport) when transportation improvements is a part of an economic development project.

Area Development Manager Program:

Region 1: Mary Ambros 715-836-2630

Region 2: Mary Jo Carson 715-346-2043

Region 3: Dennis Russell 414-498-6302

Region 4: Dan Madden 608-267-2250

Region 5: Vacant 414-238-2227

Region 6: Vic Grassman 608-266-0563

Assists business expansions, promotes business retention, and helps local development organizations in their respective territories. Local economic development practitioners can turn to area development managers for assistance with long-term marketing and planning strategies.

Small Business Ombudsman Office:

Cheryl Gain 608-266-9384

Gives information on government regulations and financing alternatives to small businesses, particularly new entrepreneurs.

Women's Business Services Program: 608-266-9944

Helps women entrepreneurs start or expand their businesses, and improve their business operations. It identifies accessible sources of financing for these firms, and also assists in business planning, financial projections, and cash-flow-statement preparation.

Permit Information Center: 608-267-0313

Manages regulatory and permit clearance for economic development projects. Informs companies of all sizes about permit processes and deadlines. Speeds up the issuance of permits, and resolves delays and communication problems.

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Manufacturing Assessment Center:

Karl Arps 608-266-0165

Helps small and medium manufacturers improve quality and productivity through professional assessment of operations, systems and layouts.

Main Street Program: 608-267-3855

Helps communities revitalize their downtowns. Offers a comprehensive range of professional services that follow a four-point approach: organization, promotion, design, and economic restructuring. Services include training for community based program managers; workshops; on-site visits, and ongoing technical support.

American Indian Economic Development Liaison: 608-266-8603

Provides advice, training, technical assistance, economic development information to the tribes, tribal communities, and American Indian entrepreneurs, and serves as state economic development liaison.

Physician Loan Assistance Program: 608-267-3837

Provides repayment of medical school loans up to \$50,000 to physicians who are willing to practice in medical-shortage areas. Helps communities that have shortages of primary care physicians and have had difficulty recruiting these physicians to their area.

Wisconsin Development Fund (WDF)

Economic Development Component: 608-266-2059

Helps businesses create/retain jobs. An eligible local governmental unit must apply on behalf of the company for a loan based on the company's need.

WDF-Customized Labor Training Fund: 608-267-0714

Can provide grants to start-up, expanding and retooling companies for up to 50% of the cost of customized training or retraining of workers. Goals are to stimulate business expansion/creation, and to help modernize industrial base through introduction of new products and services.

WDF-Technology Development Fund: 608-266-0241

Encourages research and development. Provides financial support to consortia of businesses and higher-education institutions. Promotes business retooling and diversification.

Employee Ownership Assistance Loan Program: 608-266-0241

Can help a group of employees seeking to purchase a business. The business under consideration must have closed or suffered substantial layoffs within one year prior to the group's application.

Community-Based Economic Development Program: 608-266-7942

Designed to promote business activities within the state's economically-distressed areas. Awards grants to small businesses and to community-based organizations. Can receive grants of up to 50% of the cost to study, create, or operate business incubators.

Rural Economic Development Program: 608-266-0775

Grants and loans for planning and managerial assistance for rural businesses with fewer than 25 employees located in rural areas. Counties with less than 150 people per square mile or municipal units with a population of less than 4,000 are eligible.

*** Wisconsin Department of Tourism**

P.O. Box 7976

Madison, WI 53707

608-266-2345

Tourism Development

Tourism Communication Program: 608-266-8773

Responsible for public information, publication production, media assistance, statewide events publicity, and special projects promotions producing the materials and publicity to ensure that Wisconsin tourism is visible to public.

Joint Effort Marketing (JEM) Program: 608-266-3750

Department may fund up to 75% of advertising expenses of qualifying projects that help promote the state in coordination with the tourism marketing plan.

JEM Newspaper Program: 608-266-8045

Businesses can take advantage of special low rates and get greater impact by purchasing advertising space in newspapers under the Wisconsin tourism logo.

Information Services Program: Operates 7 highway information centers, 2 urban information centers, and a computerized response and inventory system.

Tourism Development Consultant Program: 608-267-0752

Provides information on funding sources and feasibility assessment to individual businesses and developers. Development consultants advise and help promote the industry in their respective territories.

Heritage Tourism Program: 608-266-7299

Intended to help local communities identify tourist attractions and cultural and historic resources; profile the demographics of the tourist who come to their area; identify sources of competition; and develop a marketing plan.

*** Export-Import Bank of the United States**

811 Vermont Ave., NW

Washington, DC 20571

202-566-8990

Working Capital Guarantee: Loan guarantees to assist small to medium-sized companies having the potential to export but inability to access working capital lines of credit from their banks to finance operations. Funds can be used for inventory, working capital, materials, labor, marketing activities. Other export credit programs available include medium and long term credit, and various types of export/import insurance.

*** Small Business Administration (SBA)**

310 West Wisconsin Ave., #400

Milwaukee, WI 53203

414-297-3941

Fax: 414-297-1377

Small Business Administration

212 East Washington Ave.

Madison, WI 53703

608-264-5261

Fax: 608-264-5541

See the chapter introduction for a description of SBA programs.

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* Small Business Investment Companies

Banc One Venture Corporation
111 East Wisconsin Ave.
Milwaukee, WI 53202
414-765-2274
Fax: 414-765-2235

Bando-McGlocklin SBIC
13555 Bishops Court, Suite 205
Brookfield, WI 53005
414-784-9010
Fax: 414-784-3426

Capital Investments, Inc.
1009 West Glenn Oaks Lane
Suite 103
Mequon, WI 53092
414-241-0303
Fax: 414-241-8451

Future Value Ventures, Incorporated
Plaza East Office Center
330 East Kibourn Ave., Suite 711
Milwaukee, WI 53203
414-278-0377
Fax: 414-278-7321

M & I Ventures Corporation
770 North Water St.
Milwaukee, WI 53202
414-765-7910
Fax: 414-765-7850

MorAmerica Capital Corporation
(Main Office: Cedar Rapids, IA)
600 East Mason St.
Milwaukee, WI 53202
414-276-3839
Fax: 414-276-1885

Polaris Capital Corporation
2100 Northwestern Ave.
Racine, WI 534404
414-637-8388
Fax: 414-637-6459

The SBA licenses, regulates, and provides financial assistance to privately owned and operated Small Business Investment Companies. SBICs make venture or risk investments by supplying capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. Financing is made by direct loans and by equity investments.

* Wisconsin Business Development Finance Corporation

P.O. Box 2717
302 East Washington, Suite 200
Madison, WI 53701
608-258-8830
Fax: 608-258-1664

Wisconsin Business Development (WBD): Offers long-term financing at below conventional rates. Fund can be used for land, building, equipment, and certain soft costs such as architect, accounting, legal fees are also eligible. WBD participation may not exceed 40 percent or a maximum of \$750,000 of the project cost.

* Rural Development Administration

4949 Kirschling Court
Stevens Point, WI 54481
715-345-7600

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Business and Industrial Loans: Loan guarantees up to 90 percent of project cost. Businesses must be located in an area outside the boundary of a city of 50,000 or more. Priority will be given to projects in rural communities and communities of 25,000 or less. Funds can be used for land, buildings, equipment, inventory, and working capital. Special loans also available for alcohol fuel projects.

*** Venture Investor of Wisconsin, Inc.**

University Research Park
565 Science Dr.
Suite A
Madison, WI 53711

414-298-3070

Venture Capital: Financing type is equity investment. Works with Wisconsin companies or those willing to be to start and develop their business. Preference is given to those having products or services with national market potential. Deals with early state companies as well as special situations such as new product launches or significantly changed corporate strategies.

*** Venture Capital**

Department of Commerce
P.O. Box 7970
Madison, WI 53707

800-HELP-BUS

Venture capital firms are interested in investing in businesses with especially high growth potential. Venture capital firms expect to recover three to five times their investment in five to seven years. They are typically interested in projects requiring an investment of \$250,000 to \$1,500,000. For more information on Wisconsin venture capital and procedures for obtaining venture capital write or call the Department of Commerce.

Wyoming

*** Division of Economic and Community
Development**

Department of Commerce
6101 Yellowstone Rd.
Cheyenne, WY 82002

800-262-3425
307-777-7284
Fax: 307-777-5840

Provides information on Wyoming's favorable tax structure and corporation laws.

Business Permit Coordinator (Small Business Advocate):

Business Permit Officer: Assistance in cutting bureaucratic red tape. Information and expertise in dealing with state, federal, and local agencies. Publishes a comprehensive guide to permits and licensing.

Business Development Officer:

Small Business Reports: Designed to help small businesses deal with basic business issues.

Planning and Marketing Grants: Local governments may apply for grants under this program on behalf of for-profit businesses. Funds may be used to defray cost of feasibility studies, business plan preparation, marketing studies and test marketing. The for-profit business may be either a start-up or existing business planning to expand. Up to \$25,000 available per applicant.

Main Street Program: Main Street communities have received funds from the Petroleum

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Violations Fund (PVF). PVF funds must be matched dollar for dollar with private funds and may be used for energy conservation related renovation projects in downtown areas.

Industrial Revenue Bonds: Private lenders purchase these bonds which provide low-interest loans for large business expansion. Maximum loan is \$10 million, minimum loan is \$500,000. Interest rates may be fixed or variable. A broker should be consulted for details. Division of Economic and Community Development can refer you to one.

Both of the following programs can be used for direct loans and loan guarantees, or in conjunction with other public or private financing sources.

Federally Funded Business Loan Program (Economic Development Block Grant): Offers low-interest loans to businesses creating jobs for low-to moderate income citizens. Funds can be to buy or lease land, buildings, machinery and equipment, construction and renovation. The state grants money to participating cities, towns and counties, which then loan it to your business at below-market rates. Up to \$250,000 is available, but should not exceed 25 percent of total project cost. One position must be created for each \$10,000 of loan funds. 51 percent of jobs created must be filled by low-to-middle income citizens.

State Funded Business Loan Program: Offers loans and loan guarantees at flexible rates and terms. A business must use Wyoming resources and employees and contribute to the state's basic economy. Service companies are generally not eligible. Applicants need equity equal to at least 20 percent of the total project cost and loans are usually limited to \$750,000, or 60 percent of the total cost. 10 year maximum.

*** Office of the State Treasurer**

200 West 24th St.

Cheyenne, WY 82002

307-777-7408

Small Business Assistance Act: Provides fixed-asset financing and 5-year interest rate subsidies of loans to be used for creating jobs. Wyoming residents who own and operate medium-sized industrial or manufacturing firms are eligible. Funds may be used to acquire land and buildings, purchase machinery and equipment, and build or renovate facilities.

State Linked Deposit Program: Offers a 5-year, fixed-rate interest subsidy at below market rate on loans used for creation and retention of jobs. Businesses may use funds for construction of plants, expansions of existing structures, equipment, machinery, land, livestock, and capital. Maximum amount of loan is \$750,000. Must certify creation of jobs. Loans cannot give the business an unfair advantage over its competitors. Farm and ranch operations are not considered to be in competition with each other.

*** Wyoming Industrial Development Corporation**

P.O. Box 3599

Casper, WY 82602

307-234-5351

Provides non-bank lending through various Small Business Administration programs and other public finance sources for companies with moderately strong credit risks. Funds may be used for acquiring fixed assets, renovation and construction of facilities, financing costs, or working capital. These loans range from \$25,000 to \$3 million, but most do not exceed \$750,000. Some size restrictions and employment requirements apply. Depending on which program is used, the

I Wanna Start My Own Business

SBA will guarantee between 40 percent-90 percent of a loan. Terms run from between 7 to 10 years, with maturity in 25 years.

SBA 504 Program: Provides loans using 50 percent conventional bank financing, 40 percent SBA involvement through Certified Development Companies, and 10 percent owner equity. A fixed-asset loan in amounts up to \$750,000. Loan can be used for land and building, construction, machinery and equipment, and renovation/expansion.

SBA 7(a) Guaranteed and Direct Loan: Guarantees up to 90 percent of a loan made through a private lender, up to 750,000. Can be used for working capital, inventory, machinery and equipment, and land and building. Available only to those unable to obtain a loan from conventional sources. Direct loans are made up to \$150,000.

*** Science, Technology and Energy Authority**

Box 3285 307-766-6797

Laramie, WY 82071

Fax: 307-766-6799

Science, Technology and Energy Authority Program (STEA): Designed to assist business involved with advanced technology move from research and development to the marketplace. STEA leverages state funds with private and federal dollars to provide financing.

*** Rural Development Administration**

100 East B

Federal Building, Room 1005

Casper, WY 82602

307-261-5144

Fax: 307-261-5167

Provides loan guarantees to help local industry in rural communities of less than 50,000. Program allows financial institutions to make loans beyond their capital limitations.

*** Small Business Administration**

100 E. B St., Room 4001

Casper, WY 82602-2839

307-261-5761

Fax: 307-261-6535

See the chapter introduction for a description of SBA programs.

Federal Money Programs For Your Business

The following is a description of the federal funds available to small businesses, entrepreneurs, inventors, and researchers. This information is derived from the *Catalog of Federal Domestic Assistance* which is published by the U.S. Government Printing Office in Washington, DC. The number next to the title description is the official reference for this federal program. Contact the office listed below the caption for further details. The following is a description of the terms used for the types of assistance available:

Loans: money lent by a federal agency for a specific period of time and with a reasonable expectation of repayment. Loans may or may not require a payment of interest.

Loan Guarantees: programs in which federal agencies agree to pay back part or all of a loan to a private lender if the borrower defaults.

Grants: money given by federal agencies for a fixed period of time and which does not have to be repaid.

Direct Payments: funds provided by federal agencies to individuals, private firms, and institutions. The use of direct payments may be "specified" to perform a particular service or for "unrestricted" use.

Insurance: coverage under specific programs to assure reimbursement for losses sustained. Insurance may be provided by federal agencies or through insurance companies and may or may not require the payment of premiums.

*** Grants to Producers of Honey, Cotton, Rice, Soybeans, Canole, Flaxseed, Mustard Seed, Rapeseed, Safflower, Sunflower Seed, Feed Grains, Wheat, Rye, Peanuts, Tobacco, and Dairy Products.**

(10.051 Commodity Loans and Purchases)
Cotton, Grain and Rice Price Support Division
Agricultural Stabilization and Conservation Service
U.S. Department of Agriculture
P.O. Box 2415
Washington, DC 20013

202-720-7641

Objectives: To improve and stabilize farm income, to assist in bringing about a better balance between supply and demand of the commodities, and to assist farmers in the orderly marketing of their crops. Types of assistance: Direct payments with unrestricted use; direct loans. Estimate of annual funds available: Commodity purchases: \$1,096,976,000; Loans: \$8,336,213,000.

*** Grants to Producers of Cotton**

(10.052 Cotton Production Stabilization)
Deputy Administrator

Policy Analysis

Agricultural Stabilization and Conservation Service

P.O. Box 2415

U.S. Department of Agriculture

Washington, DC 20013

202-720-7583

Objectives: To assure adequate production for domestic and foreign demand for fiber; to protect income for farmers; to take into account federal costs; to enhance the competitiveness of U.S. cotton for domestic mill use and export; and to conserve our natural resources. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct cash and certificate payments: \$363,054,000.

*** Grants to Dairy Farmers Whose Milk Is Contaminated Because of Pesticides**

(10.053 Dairy Indemnity Program)

Emergency Operations and Livestock Program Division

Agricultural Stabilization and Conservation Service

U.S. Department of Agriculture

P.O. Box 2415

Washington, DC 20013

202-720-7673

Objectives: To protect dairy farmers and manufacturers of dairy products who through no fault of their own, are directed to remove their milk or dairy products from commercial markets because of contamination from pesticides which have been approved for use by the Federal government. Dairy farmers can also be indemnified because of contamination with chemicals or toxic substances, nuclear radiation or fallout. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct payments: \$200,000.

*** Grants to Producers of Corn, Sorghum, Barley, Oats, and Rye**

(10.055 Feed Grain Production Stabilization)

Deputy Administrator

Policy Analysis

Agricultural Stabilization and Conservation Service

U.S. Department of Agriculture

P.O. Box 2415

Washington, DC 20013

202-720-4418

Objectives: To assure adequate production for domestic and foreign demand; to protect income for farmers; to take into account federal costs; to enhance the competitiveness of United States exports; to combat inflation; to conserve our natural resources; and to comply with statutory requirements. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct cash and certificate payments: \$2,017,300,000.

*** Grants to Producers of Wheat**

(10.058 Wheat Production Stabilization)

Deputy Administrator

Policy Analysis

Agricultural Stabilization and Conservation Service

U.S. Department of Agriculture

P.O. Box 2415

Federal Money Programs For Your Business

Washington, DC 20013

202-720-4418

Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct cash and certificate payments: \$1,969,000,000.

*** Grants to Producers of Wool and Mohair**

(10.059 National Wool Act Payments)

Manager

Federal Crop Insurance Corporation

U.S. Department of Agriculture

2101 L St. NW, Suite 500

Washington, DC 20250

Mailing address:

Federal Crop Insurance Corporation

U.S. Department of Agriculture

Washington, DC 20250

202-254-8460

Objectives: To encourage continued domestic production of wool at prices fair to both producers and consumers in a manner which will assure a viable domestic wool industry in the future. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Total indemnities: \$979,412,000; Premium subsidy to farmers through direct writings and reinsured companies: \$109,800,000.

*** Grants to Producers of Rice**

(10.065 Rice Production Stabilization)

Deputy Administrator

Policy Analysis

Agricultural Stabilization and Conservation Service

U.S. Department of Agriculture

P.O. Box 2415

Washington, DC 20013

202-720-7923

Objectives: To assure adequate production for domestic and foreign demand; to protect income for farmers; to take into account federal costs; to enhance the competitiveness of U.S. exports; and to conserve our natural resources. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct cash and certificate payments: \$844,500,000.

*** Grants to Feed Livestock in an Emergency**

(10.066 Emergency Livestock Assistance)

Emergency Operations and Livestock Programs Division

Agricultural Stabilization and Conservation Service

U.S. Department of Agriculture

P.O. Box 2415

Washington, DC 20013

202-720-5621

Objectives: To provide emergency feed assistance to eligible livestock owners, in a state, county, or area approved by the Executive Vice President, CCC, where because of disease, insect infestation, flood, drought, fire, hurricane, earthquake, hail storm, hot weather, cold weather, freeze, snow, ice, and winterkill, or other natural disaster, a livestock emergency has been determined to exist. These programs also provide feed assistance to eligible livestock owners for the preservation and maintenance of livestock in any county contiguous to a county where a livestock emergency has been determined to exist. Types of assistance: Direct

payments with unrestricted use. Estimate of annual funds available: Direct cash payments: \$80,000,000.

*** Grants to Producers of Grain**

(10.067 Grain Reserve Program)
Manager, Federal Crop Insurance Corporation
U.S. Department of Agriculture
2101 L St. NW, Suite 500
Washington, DC 20250

Mailing address:

Federal Crop Insurance Corporation
U.S. Department of Agriculture
Washington, DC 20250 202-254-8460

Objectives: To insulate sufficient quantities of grain from the market to increase price to farmers. To improve and stabilize farm income and to assist farmers in the orderly marketing of their crops. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Total indemnities: \$979,412,000; Premium subsidy to farmers through direct writings and reinsured companies: \$227,026,000.

*** Money to Run an Agriculture Related Business,
Recreation Related Business, or Teenage
Business**

(10.406 Farm Operating Loans)
Director
Farm Credit Programs Loan Making Division
Consolidated Farm Service Agency
U.S. Department of Agriculture
Washington, DC 20250 202-720-1632

Objectives: To enable operators of not larger than family farms through the extension of credit and supervisory assistance, to make efficient use of their land, labor, and other resources. Types of assistance: Direct loans; guaranteed/insured loans. Estimate of annual funds available: Direct Loans: \$500,000,000; Guaranteed Loans: \$1,735,000,000.

*** Money to Farmers, Ranchers, and Aquaculture
Businesses**

(10.407 Farm Ownership Loans)
Administrator
Farmers Home Administration
U.S. Department of Agriculture
Washington, DC 20250 202-720-1632

Objectives: To assist eligible farmers, ranchers, and aquaculture operators, including farming cooperatives, corporations, partnerships, and joint operations, through the extension of credit and supervisory assistance to: Become owner-operators of not larger than family farms; make efficient use of the land, labor, and other resources; carry on sound and successful farming operations; and enable farm families to have a reasonable standard of living. Types of assistance: Direct loans; guaranteed/insured loans. Estimate of annual funds available: Direct Loans: \$78,081,000; Guaranteed Loans: \$540,674,000.

Federal Money Programs For Your Business

*** Loans to Family Farms That Can't Get Credit**

(10.437 Interest Assistance Program)

FmHA County Supervisor in the county where the proposed farming operation will be located

or

FmHA

U.S. Department of Agriculture

Washington, DC 20250

Objectives: To aid not larger than family sized farms in obtaining credit when they are temporarily unable to project a positive cash flow without a reduction in the interest rate. Types of assistance: Guaranteed/insured loans. Estimate of annual funds available: Subsidized Guaranteed Loans: \$230,000,000.

*** Premium Subsidies to Agriculture**

(10.450 Crop Insurance)

Manager, Federal Crop Insurance Corporation

U.S. Department of Agriculture

2101 L St. NW, Suite 500

Washington, DC 20250

Mailing address:

Federal Crop Insurance Corporation

U.S. Department of Agriculture

Washington, DC 20250

202-254-8460

Objectives: To promote the national welfare by improving the economic stability of agriculture through a sound system of crop insurance and providing the means for the research and experience helpful in devising and establishing such insurance. Types of assistance: Insurance. Estimate of annual funds available: Total Indemnities: \$1,435,921,000. Premium Subsidy: \$690,094,000.

*** Grants to Market Food Related Products**

Overseas

(10.600 Foreign Agricultural Market Development and Promotion)

Assistant Administrator

Commodity and Marketing Programs

Foreign Agricultural Service

U.S. Department of Agriculture

Washington, DC 20250

202-720-2705

Objectives: To create, expand, and maintain markets abroad for U.S. agricultural commodities. Types of assistance: Direct payments for specified use (cooperative agreements). Estimate of annual funds available: Direct payments: \$20,000,000 in 1995.

*** Grants to Sell Food Related Products Overseas**

(10.601 Market Promotion Program)

Assistant Administrator

Commodity and Marketing Programs

Foreign Agricultural Service

U.S. Department of Agriculture

Washington DC 20250

202-720-2705

I Wanna Start My Own Business

Objectives: To encourage the development, maintenance, and expansion of commercial export markets for U.S. agricultural commodities through cost-share assistance to eligible trade organizations that implement a foreign market development program. Priority for assistance is provided for agricultural commodities or products in the case of an unfair trade practice. Funding of the program is accomplished through the issuance by the Commodity Credit Corporation (CCC) of a dollar check to reimburse participants for activities authorized by a specific project agreement. Types of assistance: Direct payments for specified use (cooperative agreements). Estimate of annual funds available: Direct payments: \$75,000,000.

*** Money to Local Communities Near National Forests to Help Businesses Grow or Expand**

(10.670 National Forest-Dependent Rural Communities)

Deputy Chief

State and Private Forestry

Forest Service

U.S. Department of Agriculture

P.O. Box 96090

Washington, DC 20090-6090

202-205-1394

Objectives: Provide accelerated assistance to communities faced with acute economic problems associated with federal or private sector land management decisions and policies or that are located in or near a national forest and are economically dependent upon forest resources. Aid is extended to these communities to help them to diversify their economic base and to improve the economic, social, and environmental well-being of rural areas. Types of assistance: Project grants, direct loans, use of property, facilities, and equipment, training. Estimate of annual funds available: \$4,900,000 in 1995.

*** Loans to Nonprofits to Lend Money to New Businesses**

(10.767 Intermediary Relending Program)

Rural Business and Cooperative Development Service

Room 6321, South Agriculture Building

Washington, DC 20250-0700

202-690-4100

Objectives: To finance business facilities and community development. Types of assistance: Direct loans. Estimate of annual funds available: Loans: \$88,038,000.

*** Loans to Businesses in Small Towns**

(10.768 Business and Industrial Loans)

Administrator

Rural Business and Cooperative Development Service

U.S. Department of Agriculture

Washington, DC 20250-0700

202-690-1553

Objectives: To assist public, private, or cooperative organizations (profit or nonprofit), Indian tribes, or individuals in rural areas to obtain quality loans for the purpose of improving, developing or financing business, industry, and employment. Also, to improve the economic and environmental climate in rural communities including pollution abatement and control. Types of assistance: Guaranteed/insured loans. Estimate of annual funds available: Guaranteed Loans: \$500,000,000.

*** Grants to Nonprofits to Lend Money to New Businesses**

(10.769 Rural Development Grants)

Director

Community Facilities Loan Division

Rural Business and Cooperative Development Service

U.S. Department of Agriculture

Washington, DC 20250

202-720-1490

Objectives: To facilitate the development of small and emerging private business, industry, and related employment for improving the economy in rural communities. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$45,500,000.

*** Loans to Companies That Provide Electricity to Small Towns**

(10.850 Rural Electrification Loans and Loan Guarantees)

Administrator

Rural Electrification Administration

U.S. Department of Agriculture

Washington, DC 20250-1500

202-720-9540

Objectives: To assure that people in eligible rural areas have access to electric services comparable in reliability and quality to the rest of the Nation. Types of assistance: Direct loans. Estimate of annual funds available: Direct Loans: \$725,000,000; Guaranteed Loans: \$275,000,000.

*** Loans to Companies That Provide Telephone Service to Small Towns**

(10.851 Rural Telephone Loans and Loan Guarantees)

Administrator

Rural Utilities Services

U.S. Department of Agriculture

Washington, DC 20250

202-720-9540

Objectives: To assure that people in eligible rural areas have access to telephone service comparable in reliability and quality to the rest of the Nation. Types of assistance: Direct loans. Estimate of annual funds available: Direct Loans: \$236,000,000; Guaranteed Loans: \$120,000,000.

*** Extra Loans to Companies That Provide Telephone Service to Small Towns**

(10.852 Rural Telephone Bank Loans)

Administrator

Rural Utilities Services

U.S. Department of Agriculture

Washington, DC 20250

202-720-9540

Objectives: To provide supplemental financing to extend and improve telephone service in rural areas. Types of assistance: Direct loans. Estimate of annual funds available: Direct Loans: \$175,000,000.

*** Grants and Loans to Telephone Companies That
Then Provide Financing to Small Businesses**

(10.854 Rural Economic Development Loans and Grants)

Administrator

Rural Utilities Service

U.S. Department of Agriculture

Washington, DC 20250

202-720-9552

Objectives: To promote rural economic development and job creation projects, including funding for project feasibility studies, start-up costs, incubator projects, and other reasonable expenses for the purpose of fostering rural development. Types of assistance: Direct loans; project grants. Estimate of annual funds available: Loans/ Grants: \$13,025,000 in 1995.

*** Free Plants to Nurseries**

(10.905 Plant Materials for Conservation)

Deputy Chief For Technology

Soil Conservation Service

U.S. Department of Agriculture

P.O. Box 2890

Washington, DC 20013

202-720-3905

Objectives: To assemble, evaluate, select, release, and introduce into commerce, and promote the use of new and improved plant materials for soil, water, and related resource conservation and environmental improvement programs. Types of assistance: Provision of specialized services. Estimate of annual funds available: Salaries and expenses: \$8,745,000.

*** Grants to Communities That Provide Money And
Help to Small Business Incubators**

(11.300 Economic Development-Grants for Public Works and
Development Facilities)

David L. McIlwain, Director

Public Works Division

Economic Development Administration

Room H7326, Herbert C. Hoover Building

U.S. Department of Commerce

Washington, DC 20230

202-482-5265

Objectives: To promote long-term economic development and assist in the construction of public works and development facilities needed to initiate and encourage the creation or retention of permanent jobs in the private sector in areas experiencing severe economic distress. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$195,000,000.

*** Grants to Communities to Help Small Businesses
Start or Expand**

(11.302 Economic Development Support for Planning Organizations)

Luis F. Bueso

Director Planning Division

Economic Development Administration

Room H7319, Herbert C. Hoover Building

Washington, DC 20230

202-482-2873

Federal Money Programs For Your Business

Objectives: To assist in providing administrative aid to multi-county districts, redevelopment areas and Indian tribes to establish and maintain economic development planning and implementation capability and thereby promote effective utilization of resources in the creation of full-time permanent jobs for the unemployed and the underemployed in areas of high distress. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$21,484,000.

*** Grants to Communities That Help Finance New or Old Businesses Due to New Military Base Closings**

(11.307 Special Economic Development and Adjustment Assistance Program-Sudden and Severe Economic Dislocation (SSED) and Long-Term Economic Deterioration (LTED))

David F. Witschi, Director
Economic Adjustment Division
Economic Development Administration
Room H7327, Herbert C. Hoover Building
U.S. Department of Commerce
Washington DC 20230

202-482-2659

Objectives: To assist state and local areas develop and/or implement strategies designed to address adjustment problems resulting from sudden and severe economic dislocation such as plant closings, military base closures and defense contract cutbacks (SSED), or from long-term economic deterioration in the area's economy (LTED). Types of assistance: Project grants. Estimate of annual funds available: Grants: \$165,000,000.

*** Grants to Fishermen Hurt by Oil and Gas Drilling on the Outer Continental Shelf**

(11.408 Fishermen's Contingency Fund)
Chief, Financial Services Division
National Marine Fisheries Service
1315 East West Highway
Silver Spring, MD 20910

301-713-2396

Objectives: To compensate U.S. commercial fishermen for damage/loss of fishing gear and 50 percent of resulting economic loss due to oil and gas related activities in any area of the Outer Continental Shelf. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct payments: \$625,000.

*** Grants to Fishermen Hurt by Foreign Fishing Vessels**

(11.409 Fishing Vessel and Gear Damage Compensation Fund)
Chief, Financial Services Division
Attn: National Marine Fisheries Service
U.S. Department of Commerce
1315 East-West Highway
Silver Spring, MD 20910

301-713-2396

Objectives: To compensate U.S. fishermen for the loss, damage, or destruction of their vessels by foreign fishing vessels and their gear by any vessel. Types of assistance: Direct payments with unrestricted use. Estimate of annual funds available: Direct payments: \$1,000,000.

*** Grants to Develop New Technologies for Your Business**

(11.612 Advanced Technology Program)

Mr. George Uriano, Director

Advanced Technology Program

National Institute of Standards and Technology

Gaithersburg, MD 20899

301-975-5187

To receive application kits:

Ms. Gail Killen

301-975-2636

Objectives: To assist U.S. businesses in creating and applying pre-competitive generic technology and research results necessary to: (1) commercialize significant new discoveries and technologies rapidly, and (2) refine manufacturing technologies. The ultimate objective is to improve U.S. industry competitiveness. Types of assistance: Project grants (cooperative agreements). Estimate of annual funds available: Grants and Cooperative Agreements: \$417,105,000 in 1995.

*** Grants to Organizations That Help Minorities**

Start Their Own Businesses

(11.800 Minority Business Development Centers)

Assistant Director

Office of Operations

Room 5063, Minority Business Development Agency

U.S. Department of Commerce

14th and Constitution Ave., NW.

Washington, DC 20230

202-482-2366

Objectives: To provide business development services for a minimal fee to minority firms and individuals interested in entering, expanding, or improving their efforts in the marketplace. Minority business development center operators provide a wide range of services to clients, from initial consultations to the identification and resolution of specific business problems. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$23,924,000.

*** Grants to Organizations That Help American**

Indians Start Their Own Businesses

(11.801 American Indian Program)

Assistant Director

Office of Operations

Room 5063

Minority Business Development Agency

U.S. Department of Commerce

14th and Constitution Ave., NW

Washington, DC 20230

202-482-2366

Objectives: To provide business development service to American Indians interested in entering, expanding, or improving their efforts in the marketplace. To help American Indian business development centers and American Indian business consultants to provide a wide range of services to American Indian clients, from initial consultation to the identification and resolution of specific business problems. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$1,906,500.

*** Grants to Help Minority Businesses Enter New**

Federal Money Programs For Your Business

Markets

(11.802 Minority Business Resource Development)

Ms. Theresa Speake

Assistant Director for Program Development

Room 5096

Minority Business Development Agency

U.S. Department of Commerce

14th and Constitution Ave., NW

Washington, DC 20230

202-482-5770

Objectives: The resource development activity provides for the indirect business assistance program conducted by the Minority Business Development Agency (MBDA). These programs encourage minority business development by identifying and developing private markets and capital sources; decreasing minority dependence on government programs; expanding business information and business services through trade associations; promoting and supporting the mobilization of resources of federal agencies and state and local governments at the local level; and assisting minorities in entering new and growing markets. Types of assistance: Project grants (cooperative agreements). Estimate of annual funds available: Grants: \$2,202,000 in 1995.

*** Grants to Organizations That Will Help You Sell to the Department of Defense**

(12.002 Procurement Technical Assistance For Business Firms)

Defense Logistics Agency

Cameron Station

Office of Small and Disadvantaged Business

Utilization (DLA-U)

Room 4B130

Alexandria, VA 22304-6100

202-274-6471

Objectives: To assist eligible entities in the payment of the costs of establishing new Procurement Technical Assistance (PTA) Programs and maintaining existing PTA Programs. Types of assistance: Project grants (cooperative agreements). Estimate of annual funds available: Cooperative Agreements: \$12,000,000 in 1995.

*** Loans to Start a Business on an Indian Reservation**

(15.124 Indian Loans - Economic Development)

Director

Office of Economic Development

Bureau of Indian Affairs

1849 and C St., NW, Room 4060

Washington, DC 20240

202-208-5324

Contact: Jerry Folsom

Objectives: To provide assistance to Indians, Alaska Natives, tribes, and Indian organizations to obtain financing from private and governmental sources which serve other citizens. When otherwise unavailable, financial assistance through the Bureau is provided eligible applicants for any purpose that will promote the economic development of a Federal Indian Reservation. Types of assistance: Direct loans; guaranteed/ insured loans; provision of specialized services. Estimate of annual funds available: Total Funds: \$29,791,000.

*** Grants to Start Indian-Owned Businesses**

(15.145 Indian Grants - Economic Development)

Jerry Folsom

Office of Economic Development

Bureau of Indian Affairs

1849 C St., NW

Room 4060

Washington, DC 20240

202-208-5324

Objectives: To provide seed money to attract financing from other sources for developing Indian owned businesses; to improve Indian reservation economies by providing employment and goods and services where they are now deficient. Types of assistance: Project grants; direct payments for specified use. Estimate of annual funds available: Grants: \$3,900,000.

*** Grants to Small Coal Mine Operators to Clean Up**

Their Mess

(15.250 Regulation of Surface Coal Mining and Surface Effects of Underground Coal Mining)

Arthur Abbs, Chief

Division of Regulatory Programs

Office of Surface Mining Reclamation and Enforcement

U.S. Department of the Interior

1951 Constitution Ave., NW

Washington, DC 20240

202-208-2651

Objectives: To protect society and the environment from the adverse effects of surface coal mining operations consistent with assuring the coal supply essential to the Nation's energy requirements. Types of assistance: Project grants; direct payments for specified use. Estimate of annual funds available: \$51,661,000. (Includes all cooperative agreements and State Grants except SOAP grants.) Small Operator Assistance: \$1,760,000.

*** Grants to Environmental Engineering Companies
to Help the Environment**

(15.503 Small Reclamation Projects)

Dick L. Porter, Chief

Contracts and Repayment Division

Bureau of Reclamation

U.S. Department of the Interior

Washington, DC 20240

202-208-3014

or

Ron Willhite

Loan Program Coordinator

Resources Management

Bureau of Reclamation

U.S. Department of the Interior

Denver, CO 80225

303-236-8410

Objectives: To encourage state and local participation in the development of projects under federal reclamation laws, with emphasis on rehabilitation and betterment of existing projects for the purposes of significant conservation of water, energy, the environment, water quality control and to provide for federal assistance in the development of similar projects located in the 17

Federal Money Programs For Your Business

western most contiguous states and Hawaii. Types of assistance: Direct loans; project grants. Estimate of annual funds available: Grants and loans: \$3,000,000; Salaries and expenses: \$600,000.

*** Money to Fishermen Who Have Their Boats**

Seized by a Foreign Government

(19.204 Fishermen's Guaranty Fund)

Mr. Stetson Tinkham

Office of Fisheries Affairs

Bureau of Oceans and International Environmental and
Scientific Affairs

Room 5806

U.S. Department of State

Washington, DC 20520-7818

202-647-2009

Objectives: To provide for reimbursement of losses incurred as a result of the seizure of a U.S. commercial fishing vessel by a foreign country on the basis of rights or claims in territorial waters or on the high seas which are not recognized by the United States. Effective November 28, 1990, the United States acknowledges the authority of coastal states to manage highly migratory species, thus reducing the basis for valid claims under the Fishermen's Protective Act. Types of assistance: Insurance. Estimate of annual funds available: Reimbursement of Losses: \$186,000.

*** Grants to Build an Airport**

(20.106 Airport Improvement Program)

Federal Aviation Administration

Office of Airport Planning and Programming

Airports Financial Assistance Division, APP-500

800 Independence Ave., SW

Washington, DC 20591

202-267-3831

Objectives: To assist sponsors, owners, or operators of public-use airports in the development of a nationwide system of airports adequate to meet the needs of civil aeronautics. Types of assistance: Project grants; advisory services and counseling. Estimate of annual funds available: Grants: \$1,500,000,000.

*** Grants to Bus Companies**

(20.509 Public Transportation for Nonurbanized Areas)

Federal Transit Administration

Office of Grants Management

Office of Capital and Formula Assistance

400 Seventh St., SW

Washington, DC 20590

202-366-2053

Objectives: To improve, initiate, or continue public transportation service in nonurbanized areas by providing financial assistance for the acquisition, construction, and improvement of facilities and equipment and the payment of operating expenses by operating contract, lease, or otherwise. Also to provide technical assistance for rural transportation. Types of assistance: Formula grants. Estimate of annual funds available: Grants: \$158,831,000. The RTAP was fully funded under the new transit planning and research program. The estimated obligations for FY 1994 and 1995 included \$4.6 Million for RTAP.

*** Grants to Become a Women-Owned**

Transportation Related Company

(20.511 Human Resource Programs)

Director

Office of Civil Rights

Federal Transit Administration

U.S. Department of Transportation

400 Seventh St., SW, Room 7412

Washington, DC 20590

202-366-4018

Objectives: To provide financial assistance for national and local programs that address human resource needs as they apply to public transportation activities particularly in furtherance of minority and female needs. Types of assistance: Project grants (cooperative agreements); dissemination of technical information. Estimate of annual funds available: Grants, Cooperative Agreements: \$1,189,000.

*** Grants to U.S. Shipping Companies That Have to**

Pay Their Employees Higher Salaries Than

Foreign Shipping Companies

(20.804 Operating Differential Subsidies)

Associate Administrator for Maritime Aids

Maritime Administration

U.S. Department of Transportation

400 Seventh St., SW

Washington, DC 20590

202-366-0364

Objectives: To promote development and maintenance of the U.S. Merchant Marine by granting financial aid to equalize cost of operating a U.S. flag ship with cost of operating a competitive foreign flag ship. Types of assistance: Direct payments for specified use. Estimate of annual funds available: \$214,356,000.

*** Money for Airlines to Fly to Small Towns and**

Make a Profit

(20.901 Payments for Essential Air Services)

Director

Office of Aviation Analysis, P-50

U.S. Department of Transportation

400 Seventh St., SW

Washington, DC 20590

202-366-1030

Objectives: To assure that air transportation is provided to eligible communities by subsidizing air carriers when necessary to provide service. Types of assistance: Direct payments for specified use. Estimate of annual funds available: Direct payments to air carriers: \$25,600,000.

*** Grants to Women-Owned Businesses in**

Transportation

(20.902 Student Training and Education Program)

Office of Small and Disadvantaged

Business Utilization, S-40

Office of the Secretary

Federal Money Programs For Your Business

400 Seventh St., SW
Washington, DC 20590

202-366-1930

Objectives: To support Historically Black Colleges and Universities (HBCUs) in advancing the development of potential by providing quality education to minority students. This project will strengthen HBCU efforts to promote the full diversification of the work force by implementing programs and developing curriculums dedicated to providing a continuous pool of individuals to occupy professional and management positions in the Nation's work force, including minority, women-owned and disadvantaged business enterprises (DBEs). This project will provide opportunities for DBEs to enhance their knowledge and skills in the field of transportation and their involvement with the HBCUs and minority students. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$800,000.

*** Grants to Women-Owned Businesses to Help Get
Contracts from the Department of
Transportation**

(20.903 Support Mechanisms for Disadvantaged Businesses)

Office of Small and Disadvantaged Business
Utilization, S-40

Office of the Secretary

400 Seventh St., SW
Washington, DC 20590

202-366-1930

Objectives: To develop support mechanisms, including liaison and assistance programs, that will enable Disadvantaged Business Enterprises (DBEs) to take advantage of transportation-related contracts. Recipients will provide a communications link between the Department of Transportation; its grantees, recipients, contractors, subcontractors; and minority, women-owned and disadvantaged business enterprises in order to increase their participation in existing U.S. Department of Transportation (DOT) programs and to provide more DBEs with DOT contracting opportunities. Types of assistance: Project grants (cooperative agreements). Estimate of annual funds available: Grants: \$1,000,000 in 1995.

*** Loans to Start a Credit Union**

(44.002 Community Development Revolving Loan Program for Credit
Unions)

Mr. Ron Lewandowski

Community Development Revolving Loan
Program for Credit Unions

National Credit Union Administration
1775 Duke St.

Alexandria, VA 22314

202-518-6490

Objectives: To support community based credit unions in their efforts to: (1) stimulate economic development activities (in the community they service), which result in increased income, ownership, and employment opportunities for low-income residents; and (2) to provide basic financial and related services to residents of their communities. Types of assistance: Direct loans. Estimate of annual funds available: Direct Loans: \$1,800,000.

*** Grants to Publish Books for a Limited Audience**

(45.132 Promotion of the Humanities-Subventions)

Division of Research Programs

Subventions, Room 318

National Endowment for the Humanities

Washington, DC 20506

202-606-8207

Objectives: To ensure through grants to publishing entities the dissemination of works of scholarly distinction in the humanities. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$5,720,000. (Note: In FY 1994 the budgets for the following programs were combined into one: 45.146, Editions; 45.147, Translations; and 45.132, Subventions. The program is called Scholarly Publications and is comprised of the three funding categories, Editions, Translations, and Subventions.

*** Money if Your Business Suffered Due To a
Natural Disaster or Drought**

(59.002 Economic Injury Disaster Loans)

Office of Disaster Assistance

Small Business Administration

409 3rd St., SW

Washington, DC 20416

202-205-6734

Objectives: To assist business concerns suffering economic injury as a result of certain Presidential, SBA, and/or Department of Agriculture declared disasters. Types of assistance: Direct loans; guaranteed/insured loans (including immediate participation loans). Estimate of annual funds available: \$76,563,000.

*** Money for Small Businesses Owned by Low-
Income People in Areas of High
Unemployment**

(59.003 Loans for Small Businesses)

Director, Loan Policy and Procedures Branch

Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6570

Objectives: To provide direct loans to small businesses owned by low-income persons or located in any area having a high percentage of unemployment, or having a high percentage of low income individuals. (Guaranteed Loans, including Immediate Participation Loans are provided under program 59.012.) Types of assistance: Direct loans; advisory services and counseling. Estimate of annual funds available: Loans: \$8,502,000.

*** Money for Businesses Hurt by Physical Disaster
or Drought**

(59.008 Physical Disaster Loans)

Office of Disaster Assistance

Small Business Administration

409 3rd St., SW

Washington, DC 20416

202-205-6734

Objectives: To provide loans to the victims of designated physical-type disasters for uninsured losses. Types of assistance: Direct loans; guaranteed/insured loans (including immediate participation loans). Estimate of annual funds available: Loans: \$411,627,000.

*** Money to Start a Venture Capital Company**

Federal Money Programs For Your Business

(59.011 Small Business Investment Companies)

Director, Office of Investments

Investment Division

Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6510

Objectives: To establish privately owned and managed investment companies, which are licensed and regulated by the U.S. Small Business Administration; to provide equity capital and long term loan funds to small businesses; and to provide advisory services to small businesses. Types of assistance: Direct loans; guaranteed/ insured loans; advisory services and counseling. Estimate of annual funds available: Direct Loans: \$15,000,000; Guarantees: \$665,210,000.

*** Up to \$750,000 to Start Your Own Business**

(59.012 Small Business Loans)

Director, Loan Policy and Procedures Branch

Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6570

Objectives: To provide guaranteed loans to small businesses which are unable to obtain financing in the private credit marketplace, but can demonstrate an ability to repay loans granted. Guaranteed loans to low-income business owners or businesses located in areas of high unemployment, nonprofit sheltered workshops and other similar organizations which produce goods or services; to small businesses being established, acquired or owned by handicapped individuals; and to enable small businesses to manufacture, design, market, install, or service specific energy measures. Types of assistance: Guaranteed/insured loans (including immediate participation loans). Estimate of annual funds available: Loans: \$8,994,000,000.

*** Loans to Local Organizations That Finance Small Businesses**

(59.013 Local Development Company Loans)

Office of Rural Affairs and Economic Development

Small Business Administration

409 3rd St., SW

Washington, DC 20416

202-205-6485

Objectives: To make federal loans to local development companies to provide long-term financing to small business concerns located in their areas. Local development companies are corporations chartered for the purpose of promoting economic growth within specific areas. Types of assistance: Guaranteed/insured loans. Estimate of annual funds available: Loans: \$50,316,000.

*** Help for Contractors and Others to Get Bonded to Obtain Contracts**

(59.016 Bond Guarantees for Surety Companies)

Dorothy Kleeschulte, Assistant Administrator

Office of Surety Guarantees

Small Business Administration

409 3rd St., SW

Washington, DC 20416

202-205-6540

I Wanna Start My Own Business

Objectives: To guarantee surety bonds issued by commercial surety companies for small contractors unable to obtain a bond without a guarantee. Guarantees are for up to 90 percent of the total amount of bond. Types of assistance: Insurance (guaranteed surety bonds). Estimate of annual funds available: Bond-guarantees SBA shares to surety companies: \$1,555,076,000.

*** Low Interest Loans for Persons with Disabilities to Start a Business**

(59.021 Handicapped Assistance Loans)

Director, Loan Policy and Procedures Branch

Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6570

Objectives: To provide direct loans for nonprofit sheltered workshops and other similar organizations that produce goods and services; and to assist in the establishment, acquisition, or operation of a small business owned by handicapped individuals. (Guaranteed Loans, including Immediate Participation Loans, are provided under program 59.012.) Types of assistance: Direct loans. Estimate of annual funds available: Direct Loans: \$9,553,000.

*** Loans to Veterans to Start a Business**

(59.038 Veterans Loan Program)

Director

Loan Policy and Procedures Branch

Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6570

Objectives: To provide loans to small businesses owned by Vietnam-era and disabled veterans. Types of assistance: Direct loans. Estimate of annual funds available: Loans: \$12,000,000.

*** Money to Local Organizations to Finance Small Businesses**

(59.041 Certified Development Company Loans [504 Loans])

Office of Rural Affairs and Economic Development

Small Business Administration

409 3rd St. SW

Washington, DC 20416

202-205-6485

Objectives: To assist small business concerns by providing long-term fixed rate financing for fixed assets through the sale of debentures to private investors. Types of assistance: Guaranteed/insured loans. Estimate of annual funds available: Guaranteed Loans: \$2,078,571,000.

*** Loans to Minority Businesses That Want to Do Business with the Government**

(59.042 Business Loans for 8(a) Program Participants)

Director

Loan Policy and Procedures Branch

Small Business Administration

409 Third St., SW

Washington, DC 20416

202-205-6570

Federal Money Programs For Your Business

Objectives: To provide direct and guaranteed loans to small business contractors receiving assistance under the subsection 7(j) 10 and section 8(a) of the Small Business Act (15 U.S.C. 636 (a)), who are unable to obtain financing on reasonable terms in the private credit marketplace, but can demonstrate an ability to repay loans granted. Terms not to exceed 25 years. **Types of assistance:** Direct loans; guaranteed/ insured loans (including immediate participation loans). **Estimate of annual funds available:** Direct Loans: \$4,989,000.

*** Grants to Local Organizations That Help Women**

Start Their Own Businesses

(59.043 Women's Business Ownership Assistance)

Harriet Fredman

Office of Women's Business Ownership

Small Business Administration

409 3rd St., SW

Washington, DC 20416

202-205-6673

Objectives: To promote the legitimate interest of small business concerns owned and controlled by women and to remove, in so far as possible, the discriminatory barriers that are encountered by women in accessing capital and other factors of production. **Types of assistance:** Project grants (cooperative agreements or contracts). **Estimate of annual funds available:** Cooperative Agreements: \$4,000,000.

*** Grants to Local Organizations That Help Veterans**

Start Their Own Businesses

(59.044 Veterans Entrepreneurial Training and Counseling)

Reginald Teamer or William Truitt

Office of Veteran Affairs

Small Business Administration

6th Floor, 409 3rd St., SW

Washington, DC 20416

202-205-6773

Objectives: To design, develop, administer, and evaluate an entrepreneurial and procurement training and counseling program for U.S. veterans. **Types of assistance:** Project grants (cooperative agreements). **Estimate of annual funds available:** Grants: \$445,000.

*** Grants to Small Businesses That Want to Plant**

Trees on Government Land

(59.045 Natural Resource Development)

William F. Berry

Office of Procurement Assistance

Small Business Administration

409 3rd St., SW

Washington, DC 20416

202-205-6470

Objectives: To make grants to states to contract with small business concerns to plant trees on state or local government owned land. **Types of assistance:** Project grants. **Estimate of annual funds available:** Grants: \$18,000,000.

*** Money to Local Organizations to Provide Micro-Loans**

(59.046 Microloan Demonstration Program)

I Wanna Start My Own Business

SBA Central Office
Office of Financial Assistance

202-205-6570

or write to:

Office of Financing
Loan Policy and Procedures Branch
Small Business Administration
409 Third St. SW, Eighth Floor
Washington, DC 20416

Objectives: To assist women, low-income, and minority entrepreneurs, business owners, and other individuals possessing the capability to operate successful business concerns and business concerns in areas suffering from lack of credit due to economic downturn through the establishment of the Microloan Demonstration Program. Under the program the Small Business Administration (SBA) will make loans to private, nonprofit and quasi-governmental organizations (intermediaries) which will, in turn, make loans in amounts up to \$25,000 to start up, newly established, or growing concerns for the provision of working capital or the acquisition of materials, supplies, or equipment. Types of assistance: Formula grants; project grants; direct loans. Estimate of annual funds available: Loans: \$65,016,000.

*** Money for Disabled Veterans to Start New Businesses**

(64.116 Vocational Rehabilitation for Disabled Veterans)
Central Office
U.S. Department of Veterans Affairs
Washington, DC 20420

Objectives: To provide all services and assistance necessary to enable service-disabled veterans and service persons hospitalized pending discharge to achieve maximum independence in daily living and, to the maximum extent feasible, to become employable and to obtain and maintain suitable employment. Types of assistance: Direct payments with unrestricted use; direct payments for specified use; direct loans; advisory services and counseling. Estimate of annual funds available: Direct payments: \$279,840,000; Loan advances: \$1,964,000.

*** Help for Retired Military to Start a Business**

(64.123 Vocational Training for Certain Veterans Receiving
VA Pension)
Central Office
U.S. Department of Veterans Affairs
Washington, DC 20420

Objectives: To assist new pension recipients to resume and maintain gainful employment by providing vocational training and other services. Types of assistance: Direct payments for specified use; advisory services and counseling. Estimate of annual funds available: \$1,280,000.

*** Money to Invest in Companies Overseas**

(70.002 Foreign Investment Guaranties)
Information Officer
Overseas Private Investment Corporation
1100 New York Ave., NW
Washington, DC 20527

202-336-8799

Federal Money Programs For Your Business

Objectives: To guarantee loans and other investments made by eligible U.S. investors in friendly developing countries and emerging economies throughout the world, thereby assisting development goals and improving U.S. global competitiveness, creating American jobs and increasing U.S. exports. Types of assistance: Guaranteed/insured loans; direct loans. Estimate of annual funds available: Loan Guaranties: \$500,000,000.

*** Insurance Against Your Business in Another Country Being Hurt by Foreign Politics**

(70.003 Foreign Investment Insurance)

Information Officer

Overseas Private Investment Corporation

1100 New York Ave., NW

Washington, DC 20527

202-336-8799

Objectives: To insure investments of eligible U.S. investors in developing friendly countries and areas, against the risks of inconvertibility, expropriation, war, revolution and insurrection, certain types of civil strife, and business interruption. Special programs to insure contractors and exporters against arbitrary drawings of letters of credit posted as bid, performance or advance payment guaranties, energy exploration and development, leasing operations. Types of assistance: Insurance. Estimate of annual funds available: Insurance: \$5,000,000; Contracts Issued: \$3,600,000,000.

*** Free Patent Rights to Government Discoverers of Energy Saving Ideas**

(81.003 Granting of Patent Licenses)

Robert J. Marchick

Office of the Assistant General Counsel for Patents

U.S. Department of Energy

Washington, DC 20585

202-586-2802

Objectives: To encourage widespread utilization of inventions covered by Department of Energy (DOE) owned patents. Types of assistance: Dissemination of technical information. Estimate of annual funds available: (Salaries) Not identifiable.

*** Money to Work on an Energy-Related Invention**

(81.036 Energy-Related Inventions)

George Lewett, Director

Office of Technology Evaluation and Assessment

National Institute of Standards and Technology

Gaithersburg, MD 20899

301-975-5500

or

Terry Levinson

Inventions and Innovation Division

Energy-Related Inventions Programs (CE-521)

U.S. Department of Energy

1000 Independence Ave., SW

Washington, DC 20585

202-586-1479

Objectives: To encourage innovation in developing non-nuclear energy technology by providing assistance to individual and small business companies in the development of promising energy-related inventions. Types of assistance: Project grants; use of property, facilities, and equipment; advisory services and counseling; dissemination of technical information. Estimate

of annual funds available: Grants: \$5,700,000.

*** Grants to Local Organizations That Help Women
and Minorities Get Department of Energy
Contracts**

(81.082 Management and Technical Assistance for Minority Business
Enterprises)
Sterling Nichols
Office of Minority Economic Impact
U.S. Department of Energy
Forrestal Building, Room 5B-110, MI-1
Washington, DC 20585 202-586-1594

Objectives: (1) To support increased participation of minority, and women-owned and operated business enterprises (MBEs); (2) to develop energy-related minority business assistance programs and public/private partnerships to provide technical assistance to MBEs; (3) to transfer applicable technology from national federal laboratories to MBEs; and (4) to increase the Department of Energy's (DOE) high technology research and development contracting activities. Types of assistance: Advisory services and counseling. Estimate of annual funds available: Contracts and Grants: \$382,000.

*** Grants to Develop Energy Saving Products**

(81.086 Conservation Research and Development)
Barbara Twigg
Office of Management and Resources
Conservation and Renewable Energy
Washington, DC 20585 202-586-8714

Objectives: To conduct a balanced long-term research effort in the areas of buildings, industry, transportation. Grants will be offered to develop and transfer to the nonfederal sector various energy conservation technologies. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$3,700,000.

*** Grants to Work on Solar Energy Products**

(81.087 Renewable Energy Research and Development)
Barbara Twigg
Office of Management and Resources
U.S. Department of Energy
Washington, DC 20585 202-586-8714

Objectives: To conduct balanced research and development efforts in the following energy technologies; solar buildings, photovoltaics, solar thermal, biomass, alcohol fuels, urban waste, wind, and geothermal. Grants will be offered to develop and transfer to the nonfederal sector various renewable energy technologies. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$2,100,000.

*** Grants to Develop Uses of Fossil Fuels**

(81.089 Fossil Energy Research and Development)
Mr. Dwight Mottet
Fossil Energy Program, FE-122
U.S. Department of Energy

Federal Money Programs For Your Business

Germantown, MD 20545

301-903-2787

Objectives: The mission of the Fossil Energy (FE) Research and Development program is to promote the development and use of environmentally and economically superior technologies for supply, conversion, delivery and utilization of fossil fuels. These activities will involve cooperation with industry, DOE laboratories, universities, and the states. Success in this mission will benefit the Nation through lower energy costs, reduced environmental impact, increased technology exports, and reduced dependence on insecure energy sources. Types of assistance: Project grants; project grants (cooperative agreements). Estimate of annual funds available: Grants and cooperative agreements: \$86,064,000.

*** Grants to Small Businesses to Develop Energy**

Information Databases

(81.091 Socioeconomic and Demographic Research, Data and Other Information)

Georgia R. Johnson

U.S. Department of Energy

Forrestal Building

Room 5B-110

Washington, DC 20585

202-586-1593

Objectives: (1) To provide financial support for developing and enhancing socioeconomic and demographic research, data, and other information which would help to determine minority energy consumption and usage patterns; (2) to evaluate the percentage of disposable income spent by minorities on energy compared to national usage patterns; (3) to develop policy analysis and economic indicators relating to the Department of Energy's (DOE) policies and programs and for use in the development of assessments for legislative and regulatory actions of DOE and other federal and state agencies; (4) to develop appropriate technical information to assist minority educational institutions and minority businesses; and (5) develop technical information on energy conservation and related efficiency options. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$780,000.

*** Grants to Figure Out How to Make Money Out of Department of Energy Information and Discoveries**

(81.103 Technology Integration)

C. Sink

Office of Technology Development, EM-52

Environmental Restoration and Waste Management

Washington, DC 20545

301-903-7928

Objectives: To transfer technologies/information from the U.S. Department of Energy (DOE) to industry, universities, other federal agencies and vice versa, to develop public participation in the nation's environmental, technological needs, and to develop public/private partnership with companies of all sizes. Types of assistance: Project grants (cooperative agreements). Estimate of annual funds available: \$13,100,000.

*** Grants to Work with Local Schools to Train Your Workers**

(84.228 Educational Partnerships)

Educational Networks Division

Room 502, 555 New Jersey Ave., NW

I Wanna Start My Own Business

Washington, DC 20208-5644

202-219-2116

Objectives: To encourage the creation of alliances between public elementary and secondary schools or institutions of higher education and the private sector in order to: (1) Apply the resources of the private and nonprofit sectors of the community to the needs of elementary and secondary schools or institutions of higher education in that community to encourage excellence in education; (2) encourage businesses to work with educationally disadvantaged students and with gifted students; (3) apply the resources of communities for the improvement of elementary and secondary education or higher education; and (4) enrich the career awareness of secondary or postsecondary school students and provide exposures to the work of the private sector. Types of assistance: Project grants; project grants (contracts). Estimate of annual funds available: Grants: \$4,135,564.

*** Grants to Businesses That Employ People with Disabilities**

(84.234 Projects with Industry)

Dr. Thomas E. Finch

Rehabilitation Services Administration

Office of Assistant Secretary for Special Education
and Rehabilitation Services

U.S. Department of Education

Washington, DC 20202

202-205-9796

Objectives: To create and expand job and career opportunities for individuals with disabilities in the competitive labor market, to provide appropriate placement resources by engaging private industry in training and placement. Types of assistance: Project grants; project grants (cooperative agreements). Estimate of annual funds available: (Grants) \$22,071,000.

*** Grants to Local Organizations to Improve the Literacy of Commercial Drivers of Local Businesses**

(84.247 Commercial Drivers Education)

Paul Geib

Division of National Programs

Office of the Assistant Secretary for Vocational and Adult Education

U.S. Department of Education

400 Maryland Ave., SW

Washington, DC 20202-7242

202-205-5864

or

Carroll F. Towey

Division of Adult Education and Literacy

Office of the Assistant Secretary for Vocational and Adult Education

400 Maryland Ave., SW

Washington, DC 20202-7320

202-205-9791

Objectives: To establish and operate adult education programs that increase the literacy skills of eligible commercial drivers to successfully complete the knowledge test requirements under the Commercial Motor Vehicle Safety Act of 1986. Types of assistance: Project grants. Estimate of annual funds available: Grants: \$340,000.

"Tom Watson, the founder of IBM was fired from a job of 14 years. David Bobert made a \$5 million business by charging for air at gas stations."

Source: *If It Isn't Broke...Break It!*, Robert J. Kriegel, Warner Books, 1991

Government Contracts: How to Sell Your Goods and Services To The World's Largest Buyer

If you produce a product or service, you've probably always wondered how you could offer what you produce to the biggest client in the world — the Federal government. Have you thought of the government as being a "closed shop" and too difficult to penetrate? Well, I'm happy to say that you're entirely wrong on that score. The Federal government spends over \$180 billion each year on products ranging from toilet paper to paper clips and writes millions of dollars in contracts for services like advertising, consulting, and printing. Most Americans believe that a majority of those federal purchasing contracts have been eliminated over the last few years, but that's simply not true — they've just been replaced with new contracts that are looking for the same kinds of goods and services. Last year the government took action (either initiating or modifying) on over 350,000 different contracts. They buy these goods and services from someone, so why shouldn't that someone be you? To be successful doing business with the government, you need to learn to speak "governmentese" to get your company into the purchasing loop, and I can show you how to accomplish that in just a few easy steps.

Step 1

Each department within the Federal government has a procurement office that buys whatever the department requires. Most of these offices have put together their own *Doing Business With the Department of _____* publication, which usually explains procurement policies, procedures, and programs. This booklet also contains a list of procurement offices, contact people, subcontracting opportunities, and a solicitation mailing list. Within each department there is also an Office of Small and Disadvantaged Business Utilization, whose sole purpose is to push the interests of the small business, and to make sure these companies get their fair share of government contracts. Another good resource is your local Small Business Administration Office which should have a listing of U.S. Government Procurement Offices in your state.

Step 2

Once you have familiarized yourself with the process, you need to find out who is buying what from whom and for how much. There are three ways to get this important information.

A. Daily Procurement News

Each weekday, the *Commerce Business Daily* (CBD) gives a complete listing of products and services (that cost over \$25,000) wanted by the U.S. government — products and services that your business may be selling. Each listing includes the following: the product or service, along with a short description; name and address of the agency; deadline for proposals or bids; phone number to request specifications; and the solicitation number of

the product or service needed. Many business concerns, including small businesses, incorporate CBD review into their government marketing activities. To obtain a subscription for \$208 a year, contact: Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402; 202-512-1800.

B. Federal Data Systems Division (FDSD)

This Center distributes consolidated information about federal purchases, including research and development. FDSD can tell you how much the Federal government spent last quarter on products and services, which agencies made those purchases, and what contractors did business with the government. FDSD summarizes this information through two types of reports: The FDSD standard report and the FDSD special report. The standard report is a free, quarterly compilation containing statistical procurement information in "snapshot" form for over 60 federal agencies, as well as several charts, graphs, and tables which compare procurement activities by state, major product and service codes, method of procurement, and contractors. The report also includes quarterly and year-to-year breakdowns of amounts and percentages spent on small, women owned, and minority businesses. Special reports are prepared upon request for a fee, based on computer and labor costs. They are tailored to the specific categories, which can be cross-tabulated in numerous ways. A special report can help you analyze government procurement and data trends, identify competitors, and locate federal markets for individual products or services. Your Congressman may have access to the Federal Procurement Database from his/her office in Washington, which you may be able to use for free. For more information, contact: Federal Data Systems Division, General Services Administration, 7th and D St., SW, Room 5652, Washington, DC 20407; 202-401-1529.

C. Other Contracts

For contracts under \$25,000, you must be placed on a department's list for solicitation bids on those contracts. The mailing list forms are available through the Procurement Office, the Office of Small and Disadvantaged Business Utilization, or your local Small Business Association office. Last year 18.7 billion dollars was spent on these "small" purchases, so these contracts should not be overlooked. Smaller contracts, completed over the course of a fiscal year, can mean lots of revenue for your business bottom line.

Step 3: Subcontracting Opportunities

All of the federal procurement offices or Offices of Small and Disadvantaged Business Utilization (SDBU) can provide you with information regarding subcontracting. Many of the departments' prime contracts require that the prime contractor maximize small business subcontracting opportunities. Many prime contractors produce special publications which can be helpful to those interested in subcontracting. The SDBU Office can provide you with more information on the subcontracting process, along with a directory of prime contractors. Another good source for subcontract assistance is your local Small Business Administration (SBA) office, 1-800-827-5722. SBA develops subcontracting opportunities for small business by maintaining close contact with large business prime contractors and by referring qualified small firms to them. The SBA has developed agreements and close working relationships with hundreds of prime contractors who cooperate by offering small firms the opportunity to compete for their subcontracts. In addition, to complete SBA's compliance responsibilities, commercial market representatives monitor prime contractors in order to assess their compliance with laws governing subcontracting opportunities for small businesses.

Step 4: Small Business Administration's 8(a) Program

Are you a socially or economically disadvantaged person who has a business? This group includes, but is not limited to, Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans, and Subcontinent Asian Americans. Socially and economically disadvantaged individuals represent a significant percentage of U.S. citizens, yet account for a disproportionately small percentage of total U.S. business revenues. The 8(a) program assists firms in participating in the business sector and to become independently competitive in the marketplace. SBA may provide participating firms with procurement, marketing, financial, management, or other technical assistance. A Business Opportunity Specialist will be assigned to each firm that participates, and is responsible for providing the firm with access to assistance that can help the firm fulfill its business goals. SBA undertakes an extensive effort to provide government contracting opportunities to participating businesses. The SBA has the Procurement Automated Source System (PASS) which places your company's capabilities online so that they may be available to government agencies and major corporations when they request potential bidders for contracts and subcontracts. To apply for the 8(a) program, you must attend an interview session with an official in the SBA field office in your area. For more information, contact your local Small Business Administration Office, or call 1-800-827-5722 for the SBA office nearest you.

Step 5: Bond

A Surety bond is often a prerequisite for government and private sector contracts. This is particularly true when the contract involves construction. In order for the company to qualify for an SBA Guarantee Bond, they must make the bonding company aware of their capabilities based on past contract performance and meeting of financial obligations. SBA can assist firms in obtaining surety bonding for contracts that do not exceed \$1,250,000. SBA is authorized, when appropriate circumstances occur, to guarantee as much as 90 percent of losses suffered by a surety resulting from a breach of terms of a bond.

Step 6: Publications

The Government Printing Office has several publications for sale which explain the world of government contracts. For ordering information, contact: Superintendent of Documents, Government Printing Office, Washington, DC 20402; 202-512-1800.

* *U.S. Government Purchasing and Sales Directory* (\$23): The Directory is an alphabetical listing of the products and services bought by the military departments, and a separate listing of the civilian agencies. The Directory also includes an explanation of the ways in which the SBA can help a business obtain government prime contracts and subcontracts, data on government sales of surplus property, and comprehensive descriptions of the scope of the government market for research and development.

* *Guide to the Preparation of Offers for Selling to the Military* (\$4.75)

* *Small Business Specialists* (\$3.75)

* *Small Business Subcontracting Directory* (\$7.00): designed to aid small businesses

interested in subcontracting opportunities within the Department of Defense (DOD). The guide is arranged alphabetically by state and includes the name and address of each current DOD prime contractor as well as the product or service being provided to DOD.

* *Women Business Owners; Selling to the Federal Government* (\$3.75)

* *Selling to the Military*, (\$8.00)

Step 7: What is GSA?

General Services Administration (GSA) is the Government's business agent. On an annual budget of less than half a billion dollars, it directs and coordinates nearly \$8 billion a year worth of purchases, sales, and services. Its source of supply is private enterprise, and its clients include all branches of the Federal government. GSA plans and manages leasing, purchase, or construction of office buildings, laboratories, and warehouses; buys and delivers nearly \$4 billion worth of goods and services; negotiates the prices and terms for an additional \$2.3 billion worth of direct business between federal groups and private industry; sets and interprets the rules for federal travel and negotiates reduced fares and lodging rates for federal travelers; and manages a 92,000 vehicle fleet with a cumulative yearly mileage of over 1 billion. For a copy of *Doing Business With GSA*, *GSA's Annual Report*, or other information regarding GSA, contact: Office of Publication, General Services Administration, 18th and F Streets, NW, Washington, DC 20405; 202-501-1235. For information on GSA's architect and engineer services, such as who is eligible for GSA professional services contracts, how to find out about potential GSA projects, what types of contracts are available, and where and how to apply, contact: Office of Design and Construction, GSA, 18th and F Streets, NW, Washington, DC 20405; 202-501-1888. Information on specifications and standards of the Federal government is contained in a booklet, *Guide to Specifications and Standards*, which is available free from Specifications Sections, General Services Administration, 470 E L'Enfant Plaza, SW, Suite 8100, Washington, DC 20407; 202-755-0325.

Step 8: Bid and Contract Protests

The General Accounting Office (GAO) resolves disputes between agencies and bidders of government contracts, including grantee award actions. The free publication, *Bid Protests at GAO; A Descriptive Guide*, contains information on GAO's procedures for determining legal questions arising from the awarding of government contracts. Contact Information Handling and Support Facilities, General Accounting Office, Gaithersburg, MD 20877; 202-275-6241. For Contract Appeals, the GSA Board of Contract Appeals works to resolve disputes arising out of contracts with GSA, the Departments of Treasury, Education, Commerce, and other independent government agencies. The Board also hears and decides bid protests arising out of government-wide automated data processing (ADP) procurements. A contractor may elect to use either the GSA Board or the General Accounting Office for resolution of an ADP bid protest. Contractors may elect to have their appeals processed under the Board's accelerated procedures if the claim is \$50,000 or less, or under the small claims procedure if the claim is \$10,000 or less. Contractors may also request that a hearing be held at a location convenient to them. With the exception of small claims decisions, contractors can appeal adverse Board decisions to the U.S. Court of Appeals for the Federal Circuit. For more information, contact: Board of Contract Appeals, General Services Administration, 18th and F Streets, NW, Washington, DC

I Wanna Start My Own Business

20405; 202-501-0720. There are other Contract Appeals Boards for other departments. One of the last paragraphs in your government contract should specify which Board you are to go to if a problem with your particular contract should arise.

Free Local Help: The Best Place To Start To Sell To The Government

Within each state there are offices that can help you get started in the federal procurement process. As stated previously, your local Small Business Administration (SBA) office is a good resource. In addition to their other services, the SBA can provide you with a list of Federal Procurement Offices based in your state, so you can visit them in person to gather valuable information. Another place to turn is your local Small Business Development Center (look under Economic Development in your phone book). These offices are funded jointly by federal and state governments, and are usually associated with the state university system in your area. They are aware of the federal procurement process, and can help you draw up a sensible business plan that will be successful.

Some states have established programs to assist businesses in the federal procurement process for all departments in the government. These programs are designed to help businesses learn about the bidding process, the resources available, and provide information on how the procurement system operates. They can match the product or service you are selling with the appropriate agency, and then help you market your product. Several programs have online bid matching services, whereby if a solicitation appears in the *Commerce Business Daily* that matches what your company markets, then the program will automatically contact you to start the bid process. The program office can then request the appropriate documents, and assist you in achieving your goal. These Procurement Assistance Offices (PAOs) are partially funded by the Department of Defense to assist businesses with Defense Procurement. For a current listing of PAOs contact:

Defense Logistics Agency
Office of Small and Disadvantaged Utilization
Bldg. 4, Cameron Station, Room 4B110
Alexandria, VA 22304-6100

703-274-6471

Let Your Congressman Help You

Are you trying to market a new product to a department of the Federal government? Need to know where to try to sell your wares? Is there some problem with your bid? Your Congressman can be of assistance. Because they want business in their state to boom, most Congressmen will make an effort to assist companies in obtaining federal contracts. Frequently they will write a letter to accompany your bid, or if you are trying to market a new product, they will write a letter to the procurement office requesting that they review your product. Your Congressman can also be your personal troubleshooter. If there is some problem with your bid, your Congressman can assist you in determining and resolving the problem, and can provide you with information on the status of your bid. Look in the blue pages of your phone book for your Senators' or Representatives' phone numbers, or call them in Washington at 202-224-3121 or 800-972-3524.

Small Business Set-Asides

The Small Business Administration (SBA) encourages government purchasing agencies to set aside suitable government purchases for exclusive small business competition. A purchase which is restricted to small business bidders is identified by a set aside clause in the invitation for bids or request for proposals. There is no overall listing of procurements which are, or have been, set aside for small business. A small business learns which purchases are reserved for small business by getting listed on bidders' lists. It also can help keep itself informed of set aside opportunities by referring to the *Commerce Business Daily*. Your local SBA office can provide you with more information on set asides, and so can the Procurement Assistance Offices listed at the end of this section. To locate your nearest SBA office, call 1-800-827-5722.

Veterans Assistance

Each Small Business Administration District Office has a Veterans Affairs Officer which can assist veteran-owned businesses in obtaining government contracts. Although there is no such thing as veterans set aside contracts, the Veterans Administration does make an effort to fill its contracts using veteran-owned businesses whenever possible. Contact your local SBA office for more information.

Woman-Owned Business Assistance

There are over 3.7 million women-owned businesses in the United States, and the number is growing each year. Current government policy requires federal contracting officers to increase their purchases from women-owned businesses. Although the women-owned firms will receive more opportunities to bid, they still must be the lowest responsive and responsible bidder to win the contract. To assist these businesses, each SBA district office has a Women's Business Representative, who can provide you with information regarding government programs. Most of the offices hold a *Selling to the Federal Government* seminar, which is designed to educate the business owner on the ins and outs of government procurement. There is also a helpful publication, *Women Business Owners: Selling to the Federal Government*, which provides information on procurement opportunities available. Contact your local SBA office or your Procurement Assistance Office (listed below) for more information.

Minority and Labor Surplus Area Assistance

Are you a socially or economically disadvantaged person who has a business? This group includes, but is not limited to, Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans, and Subcontinent Asian Americans. Socially and economically disadvantaged individuals represent a significant percentage of U.S. citizens yet account for a disproportionately small percentage of total U.S. business revenues. The 8(a) program assists firms to participate in the business sector and to become independently competitive in the marketplace. SBA may provide participating firms with procurement, marketing, financial, management, or other technical assistance. A Business Opportunity Specialist will be assigned to each firm that participates, and is responsible for providing that company with access to assistance that can help it fulfill its business goals.

Some areas of the country have been determined to be labor surplus areas, which means

Free Local Help

there is a high rate of unemployment. Your local SBA office can tell you if you live in such an area, as some contracts are set asides for labor surplus areas. For more information, contact your local Small Business Administration office (call 1-800-827-5722 for the SBA office nearest you), or call the Procurement Assistance Office in your state (listed below).

Federal Procurement Assistance Offices

Alabama

University of Alabama at Birmingham
Alabama Small Business Development Consortium
1717 11th Ave. S., Suite 419
Birmingham, AL 35294
205-934-7260
Fax: 205-934-7645

Alaska

University of Alaska/Anchorage
Small Business Development Center
430 W. Seventh Ave., Suite 110
Anchorage, AK 99501
907-274-7232
Fax: 907-274-9524

Arizona

APTAN, Inc.
360 N. Hayden Rd.
Scottsdale, AZ 85257
602-945-5452
Fax: 602-970-6355

National Center for American Indians Enterprise Development
National Center Headquarters
953 E. Juanita Ave.
Mesa, AZ 85204
602-831-7524
Fax: 602-491-1332

Arkansas

Board of Trustees
University of Arkansas
College of Business Administration/ESC
120 Ozark Hall
Fayetteville, AR 72701
501-337-5358
Fax: 501-337-5045

California

c/o AMD
Procurement Assistance Center
m/s 31, 901 Thompson Place
P.O. Box 3453
Sunnyvale, CA 94088-3453

408-739-6283

Business Innovation Center
San Diego Incubator Corp.
3350 Market St.
San Diego, CA 92102
619-685-2949
Fax: 619-531-8829

Merced County Office of Economic and Strategic Development
Contract Procurement Center
Karen Prentiss
1632 N St.
Merced, CA 95340
209-385-7312
Fax: 209-383-4959

Colorado

Office of Business Development
Governor's Office
1625 Broadway, Suite 1710
Denver, CO 80202
303-620-8082
Fax: 303-892-3848

Connecticut

SEATECH
1084 Shennecossett Rd.
Groton, CT 06340
203-449-8777
Fax: 203-449-9463

Delaware

Delaware State College
Department of Economics and Business
Dr. Winston Awadzi
1200 N. Dupont Hwy.
Dover, DE 19901
302-739-5146
Fax: 302-739-3517

Florida

University of West Florida
Florida Procurement Technical Assistance Program
11000 University Parkway
Pensacola, FL 32514
904-444-2066
Fax: 904-444-2070

Georgia

Columbus College
Division of Continuing Education

Free Local Help

1 Arsenal Pl.
901 Front Ave.
Columbus, GA 31901
706-649-1092
Fax: 706-649-1094

Georgia Tech Research Corporation
Economic Development Institute
400 10th St.
Atlanta, GA 30332-0420
404-894-6121
Fax: 404-853-9172

Hawaii

State of Hawaii
Department of Business, Economic Development and Tourism
Mr. Larry Nelson
P.O. Box 2359
Honolulu, HI 96813
808-586-2598
Fax: 808-587-2777

Idaho

State of Idaho
Mr. Larry Demirelli
Department of Commerce
700 W. State St.
Boise, ID 83720
208-334-2470
Fax: 208-334-2631

Illinois

Black Hawk College
District 503
6600 34th Ave.
Moline, IL 61268
309-755-2200
Fax: 309-755-9847

Latin American Chamber of Commerce
The Chicago PAC
2539 N. Kedzie Ave., Suite 11
Chicago, IL 60647
312-252-5211
Fax: 312-252-7065

State of Illinois
Department of Commerce and Community Affairs
620 East Adams, 6th Floor
Springfield, IL 62701
217-785-6310
Fax: 217-785-6328

Indiana

Indiana Institute for New Business Ventures
Government Marketing Assistance Group
One North Capitol, Suite 1240
Indianapolis, IN 46204-2026
317-264-5600
Fax: 317-264-2806

Partners in Contracting Corp.
PTA CTR
200 Russell St., Suite 200E
Hammond, IN 46320
219-932-7811
Fax: 219-932-5612

Iowa

State of Iowa
Iowa Department of Economic Development
200 E. Grand Ave.
Des Moines, IA 50309
515-242-4888
Fax: 515-242-4893

Kentucky

Kentucky Cabinet for Economic Development
Department of Community Development
500 Mero St.
Capital Plaza Tower, 22nd Floor
Frankfort, KY 40601
800-838-3266
Fax: 502-564-3250

Louisiana

Jefferson Parish Economic Development Commission
The Bid Center
Ms. Phyllis McLaren
1221 Elmwood Park Blvd., Suite 405
Harahan, LA 70123
504-736-6550
Fax: 504-763-6554

Louisiana Productivity Center/USL
Procurement Technical Assistance Network
P.O. Box 44172
241 E. Lewis St.
Lafayette, LA 70504-4172
318-231-6767
Fax: 318-262-5472

Northwest Louisiana Government Procurement Center
Greater Shreveport Economic Development

P.O. Box 20074
400 Edwards St.
Shreveport, LA 71120-0074
318-677-2530
Fax: 318-677-2534

Maine

Eastern Maine Development Corporation
Market Development Center
One Cumberland Place, Suite 300
Bangor, ME 04401
207-942-6389
800-339-6389 (ME)
800-955-6549
Fax: 207-942-3548

Maryland

Morgan State University
School of Business and Management
Dr. Otis Thomas
Cold Spring Lane and Hillen Road
Baltimore, MD 21239
410-319-3861
Fax: 410-319-3532

Tri-County Council for Western Maryland Inc.
111 S. George St.
Cumberland, MD 21502
301-777-2158
Fax: 301-777-2495

Massachusetts

Commonwealth of Massachusetts
MA Office of Business Development
1 Ashburton Place, 21st Floor
Boston, MA 02108
508-657-8600
Fax: 508-657-0185

Michigan

Genesee County Metropolitan Planning Commission
Procurement Technical Assistance Program
1101 Beach St.
Flint, MI 48502
810-257-3010
Fax: 810-257-3185

Jackson Alliance for Business Development
PTA Center
133 W. Michigan Ave.
Jackson, MI 49201
517-788-4455

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Fax: 517-788-4337

Kalamazoo County CGA, Inc.
Government Contracting Office
Ms. Sandra Ledbetter
100 W. Michigan, Suite 294
Kalamazoo, MI 49007
616-342-0000
Fax: 616-343-1151

Downriver Community Conference
Economic Development Department
15100 Northline
Southgate, MI 48195
313-281-0700
Fax: 313-281-3418

Northeast Michigan Consortium
320 State St.
P.O. Box 711
Onaway, MI 49765
517-733-8548
Fax: 517-733-8069

Northwest Michigan Council of Governments
Procurement Technical Assistance Center
Mr. James F. Haslinger
P.O. Box 506
Traverse City, MI 49685-0506
616-929-5036
Fax: 616-929-5012

Saginaw Future, Inc.
Contract Procurement Office
301 E. Genessee, 3rd Floor
Saginaw, MI 48607
517-754-8222
Fax: 517-754-1715

Schoolcraft College
Ms. Judi Zima
18600 Haggerty Rd.
Livonia, MI 48152-2696
313-462-4438
Fax: 313-462-4439

Thumb Area Consortium/Growth Alliance
Local Procurement Office
3270 Wilson St.
Marlette, MI 48453
517-635-3561
Fax: 517-635-2230

Free Local Help

Warren, Center Line, Sterling Heights Chamber of Commerce
Ms. Janet E. Masi
30500 Van Dyke Ave.
Suite 118
Warren, MI 48093-2178
810-751-3939
Fax: 810-751-3995

West Central Michigan Employment and Training Consortium
Procurement Tech. Assistance
Mr. John Calabrese
110 Elm St.
Big Rapids, MI 49307
616-796-4891
Fax: 616-796-8316

Minnesota

Minnesota Project Innovation
Govt. Marketing Assistance
Mill Place
111 3rd Ave. S, Suite 100
Minneapolis, MN 55401-2554
612-341-0641
Fax: 612-338-3483

Mississippi

Mississippi Contract Procurement Center
3015 12th St.
Gulfport, MS 39502
601-864-2961
Fax: 601-864-2969

Missouri

Curators of the University of Missouri
University Extension
310 Jesse Hall
Columbia, MO 65211
314-882-0344
Fax: 314-884-4297

Missouri Southern State College
3950 E. Newman Rd.
Joplin, MO 64801-1595
417-625-9313
Fax: 417-625-9782

Montana

Montana Tradeport Authority
James F. Ouldhouse
2722 3rd Ave. N.
Suite 300 West

Billings, MT 59101
406-256-6871
Fax: 406-256-6877

High Plains Development Authority Inc.
2800 Terminal Dr.
Suite 209
P.O. Box 2568
Great Falls, MT 59404
406-454-1934
Fax: 406-454-2995

Procurement Technical Institute
Greg Depuydt
305 W. Mercury
Butte, MT 59701
406-723-4061
Fax: 406-723-5345

Nebraska

Nebraska Department of Economic Development
Existing Business Assistance Division
301 Centennial Mall So.
P.O. Box 94666
Lincoln, NE 68509-4666
308-535-8213
Fax: 308-535-8175

Nevada

State of Nevada
Commission on Economic Development
Mr. Ray Horner
Capitol Complex
Carson City, NV 89710
702-687-4325
Fax: 702-687-4450

New Hampshire

Office of Business and Industrial Development
P.O. Box 1856
172 Pembroke Rd.
Concord, NH 03302-1856
603-271-2591
Fax: 603-271-2629

New Jersey

New Jersey Institute of Technology
Procurement Technical Assistance Center
Mr. John McKenna
240 Martin Luther King Blvd.
Newark, NJ 07102
201-596-3105

Free Local Help

Fax: 201-596-5806

Union County PTA Center
1085 Morris Ave., Suite 531
Liberty Hall
Union, NJ 07083
908-527-1166
Fax: 908-527-1207

New Mexico

State of New Mexico
Procurement Assistance Program
1100 St. Francis Dr., Room 2006
Santa Fe, NM 87503
505-827-0425
Fax: 505-827-0499

New York

Cattaraugus County
Department of Economic Development and Tourism
303 Court St.
Little Valley, NY 14755
716-938-9111
Fax: 716-938-9438

Long Island Development Corporation
Procurement Technical Assistance Program
255 Glen Cove Rd.
Carle Place, NY 11514
516-741-5690
Fax: 516-741-5851

New York City Dept. of Business Services
Procurement Outreach Program
110 William St.
New York, NY 10038
212-513-6472
Fax: 212-618-8987

Rockland Economic Development Corporation
Procurement Division
1 Blue Hill Plaza
Suite 812
Pearl River, NY 10965
914-735-7040
Fax: 914-735-5736

South Bronx Overall Economic Development Corporation
370 East 149th St.
Bronx, NY 10455
718-292-3113

Fax: 718-292-3115

State University of New York
Office of Research and Sponsored Prog.
P.O. Box 6000
Binghamton, NY 13902
607-777-2718
Fax: 607-777-2022

North Carolina

University of North Carolina at Chapel Hill
Small Business and Technology Development Center
Bynum Hall
Chapel Hill, NC 27599
919-571-4154
Fax: 919-571-4161

North Dakota

University of North Dakota
North Dakota Small Business Development Center
Department of Grants and Contracts
P.O. Box 8164
Grand Forks, ND 58202
701-237-9678
Fax: 701-235-6706

Ohio

Central State University
Ohio Procurement and Technical Assistance Center
Wilberforce, OH 45384
513-376-6514

Columbus Area Chamber of Commerce
Central Ohio Government Marketing Assistance Program
37 N. High St.
Columbus, OH 43215
614-225-6952
Fax: 614-469-8250

Community Improvement Corporation of Lake County
Northeast Ohio Government Contract Assistance Center
7750 Clocktower Dr.
Mentor, OH 44060
216-951-8488
Fax: 216-951-7336

Greater Cleveland Government Business Program
200 Tower City Center
50 Public Square
Cleveland, OH 44113
216-621-3300
Fax: 216-621-6013

Free Local Help

Lawrence Economic Development Corp.
Outreach Center
101 Sand and Solida Rd.
P.O. Box 488
South Point, OH 45680
614-894-3838
Fax: 614-894-3836

Mahoning Valley Economic Development Corporation
Mahoning Valley Technical Procurement Center
Stephen J. Danyi
4319 Belmont Ave.
Youngstown, OH 44505
216-759-3668
Fax: 216-759-3680

Terra Technical College
North Central Ohio Procurement Technical Assistance Program
1220 Cedar St.
Fremont, OH 43420
419-332-1002

University of Cincinnati
CECE-Extension Unit Small Business Center
Ms. Nancy Rogers
1111 Edison Dr., IAMS Bldg.
Cincinnati, OH 45216
513-948-2083
Fax: 513-948-2007

Oklahoma

Oklahoma Department of Vocational-Technical Education
Business Assistance and Development Division
1500 W. Seventh Ave.
Stillwater, OK 74074-4364
405-743-5574
Fax: 405-743-6821

Tribal Government Institute
111 N. Peters, Suite 400
Norman, OK 73069
405-329-5542
Fax: 405-329-5543

Oregon

Organization for Economic Initiatives
Government Contract Acquisition Program
99 W. 10th Ave.
Eugene, OR 97401
503-344-3537
Fax: 503-687-4899

Pennsylvania

Chester County Department of Commerce
Office of Economic Development
117 W. Gay St.
West Chester, PA 19380
610-436-3337
Fax: 610-436-3110

Economic Development Council of Northeastern Pennsylvania
Local Development District
1151 Oak St.
Pittston, PA 18640
717-655-5581
Fax: 717-654-5137

Government Contracting Assistance
Slippery Rock University
Economic and Community Development Center
Slippery Rock, PA 16057-1326
412-738-2346

Indiana University of Pennsylvania
Dr. Robert Camp
Robertshaw Center
650 S. 13th St., Suite 303
Indiana, PA 15705
412-357-7824
Fax: 412-357-3082

Johnstown Area Regional Industries
Defense Procurement Assistance Center
111 Market St.
Johnstown, PA 15901
814-535-8675
Fax: 814-535-8677

Kutztown University
Small Business Development Center
University Center
2986 N. 2nd St.
Harrisburg, PA 17110
717-233-3120

Lehigh University
Rach Business Center #37
412 S. New St.
Bethlehem, PA 18015
215-758-3980

Mon Valley Renaissance
California University of Pennsylvania

Free Local Help

250 University Ave.
California, PA 15419
412-938-5881
Fax: 412-938-4575

Montgomery County Department of Commerce and Economic Development
#3 Stony Creek Office Center
West Marshall Street
Norristown, PA 19404
215-278-5950

North Central Pennsylvania Regional Planning and Development Commission
651 Montmorenci Ave.
Ridgway, PA 15853
814-772-3162
Fax: 814-772-7045

Northern Tier Regional Planning and Development Commission
507 Main St.
Towanda, PA 18848
717-265-9103
Fax: 717-265-7585

Northwest Pennsylvania Regional Planning and Development Commission
614 Eleventh St.
Franklin, PA 16323
814-437-3024
Fax: 814-432-3002

Private Industry Council of Westmoreland/ Fayette, Inc.
Procurement Assistance Center
531 S. Main St.
Greensburg, PA 15601
412-836-2600
Fax: 412-836-8058

SEDA - Council of Governments
RD 1, Timberhaven
Lewisburg, PA 17837
717-524-4491
Fax: 717-524-9190

South Western Pennsylvania Regional Development Council
The Waterfront
200 First Ave.
Pittsburgh, PA 15222-1573
412-391-5590
Fax: 412-391-9160

Southern Alleghenies Planning and Development Commission
541 58th St.
Altoona, PA 16602

814-949-6528
Fax: 814-949-6505

Temple University
Room 6, Speakman Hall
Philadelphia, PA 19122
215-787-5893

Trustees University of Pennsylvania
SE-PA PTAP
3733 Spruce St.
Vance Hall
Philadelphia, PA 19104-6374
215-898-1219
Fax: 215-573-2135

Puerto Rico

Commonwealth of Puerto Rico (FOMENTO)
Economic Development Administration
Mr. Pedro J. Acevedo
355 Roosevelt Ave.
Hato Rey, PR 00918
809-752-6861
Fax: 809-751-6239

Rhode Island

Rhode Island Department of Economic Development
Business Development Office
7 Jackson Walkway
Providence, RI 02903
401-277-2601
Fax: 401-277-2102

South Carolina

University of South Carolina
College of Business Administration
Small Business Development Center
Columbia, SC 29208
803-777-4907
Fax: 803-777-4403

South Dakota

South Dakota Procurement Technical Assistance Center
School of Business
414 E. Clark
Vermillion, SD 57069
605-330-6191
Fax: 605-330-6231

Tennessee

University of Tennessee
Center for Industrial Services

Free Local Help

Mr. T.C. Parsons
226 Capitol Boulevard Bldg., Suite 606
Nashville, TN 37219-1804
615-532-8657
Fax: 615-532-4937

Texas

Angelina College
Defense PTA Center
P.O. Box 1768
Lufkin, TX 75902
409-639-3678
Fax: 409-639-3863

El Paso Community College
P.O. Box 20500
El Paso, TX 79998
915-534-3405
Fax: 915-534-3420

Northeast Texas Community College
East Texas Procurement Technical Assistance Program
P.O. Box 1307
Mt. Pleasant, TX 75455
903-572-1911
Fax: 903-572-0598

Panhandle Regional Planning Commission
Economic Development Unit
P.O. Box 9257
Amarillo, TX 79105-9257
806-372-3381
Fax: 806-373-3268

San Antonio Procurement Outreach Center
Department of Economic and Employment Development
Ms. Rosalie O. Manzano
P.O. Box 839966
San Antonio, TX 78283
210-554-7133
Fax: 210-554-7160

Small Business Development Center
Chamber of Commerce
101 N. Shoreline
Corpus Christi, TX 78401
512-882-6161
Fax: 512-888-5627

Texas Technical University
College of Business Administration
2579 S. Loop 289

Lubbock, TX 79423
806-745-1637
Fax: 806-745-6207

University of Houston/TIPS
Texas Information Procurement Service
1100 Louisiana
Houston, TX 77204
713-752-8477
Fax: 713-756-1515

University of Texas at Arlington
Automaton and Robotics Research Institute
P.O. Box 19125
Arlington, TX 76019
817-794-5978
Fax: 817-794-5952

University of Texas at Brownsville
Office of President
80 Fort Brown
Brownsville, TX 78520
210-544-8812
Fax: 210-548-5627

Utah

Utah Department of Community and Economic Development
Utah Procurement Outreach Program
324 S. State St.
Suite 504
Salt Lake City, UT 84111
801-538-8791
Fax: 801-538-8825

Vermont

State of Vermont
Agency of Development and Community Affairs
109 State St.
Montpelier, VT 05609
802-828-3221
Fax: 802-828-3258

Virginia

Crater Planning District Commission
The Procurement Assistance Center
1964 Wakefield St.
P.O. Box 1808
Petersburg, VA 23805
804-861-1667
Fax: 804-732-8972

George Mason University
Entrepreneurship Center
4400 University Dr.
Fairfax, VA 22030
703-993-8300
Fax: 703-330-5891

Southwest Virginia Community College
Procurement Technical Center
Ms. Maxine B. Rogers
P.O. Box SVCC
Richlands, VA 24641
703-964-7334
Fax: 703-964-9307

Washington

Economic Development Council of Snohomish County
917 134th St. SW
Everett, WA 98204
206-743-4567
Fax: 206-745-5563

Spokane Area Economic Development Council
P.O. Box 203
221 N. Wall, Suite 310
Spokane, WA 99210-0203
509-624-9285
Fax: 509-624-3759

Economic Development Council of Kitsap County
4841 Auto Center Way
Suite 204
Bremerton, WA 98312
206-643-0102
Fax: 206-643-6673

West Virginia

Mid-Ohio Valley Regional Council
Procurement Technical Assistance Center
P.O. Box 247
Parkersburg, WV 26105
304-295-8714
Fax: 304-295-7681

Regional Contracting Assistance Center, Inc.
Mr. Mick Walker
1116 Smith St., Suite 202
Charleston, WV 25301
304-344-2546
Fax: 304-344-2574

Wisconsin

I Wanna Start My Own Business

Procurement Institute, Inc.
840 Lake Ave.
Racine, WI 53403
414-632-6321
Fax: 414-632-7157

Madison Area Technical College
Small Business Assistance Center
211 N. Carroll St.
Madison, WI 53703
608-258-2330
Fax: 608-258-2329

"Between 1987 and 1992, big firms eliminated 2,236,000 jobs with wages over \$28,000 per year and small firms created 2,296,000 of those kinds of jobs."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

State Procurement Assistance

Have you ever wondered where the government buys all of the products that it works with each day? You might be surprised to learn that they buy from small businesses just like yours that produce products such as:

- work clothing
- office supplies
- cleaning equipment
- miscellaneous vehicles
- medical supplies and equipment

Imagine what your bottom line could look like each year if you won just ONE lucrative government contract that would provide your business with a secure income! It might even buy you the freedom to pursue other clients that you wouldn't have the time or money to go after otherwise. If your business performs well and completes a government contract satisfactorily, chances are you'll have a shot at more and maybe even bigger contracts.

The offices listed below are starting places for finding out who in the state government will purchase your products or services.

State Procurement Offices

Alabama

Finance Department
Purchasing Division
11 S. Union, Room 200
Montgomery, AL 36130
205-242-7250

Alaska

State of Alaska
Department of Administration
Division of General Services and Supply
P.O. Box 110210
Juneau, AK 99811-0210
907-465-2253

Arizona

State Purchasing
Executive Tower, Suite 101
1700 W. Washington
Phoenix, AZ 85007
602-542-5511

Arkansas

Office of State Purchasing

State Procurement Assistance

P.O. Box 2940
Little Rock, AR 72203
501-324-9312

California

Office of Procurement
Department of General Services
1823 14th St.
Sacramento, CA 95814
916-445-6942

Colorado

Division of Purchasing
225 E. 16th Ave., Suite 900
Denver, CO 80203
303 866-6100

Connecticut

State of Connecticut
Department of Administrative Services
Bureau of Purchases
460 Silver St.
Middletown, CT 06457
203-638-3280

Delaware

Purchasing Division
Purchasing Bldg.
P.O. Box 299
Delaware City, DE 19706
302-834-4550

District of Columbia

Department of Administrative Services
441 4th St. NW, Room 710
Washington, DC 20001
202-727-0171

Florida

General Service Department
Division of Purchasing
Knight Bldg.
2737 Centerview Dr., 2nd Floor
Tallahassee, FL 32399-0950
904-488-8440

Georgia

Administrative Services Department
200 Piedmont Ave., Room 1308 SE
Atlanta, GA 30334
404-656-3240

Hawaii

Purchasing Branch
Purchasing and Supply Division
Department of Accounting and General Services
Room 416, 1151 Punch Bowl
Honolulu, HI 96813
808-586-0575

Idaho

Division of Purchasing
Administration Department
5569 Kendall
State House Mall
Boise, ID 83720
208-327-7465

Illinois

Department of Central Management Services
Procurement Services
801 Stratton Bldg.
Springfield, IL 62706
217-782-2301

Indiana

Department of Administration
Procurement Division
402 W. Washington St., Room W-468
Indianapolis, IN 46204
317-232-3032

Iowa

State of Iowa
Department of General Services
Purchasing Division
Hoover State Office Building
Des Moines, IA 50319
515-281-3089

Kansas

Division of Purchasing
Room 102 North
Landon State Office Bldg.
900 SW Jackson St.
Topeka, KS 66612
913-296-2376

Kentucky

Purchases, Department of Finance
Room 367, Capital Annex
Frankfort, KY 40601
502-564-4510

Louisiana

State Purchasing Office
Division of Administration
P.O. Box 94095
Baton Rouge, LA 70804-9095
504-342-8010

Maine

Bureau of Purchases
State House Station #9
Augusta, ME 04333
207-287-3521

Maryland

Purchasing Bureau
301 W. Preston St.
Mezzanine, Room M8
Baltimore, MD 21201
410-225-4620

Massachusetts

Purchasing Agent Division
One Ashburton Place, Room 1017
Boston, MA 02108
617-727-7500

Michigan

Office of Purchasing
Mason Bldg.
P.O. Box 30026
Lansing, MI 48909
or 530 W. Ellegan, 48933
517-373-0330

Minnesota

State of Minnesota
112 Administration Bldg.
50 Sherburne Ave.
St. Paul, MN 55155
612-296-6152

Mississippi

Office of Purchasing and Travel
1504 Sillers Bldg.
550 High St., Suite 1504
Jackson, MS 39201
601-359-3409

Missouri

State of Missouri
Division of Purchasing
P.O. Box 809

Jefferson City, MO 65102
314-751-3273

Montana

Department of Administration
Procurement Printing Division
165 Mitchell Bldg.
Helena, MT 59620-0135
406-444-2575

Nebraska

State Purchasing
Material Division
301 Centennial Mall S.
P.O. Box 94847
Lincoln, NE 68509
402-471-2401

Nevada

Nevada State Purchasing Division
209 E. Musser St.
Room 304
Blasdel Bldg.
Carson City, NV 89710
702-687-4070

New Hampshire

Plant and Property Management
25 Capitol St.
State House Annex, Room 102
Concord, NH 03301
603-271-2201

New Jersey

Division of Purchase and Property
CN-039
Trenton, NJ 08625
609-292-4886

New Mexico

State Purchasing Division
1100 St. Frances Dr.
Joseph Montoya Bldg.
Room 2016
Santa Fe, NM 87503
505-827-0472

New York

Division of Purchasing
Corning Tower
Empire State Plaza, 38th Floor
Albany, NY 12242

518-474-3695

North Carolina

Department of Administration
Division of Purchase and Contract
116 W. Jones St.
Raleigh, NC 27603-8002
919-733-3581

North Dakota

Central Services Division of State Purchasing
Purchasing
600 E Blvd., I Wing
Bismarck, ND 58505-0420
701-224-2683

Ohio

State Purchasing
4200 Surface Rd.
Columbus, OH 43228-1395
614-466-5090

Oklahoma

Office of Public Affairs
Central Purchasing Division
Room B4, State Capital Bldg.
Oklahoma City, OK 73105
405-521-2110

Oregon

General Services
Purchasing
1225 Ferry St.
Salem, OR 97310
503-378-4643

Pennsylvania

Procurement Department Secretary
N. Office Bldg., Room 414
Commonwealth and North St.
Harrisburg, PA 17125
717-787-5295

Rhode Island

Department of Administration
Purchases Office
One Capital Hill
Providence, RI 02908-5855
401-277-2317

South Carolina

Materials Management Office

General Service Budget and Control Board
1201 Main St., Suite 600
Columbia, SC 29201
803-737-0600

South Dakota

Division of Purchasing
118 W. Capitol Ave.
Pierre, SD 57501
605-773-3405

Tennessee

Purchasing Division
C2-211, Central Services Bldg.
Nashville, TN 37219
615-741-1035

Texas

State Purchasing and General Services Commission
P.O. Box 13047
Austin, TX 78711
512-463-3445

Utah

Purchasing Division
Department of Administrative Services
State Office Bldg., Room 3150
Salt Lake City, UT 84114
801-538-3026

Vermont

Purchasing Division
128 State St., Drawer 33
Montpelier, VT 05633-7501
802-828-2211

Virginia

Department of General Services
Purchasing Division
P.O. Box 1199
Richmond, VA 23209
804-786-3172

Washington

Office of State Procurement
216 GA Building
P.O. Box 41017
Olympia, WA 98504-1017
206-753-6461

West Virginia

Department of Administration

State Procurement Assistance

Purchasing Section
Room E102, Building One
1900 Kanawha Blvd. E
Charleston, WV 25305-0110
304-558-2306

Wisconsin

Division of State Agency Services
Bureau of Procurement
101 E. Wilson, 6th Floor
P.O. Box 7867
Madison, WI 53707-7867
608-266-2605

Wyoming

Department of Administration
Procurement Services
2001 Capitol Ave.
Cheyenne, WY 82002
307-777-7253

"In 198-, United States Steel, America's largest integrated steel company, employed 120,000 people in steel production. Ten years later, it employed 20,000 people in steel production, and yet produced almost the same steel tonnage."

Source: *Post-Capitalist Society*, Peter Drucker,
Harper Business, 1993

Venture Capital: Finding A Rich Angel

With federal and state money getting harder to come by, and banks experiencing serious problems of their own that restrict their willingness to loan money, anyone interested in starting his own business or expanding an existing one may do well to look into venture capital. Venture capitalists are willing to invest in a new or growing business venture for a percentage of the equity. Below is a listing of some of the associations, government agencies, and businesses that have information available on venture capital.

In addition, there are Venture Capital Clubs throughout the country where entrepreneurs have a chance to present their ideas to potential investors and learn about the process of finding funds for ventures that might be long on innovative ideas for a business, but short on proven track records.

Associations

The National Venture Capital Association (NVCA)

1655 N. Fort Meyer Dr., Suite 700

703-351-5269

Arlington, VA 22209

Fax: 703-351-5268

The association works to improve the government's knowledge and understanding of the venture capital process. Staff members can answer questions about federal legislation and regulations, and provide statistical information on venture capital. NVCA members include venture capital organizations, financiers, and individuals interested in investing in new companies.

The association publishes a membership directory that includes a listing of their members with addresses, phone numbers, tax numbers and contacts. There are currently about 200 members. The directory is available for \$10.

The Western Association of Venture Capitalists

3000 San Hill Rd.

Bldg. 1, Suite 190

Menlo Park, CA 94025

415-854-1322

Publishes a directory of its 110 members. The cost is \$50.

National Association of Investment Companies

1111 14th St. NW, Suite 700

202-289-4336

Washington, DC 20005

Fax: 202-289-4329

It is composed of specialized Small Business Investment Companies (SSBICs). The SSBIC Directory lists about 120 companies across the country including names, addresses, and telephone numbers. It also describes each company's investment preferences and policies. The 23-page publication costs \$25.98.

It also publishes *Perspective*, a monthly newsletter geared toward specialized small business investment companies. This newsletter includes articles about legislation and regulations affecting SSBICs. (Note: This association was formerly called the American Association of

Venture Capital: Finding A Rich Angel

Minority Enterprise Small Business Investment Companies (AAMESBIC)).

National Association of Small Business Investment
Companies (NASBIS)

1199 N. Fairfax St., Room 200
Alexandria, VA 22314

703-683-1601
Fax: 703-683-1605

This association serves as an information clearinghouse on venture capital. Staff can direct you to venture capital sources, experts, and literature.

The 1994-1995 membership directory, *Venture Capital: Where to Find It*, has 120 pages listing about 300 small business investment companies and specialized small business investment companies. It gives names, addresses, phone numbers, investment policies, industry preferences, and preferred dollar limits on loans and investments. The directory is available for \$10. To order, send a check or money order to NASBIS Directory, P.O. Box 2039, Merrifield, VA 22116.

Technology Capital Network
201 Vassar St.
Cambridge, MA 02139

617-253-7163

This nonprofit corporation tries to match entrepreneurs in need of capital with venture capital sources. Investors and entrepreneurs register with the network for up to 12 months for \$300.

Venture Capital Clubs

There are more than 150 Venture Capital Clubs worldwide where inventors can present their ideas to potential investors. At a typical monthly meeting, several entrepreneurs may give short presentations of their ideas. It is a great way for entrepreneurs and potential investors to talk informally.

The International Venture Capital Institute (IVCI)
P.O. Box 1333
Stamford, CT 06904

203-323-3143

The IVCI publishes an annual directory of domestic and international venture groups (venture capital clubs). The cost of the *1995 IVCI Directory of Domestic and International Venture Groups*, which includes contact information for all of the clubs, is \$19.95.

Association of Venture Capital Clubs
265 East 100 South, Suite 300
P.O. Box 3358
Salt Lake City, UT 84111

801-364-1100

The association was formed to facilitate and encourage creation and participation in growth-oriented businesses. The association publishes a directory of its members and will put you in touch with the club nearest you. If you are interested in starting a club, the association publishes a 15-chapter manual which sells for \$50. Send inquiries to the attention of Lisa Rene Jones.

Below is a partial listing of clubs in the United States.

Alabama

(AL, LA, MO, TX)
Birmingham Venture Club
Chamber of Commerce
P.O. Box 10127
Birmingham, AL 35202
205-323-5461
Fax: 205-250-7669
Attn: Patricia Fox

Mobile Venture Club
c/o Mobile Area Chamber of Commerce
451 Government St.
Mobile, AL 36652
205-433-6951
Fax: 205-431-8608
Attn: Walter Underwood

Alaska

Alaska Pacific Venture Club
405 W. 27th Ave.
Anchorage, AK 99503
907-563-3993
Fax: 907-279-9319

Arizona

Arizona Ventures
2419 N. Black Canyon Hwy.
Suite 4
Phoenix, AZ 85009
602-254-8560
Fax: 602-254-9650
Attn: Merritt Chamberlain

Arkansas

Venture Resources Inc.
100 S. Main St.
Suite 416
Little Rock, AR 72201
501-375-2004
Fax: 501-375-8317

California

(CA, OR, WA)
Orange Coast Venture Group
c/o American Accounting
23011 Moulton Parkway, Suite F2
Laguna Hills, CA 92653
714-855-0652
Fax: 714-859-1707
Attn: Renee Wagoner

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(CA, OR, WA)
Orange County Venture Group
P.O. Box 2011
Laguna Hills, CA 92654
714-855-0652
Fax: 714-380-1128
Attn: Gregory Beck

(CA, OR, WA)
Community Entrepreneurs Organization
P.O. Box 2781
San Rafael, CA 94912
415-435-4461
Attn: Dr. Robert Crandall

San Diego Venture Group
750 B St.
Suite 2400
San Diego, CA 92101
619-595-0284
Fax: 619-231-8055

Colorado
Rockies Venture Club, Inc.
4950 E. Evans
Suite 115
Denver, CO 80222
303-831-4174
Attn: Maita Lester

Connecticut
(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Connecticut Venture Capital Fund
200 Fisher Dr.
Avon, CT 06001
203-677-0183
Fax: 203-676-0405
Attn: Sam McKay

District of Columbia
Baltimore-Washington Venture Group
Michael Dingman Center for Entrepreneurship
College Park, MD 20742-7215
301-405-2144
Fax: 301-314-9152
Attn: Mark Feuerberg

Florida
Gold Coast Venture Capital Club
5820 N. Federal
Suite A-2
Boca Raton, FL 33478

407-997-6594
Fax: 407-997-6347
Attn: Mike Donnelly

Florida

(FL, GA, TN, KY)
Gold Coast Venture Capital Club
11401-A W. Palmetto Park Rd., Suite 202
Boca Raton, FL 33428
407-488-4505
Fax: 407-487-4483

Gold Coast Venture Capital Club
5820 N. Federal, Suite A-2
Boca Raton, FL 33478
407-997-6594
Fax: 407-997-6347
Attn: Mike Donnelly

(FL, GA, TN, KY)
Florida Venture Group
2838 Kansas St.
Oviedo, FL 32765
407-365-5374
Fax: 407-365-5374
Attn: Maryjim King

Hawaii

Hawaii Venture Capital Association
University of Hawaii, OTTED
2800 Woodlawn Dr., Suite 280
Honolulu, HI 96822
808-526-1277
Fax: 808-524-2775

Idaho

Rocky Mountain Venture Group
2300 N. Yellowstone, Suite E
Idaho Falls, ID 83402
208-526-9557
Fax: 208-526-0953
Attn: Dennis Cheney

Treasure Valley Venture Capital Forum
Idaho Small Business Development Center
Boise State University College of Business
1910 University Dr.
Boise, ID 83725
208-385-1640

Iowa

Iowa City Development

ICAD Group
P.O. Box 2567
Iowa City, IA 52244
319-354-3939
Fax: 319-338-9958
Attn: Marty Kelley

Illinois

Madison Dearborn Partners
70 W. Madison, Suite 1330
Chicago, IL 60602
312-732-5400
Fax: 312-732-4098

Indiana

Venture Club of Indiana
P.O. Box 40872
Indianapolis, IN 46240-0872
317-253-1244
Fax: 317-253-1244

Kentucky

Kentucky Investment Capital Network
Capital Plaza Tower, 23rd Floor
Frankfort, KY 40601
502-564-7140
Fax: 502-564-3256

Mountain Ventures Inc.
P.O. Box 1738
London, KY 40743
606-864-5175
Fax: 606-864-5194

Louisiana

(AL, LA, MO, TX)
Louisiana Seed Capital Corporation
339 Florida St., Suite 525
Baton Rouge, LA 70801
504-383-1508
Fax: 504-383-1513
Attn: Kevin Couhig

(AL, LA, MO, TX)
Greater New Orleans Venture Capital Club
301 Camp St.
New Orleans, LA 70130
1-800-949-7890
Fax: 504-527-6950
Attn: Judy Houston

Maryland

Mid Atlantic Venture Association (MAVA)
9690 Deereco Rd., Suite 800
Timonium, MD 21093
410-560-2000
Fax: 410-560-1910
Attn: Maryanne Gray

Massachusetts

Venture Capital Fund of New England
160 Federal St., 23rd Floor
Boston, MA 02110
617-439-4646
Fax: 617-439-4652

Michigan

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Southeastern Venture Capital
The Meyering Corporation
206 30 Harper Ave., Suite 103
Harper Woods, MI 48225
313-886-2331
Attn: Carl Meyering

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
New Enterprise Forum
Chamber of Commerce
211 E. Herron, Suite 1
Ann Arbor, MI 48104
313-665-4433
Attn: Barb Sprague

Minnesota

The Entrepreneurs Network
1433 Utica Ave. S., Suite 70-3
Minneapolis, MN 55416
612-542-0682

St. Paul Venture Capital
8500 Normandale Lake Blvd., Suite 1940
Bloomington, MN 55437
612-830-7475
Fax: 612-830-7475

Mississippi

Magnolia Venture Capital Corporation
P.O. Box 2749
Jackson, MS 39207
601-352-5201
Fax: 601-355-1804

Missouri

Venture Group Inc.

Venture Capital: Finding A Rich Angel

233 W. 47th St.
Kansas City, MO 64112
816-531-5585
Fax: 816-531-8818

Missouri Innovation Center
5650 A S. Sinclair Rd.
Columbia, MO 65203
314-446-3100
Fax: 314-446-3106

Montana

(CO, MT, UT, NM, ID, AZ)
Montana Private Capital Network
7783 Valley View Rd.
Poulson, MT 59860
406-883-5470
Fax: 406-883-5470
Attn: Jon Marchi, President

Nebraska

(IL, IA, NE, MN, WI, SD, ND, KS)
Grand Island Industrial Foundation
309 W. 2nd St.
P.O. Box 1486
Grand Island, NE 68802-1486
308-382-9210
Fax: 308-382-1154
Attn: Andrew G. Baird, II CED

New Jersey

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Venture Association of New Jersey, Inc.
177 Madison Ave., CN 1982
Morristown, NJ 07960
201-267-4200
Fax: 201-984-9634
Attn: Amy or Jay Trien

New York

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Long Island Venture Group
CW Post Campus, Long Island University
College of Management
Deans Office, Worth Hall
Room 309, North Blvd.
Brookville, NY 11548
516-299-3017
Fax: 516-299-2786
Attn: Carol Caracappa

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)

New York Venture Group
605 Madison Ave.
Suite 300
New York, NY 10022-1901
212-832-7300
Fax: 212-832-7338
Attn: Burt Alimansky

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Westchester Venture Capital Network
c/o Chamber of Commerce
222 Mamaroneck Ave.
White Plains, NY 10605
914-948-2110
914-948-0122

Rochester Venture Capital Group
100 Corporate Woods
Suite 300
Rochester, NY 14623

Ohio

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Greater Columbus Chamber of Commerce
Columbus Investment Interest Group
37 N. High St.
Columbus, OH 43215
614-225-6087
Fax: 614-469-8250
Attn: Diane Essex

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Ohio Venture Association, Inc.
1127 Euclid Ave., Suite 343
Cleveland, OH 44115
216-566-8884
Fax: 216-696-2582
Attn: Joan McCarthy

Oklahoma

Oklahoma Venture Forum
101 N. Broadway
P.O. Box 26788
Oklahoma City, OK 73126-0788
405-636-9736
405-270-1050
Fax: 405-270-1090
Attn: Steve Thomas

Oregon

Northwest Capital Network
P.O. Box 6650

Venture Capital: Finding A Rich Angel

Portland, OR 97228-6650
503-282-6273
Fax: 503-282-2976
Attn: Dawn Lewis

Oregon Enterprise Forum
2611 Southwest Third Ave., Suite 200
Portland, OR 97201
503-222-2270 ext. 219
Fax: 503-241-0827
Attn: Carl Flipper

Portland Venture Group
P.O. Box 2341
Lake Oswego, OR 97035
503-697-5907
Fax: 503-697-5907
Attn: Glen Smith

Pennsylvania

(CT, MA, MI, NJ, NY, IN, OH, PA, DC)
Delaware Valley Venture Group
1234 Market St., Suite 1800
Philadelphia, PA 19107
215-972-3960
Fax: 215-972-3900
Attn: Carolyn Keim

Enterprise Venture Capital Corporation of Pennsylvania
111 Market St.
Johnstown, PA 15901
814-535-7597
Fax: 814-535-8677

South Dakota

Dakota Ventures Inc.
P.O. Box 8194
Rapid City, SD 57709
605-348-8441
Fax: 605-348-8452
Attn: Don Frankenfeld

Tennessee

(FL, GA, TN, KY)
Mid-South Venture Group
5180 Park Ave., Suite 310
Memphis, TN 38119
901-761-3084
Fax: 901-685-5282
Attn: William Richey

Tennessee Venture Capital Network (TCVN)

7 Cope Administration Building
Middle Tennessee State University
Murfreesboro, TN 37132
615-898-2100
800-344-TCVN
Attn: Richard Prince

Texas

(AL, LA, MO, TX)
Houston Venture Capital Association
1221 McKinney, Suite 2400
Houston, TX 77010
713-750-1500
Fax: 713-750-1501
Attn: Lynn Gentry

Texas Venture Capital Network
8920 Business Park Dr., Suite 275
Austin, TX 78759
512-794-9398
Fax: 512-794-0448

Capital Southwest Venture Corporation
12900 Preston Rd., Suite 700
Dallas, TX 75230
214-233-8242
Fax: 214-233-7362

Utah

(CO, MT, UT, NM, ID, AZ)
Mountain West Venture Group
c/o Bonneville Research
48 Market St., #200
Salt Lake City, UT 84101
801-364-5300
Attn: Robert Springmeyer

Utah Ventures
419 Wakara Way, Suite 206
Salt Lake City, UT 84108
801-583-5922
Fax: 801-583-4105

Vermont

Vermont Venture Network
P.O. Box 5839
Burlington, VT 05402
802-658-7830
Fax: 802-658-0978

Virginia

Richmond Venture Capital Club

Venture Capital: Finding A Rich Angel

9101 Midlothian, Suite 900
Richmond, VA 23235
804-560-7000
Attn: Sally Cook

Washington

(CA, OR, WA)
Northwest Venture Group
P.O. Box 21693
Seattle, WA 98111
206-746-1973

West Virginia

Enterprise Venture Capital Company
P.O. Box 460
Summerville, WV 26651
304-872-3000
Fax: 304-872-3040
Attn: William Bright

Wisconsin

Wisconsin Venture Network
823 N. Second St.
Suite 605
Milwaukee, WI 53203
414-278-7070

International Clubs

Puerto Rico Venture Capital Club
P.O. Box 2284
Hato Rey, PR, 00919
1-809-787-9040
Attn: Danol Morales

Johannesburg Venture Capital Club
162 Anderson St.
P.O. Box 261425
EXCOM 2023 RSA
Johannesburg, South Africa, 2001
Attn: Graham Rosenthal

Cape Town Venture Capital Association
c/o Arthur Anderson and Company
12th Floor, Shell House
Capetown, South Africa, 8001
Attn: Colin Hultzer

Canada Clubs

Edmonton Chamber of Commerce
600 10123 99th St.
Edmonton, Alberta Canada, T5J 3G9
403-464-3560

Attn: Ace Cetinski

Venture Capital/Entrepreneurship Club of Montreal, Inc.
1670 Sherbrooke St.
East Montreal (Quebec) Canada, H2L 1M5
514-526-9490
Attn: Claude Belanger

Other groups with information on venture capital include:

The CPA Firm Coopers and Lybrand
1251 Avenue of the Americas
New York, NY 10020

212-536-2000
Fax: 212-536-1858

The firm publishes several publications on venture capital including *Three Keys to Obtaining Venture Capital*, *The Economic Impact of Venture Capital*, *Venture Capital: The Price of Growth*, and *Charting a Course for Corporate Venture Capital*. There is no charge for these publications.

Venture Economics, Inc.
22 Pittsburgh St.
Boston, MA 02210
Attn: Kelly McGow

617-345-2504

Publications are available from:

Securities Data Publishing
40 W. 57th St.
11th Floor
New York, NY 10019
Attn: David Fabel

212-333-9274

Venture Capital Journal, a monthly periodical that cites new issues and trends in venture capital investments. Subscription rate is \$845.

Pratt's Guide to Venture Capital Sources, an annual directory that lists 800 venture capital firms in the U.S. and Canada. It also includes articles recommending ways to raise venture capital. The cost is \$249 plus \$5 shipping.

Venture Capital Journal Yearbook, an annual publication that summarizes investment activities of the previous year. It includes statistics and data about capital commitments and investment activities in specific industries. The cost is \$195.

Additional Reading Material

A Venture Capital Primer for Small Business, a U.S. Small Business Administration publication that identifies what venture capital resources are available and explains how to develop a proposal for obtaining these funds (\$2). SBA Publications, P.O. Box 30, Denver, CO 80201-0030. Item number FM5.

The Ernst & Young Guide to Financing for Growth. This is part of their entrepreneur series and includes bibliographical references and index. (\$14.95) John Wiley & Son, 1 Wiley Dr.,

Venture Capital: Finding A Rich Angel

Somerset, NJ 08875, 800-225-5945. 1994.

Uncle Sam's Venture Capital

What Do Federal Express, Apple Computer, Staples and A Porno Shop on 42nd Street All Have In Common? They All Used Government Venture Money To Get Started

A few years ago I read that the government provided money to a porno shop in New York City through a program call Small Business Investment Companies (SBIC). Since 1960 these organizations have provided venture capital to over 75,000 businesses, so it's easy to see that one of those businesses might be a porno shop. Porno is a legitimate businesses in many areas of the country.

SBICs are licensed by the U.S. Small Business Administration but are privately owned and operate on a for profit basis. Their license allows companies to pool their money with borrowed money from the government in order to provide financing to small businesses in the form of equity securities or long-term debt. These government subsidized investment companies have helped Compaq, Apple, Federal Express and Staples make it to the big time. They have also helped smaller companies achieve success. They've financed Spencer and Vickie Jacobs' hot tub business in Columbus, Ohio, as well as taxi drivers in New York City who needed money to pay for the medallions which allows them to operate their own cabs.

Uncle Sam's Venture Capital Boom

In 1994, new government regulations were imposed that make it easier to become an SBIC. The budget for this program was also greatly expanded. As a result of this change, there will now be over \$6 billion worth of financing available to entrepreneurs over the next several years. Now, that's not small change, even to a hotshot entrepreneur. With these new regulations and budget in place, the government expects that there will soon be 200 additional SBICs waiting to serve American entrepreneurs.

Who Gets The Money?

Basically you have to be a small business to apply for this money, and the government's definition includes companies that have less than \$18 million in net worth and less than \$6 million in profits. Wow, that's some small business! They seem particularly interested in businesses that offer a new product or service that has a strong growth potential. There is special consideration given to minorities and Vietnam Veterans applying for this money.

You do have to be armed with a business plan which should include the following:

- 1) Identify Your Company
- 2) Identify Your Product Or Service
- 3) Describe Your Product Facilities And Property
- 4) Detail Your Marketing Plan
- 5) Describe Your Competition

- 6) Describe Your Management Team
- 7) Provide A Financial Statement

Where to Apply

You can apply to more than one SBIC at the same time. Each acts as an independent company and they can provide money to both local or out-of-state businesses. At the end of this section is a listing of SBA licensed Small Business Investment Companies. However, this list is growing every day so it would be wise to contact the following office to obtain a current list: Associate Administrator for Investment, U.S. Small Business Administration, Washington, DC 20416, 202-205-6510.

States Have Venture Money, Too

It's not enough to only look at federal venture capital programs, because some state governments also have venture capital programs. More and more states continue to start new programs every month. Some states, like Maryland, see the value in the new rule changes for becoming an SBIC, and are beginning to apply to become a licensed participant of the Small Business Administration's program. Here is what is available from state governments at the time this book went to press. Be sure to check with your state to see what's new:

- 1) Arkansas - Seed Capital Investment Program
- 2) Connecticut - Risk Capital
 - Product Design Financing
 - Seed Venture Fund
- 3) Illinois - Technology Investment Program
 - Illinois Venture Capital Fund
- 4) Iowa - Venture Capital Resources Fund
- 5) Kansas - Venture Capital and Seed Capital
 - Seed Capital Fund
 - Ad Astra Fund
 - Ad Astra Fund II
- 6) Louisiana - Venture Capital Incentive Program
- 7) Massachusetts - Venture Capital Program
- 8) Michigan - Enterprise Development Fund
 - Onset Seed Fund
 - Diamond Venture Associates
 - Semery Seed Capital Fund
 - Michigan Venture Capital Fund
- 9) Montana - Venture, Equity & Risk Capital
- 10) New Mexico - Venture Capital Investment Program
- 11) New York - Corporation for Innovation Development
- 12) North Carolina - North Carolina First Flight Inc.
- 13) North Carolina - Seed and Incubator Capital
- 14) Pennsylvania - Seed Venture Capital
- 15) South Carolina - Venture Capital Funding Program
- 16) Tennessee - Venture Capital

Contact your state office of economic development in your state capital for further information on venture capital available in your state (also see the chapter entitled "State Money and Help For Your Business").

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Uncle Sam's Venture Capital

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Uncle Sam's Venture Capital

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Valley Capital Corp.
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Suite 212, Krystal Building
100 W. Martin Luther King Blvd.
Chattanooga, TN 37402
615-265-1557
Fax: 615-265-0619

West Tennessee Venture Capital Corporation
Frank Banks, President
5 N. Third St.
Memphis, TN 38103
901-522-9237
Fax: 901-527-6091

Texas

AMT Capital, Ltd.
Tom H. Delimitros, CGP
8204 Elmbrook Dr., Suite 101
Dallas, TX 75247
214-905-9760
Fax: 214-905-9761

Uncle Sam's Venture Capital

Alliance Business Investment Co.
(Main Office: Tulsa, OK)
911 Louisiana
One Shell Plaza, Suite 3990
Houston, TX 77002
713-224-8224
Fax: 713-659-8070

Alliance Enterprise Corporation
Donald R. Lawhorne, President
North Central Plaza 1
Suite 710
12655 N. Central Expressway
Dallas, TX 75243
214-991-1597
Fax: 214-991-1647

Banc One Capital Partners Corp.
Suzanne B. Kriscunas, President
300 Crescent Court, Suite 1600
Dallas, TX 75201
214-979-4360
Fax: 214-979-4355

Capital Southwest Venture Corp.
William R. Thomas, President
12900 Preston Rd.
Suite 700
Dallas, TX 75230
214-233-8242
Fax: 214-233-7362

Catalyst Fund, Ltd., (The)
Richard L. Herrman, Manager
Three Riverway, Suite 770
Houston, TX 77056
713-623-8133
Fax: 713-623-0476

Central Texas SBI Corporation
David G. Horner, President
1401 Elm St., Suite 4764
Dallas, TX 75202
214-508-5050
Fax: 214-558-5060

Charter Venture Group, Inc.
Winston C. Davis, President
2600 Citadel Plaza Dr, Suite 600
P.O. Box 4525
Houston, TX 77008

I Wanna Start My Own Business

713-622-7500
Fax: 713-552-8446

Chen's Financial Group, Inc.
Samuel S. C. Chen, President
10101 Southwest Freeway, Suite 370
Houston, TX 77074
713-772-8868
Fax: 713-772-2168

Citicorp Venture Capital, Ltd.
(Main Office: New York, NY)
717 N. Harwood, Suite 2920-LB87
Dallas, TX 75201
214-880-9670
Fax: 214-953-1495

DC Bancorp Venture Capital Co.
David G. Franklin, President
901 Main St., 66th Floor
Dallas, TX 75201
214-508-0900
Fax: 214-508-0985

FCA Investment Company
Robert S. Baker, Chairman
San Felipe Plaza
Suite 850
5847 San Felipe
Houston, TX 77057
713-781-2857
Fax: 713-781-7195

First City
Texas Venture, Inc.
Mr. J.R. Bransky, Manager
1001 Main St., 15th Floor
P.O. Box 4517
Houston, TX 77002
713-658-5421
Fax: 713-658-6548

HCT Capital Corp.
Vichy Woodward Young, Jr., Pres.
4916 Camp Bowie Blvd., Suite 200
Ft. Worth, TX 76107
817-763-8706
Fax: 817-377-8049

Houston Partners, SBIP
Harvard Hill, President, CGP
Capital Center Penthouse

Uncle Sam's Venture Capital

401 Louisiana, 8th Floor
Houston, TX 77002
713-222-8600
Fax: 713-222-8932

Jiffy Lube Capital Corporation
Mark Youngs, Manager
700 Milam St.
P.O. Box 2967
Houston, TX 77252
713-546-8910
Fax: 713-546-4154

MESBIC Financial Corp. of Houston
Arturo Moreno, President
401 Studewood, Suite 200
Houston, TX 77007
713-869-8595
Fax: 713-546-2229

MESBIC Ventures, Inc.
Donald R. Lawhorne, President
12655 N. Central Expressway, Suite 710
Dallas, TX 75243
214-991-1597
Fax: 214-991-1647

Mapleleaf Capital Ltd.
Patrick A. Rivelli, Manager
Three Forest Plaza, Suite 1300
12221 Merit Dr.
Dallas, TX 75251
214-239-5650
Fax: 214-701-0024

Minority Enterprise Funding, Inc.
Frederick C. Chang, President
17300 El Camino Real, Suite 107-B
Houston, TX 77058
713-488-4919
Fax: 713-488-3786

NationsBanc Capital Corporation
David Franklin, President
901 Main St., 66th Floor
Dallas, TX 75202
214-508-0900
Fax: 214-508-0985

North Texas MESBIC, Inc.
Allan Lee, President
12770 Coit Rd., Suite 525

(Box 832673
Richardson, TX 75083)
Dallas, TX 75251
214-991-8060

Power Ventures, Inc.
Donald R. Lawhorne, President
North Central Plaza 1, Suite 710
12655 N. Central Expressway
Dallas, TX 75243
214-991-1597
Fax: 214-991-1647

Pro-Med Investment Corporation
Mrs. Marion Rosemore, President
17290 Preston Rd., Suite 300
Dallas, TX 75252
214-380-0044
Fax: 214-380-1371

SBI Capital Corp.
William E. Wright, President
6305 Beverly Hill Lane
(P.O. Box 570368
Houston, TX 77257)
Houston, TX 77057
713-675-1188
Fax: 713-975-1302

UNCO Ventures, Inc.
John Gatti, President
520 Post Oak Blvd., Suite 130
Houston, TX 77027
713-622-9595
Fax: 713-622-9007

United Oriental Capital Corp.
Jai Min Tai, President
908 Town and Country Blvd., Suite 310
Houston, TX 77024
713-461-3909
Fax: 713-465-7559

Ventex Partners, Ltd.
Richard S. Smith, President
1000 Louisiana, Suite 1110
Houston, TX 77002
713-659-7860
Fax: 713-659-7855

Victoria Capital Corp.
Kenneth L. Vickers, President

Uncle Sam's Venture Capital

One O'Connor Plaza
Victoria, TX 77902
512-573-5151
Fax: 512-574-5236

Victoria Capital Corp.
(Main Office: Victoria, TX)
750 E. Mulberry, Suite 305
P.O. Box 15616
San Antonio, TX 78212
512-736-4233

Western Financial Capital Corp.
Andrew S. Rosemore, President
17290 Preston Rd., Suite 300
Dallas, TX 75252
214-380-0044
Fax: 214-380-1371

Vermont

Green Mountain Capital, L.P.
Michael Sweetman, General Mgr.
P.O. Box 659
Stowe, VT 05672
802-253-8142
Fax: 802-253-9857

Queneska Capital Corporation
Albert W. Coffrin, III, Pres.
123 Church St.
Burlington, VT 05401
802-865-1806
Fax: 802-865-1891

Virginia

Continental SBIC
Arthur Walters, President
4141 N. Henderson Rd., Suite 8
Arlington, VA 22203
703-527-5200
Fax: 703-527-3700

East West United Investment Company
Dung Bui, President
815 W. Broad St.
Falls Church, VA 22046
703-536-0268
Fax: 703-536-8123

Hampton Road SBIC
John A. Hornback, Jr., Pres.
420 Bank St.

P.O. Box 327
Norfolk, VA 23510
804-622-2312
Fax: 804-622-5563

Rural America Fund, Inc.
Fred Russell, Chief Exec Offcr
2201 Cooperative Way
Herndon, VA 22071
703-709-6750
Fax: 703-709-6779

Walnut Capital Corp.
(Main Office: Chicago, IL)
8000 Tower Crescent Dr., Suite 1070
Vienna, VA 22182
703-448-3771
Fax: 703-448-7751

Wisconsin

Banc One Venture Corp.
H. Wayne Foreman, President
111 E. Wisconsin Ave.
Milwaukee, WI 53202
414-765-2274
Fax: 414-765-2235

Bando-McGlocklin SBIC
George Schonath, Chief Executive
13555 Bishops Court, Suite 205
Brookfield, WI 53005
414-784-9010
Fax: 414-784-3426

Capital Investments, Inc.
James R. Sanler, President
Commerce Building, Suite 540
744 N. Fourth St.
Milwaukee, WI 53203
414-273-6560
Fax: 414-273-0530

Future Value Ventures, Inc.
William P. Beckett, President
250 E. Wisconsin Ave., Suite 1875
Milwaukee, WI 53202
414-278-0377
Fax: 414-278-7321

M & I Ventures Corp.
John T. Byrnes, President
770 N. Water St.

Uncle Sam's Venture Capital

Milwaukee, WI 53202
414-765-7910
Fax: 414-765-7850

MorAmerica Capital Corporation
(Main Office: Cedar Rapids, IA)
600 E. Mason St.
Milwaukee, WI 53202
414-276-3839
Fax: 414-276-1885

Polaris Capital Corp.
Richard Laabs, President
One Park Plaza
11270 W. Park Place
Suite 320
Milwaukee, WI 53224
414-359-3040
Fax: 414-359-3059

"If we have anything to worry about legitimately, it is less the opportunities than our capacity to equip people to take advantage of these opportunities."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

Money to Start a Business if You Are a Minority

If you want to start or expand a business and you belong to a minority group, the Department of Commerce has something special just for you. The Minority Business Development Agency funds Business Development Centers nationwide to assist with the start-up, expansion, and acquisition of competitive minority owned firms offering quality goods and services. These centers provide business assistance for bonding, bidding, estimating, financing, procurement, international trade, franchising, acquisitions, mergers, and joint ventures to increase opportunities in domestic and international markets for minority entrepreneurs. Individuals eligible for the centers' business assistance are Hispanics, Asians, Native and African-Americans, Aleuts, Eskimos, and Hasidic Jews.

These centers are operated by private firms, nonprofit organizations, state and local government agencies, Native American tribes, and educational institutions. The centers provide accounting, administration, business planning, construction, and marketing information. They also identify minority owned firms for contract and subcontract opportunities with federal, state, and local government agencies, and the private sector. The centers identify both private and public sector sources of financing for minority owned firms and assist with the preparation of financial documents and plans for submission to lenders.

The following lists contain the local Business Development Centers to contact. If you need more information, you may contact the national headquarters at Minority Business Development Agency, U.S. Department of Commerce, Room 5099, Washington, DC 20230; 202-482-3007.

Minority Business Development Centers

Alabama

Birmingham MBDC
1718 Fifth Ave., North
Birmingham, AL 35203
205-251-2040

Mobile MBDC
801 Executive Park Dr., Suite 102
Mobile, AL 36606
205-471-5165

Alaska

Alaska MBDC
1577 C St. Plaza, Suite 304
Anchorage, AK 99501
9907-274-5400

Arizona

Arizona NABDC
953 E. Juanita Ave.
Mesa, AZ 85204
602-831-7524

Phoenix MBDC
702 Osborne St., Suite 150
Phoenix, AZ 85014
602-225-0740

Tucson MBDC
1200 N. El Dorado Square, Suite D-440
Tucson, AZ 85715
602-721-1187

American Indian Consultants, Inc.
2070 E. Southern Ave.
Tempe, AZ 85282
602-945-2635

California
Bakersfield MBDC
1706 Chester Ave., Suite 407
Bakersfield, CA 93301
805-633-2787

California NABDC
9650 Flair Dr., Suite 303
El Monte, CA 91731-3008
818-442-3701

Fresno MBDC
2300 Tulare St., Suite 210
Fresno, CA 93721
209-266-2766

Oxnard MBDC
741 S. A St., Suite A
Oxnard, CA 93030
805-385-6277

Riverside MBDC
Vanir Tower
290 N. D St., Suite 303
San Bernadino, CA 92401
909-381-4008

Sacramento MBDC
1779 Tribute Rd., Suite J
Sacramento, CA 95815

Money to Start a Business if You Are a Minority

916-649-2551

Salinas MBDC
14 Maple St., Suite D
Salinas, CA 93901
408-422-8825

San Diego MBDC
7777 Alvarado Rd., Suite 310
La Mesa, CA 91941
619-668-6232

San Francisco MBDC
221 Main St., Suite 1350
San Francisco, CA 94105
415-243-8430

Oakland MBDC
1212 Broadway, Suite 900
Oakland, CA 94612
510-271-0180

San Jose MBDC
150 Almaden Blvd.
Suite 600
San Jose, CA 95113
408-275-9456

Santa Barbara MBDC
331 N. Milpas St., Suite G
Santa Barbara, CA 93103
805-965-2611

Colorado

Denver MBDC
930 W. 7th Ave.
Denver, CO 80204
303-623-5660

District of Columbia

Washington MBDC
1133 15th St. NW, Suite 1120
Washington, DC 20005
202-785-2886

Florida

Miami/Ft.Lauderdale MBDC
1200 NW 78th Ave., Suite 301
Miami, FL 33126

305-591-7355

Orlando MBDC
132 E. Colonial Dr., Suite 211
Orlando, FL 32801
407-422-6234

West Palm Beach MBDC
2001 Broadway, Suite 301
Riviera Beach, FL 33404
407-863-0895

Georgia
Atlanta MBDC
75 Piedmont Ave., NE, Suite 256
Atlanta, GA 30303
404-586-0973

Augusta MBDC
1394 Laney-Walker Blvd.
Augusta, GA 30901-2796
706-722-0994

Columbus MBDC
233 12th St., Suite 621
Columbus, GA 31920
706-324-4253

Hawaii
Honolulu MBDC
1132 Bishop St., Suite 1000
Honolulu, HI 96813-3652
808-531-6232

Indiana
Gary MBDC
567 Broadway, P.O. Box 9007
Gary, IN 46402
219-883-5802

Indianapolis MBDC
4755 Kingsway Dr., Suite 103
Indianapolis, IN 46205
317-257-0327

Kentucky
Louisville MBDC
609 W. Main St., 3rd Floor
Louisville, KY 40202

502-589-6232

Louisiana

Baton Rouge MBDC
2036 Wooddale Blvd., Suite D
Baton Rouge, LA 70806
504-924-0186

New Orleans MBDC
10001 Lake Forest Blvd., Suite 408
New Orleans, LA 70127
504-241-8664

Maryland

Baltimore MBDC
301 N. Charles St., Suite 902
Baltimore, MD 21201
410-752-7400

Michigan

Detroit MBDC
645 Griswold St., Suite 2156
Detroit, MI 48226
313-963-6232

Minnesota

Minneapolis MBDC
2021 E. Hennepin Ave., Suite LL 35
Minneapolis, MN 55413
612-331-5576

Missouri

Kansas City MBDC
1101 Walnut St., Suite 1900
Kansas City, MO 64106-2143
816-471-1520

St. Louis MBDC
231 S. Bemiston St., Suite 750
St. Louis, MO 63105
314-721-7766

New Jersey

Middlesex/Somerset/Hunterdon MBDC
390 George St., Suite 401
New Brunswick, NJ 08901
908-249-5511

New Mexico

Albuquerque MBDC

718 Central Ave. SW
Albuquerque, NM 87102
505-843-7114

Statewide New Mexico MBDC
718 Central SW
Albuquerque, NM 87102
505-843-7114

New York
Brooklyn MBDC
300 Flatbush Ave., Suite 423
Brooklyn, NY 11217
718-522-5880

Buffalo MBDC
570 E. Delavan Ave.
Buffalo, NY 14211
716-895-2218

Manhattan MBDC
51 Madison Ave., Suite 2212
New York, NY 10010
212-779-4364

Nassau/Suffolk MBDC
150 Broad Hollow Rd., Suite 304
Melville, NY 11747
516-549-5454

Queens MBDC
125-10 Queens Blvd., Suite 2705
Kew Gardens, NY 11415
718-793-3900

Rochester MBDC
350 North St.
Rochester, NY 14605
716-232-6120

Williamsburg/Brooklyn MBDC
12 Heyward St.
Brooklyn, NY 11211
718-522-5620

North Carolina
Charlotte MBDC
700 E. Stonewall St., Suite 360
Charlotte, NC 28202

704-334-7522

Cherokee NABDC
Alquoni Bldg.
Acquoni Rd.
P.O. Box 1200
Cherokee, NC 28719
704-497-9335

Cherokee NABDC
70 Woodfin Place, Suite 305
Asheville, NC 28801
704-252-2516

Fayetteville MBDC
114 1/2 Anderson St.
Fayetteville, NC 28302
910-483-7513

Raleigh/Durham MBDC
817 New Bern Ave., Suite 8
Raleigh, NC 27601
919-833-6122

North Dakota
North Dakota NABDC
3315 University Dr.
Bismarck, ND 58504-7596
701-255-6849

Ohio
Cincinnati MBDC
1821 Summit Rd., Suite 111
Cincinnati, OH 45237-2810
512-679-6000

Cleveland MBDC
601 Lakeside, Suite 335
Cleveland, OH 44114
216-664-4155

Dayton MBDC
Society Bank Building
32 N. Main St., Suite 903
Dayton, OH 45402
513-2228-0290

Oklahoma
Oklahoma City MBDC

3017 N. MLK Ave.
Oklahoma City, OK 73111
405-424-0082

Tulsa MBDC
240 East Apache St.
Tulsa, OK 74106-3799
918-592-1995

Oregon
Portland MBDC
8959 SW Barbur Blvd., Suite 102
Portland, OR 97219
503-245-9253

Pennsylvania
Philadelphia MBDC
125 N. 8th St., 4th Floor
Philadelphia, PA 19106
215-569-3500

Pittsburgh MBDC
Nine Parkway Center, Suite 250
Pittsburgh, PA 15220
412-921-1155

Puerto Rico
Mayaguez MBDC
70 West Mendez Vigo
P.O. Box 3136 Marina Station
Mayaguez, PR 00681
809-833-7783

Ponce MBDC
Edificio El Pardo
19 Salud St.
Ponce, PR 00731
809-840-8100

San Juan MBDC
122 Eleanor Roosevelt Ave.
Hato Rey, PR 00919
809-753-8484

South Carolina
Charleston MBDC
4 Carriage Ln., Suite 201
Charleston, SC 29407
803-556-3040

Money to Start a Business if You Are a Minority

Columbia MBDC
2111 Ball St.
Columbia, SC 29201
803-779-5905

Tennessee
Memphis MBDC
5 N. 3rd St., Suite 301
Memphis, TN 38103
901-527-2298

Nashville MBDC
14 Academy Place, Suite 2
Nashville, TN 37210-2026
615-255-0432

Texas
Austin MBDC
1524 S. International Hwy. 35
Suite 218
Austin, TX 78704
512-447-0800

Beaumont MBDC
330 Liberty, 2nd Floor
Beaumont, TX 77701
409-835-0440

Brownsville MBDC
2100 Boca Chica Blvd., Suite 301
Brownsville, TX 78521-2265
512-546-3400

Corpus Christi MBDC
3649 Leopard St., Suite 514
Corpus Christi, TX 78404
512-887-7961

Dallas/Ft. Worth MBDC
501 Wynnwood Village Shopping Ctr., Suite 202
Dallas, TX 75224-1899
214-943-4095

El Paso MBDC
6068 Gateway E., Suite 200
El Paso, TX 79905
915-774-0626

Houston MBDC

1200 Smith St., Suite 2870
Houston, TX 77002
713-650-3831

McAllen MBDC
1701 W. Bus. Hwy. 83, Suite 306
McAllen, TX 78501
210-664-0073

San Antonio MBDC
1222 N. Main St., Suite 750
San Antonio, TX 78212
210-558-2480

Utah

Salt Lake City MBDC
350 East 500 S., Suite 101
Salt Lake City, UT 84111
801-328-8181

Virginia

Hampton Roads MBDC
129 W. Virginia Beach, Suite 105
Hampton, VA 23510
804-626-1635

Richmond MBDC
3805 Cutshaw Ave., Suite 402
Richmond, VA 23230
804-353-6227

Virgin Islands

Virgin Islands MBDC
31 Dronningens Gade
Drake's Passage, 2nd Floor
St. Thomas, VI 00802
809-777-4103

Washington

Northwest NABDC
100 W. Harrison
South Tower, Suite 530
Seattle, WA 98119
206-285-2190

Seattle MBDC
155 NE 100th Ave., Suite 401
Seattle, WA 98105
206-525-5617

Wisconsin

Milwaukee MBDC
1442 N. Farwell Ave., Suite 500
Milwaukee, WI 53202
414-289-3422

Native American Business Development Centers (NABDCs)

Arizona

The National Center for American Indian Enterprise Development
953 East Juanita Ave.
Mesa, AZ 85204
602-831-7524
Fax: 602-491-1332

Native American Business Consultant
American Indian Consultants, Inc.
2070 East Southern Ave.
Tempe, AZ 85282
602-966-2061
Fax: 602-491-5035

California

The National Center for American Indian Enterprise Development
9650 Flair Dr., Suite 303
El Monte, CA 91731-3008
818-442-3701
Fax: 818-442-7115

Minnesota

Minnesota Chippewa Tribe
P.O. Box 217
Cass Lake, MN 56633
218-335-8583
Fax: 218-335-6562

North Carolina

Eastern Band of Cherokee Indians
Acquoni Rd., P.O. Box 1200
Cherokee, NC 28719
704-497-9335
Fax: 704-497-9009

North/South Dakota

United Tribes Technical College
3315 University Dr.
Bismarck, ND 58504
701-255-6849
Fax: 701-255-1844

I Wanna Start My Own Business

Oklahoma

T3RC Associates, Inc.
5727 South Garnett, Suite C
Tulsa, OK 74146
918-250-5950
Fax: 918-250-9784

Washington

National Center for American Indian Enterprise Development
100 West Harrison
South Tower, Suite 530
Seattle, WA 98119
206-285-2190

**I Wanna Start a Business
And I Have No Money**

Unconventional Loan Programs

The following is a description of loan programs available to low and moderate income individuals, minorities, Native Americans, Hispanics, refugees, unemployed individuals, welfare recipients, youths, and low and moderate income individuals who don't qualify for credit through conventional methods.

Most of these programs allow individuals (depending on the situation) to roll closing costs and fees into the amount of the loan. So you actually go to the closing with NO money in your pocket.

The aim of these programs is to stimulate economic growth through small businesses or microenterprises. Helping individuals become self-sufficient is the main focus, and also to challenge conventional methods of providing credit. All of the programs hope to demonstrate that persons with limited incomes are responsible, will repay, and can become successful if given access to knowledge and resources.

Some programs are designed just for youths, (15-21 years old), to develop their own businesses, avoid drugs and crime, sharpen academic skills and form positive attitudes about themselves and their communities. This is accomplished by utilizing the leadership, communication, management and business skills they may have acquired through affiliation with the illegal drug trade and other street activities. Loan amounts can range from \$50 to \$2,000 with terms from six months to two years.

The following is a small sample of many success stories that we found:

Susanna Rodriguez started making ceramic figurines for children's parties. Susanna is a former teacher's assistant who presently works in the kitchen of her small apartment. Her creations fill every free corner. She was constantly looking for ways to expand her business. One day she was in a store where the owner sold similar products. As they were comparing notes, the owner mentioned ACCION New York. After four loans as a result of working with that organization, Susanna's monthly revenue from her ceramics business has increased from \$350 a month to \$800 a month. In time, she hopes to open her own store. She feels that if it were not for ACCION, she would not be at the advanced stage of business that she is enjoying now.

Jeff Hess of Virginia had fished and hunted with his father since the age of five. He earned his associates degree in business and was working in an assembly plant for a moderate hourly wage, but wanted more. At the age of 24 he didn't see opportunity coming to call on him because he had no money and no credit. He and his wife, Cherylanna enrolled in the BusinessStart class at People, Inc. With this training, assistance in small business planning and a small loan, Jeff and Cherylanna were able to buy a bait shop in Honaker and turn it into Bucks and Bass, a full service hunting and fishing store. Located in prime hunting and fishing country, Bucks and Bass has nearly doubled its sales in its first year alone. Both Jeff and Cherylanna have left their jobs and run Bucks and Bass full time.

Unconventional Loan Programs

Loan Programs

Alaska

*** Tinaa Fund, Microenterprise Loan Program**

Tinaa Corporation
320 West Willoughby, Suite 300
Juneau, AR 99801

907-463-7122
Fax: 907-586-8970

Eligible applicants are Tlingit and Haida tribal members, low to moderate income individuals who cannot access credit or business training courses. A local bank provides loan capital. The tribal government and Native corporations assist with public awareness and financing. The SBA office assists with publicity. Loans are up to \$1,500 with the term up to one year. The interest rate is set at 15%.

Arkansas

*** The Good Faith Fund (GFF) - Peer Group Loan Program**

The Good Faith Fund (GFF)
400 Main St., Suite 118
Pine Bluff, AR 71601

501-535-6233
Fax: 501-535-0741

GFF's peer-lending program is for new and emerging entrepreneurs and operates much like a community based credit union, with GFF providing the loan capital. Members join peer-lending groups which consider and approve small business loans for their fellow member entrepreneurs. First time borrowers are eligible to borrow up to \$1,200. In a "Stair-step" loan process, borrowers may secure loans of up to \$7,500. Loan representatives assist interested borrowers in preparing their loan request, including cash flow projections indicating that the proposed loan use will produce increased sales and ensuring that the loan payments will be manageable. This Fund receives funding from private foundations, SBA Microloan Demonstration Program, contributions, and earnings.

California

*** Coalition for Women's Economic Development Microloan Program**

Coalition for Women's Economic Development
315 West 9th St., Suite 705
Los Angeles, CA 90015

213-489-4995
Fax: 213-489-4090

The aim of this program is to assist low income people in achieving self-sufficiency through self-employment. It also promotes self-employment and microenterprise ownership as a strategy to increase incomes. Loans are from \$1,500-\$5,000, terms up to 18 months at an interest rate of 15%. The program has a group lending program with loans up to \$25,000, terms up to six years, and an interest rate of 15%. They receive funds from foundations, CDBG, and SBA Microloan Demonstration Program.

*** Micro Enterprise Assistance Program of Orange County**

Micro Enterprise Assistance Program of Orange County
c/o 90 Human Relations Commission

I Wanna Start a Business and I Have No Money

1300 S. Grand Ave.
Santa Ana, CA 92705

714-567-7470
Fax: 714-567-7474

Eligible applicants are women and ethnic minorities below the poverty level. This program receives funding from banks and private organizations. The aim of this program is to provide access to credit, training, and support so that low income individuals and their families may become self-sufficient. Loans are up to \$1,500 with terms up to one year. The interest rate is prime rate plus 4%.

*** Refugee Business Development Center Program**

Valley Sierra Small Business Development Center
1632 North St.
Merced, CA 95340

209-385-7312
Fax: 209-383-4959

This program has assisted refugees to transition off of subsidized income through business ownership. Eligible applicants are Southeast Asian refugees on public assistance located in Mercer County. Loans are from \$500 to \$5,000 with terms up to three years. The interest rate is at prime rate. This program receives funding from the Department of Health and Human Services, Administration for Children and Families, and the Office of Refugee Resettlement.

*** Self-Employment and Enterprise Development (SEED)**

San Francisco Mayor's Office of Community Development
10 United Nations Plaza, Suite 600
San Francisco, CA 94102

415-554-8765
Fax: 415-554-8769

Eligible applicants are low and moderate income residents of San Francisco. The purpose is to assist low and moderate income residents become business owners. Loans are from \$5,000 to \$10,000, with terms from two to three years. The interest rate is at prime rate plus 2%. Funding comes from the Community Development Block Grant.

*** Self-Employment Loan Fund**

Women's Economic Ventures of Santa Barbara
1216 State St., Suite 610
Santa Barbara, CA 93101

805-965-6073
Fax: 805-962-9622

This program is helping women create their own employment in a community that is currently losing jobs. Loans are from \$1,500 to \$2,000, with terms from six months to 1½ years. Interest rate is at prime plus 4%. This fund receives funding from foundation grants, corporate and individual gifts, fees, and interest payments.

*** Self-Employment Microenterprise Development (SEMED)**

Economic and Employment Development Center (EEDC)
2323 Beverly Blvd., Suite 208
Los Angeles, CA 90057

213-413-4859
Fax: 213-413-3011

SEMED assists the Southeast Asian Community in Los Angeles and surrounding counties to attain self-sufficiency. Eligible applicants are refugees admitted to the U.S. within the last five years and currently living under the national poverty level. Loans are from \$2,000 to \$5,000 with the term at one year. Group Lending loans are from \$2,000 to \$5,000 with the term at one year and the interest rate at 9.3%. SEMED receives funding from the Office of Refugee Resettlement.

Unconventional Loan Programs

*** The West Company**

The West Enterprise Center
367 N. State St., Suite 206
Ukiah, CA 95482

707-468-3553
Fax: 707-462-8945

This program has a comprehensive approach that combines human and economic development. The aim is to stimulate the growth of economic opportunity in Northern California. Particular emphasis is on small business, economic options for low income people, and employment in the community. Eligible applicants are low income women/minorities located in Mendocino County. Loans are from \$200 to \$5,000 with terms from 6 to 24 months. The interest rate is at 10%. West Company receives funding from foundations, banks, utilities, CAP agency, local, state, and federal government, and donations.

*** Women's Economic Growth**

Women's Economic Growth
P.O. Box 441
Weed, CA 96094

916-938-2658

This program is creating new jobs through self-employment and new industry sectors through the business expansion services. The aim is to promote economic self-sufficiency of women in Siskiyou County through business development services. Eligible applicants are women with limited access to resources. Loans are from \$2,000 to \$10,000 with terms from 6 months to three years. The interest rate is from 7 to 10%. This program receives funding from Federal grants, private donations, foundations, and state grants.

*** Women Entrepreneurs Program**

Mid-Peninsula YWCA
4161 Alma St.
Palo Alto, CA 94306

415-494-0972
Fax: 415-494-8307

Eligible applicants are low income women, and women of color. This program receives funding from foundations, corporations, and individual contributions. Loans are from \$500 to \$5,000. The program provides business training, business planning, business counseling, peer support and exchange, mentoring, business lectures, and conferences.

*** Women's Initiative for Self-Employment**

Women's Initiative for Self-Employment
450 Mission St., Suite 402
San Francisco, CA 94105

415-247-9473
Fax: 415-247-9471

The purpose of this organization is to assist low and moderate income women of diverse ethnic and social backgrounds to become economically self-sufficient through entrepreneurial activity. Links women with the skills, information, and financing they need to establish or expand small businesses and microenterprises that reflect their personal and financial goals. Receives funds from grants from foundations, corporations, and banks. Loans are from \$400 to \$10,000, terms are from 6 months to four years, and the interest rate is set at 10%.

Colorado

*** Business Center for Women (BCW)**

I Wanna Start a Business and I Have No Money

Mi Casa Resource Center for Women
571 Galapago St.
Denver, CO 80204

303-573-1302
Fax: 303-595-0422

This program assists women who are low income and Hispanic in achieving self-sufficiency. It has assisted in startup businesses and helped existing businesses expand. Loan amounts are up to a maximum of \$500 for individual lending and from \$500 to \$5,000 for group lending. Loan terms are up to one year for individual lending; up to two years for group lending. The interest rate is at 8% for individual lending; prime rate plus 3% for group lending.

*** Greater Denver Local Development Corporation**

Microloan Program

Greater Denver Local Development Corp.
P.O. Box 2135
Denver, CO 80201-2135

303-296-9535
Fax: 303-297-0911

Provides loans to disadvantaged entrepreneurs enabling them to achieve self-sufficiency. Eligible applicants are minority and women owned businesses, and low and moderate income individuals. Receives funds from SBA Microloan Program, foundations, and corporations. Loans are from \$500 to \$25,000; terms are from 30 days to 5 years. The interest rate is 12.5%.

*** Project Success (PS)**

Mi Casa Resource Center for Women
571 Galapago St.
Denver, CO 80204

303-573-1302
Fax: 303-595-0422

This program is available to women receiving welfare benefits in Denver County. The aim is to assist women who are low income and Hispanic in achieving self-sufficiency. Loans are at a maximum of \$500 for individual lending and from \$500 to \$5,000 for group lending. Terms are up to one year for individual lending; up to two years for group lending. The interest rate is 8% for individual lending and at prime rate plus 3% for group lending.

*** The Microbusiness Project**

Colorado Department of Social Services
140 East 19th Ave., 2nd Floor
Denver, CO 80203

303-894-7438
Fax: 303-894-7419

The aim of this project is to provide business education and advice for Denver Employment First participants, who are motivated to become self-sufficient by working and operating small businesses. Loans are from \$500 to \$2,000. Terms are from three to 12 months with an interest rate of 15.9%. Receives funds from the Colorado National Banks, and operating budget from state/private funds.

Connecticut

*** Hartford Economic Development Corporation**

Loan Programs

Hartford Economic Development Corp.
15 Lewis St.
Hartford, CT 06103

203-527-1301
Fax: 203-727-9224

This Corporation receives funding from CDBG funds, membership fees, and dues. Their aim is to create and retain jobs and tax rateable property. This program is available to AFDC

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recipients, low and moderate income individuals. Loans are from \$1,500 to \$20,000 with terms from 6 months to 7 years. The interest rate is 9%.

District of Columbia

* Barnabas Self-Employment Fund

Jubilee Jobs, Inc.

2712 Ontario Rd., NW

Washington, DC 20009

202-667-8970

Fax: 202-667-8833

Jubilee Jobs, Inc. receives funding from private donations. It is focused on low income persons in the District of Columbia metropolitan area. The aim is to establish viable microenterprises who don't have access to credit and training. The purpose is to challenge conventional methods of providing credit to residents in low income areas and demonstrate that persons with limited incomes are responsible, will repay, and become successful if given access to knowledge/resources. Loans are from \$500 to \$2,000 with terms from 6 months to one year. The interest rate is 12%.

* Youth Microloan Fund

The Entrepreneurial Development Institute

1000 Wisconsin Ave., NW

Washington, DC 20007

202-342-3912

Fax: 202-342-1132

This fund was established to empower disadvantaged youth to develop their own businesses, avoid drugs and crime, sharpen academic skills, and form positive attitudes about themselves and their communities. Eligible applicants are minority youth ages 17 to 21 years old. Loans are from \$100 to \$2,500 with terms from one to two years. Receives funding from banks, foundations, and corporations.

Florida

* Community Equity Investments, Inc. (CEII)

Community Equity Investments, Inc. (CEII)

302 N. Barcelona St.

Pensacola, FL 32501

904-444-2234

Fax: 904-444-2264

CEII is a not-for-profit community development corporation (CDC) based in Pensacola. It is one of the oldest and most successful CDCs in the state and receives funding from a variety of sources, including the Florida Department of Community Affairs CDC Support and Assistance Program. CEII operates three different small business loan programs: 1. State Funded Revolving Loan Fund: This fund provides loans up to \$75,000 to businesses which create at least one new job for every \$10,000 borrowed. Average loan size is \$38,000. Loans are sold to participating local banks which then service the loans. A unique guaranty deposit system is used, whereby the bank's risk of loss is minimized and CEII receives a substantial income stream from the guaranty deposits. 2. SBA-Funded Microenterprise Loan Fund: Provides micro loans of up to \$25,000 to existing or startup businesses. An SBA grant enables CEII to provide substantial training and technical assistance to borrowers on both a pre-loan and post-loan basis. 3. Rural Economic and Community Development (RECD) Funded Intermediary Relending Program: This is a brand new program just approved by the RECD. A total of \$1 million in loan capital has been allocated to CEII to make loans to startup and existing businesses located in rural portions of their 15 county service area. Loans cannot exceed \$150,000 per borrower and are intended to be linked with loans under their state-funded RLF

program, and with conventional bank financing.

Hawaii

*** Refugee Enterprise Development Project**

Immigrant Center

720 N. King St.

Honolulu, HI 96817

808-845-3918

Fax: 808-842-1962

This program focuses on Vietnamese and Laotian low income or welfare recipients. The objective of this program is to advance economic self-sufficiency among recently arrived refugees by providing culturally sensitive lending and support programs for the startup or expansion of microenterprise in Hawaii. Loans are from \$1,500 to \$5,000 with terms from 6 months to two years. The interest rate is at prime rate plus 2%, 3%, or 4%.

Idaho

*** JTPA Entrepreneurial Training**

IDA-ORE Planning and Development Association

10624 West Executive Dr.

Boise, ID 83704

208-322-7033

Fax: 208-322-3569

JTPA receives funds from EDA revolving loan fund grant, EDA revolving loan fund interest, and JTPA training funds. Program is available to individual entrepreneurs who do not qualify for commercial credit, and who are located in rural southwest Idaho, Malheur and Harney counties. The primary motive is business and economic development in rural areas where jobs are few, and entrepreneurial activity may be the only option to support rural families. Loans are up to \$10,000 with loan terms up to three years. The interest rate is at prime rate plus 5% or 12%.

*** Self-Employment Economic Development**

Council, Inc.

Self-Employment Economic Development Council, Inc.

300 Eighth Ave.

Lewiston, ID 83501

208-799-2465

Fax: 208-799-2878

Eligible applicants are low income, economically disadvantaged and those without access to traditional banking resources. The aim is to assist residents of north central Idaho and eastern Washington to improve economic conditions and self-employment possibilities through the creation of a microloan capital pool, training work-shops and technical assistance. Loans from \$500 to \$50,000, terms from 6 months to 10 years. Interest rate: prime rate plus 2.75%.

Illinois

*** Community Enterprising Project**

Uptown Center Hull House Association

4520 N. Beacon St.

Chicago, IL 60640

312-561-3500

Fax: 312-561-3507

Eligible applicants are low and moderate income individuals located in Uptown, Edgewater, and Ravenswood areas. This project has assisted several new start up businesses, and others have been able to increase sales for businesses such as food industry and service businesses. Loans are from \$1,000-\$10,000 with terms from 1-2 years. Interest rate is at prime rate plus

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6%. Receives funds from foundations, corporations, governments and individuals.

*** Peoria Area Micro Business Development Program**

The Economic Development Council
for The Peoria Area, Inc.

124 S. West Adams St., Suite 300
Peoria, IL 61602

309-676-7500

Fax: 309-676-7534

EDC is committed to assisting in the development of small businesses and microbusinesses and helping them overcome obstacles to growth. Eligible applicants are low and moderate income existing or startup businesses, minorities and females. Loans are from \$500 to \$25,000 with terms from three to five years. The interest rate is from 5 to 12%. Receives funds from SBA Microloan Demonstration program, City of Peoria, and county of Peoria.

*** Self-Employment Loan Fund**

Chicago Association of Neighborhood Development Organizations

343 S. Dearborn St., Suite 910

312-939-7171

Chicago, IL 60604

Fax: 312-939-7236

The aim of this Fund is the revitalization of all Chicago neighborhoods, retail and industrial areas. It works with community based organizations to assist low and moderate income individuals start new business ventures. Loans are from \$1,000 to \$10,000 with a term of two years. Interest rate is at prime rate plus 6%. Closing costs can be included in the loan amount.

*** Self-Employment Training Program**

Project NOW - Community Action Committee

418 19th St., P.O. Box 3970

309-793-6388

Rock Island, IL 61201

Fax: 309-793-6352

Eligible applicants are low income county residents in the counties of Rock Island, Henry, and Mercer. Assists individuals interested in self-employment by providing training, consulting services, support services and assistance in identifying and accessing startup capital. Loans are from \$1,500 to \$45,000 with terms from two to four years. The interest rate is 5%. Funding comes from the Illinois Department of Commerce and Consumer Affairs.

*** WBDC Micro-Loan Program**

Women's Business Development Center

8 S. Michigan Ave.

312-853-3477

Chicago, IL 60603

Fax: 312-853-0145

This program has started a new initiative to strengthen the programs and services for women, and worked as an advocate on access to financing through relationship building with banks and regulators. The aim is to support women in their quest for economic self-sufficiency through entrepreneurship. Loans are up to \$5,000 with terms up to one year. The interest rate is at 9%. This program receives funding from loans from various foundations and banks.

*** Women's Economic Venture Enterprise (WEVE)**

YWCA

229 16th St.

Rock Island, IL 61201

309-788-9793

Fax: 309-788-9825

I Wanna Start a Business and I Have No Money

WEVE assists women in achieving economic self-sufficiency through business ownership. Eligible applicants are women of all races and income levels living in Scott County, Iowa, Rock Island County in Illinois, and Metropolitan Quad Counties. Loans are from \$200 to \$3,000, terms from three months to five years. Interest rate is 2% below prime rate. WEVE receives funding from Banks, SBA, foundations, individuals, program fees and corporations.

*** Women's Self-Employment Project (WSEP)**

Women's Self-Employment Project

166 West Washington St.

Chicago, IL 60602

312-606-8255

Fax: 312-606-9215

WSEP programs provide economic support and a chance for self-sufficiency to women who reside in some of Chicago's most disinvested communities. The goal of WSEP is to raise the income of low/moderate income women through a strategy of self-employment. Loans are from \$100 to \$10,000 with terms from four months to two years. The interest rate is at 15%. WSEP receives funding from SBA Microloan Demonstration, foundations, corporations, government contracts, individual donors, and consulting contracts.

Indiana

*** Eastside Community Fund**

Eastside Community Investments (ECI)

26 N. Arsenal Ave.

Indianapolis, IN 46220

317-637-7300

Fax: 317-637-7581

The aim is to loan money and provide technical assistance to both startup and existing small businesses. Preference is given to New Eastside residents or low income individuals. Loans are from \$150 - \$25,000; terms from three months to five years. Interest rate is 10 to 12%. This fund receives funding from SBA, Mott Foundation, state loan money, and Partners for Common Good Loan Fund.

Iowa

*** SBA Microloan Demonstration Program**

Siouxland Economic Development Corporation

400 Orphium Electric Building, P.O. Box 447

Sioux City, IA 51102

712-279-6286

Fax: 712-279-6920

Eligible applicants are low and moderate income individuals located in Woodbury, Plymouth, Cherokee, Ida and Monona counties. This program receives referrals from local banks and community development organizations and assist in funding non-bankable individuals. Loans are from \$1,500 to \$11,000 with terms from 1-6 years. The interest rate is at 10%. Funding comes from SBA grant, SEDC cash match, and other SEDC operating surplus and revenue.

*** Small Enterprise Development**

Institute for Social and Economic Development

1901 Broadway, Suite 313

Iowa City, IA 52240

319-338-2331

Fax: 319-338-5824

This program is focused on low income, ethnic minorities, and women. Receives funds from foundations, corporations, civic and religious organizations, federal and state grants and contracts, and private contributions. The aim is to facilitate the empowerment of disadvantaged

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populations through the integration of social and economic development strategies. Loans are from \$500 to \$23,000 with terms from 6 months to five years. The interest rate is 5% for Institute's loans, and 8.5% to 15% for bank loans.

Kentucky

*** Bluegrass Microenterprise Program**

Community Ventures Corporation
1450 N. Broadway
Lexington, KY 40505

606-231-0054

Upon joining the small business training program, you will have access to classes designed to help with specific areas of self employment and business ownership. Classroom instruction is offered in business feasibility, management, marketing and financial planning. Upon completion of an approved business plan, you may be considered for inclusion in a small loan group, where loans of \$500 to \$2,500 are made to people operating or starting a small business.

*** Community Loan Fund**

Human/Economic Appalachian Development Corp.
P.O. Box 504
Berea, KY 40403

606-986-8423
Fax: 606-986-1299

Available to low income individuals and women located in Central Appalachia. Fund has provided loans to new and existing businesses in low income communities including pilot program targeting welfare recipients and community day care. The aim is to strengthen low income communities. Receives funds from permanent capital, Investments, grants and donations. Loans are from \$100 to \$25,000 with terms from one to five years. The interest rate is from 8 to 12%.

Maine

*** Androscoggin Valley Council of Governments (AVCOG)**

Androscoggin Valley Council of Governments (AVCOG)
125 Manley Rd.
Auburn, ME 04210

207-783-9186
Fax: 207-783-5211

The primary goal of these programs is to stimulate business investment which results in job creation and retention within the Androscoggin, Franklin, and Oxford Counties. Loans are up to \$150,000. Terms are for 3-5 years at prime rate plus 1%. Eligible applicants are startups and existing businesses of all kinds.

*** Aroostook County Action Program, Inc. - Fleet Bank Set-Aside**

Aroostook County Action Program, Inc.
P.O. Box 1116
Presque Isle, ME 04769

207-764-3721
Fax: 207-768-3040

This program is available to individuals who cannot obtain funding through conventional loan programs. Program is for startup and existing micro businesses, and to establish a link to conventional lending channels for each sustained business. Loans are from \$1,000 to \$10,000. Terms are up to five years at prime rate plus 2%.

*** Auburn Community Development Block Grant
(CDBG) Microloan**

Lewiston/Auburn Economic Growth Council
P.O. Box 1188, 37 Park St. 207-784-0161
Lewiston, ME 04240 Fax: 207-786-4412

This program is available to startup and existing businesses, manufacturing, distribution, service, non-retail, and low to moderate incomes. Loans are from \$2,500 to \$15,000 and terms are up to five years at fixed prime rate.

*** Biddeford-Saco Economic Development Council**

Biddeford-Saco Economic Development Council
180 Main St. 207-282-1567
Biddeford, ME 04005 Fax: 207-282-3149

This council provides to startups and existing business, and low to moderate income requirements. Applicants must be located in: Arundel, Biddeford, Buxton, Dayton, Kennebunk, Kennebunkport, Old Orchard Beach, and Saco. Loans are from \$100 to \$20,000. Loan terms are from 5-20 years at a prime rate plus 4%.

*** City of Biddeford - Department of Economic
Community Development (DECD)**

City of Biddeford Community Development Director
P.O. Box 586 207-282-7119
Biddeford, ME 04005 Fax: 207-282-8327

This program is available to startups and existing businesses, to assist in job creation, manufacturing, and to serve low income individuals. Its mission is to provide a broad range of business assistance services to facilitate startups/ expansions. Loans are from \$5,000 to \$50,000. Loan terms are up to ten (10) years at a prime rate plus 4%.

*** Enterprise Fund**

Coastal Enterprises Inc. (CEI)
P.O. Box 268
Wiscasset, ME 04578 207-882-7552

The aim of this fund is to help people with limited resources create their own jobs. Women-owned and child care businesses are typical examples. Loans are from \$500 to \$50,000. Rates are fixed market rate. Terms are up to 15 years. Funding is from the Ford Foundation, Mott Foundation, state legislative appropriation, Betterment Fund, U.S. Department of Health and Human Services, national churches, Maine Department of Economic and Community Development.

*** Entrepreneurs With Disabilities Loan Fund**

Newmarket Tech
P.O. Box 724 207-287-7370
Augusta, ME 04330 Fax: 207-287-7384

This loan fund is available to startup and existing businesses, businesses that create jobs, manufacturing, and people with mental and physical disabilities. Loans are from \$500 to \$2,000 and terms vary. Newmarket Tech also provides technical assistance.

Unconventional Loan Programs

*** Maine Centers for Women, Work and Community**

Maine Centers for Women, Work and Community

46 University Dr.

207-621-3440

Augusta, ME 04330

Fax: 207-621-3429

This microloan is available to startup and existing businesses. Applicants must submit a written Business Plan to a committee. Loans are from \$100 to \$500; terms are three months to one year at 2% over prime rate. Eligible applicants are: family income below \$20,000; displaced homemakers; single parents; and people in transition.

*** Working Capital Program**

Western Mountains Alliance

P.O. Box 29

207-778-7274

Farmington, ME 04938

Fax: 207-778-7247

This loan is based on a peer-lending process. A potential applicant joins a business loan group of 4-10 business owners and applies directly to the group for loans. The group reviews and approves loans. All members must be current on their loans before any group member is eligible for another loan. Available to startup or businesses that projects to have a sustainable idea or product to sell or create. Loans are from \$500-\$5,000. Terms are four months to three years at 12%. Applicants must be a member of a peer lending group.

Maryland

*** Business Owners Startup Services (BOSS)**

Council for Economic and Business Opportunities

300 N. Charles St., Suite 401

410-625-2002

Baltimore, MD 21201

Fax: 410-234-0542

The aim of BOSS is to develop microenterprises via training and funding and to maintain microenterprises through technical assistance, support and funding. Eligible applicants are AFDC recipients, and residents of Housing Authority of Baltimore County. Loans are from \$5,000 to \$10,000, terms up to two years and interest rate is 10%. Receives funds from SBA, CDBG funds, SEID Grant, state, city, county PI and Title III contracts, and a grant from HUD.

*** Women Entrepreneurs of Baltimore, Inc. (WEB)**

Women Entrepreneurs of Baltimore, Inc.

28 East Ostend St.

410-727-4921

Baltimore, MD 21230

Fax: 410-539-2087

WEB is a nonprofit organization, and its clients must have a viable business idea and the entrepreneurial spirit to make their business a success. WEB is committed to the economic empowerment of neighborhood women and the revitalization of Baltimore's neighborhoods. The development of microenterprise in Baltimore helps to revitalize these neighborhoods by stopping the dollar drain. The owners serve as strong role models and in some instances provide employment in their communities. Eligible applicants are economically disadvantaged women in Baltimore City. Loans are up to \$500 with terms from three to six months. The interest rate is at 10%. WEB receives funding from foundations and bank contributions.

Massachusetts

*** Berkshire Enterprises**

University of Massachusetts Donahue Institute
975 East St., P.O. Box 2297 413-448-2755
Pittsfield, MA 01202 Fax: 413-448-2749

This enterprise supports dislocated, low income and minority people who want to start their own business ventures. Loans are from \$500 to \$1,000 with terms up to six months. The interest rate is 15%. Receives funds from ICCD-Working Capital Program, Massachusetts Industrial Services Program, and HUD-Pittsfield Enterprise Collaboration.

*** Hilltown Enterprise Fund**

Hilltown Community Development Corp.
P.O. Box 17 403-296-4536
Chesterfield, MA 01012 Fax: 403-296-4020

This fund receives funding from state and federal grants, loans from individuals, Western Massachusetts Enterprise Fund, and contributions. The aim is to promote rural cooperation and to ensure the best quality of life for all Hilltown residents. This is available to individuals with limited resources who wish to start or expand a business. Loan amounts are from \$500 to \$10,000 with loan terms at three years. The interest rate is 12%.

*** Microenterprise Development Program**

Brightwood Development Corporation
2345 Main St. 413-734-2144
Springfield, MA 01107 Fax: 413-746-3934

This program's aim is to provide affordable housing and economic development to low and moderate income Hispanics and Puerto Ricans. Program is presently assisting eight new businesses to start in a low income community. Loan are from \$500 to \$15,000. Terms are from three to five years. The interest rate is at 10%. Receives funds from the City of Springfield, Springfield Chamber of Commerce, SBA, and HUD.

*** Microenterprise Training and Loan Program for Refugees**

Jewish Vocational Service
105 Chauncy St., 6th Floor 617-451-8147
Boston, MA 02111 Fax: 617-451-9973

Program receives funds from the Office of Refugee Resettlement and the Jewish Vocational Service. Provides refugees the opportunity to create their own jobs within the communities in which they live. Vulnerable populations, such as the disadvantaged and disabled, are the agency's priority. Loans are from \$100 to \$5,000 with terms from six months to three years. The interest rate is at prime rate plus 4%.

*** New Bedford Working Capital Network**

Pace, Inc.
166 William St. 508-999-9920
New Bedford, MA 02740 Fax: 508-999-3728

Eligible applicants are low and moderate income, racially and culturally diverse individuals. Small loans provide needed resources to these individuals who would not have funds to invest in their businesses. Loans are from \$500 to \$5,000 with the interest rate at 12%. Funding

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comes from credit through Fleet Banks, operating funds from Working Capital Institute for Cooperative Community Development, other banks, and private foundations.

*** Revolving Loan Fund and Microloan Program**

Springfield Business Development Fund (SBDF)

36 Court St.

413-787-6050

Springfield, MA 01103

Fax: 413-787-6027

Eligible applicants are low and moderate income, and minorities located in Springfield. SBDF provides secondary loans to small business for startup or expansion within the City of Springfield. It receives funding from the Small Business Administration and the Economic Development Administration. Loans are from \$10,000 to \$50,000 with terms from 5 to 20 years. The interest rate is at 6%.

Michigan

*** Detroit Self-Employment Project**

Detroit Self-Employment Project

2727 Second Ave., Suite 120

313-577-5693

Detroit, MI 48201

Fax: 313-577-8933

Project's aim is to promote economic self-sufficiency through entrepreneurship and microenterprise development for individuals with limited resources. Eligible applicants are African-American AFDC recipients located in Detroit, Highland Park, and Hamtrac. Loans are from \$500 to \$10,000, terms from one to three years. This project receives funding from Michigan Department of Commerce, Mott Foundation, local banking consortium, Michigan Department of Social Services, Black United Fund of Michigan, City of Detroit, and Share Our Strength.

*** Metropolitan Chamber of Commerce School of Self-Employment and Entrepreneurship**

Metropolitan Chamber of Commerce

3306 Flushing Rd.

313-235-5514

Flint, MI 48504

Fax: 313-235-4407

This program is available to AFDC recipients, low and moderate income, and dislocated workers. Receives funds from local banks and Flint Development Corp. The purpose is to encourage the civic and business interest in areas of its operations and to help persons engaged in business or wanting to open a business to overcome obstacles that are the result of various racial, ethnic, and cultural factors. It has also helped in the development of new businesses. Loans are from \$500-\$5,000 with terms from 3-5 years. The interest rate is at prime rate plus 5%.

*** Wise Program**

Ann Arbor Community Development Corp.

2008 Hogback Rd., Suite 2A

313-677-1400

Ann Arbor, MI 48105

Fax: 313-677-1465

The WISE Program is to encourage small business development among women/minorities. This program assists women to become self-sufficient through self-employment. Loans are from \$500 to \$7,000. Terms are from 6 months to 7 years. Interest rate is prime rate plus 1%. Closing costs can be included in the amount of the loan. Receives funding from the City of Ann

I Wanna Start a Business and I Have No Money

Arbor, Mott Foundation, U.S. Department of Health and Human Services, Michigan Women's Foundation, and the Community Foundation of Southeastern Michigan.

Minnesota

*** Arrowhead Microenterprise Program**

Arrowhead Community Economic Assistance Corporation
702 Third Ave. N. 218-749-2914
Virginia, MN 55792-2775 Fax: 218-749-2913

The aim of this program is to assist with startup or expansion of local businesses that increase employment opportunities, that retain existing jobs, identify and develop local skills and talents, and that provide economic opportunity for unemployed, low income and minority citizens. Loans are from \$500 to \$10,000. Terms are from 90 days to 10 years. The interest rate is a minimum 8%, and is adjusted annually. Receives funds from federal, state and county funds, private loans, and revenue from operations.

*** Business Development Services**

Women Venture
2324 University Ave., Suite 200 612-646-3808
St. Paul, MN 55114 Fax: 612-641-7223

The aim of this service is to secure a stronger economic future for women through employment, career development, business development, and financial responsibility. Eligible applicants are women, with particular interest in reaching low income women. Loans are from \$50 to \$25,000 with terms from three months to five years. The interest rate is at 10%. Women Venture receives funding from SBA Microloan Demonstration Grant, state and federal grants, and foundations.

*** Emerging Entrepreneur Development Program**

Northwest Minnesota Initiative Fund
722 Paul Bunyan Dr., NW 218-759-2057
Bemidji, MN 56601 Fax: 218-759-2328

Although this program is available to everyone, it targets women, minorities and low income individuals. The mission is to improve the quality of life for the people who live and work in NW Minnesota. This program provides opportunities for self-employment and the establishment of new businesses which makes it economically feasible for people to remain in the region. Loans are from \$136 to \$13,500, terms from one month to five years. The interest rate is 8%. Program receives funding from the SBA and The McKnight Foundation.

*** Harborview Self-Employment Program (HVSEP)**

North Star Community Development Corporation
615 Board of Trade Building
301 West First St.
Duluth, MN 55802 218-727-6690

Program is available to low and moderate income individuals and public housing residents. This is a community based economic development organization. Focus is placed on assisting low/moderate income persons to achieve self-sufficiency. Loans are from \$400 to \$30,000 with the terms from 90 days to 5 years. Interest rate is 8%. Funds come from the Community Development Block Grant and Duluth Housing and Redevelopment Authority.

Unconventional Loan Programs

*** Northeast Entrepreneur Fund, Inc.**

Northeast Entrepreneur Fund, Inc.
820 Ninth St., N., Suite 140
Virginia, MN 55792

218-749-4191
Fax: 218-741-4249

This is available to unemployed and underemployed individuals. This Fund helped to revitalize a rural region that has experienced severe economic dislocation in the last 15 years, and helped start or expand over 120 microbusinesses. The purpose is to encourage economic self-sufficiency through the growth of small businesses. Loans are from \$100 to \$20,000 with terms from 60 days to three years. The interest rate is from 12 to 14%. Funds come from foundations, loans, contracts, fees, and interest.

*** Revolving Loan Fund (RLF)**

North Star Community Development Corporation
615 Board of Trade Building
301 West First St.
Duluth, MN 55802

218-727-6690

North Star CDC is a community based economic development organization providing assistance to small businesses. Focus is placed on assisting low and moderate income individuals to achieve economic self-sufficiency. Loans are from \$400 to \$30,000 with the terms from 90 days to 5 years. The interest rate is 8%. Funding comes from the Community Development Block Grant and Duluth Housing and Redevelopment Authority.

*** Self-Employment Training Opportunities (SETO)**

Women Venture
2324 University Ave., Suite 200
St. Paul, MN 55114

612-646-3808
Fax: 612-641-7223

Eligible applicants are women, with particular interest in low income women. The aim of SETO is to secure an economic future for women through employment, career development, business development, and financial responsibility. Loans are from \$50 to \$25,000 with terms from three months to five years. The interest rate is at 10%. Women Venture receives funding from SBA Microloan Demonstration Grant, state and federal grants, and foundations.

Missouri

*** Project Work**

Human Development Corporation of Metro St. Louis
1408 N. Kings Highway
St. Louis, MO 63113

314-367-5585
Fax: 314-367-0766

This program is available to low income individuals who are AFDC recipients located in the cities of St. Louis and Wellston. This program has assisted 24 businesses to start in communities in the city of St. Louis, and four businesses providing needed day care services to low income communities. Loan amounts are up to \$5,000 with the loan term at three years. The interest rate is 8.5%.

Montana

I Wanna Start a Business and I Have No Money

*** Action for Eastern Montana - Microbusiness Loan**

111 West Bell

Glendive, MT 59330

406-687-3564

Receives funds from the Montana Department of Commerce, banks, utilities, Rural Conservation and Development District, and small business donations. The mission is to help create a flourishing microbusiness climate. Eligible applicants are low income, women and minorities. Loans are from \$500 to \$20,000, interest rate are prime plus 2%. Closing costs/fees can be included in the loan.

*** Capital Opportunities**

Human Resource Development Council

321 East Main St., Suite 300

406-587-4486

Bozeman, MT 59715

Fax: 406-585-3538

Program is available to low income persons, women and minorities. The aim is to provide jobs, promote economic stability, and reduce public assistance needs. Loans are from \$500 to \$25,000, terms from one to six years. Interest rate is at 12%. Receives funds from Department of Health and Human Services, SBA Microloan Demonstration Program, community banks, Department of Social and Rehabilitation Services, Human Resources Development Council and state government programs.

*** Microbusiness Development Corporation**

Phillco Economic Growth Council

#10 South 4 East, P.O. Box 1637

406-654-1776

Malta, MT 59538

Fax: 406-654-2407

This corp. provides funds for the creation or expansion of area businesses. Eligible applicants are low income and minority individuals. Loans are up to \$20,000 with the interest rate at prime rate plus 1-3%. Funding comes from contributions, Department of Commerce loan, US West grant, and local support.

*** Micro Business Finance, Capital Opportunities**

Northwest Montana Human Resources, Inc.

P.O. Box 1300

406-752-6565

Kalispell, MT 59904-1300

Fax: 406-752-6582

Eligible applicants are women, low income and Native Americans. Loans are from \$250 to \$20,000 with terms from 24 to 60 months. The interest rate is prime rate plus 3% for Micro Business Finance; and for Capital Opportunities, loans are from \$250 to \$20,000 with terms of 24 to 60 months with the interest rate at prime rate plus 1-4%.

*** Montana Microbusiness Finance Program**

Montana Department of Commerce

1424 9th Ave.

406-444-3494

Helena, MT 59620

Fax: 406-444-2808

Eligible applicants are minorities, women and low income individuals. The goal is to provide disadvantage individuals with self-employment opportunities. Loans are from \$1,000 to \$20,000 with terms from three to 84 months. Interest rate ranges 1-3% over commercial loan rate. Receives funds from State legislative appropriation from in-state investment fund, local capital, and operating budget.

Unconventional Loan Programs

*** Montana Women's Economic Development Group (WEDGO)**

Women's Opportunity and Resource Development

127 N. Higgins

406-543-3550

Missoula, MT 59802

Fax: 406-721-4584

Aim is to provide business assistance services including: training, consulting and capital access, targeting low and moderate income women. It works with community teams planning and implementing timber diversification strategies, and employ business assistance specialists to assist entrepreneurs. Loans are up to \$15,000, terms up to five years. Interest rate is 1-2% above market rate. Receives funds from city, county, and state government, Ms. Foundation, Department of Health and Human Services, and US West Foundation.

*** Opportunities, Inc. - Microbusiness Finance Program**

Opportunities, Inc.

P.O. Box 2289

Great Falls, MT 59403

406-761-0310

Eligible applicants are those unable to receive loans from conventional sources. The purpose is to stimulate better coordination among available federal, state, local and private resources to enable low income families and individuals in rural and urban areas, to attain the skills and motivations they need to secure opportunities necessary to become self-sufficient. Loans are up to \$20,000 with the terms up to five years. Interest rate is 1 to 3% over market rate.

Nebraska

*** Northeast Nebraska Venture Capital Network**

Northeast Nebraska Venture Capital Network

405 Madison Ave.

Norfolk, NE 68701

402-371-4862

The aim of this program is to encourage the development and expansion of home-grown enterprises and to stimulate economic growth throughout northeast Nebraska. Private investors provide seed capital for inventors, early stage financing for startup firms, or expansion capital for established firms. Loan structures or equity position will vary with investors. Contact the above number for further details.

*** Rural Enterprise Assistance Project**

Center for Rural Affairs

P.O. Box 406

402-846-5428

Walthill, NE 68067

Fax: 402-846-5420

The aim of this project is to demonstrate and implement programs to meet the long-term needs of existing and potential small businesses to succeed in rural areas of Nebraska. Loans are from \$100 to \$10,000; terms from 6 months to two years. Interest rate is prime rate plus 1% and 4%. It receives funding from the Ford Foundation, Mott Foundation, SBA Grant, The Aspen Institute, and Share Our Strength.

*** Women's Enterprise Fund**

Women's Enterprise Fund

I Wanna Start a Business and I Have No Money

1044 H St.
Lincoln, NE 68508

402-477-5889
Fax: 402-475-0754

This fund assists women in operating enterprises of their choosing. This program fills the loan niche for "nuisance" loans that banks expect to be covered by bank cards at high rates. Eligible applicants are women in Nebraska. Loans are from \$500 to \$2,000 with terms up to one year. Receives funding from private donations.

Nevada

*** Nevada Self-Employment Program**

Nevada Self-Employment Program
P.O. Box 50478
Reno, Nevada 89513

702-329-6789
Fax: 702-786-8152

Eligible applicants are low to moderate income individuals who live in northern Nevada. The goal of this program is to assist this group to become economically self-sufficient through entrepreneurial training, technical assistance and access to credit. Loans are up to \$5,000 with terms up to three years. The interest rate is at 12%. This program's funding comes from the City of Reno, CDBG, and Bank America Foundation.

New Hampshire

*** Working Capital-Microenterprise Peer Lending**

New Hampshire Community Loan Fund
P.O. Box 666
Concord, NH 03302-0666

603-224-6669
Fax: 603-225-7425

This program is available to low and moderate income individuals in the Concord area. This program assists underserved individuals in meeting their own basic economic needs by complementing and extending the reach of conventional lenders and public institutions. Loans are from \$500 to \$5,000 with the interest rate at 12%. This fund receives funding from commercial banks.

New Mexico

*** Women's Economic Self-Sufficiency Team (WESST Corp.)**

Women's Economic Self-Sufficiency Team
414 Silver SW
Albuquerque, NM 87102-3239

505-848-4760
Fax: 505-848-2368

The aim of Women's Economic Self-Sufficiency Team (WESST Corp.) is to help women in New Mexico achieve economic self-sufficiency through sustained self-employment. Eligible applicants are low income women and minorities located in the State of New Mexico. Loans are from \$500 to \$7,000 with terms from 30 days to 5 years. The interest rate is at prime rate plus 2-4%. WESST Corp. receives funding from Seton Enablement Fund, SBA Microloan Demonstration Program, and in-kind contributions.

New York

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*** Adirondack Entrepreneurial Center**

Adirondack Economic Development Center
P.O. Box 747
Saranac Lake, NY 12983

518-891-5523
Fax: 518-891-9820

The mission is to promote the development of small business. Loans are from \$500 to \$25,000. Terms are from 6-72 months. The interest rate is from 5 to 12.75%. Eligible applicants are low income, women, minorities, and rural entrepreneurs. Receives funds from the Small Business Administration, Farmers Home Administration, Adirondack North County Association, NY State Urban Development Corporation, Rural Economic Development Program, and the Department of Economic Development Entrepreneurial Assistance Program.

*** Entrepreneurship Training Program**

Worker Ownership Resource Center, Inc.
160 High St.
Elmira, NY 14901

607-737-5212
Fax: 607-734-6588

This program assists low income and minority entrepreneurs to start businesses in their communities and to build personal and business assets. Eligible applicants are persons with household income below WIC guidelines and minorities. Loans are from \$100 to \$5,000 with terms 6 months to two years. Interest rate is 12%. Receives funding from Diocese of Rochester, and Campaign for Human Development.

*** Micro-Enterprise Loan and Assistance Program**

Church Avenue Merchants Block Association
885 Flatbush Ave., Suite 202
Brooklyn, NY 11211

718-287-0010
Fax: 718-287-2737

The program is capitalized by the U.S. Office of Refugee Resettlement, and is devoted to recently arrived refugees. Goal is to enable low income refugees attain self-sufficiency through microenterprise development. Makes loans to refugees who have limited or no access to capital for small businesses. Loans are up to \$5,000. Terms are 12, 18, or 24 months, with an interest rate at 10%.

*** Minority and Women Enterprise Development Center**

Urban League of Rochester, New York, Inc.
215 Tremont St., Door #4
Rochester, NY 14608

716-436-4377
Fax: 716-325-4864

The aim is to provide training, counseling, and technical assistance to minorities and women seeking to start their own businesses. Loans are from \$2,000 - \$50,000; terms from 1-5 years. Interest rate is prime rate plus 1-2.5%. Receives funds from the Urban Development Corp., and NY State Department of Economic Development Entrepreneurial Assistance Program.

*** Neighborhood Micro-Loan Program**

Ridgewood Local Development Corporation
57-14 Myrtle Ave.
Ridgewood, NY 11385

718-366-3806
Fax: 718-381-7080

The Program has not yet made any loans, but is intended to serve neighborhood retailers, small manufacturers, professionals and health care providers, service businesses. and young

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businesses and businesses owned by minorities and women. Program will be used to contract startup costs, storefront improvements, and purchase new equipment. Loans will be from \$2,000 to \$10,000. Terms will be 90 days to 3 years. Interest rate depends on: one year -prime rate plus 1%; two years - prime rate plus 2%; three years - prime rate plus 3%.

*** N.Y. State Department of Economic Development**

Entrepreneurial Assistance Program

Albany-Colonie Regional Chamber of Commerce

1 Computer Dr. S.

518-458-9851

Albany, NY 12205

Fax: 518-458-1055

Purpose of this program is to promote the growth and development of minority-owned and women-owned businesses by providing technical assistance and creating access to capital, networking, and community and business leaders. Receives funds from NY State Urban Development Corp., Albany Local Development Corp., KeyBank USA, and Town of Colonie I.D.A. Loans are from \$1,000 to \$5,000, terms from three to five years. Interest rate is Prime rate plus 2%.

*** Queens County Overall Economic Development**

Corporation - NY State Department of Economic Development Entrepreneurial Assistance Program

Queens County Overall Economic Development Corp.

90-04 161st St., Suite 801

718-262-8383

Jamaica, NY 11432

Fax: 718-262-9185

Provides a package of services to encourage and train would be entrepreneurs; to support and assist new startup businesses in surviving the first two years of business, and assist existing businesses with their relocation and/or expansion efforts. Eligible applicants are low income and minority residents of Queens. Loans are from \$5,000 to \$25,000 with terms up to five years. The interest rate is at prime rate plus 1.5%. Funding comes from seven banks and equity investors, borough presidents, city and state agencies.

*** Regional Economic Development Assistance**

Corporation Mini Loan Program

New York City Economic Development Corporation

110 William St.

212-312-3504

New York, NY 10038

Fax: 212-312-3910

This program is for small/startup service, retail, contractor, manufacturing businesses. Loans are available for machinery and equipment, leasehold improvements, real estate acquisition and working capital. Loans are from \$5,000 to \$50,000. Terms are two to five years. Interest rates are prime rate plus 1.5%.

*** Rural Ventures Fund**

Rural Opportunities, Inc.

339 East Ave., Suite 401

716-546-7180

Rochester, NY 14604

Fax: 716-546-7337

Eligible applicants are low and moderate income individuals denied access to bank credit. The aim is to promote self-sufficiency and economic independence through the creation and expansion of small businesses and microenterprises. Loans are from \$3,000 to \$50,000 with

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terms from 3 to 60 months. The interest rate is up to 15%. Funding comes from FmHA Industrial Development Grant, SBA Microloan Demonstration Program, CDBG funds, and New York State.

*** Strictly Business**

Citizen's Committee for New York City, Inc.

305 7th Ave.

New York, NY 10001

212-989-0909

Fax: 212-989-0983

The mission is to assist youth in utilizing the strong leadership, communication, management and business skills they many have acquired through affiliation with the illegal drug trade and other street activities. In addition, participants enroll in community based school programs and work toward their GED or high school diplomas. The average loan amount is \$500 per group of 5.

*** Team Hudson Valley Regional Revolving Loan Fund**

Team Hudson Valley, Inc.

300 Westage Business Center

Fishkill, NY 12524

914-896-5975

Fax: 914-896-5978

This is a joint project of the economic development agencies of Dutchess, Orange, Putnam, Sullivan, Ulster and Westchester counties, and the State Urban Development Corp. It's intended to make working capital and line-of-credit loans, inventory and accounts receivable financing for manufacturing, agricultural, wholesale, and service businesses that have been unable to finance the entire cost from private lenders. Minority owned and startup businesses are also part of the fund's target. Loans are from \$10,000 to \$75,000. The terms are from three months to five years, with the interest rate at prime rate minus 3% (minimum 5%).

North Carolina

*** Child Care Providers**

Self-Help

409 E. Chapel Hill St., P.O. Box 3619

Durham, NC 27702-3619

919-956-4400

Fax: 919-688-3615

This is a special loan program created by the NC Division of Child Development to help an individual get started or expand, buy indoor or outdoor equipment, upgrade buildings, and improve a particular program's quality. These loans have a below market, fixed interest rate of 9%, and no minimum/maximum loan size. Eligible applicants are anyone who runs or wants to run a registered and licensed child care program that serves or is willing to serve subsidized children.

*** Good Work**

Good Work

P.O. Box 25250

Durham, NC 27702

919-682-8473

Fax: 919-688-3615

Aim is to be a resource for those who want to start or expand their small businesses. Eligible applicants are startup and small businesses. Loans are from \$300-\$10,000 with terms from three months to three years. Interest rate is 13%. Receives funds from Self-Help Credit Union, foundations, and churches.

*** Microbusiness Development**

WAMY Community Action, Inc.

P.O. Box 552

Boone, NC 28607

704-264-2421

Fax: 704-264-0952

This program allows low income persons to begin or expand small business efforts in an area where few jobs are available. Eligible applicants are persons below poverty level located in Watauga, Avery, Mitchell and Yancey counties. Loans are from \$500 to \$15,000 with terms from one to five years. The interest rate is at the current rate.

*** Mountain Microenterprise Fund**

Mountain Microenterprise Fund

29 1/2 Page Ave.

Asheville, NC 28801

704-253-2834

Fax: 704-244-7953

Eligible applicants are women and minorities, and low income persons. The aim is to create small businesses and microenterprises through a program of financial and technical assistance. Funding is from NC General Assembly, operating budget, Dogwood Fund, NC Rural Economic Development Center, and the Z. Smith Reynolds/Janirve Foundations. Loans are from \$500-\$8,000, terms are from 1/2 year-3 years.

*** North Carolina Microenterprise Loan Program
(NCMLP)**

NC Rural Economic Development Center, Inc.

1300 St. Mary's St., Suite 500

Raleigh, NC 27605

919-715-2725

Fax: 919-715-2731

The NCMLP is one of the largest microenterprise loan funds in the country. It's funded by public and private sources. It offers financing and support for the startup and expansion of small businesses across rural NC. Borrowers have included mechanics, seamstresses, crafts people, janitorial service operators, building contractors, and retailers. Loans are from \$350 to \$25,000.

*** Peer Group Program and the Charlotte Self-Employment Project**

Self-Help Development Bank

409 East Chapel Hill St.

Durham, NC 27702-3619

919-683-3016

Fax: 919-688-3615

Eligible applicants are rural residents, minority/women-owned businesses, poverty level individuals. Self-Help strives to provide economic opportunity to economically disadvantaged communities. Loans for individual lending are from \$1,500 to \$25,000 with terms from 3 to 78 months, interest rate from 10 to 13%. Loans for group lending are from \$300 to \$5,000 with terms from 6 months to one year at an interest rate from 6 to 13%. Funding comes from SBA Microloan Demonstration Program, insured credit union deposits, foundation investments, HUD demonstration grant, and several foundation grants.

*** Watermark Loan Fund**

NEED Foundation

150 Highway 158 East

Camden, NC 27921

919-338-0853

Fax: 919-338-1444

The mission of this fund is to make funding available to craft artisans to startup or expand their

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businesses. The Fund works with low income people who need loans to buy equipment/supplies in order to begin making crafts, or who need working capital for expanding their business. Loans are from \$50 to \$750 with terms from one to three months. The interest rate is prime rate plus 2%. This fund receives funding from the Ms. Foundation.

*** West Greenville CDC Micro Loan Program**

West Greenville Community Development Corp.

706 West 5th St., P.O. Box 1605

Greenville, NC 27835-1605

919-752-9277

Eligible applicants are women, and other high risk borrowers. The aim is to increase economic index in target counties. Loans are from \$500 to \$20,000; terms up to three years. The interest rate is 16%. Also provide business training and planning, individual business counseling, peer support, and mentoring. This program receives funding from the NC Rural Economic Development Center.

*** YVEDDI Micro Enterprise Lending Program**

Yadkin Valley Economic Development District, Inc. (YVEDDI)

P.O. Box 309

919-367-7251

Boonville, NC 27011

Fax: 919-367-3637

Eligible applicants are AFDC recipients, low and moderate income individuals in Yadkin, Surry, Stokes and Davie counties. YVEDDI has provided training and credit to clients who otherwise would not have access. Has helped startup and existing businesses. Loans are from \$500 to \$8,000 with terms from 6 to 30 months. The interest rate is 16%. YVEDDI receives funding from NC Rural Economic Development Center and Yadkin Valley Financial Institutions Consortium.

Ohio

*** Allen-Lima Enterprise Assistance Program (A-LEAP) and Child Day Care RLF**

Lima-Allen Council for Community Affairs

405 East Market St.

419-227-2586

Lima, OH 45801

Fax: 419-227-7626

This program is available to low income workers, displaced workers, ADC/JOBS recipients located in Allen county. The aim is to empower low income individuals through self-employment, creating self-sufficiency and alleviating poverty. Loans are up to \$1,000, terms from two to five years and interest rate is at prime plus 2%. Receives funds from various financial institutions and CSBG.

*** Appalachian Ohio Microloan Program**

The Enterprise Development Corporation (EDC)

900 East State St.

614-592-1188

Athens, Ohio 45701

800-822-6096

Available to help woman and minorities or low income individuals who cannot get business loans from banks. Loans can be used for equipment and machinery, furniture, fixtures, inventory and supplies, advertising, and working capital up to six months for rent, utilities or employee wages. Loans are from \$200-\$25,000. Terms are from 6 months - 6 years. Interest rates range from 11% to 12.7% APR.

*** CAC Microenterprise Training Program**

Community Action Committee (CAC) of Pike County
941 Market St., P.O. Box 799
Piketon, OH 45661

614-289-2371
Fax: 614-289-4291

The program is available to low and moderate income persons. The aim is to improve economic conditions through training, small business development and support services leading to self-sufficiency. Loans are \$500 to \$10,000, terms three months to three years, and interest rate at prime plus 2%. Receives funds from CDC Grant Program, banks, local housing authority, and organization contributions.

*** Child Care Providers**

Enterprise Development Corporation (EDC)
900 East State St.
Athens, Ohio 45701

614-592-1188
800-822-6096

The program is available for people who are interested in starting or expanding Type A/B homes and child care centers. Loans are from \$200 to \$25,000. Terms from 6 months to 5 years. Loans can be used for play equipment, creative learning tools, cabinets and storage units, and upgrading of the facility. Applicants must submit a business plan, personal tax returns (past three years), proof of insurance, resume and references, and licenses and permits.

*** City of Cleveland Microloan Program**

City of Cleveland Department of Economic Development
601 Lakeside Ave., Room 210
Cleveland, OH 44114

216-664-2406
Fax: 216-664-3681

The aim is to provide financial and management support to existing and new businesses that do not have access to traditional financial sources. Eligible applicants are businesses in the City of Cleveland. Loans are \$2,500 to \$25,000, terms are 2-4 years, and interest rate is at Prime plus 2%. Receives funds from City of Cleveland and local financial institutions.

*** City of Fremont Microloan Program**

City of Fremont Microloan Program
323 S. Front St.
Fremont, OH 43420-3065

419-334-5095
Fax: 419-334-8434

This program is available to low and moderate income individuals. The aim is to provide a multifaceted approach to the need among low and moderate income micro-entrepreneurs to secure financial and technical assistance to make their businesses successful. Loans are \$1,000 to \$5,000, terms are determined by a loan administration board, and interest rate is prime plus 2%. Receives funds from the Ohio Department of Development and program income.

*** Columbus/Franklin County Microloan Program**

Columbus Countywide Development Corp.
941 Chatham Lane, Suite 207
Columbus, OH 43221

614-645-6171
Fax: 614-645-8588

This program is available to women and minority-owned businesses, day care facilities and

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targeted Columbus neighborhoods. The aim is to encourage the creation of small micro businesses and provide financing for small projects not available from conventional lenders. Loans are \$1,000 to \$25,000, terms 30 days to 6 years, and interest rate is 10.6% to 11.6%. Receives funds from SBA, Ohio Department of Development, Columbus Department of Development, and banks.

*** Food Ventures Project and ACEnet Microloan**

Fund

ACEnet

94 N. Columbus Rd.

614-592-3854

Athens, OH 44701

Fax: 614-593-5451

The aim is to transform relationships within communities to allow people with low incomes to successfully enter the economic mainstream by creating opportunities for both business ownership and employment in expanding firms. Eligible applicants are low to moderate income persons, public assistance recipients, and firms participating in ACEnet business networks in Southeastern Ohio. Loan amounts are from \$50-\$20,000, terms 1-3 years, interest rate is 9.75%-18.5% fixed. Receives funding from Non-entitlement CDBG (DOD), Mott Foundation, and other private sources.

*** Harcatus Microenterprise Program**

Harcatus Tri-County Community Action Organization

220 Grant St.

614-922-1083

Dennison, OH 44621

Fax: 614-922-4128

This program is available to low income individuals located in Harrison, Carroll and Tuscarawas counties. The aim is to encourage low income individuals to open businesses, thus leading to self-sufficiency. Loans are up to \$2,500 through an in-house revolving loan fund. Receives funds from the Ohio Department of Development.

*** HHWP Community Action Commission Microenterprise Development Program**

HHWP Community Action Commission

122 Jefferson St., P.O. Box 179

419-423-3755

Findlay, OH 45839

Fax: 419-423-4115

Program is available to low income and public assistance recipients. The aim is to create self-employment opportunities that enable low income residents to improve their living conditions and become self-sufficient. Loans are up to \$5,000, terms from 3-24 months. Interest rate is prime plus 2%. Receives funds from CSBG and private foundations.

*** Neighborhood Economic Development Loan Program (NEDL)**

Office of Economic Development, City of Toledo

One Government Center, Suite 1850

419-245-1426

Toledo, OH 43604

Fax: 419-245-1462

This program is available to low and moderate income target communities served by CDC housing programs. The aim is to provide commercial credit for neighborhood-based businesses and provide a competitive advantage to neighborhood commercial and industrial areas. Loans are up to \$16,000, terms up to four years and interest rate is 5.24%. Receives funding from City of Toledo and banks.

*** The Chamber Women's Business Initiative Program**

The Chamber Women's Business Initiative Program

37 N. High St.

614-225-6082

Columbus, OH 43215-3065

Fax: 614-469-8250

The aim is to provide assistance to women-owned businesses. To be eligible you must be women who are unemployed or underemployed or receiving public assistance; women who have started their own business or are interested in self-employment. Loans are from \$7,500 to \$10,000, with terms from three to five years. The interest rate is at prime rate plus 2%. This program receives funding from federal funds, city funds, banks, and private foundations.

*** Women's Entrepreneurial Growth Organization**

Women's Entrepreneurial Growth Organization (WEGO)

P.O. Box 544

216-972-5179

Akron, OH 44309

Fax: 216-972-5513

The organization helps women who are developing businesses to have access to resources, confidence and economic power. Eligible applicants are low and moderate income women, startup and existing entrepreneurs located in Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull and Wayne counties. Loans are up to \$25,000. This organization receives funding from private foundations, SBA, individual donations, and other community and government support.

*** Women Entrepreneurs, Inc.**

Women Entrepreneurs, Inc.

P.O. Box 2662, C-OH45201

36 East 4th St.

513-684-0700

Cincinnati, OH 45201

Fax: 513-684-0779

New businesses that are started offer services to the community such as adult day care, home-bound disabled worker assistance and extra support to women in traditional industries. Receives funding from Society National Banks, Liberty National Banks, independent member/corporate contributions, and local foundations. Eligible applicants are AFDC recipients, low and moderate income individuals located in Hamilton, Clermont, Warren, Butler, Brown, Adams, Highland, Pike and Ross counties, and Northern Kentucky and Southeastern Indiana. Loans are from \$2,500 to \$150,000 with terms from three to five years. Interest rate: prime rate plus 2%.

Oregon

*** Microloan Program (MP)**

Cascades West Financial Services, Inc.

408 Southwest Monroe

503-757-6854

Corvallis, OR 97333

Fax: 503-757-7072

The aim is the promotion of social welfare by helping communities and counties by stimulating the growth and expansion of businesses, including small businesses. The target population is women, minorities, low income and rural area businesses. Loan amounts range from \$928 to \$25,000 with loan terms from 12 months to 120 months. The interest rate is at prime rate plus

Unconventional Loan Programs

2%.

Pennsylvania

* Ben Franklin Enterprise Growth Fund

Ben Franklin Technology Center of Southeastern Pennsylvania
3624 Market St. 215-382-0380
Philadelphia, PA 19104-2615 Fax: 215-387-6050

Fund was established to make capital available to low income, minority, and women business owners, startups, and to help client businesses obtain credit from conventional sources in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties. Loans are from \$5,000 to \$15,000. Interest rate is fixed at prime rate plus 3%. Closing fees are up to \$350 (can be financed in the loan).

* Local Enterprise Assistance Program (LEAP)

Bloomsburg University College of Business
243 Sutliff Hall 717-389-4591
Bloomsburg, PA 17815 Fax: 717-389-3892

The aim is to create opportunities for startup and self-employed business persons to earn equitable incomes and control productive resources. Dedicated to building the economic capacity of rural communities through small enterprises by providing access to credit, business training and self-management skills. Eligible applicants are the unemployed, rural microentrepreneurs, and AFDC recipients. Loans are from \$1,250 to \$15,000. Interest rate is 12%. Closing costs can be included in the loan.

* Micro Enterprise Assistance Program

Micro Enterprise Assistance Program
100 Red Oak Lane 412-462-5328
Munhall, PA 15120 Fax: 412-464-4417

This program is available to low income and AFDC recipients. The program receives funds from commercial banks. The purpose is to organize and administer peer group associations, provide training, counseling, and business loans to micro-entrepreneurs. Loans are from \$500 to \$3,000 with terms from 6 months to two years. The interest rate is at prime rate plus 2%.

* Micro-Enterprise Development

Lutheran Children and Family Service
45 Garrett Rd. 215-734-3363
Upper Darby, PA 19082 Fax: 215-734-3389

This program is available to refugees in the U.S. less than five years, who are AFDC recipients, low/moderate income located in Philadelphia. Receives funding from the Office of Refugee Resettlement. Loans are from \$500 to \$6,000 with terms up to three years. The interest rate is at market rate.

* Service for Self-Employment Training and Support (ASSETS)

Mennonite Economic Development Associates
439 East King St. 717-393-6089

I Wanna Start a Business and I Have No Money

Lancaster, PA 17601

Fax: 717-560-6549

This program is available to low income individuals as defined by HUD guidelines. These Associates have assisted new businesses to start or expand in most disadvantaged areas of Lancaster. The purpose is to increase personal income, create jobs, foster economic linkages, develop human potential and encourage community development through small business. Loans are from \$500 to \$5,000 with terms from 6 months to two years. The interest rate is 13%.

South Dakota

*** Circle Banking Project**

The Lakota Fund

P.O. Box 340

Kyle, SD 57752

605-455-2500

Fax: 605-455-2585

Eligible applicants are enrolled members of the Oglala Lakota Tribe. Funds come from investments, grants, and interest income. The aim is to foster the social and business development of Oglala Lakota Tribal members on the Pine Ridge Indian Reservation through the use of loans, sectoral intervention and technical assistance applied in a cultural appropriate manner. Individual Loans are from \$300 to \$25,000 with terms from two months to three years. The interest rate is from 11% to 15%. Group Lending Loans are from \$400 to \$1,000 with terms up to one year. The interest rate is 15%.

*** Revolving Loan Fund Program**

Northeast South Dakota Energy Conservation Corporation

414 Third Ave. East

Sisseton, SD 57262

605-698-7654

Fax: 605-698-3038

This program receives funding from Northwest Area Foundation, CDBG, SBA Microloan Demonstration Program, East River Electric Power Corp., and the First State Bank of Roscoe. The program addresses the economic needs of small rural communities as they relate to business development and job creation. Eligible applicants are low income, disadvantaged persons, minorities, and women. Loans are from \$100 to \$70,000 with terms from 6 months to 25 years.

Tennessee

*** Matrix, Inc. Loan Program**

Matrix, Inc.

220 Carrick St.

Knoxville, TN 37921

615-525-6310

Fax: 615-637-3920

This program is available to low/moderate income women and minorities. This program has served more than 236 clients, and helped start over 70 businesses. The mission is to foster the formation and growth of disadvantaged women and minority-owned businesses by providing a business incubator, training and technical assistance, and access to credit. It receives funding from foundations, banks, and CDBG. Loans are from \$500 to \$2,500 with terms from 6 months to one year.

*** Micro Revolving Loan Fund**

Free The Children, Inc.

1192 Peabody Ave.

901-276-0843

Unconventional Loan Programs

Memphis, TN 38104

Fax: 901-276-0778

Eligible applicants are AFDC recipients and low income persons residing in public housing development in Memphis. Loan amounts are up to \$10,000 with the average loan size at \$7,500. The loan term is three years, with the interest rate at 7%. Also provide technical assistance and support services. This fund receives funding from federal grant and city government, and local banks.

Texas

*** FEFA Loan Fund**

Federacion Ecumenican de Fe y Accion (FEFA)

211 N. Park Blvd.

210-222-1955

San Antonio, TX 78204

Fax: 210-222-2520

FEFA has created a revolving loan fund from which low income individuals may borrow to cover startup or expansion costs for their businesses. Loans are offered at below market interest rates to individuals who present well conceived business proposals and who demonstrate sufficient organizational skills and commitment. Upon repaying their initial loan to FEFA, participants have a second financing option through FEFA. Clients can receive loans based on FEFA depositing 50% of the loan amount as collateral. These loans are at an interest rate of prime plus 2.5%. Through this effort, disadvantaged clients can repair poor credit histories and become mainstreamed into the traditional banking system.

Utah

*** Bear River Association of Governments Micro Loan Fund**

Bear River Association of Governments

170 N. Main

Logan, Utah 84321

801-752-7242

The goals of this program are to assist economically disadvantaged persons in becoming self-employed and to provide small loans to owner operated businesses with less than 10 employees. Maximum loan is \$10,000. Maximum term is five years. Interest rate is fixed at 2 above prime rate. Funds can be used for inventory and supplies, machinery and equipment, leasehold improvements, working capital such as fees to obtain licensing, payroll, rent and utilities, etc.

Vermont

*** Burlington Revolving Loan Fund**

Community and Economic Development Office

Room 32, City Hall

802-865-7144

Burlington, VT 05461

Fax: 802-865-7024

The aim is to create a sustainable local economy that equitably distributes costs and provides meaningful opportunities for participation by residents in essential resource allocation decisions. The fund is aimed at low and moderate income individuals located in the Champlain Valley. Loans are from \$4,000 to \$30,000, terms from 3-10 years, interest rate is 60% of prime rate.

*** Employment Through Proprietorship**

I Wanna Start a Business and I Have No Money

Northeast Employment and Training Organizations, Inc.
P.O. Box 584 802-334-7378
Newport, VT 05855 Fax: 802-334-8148

Program is available to people over the age of 21, and who are JTPA participants. Mission is to provide the necessary skills for people in low/moderate income brackets to become successful business owners. Loans are from \$500 to \$5,000. This lending program is new and still in the development stage. Funds come from working capital and the Vermont Department of Employment and Training.

*** Micro-Business Development Program**

Central Vermont Community Action Council, Inc.
P.O. Box 747 802-479-1053
Barre, VT 05641 Fax: 802-479-5353

The aim of this program is to eliminate poverty by opening to everyone the opportunity to live in decency and with dignity. It is aimed at low income persons. Loans are normally \$1,500, with terms up to 16 months. Interest rate is 9%. Closing costs can be included in the loan amount. Receives funding from the Family Foundation, HeadStart, Vermont Community Development Program, Vermont State, USDA Food Stamps, Veterans grant, and CDBG discretionary grant.

*** Vermont Job Start**

Vermont Economic Development Authority
56 East State St.
Montpelier, VT 05602 802-229-5627

Eligible applicants are persons at less than 70% HUD statewide median income. This project is aimed at increasing self-employment opportunities for low income Vermonters. Loans are from \$1,000 to \$10,000 with terms from 6 to 60 months. The interest rate is at prime rate plus 2.5%.

Virginia

*** Arlington County Microenterprise Loan - CDBG**

Ethiopian Community Development Council, Inc.
1038 S. Highland St.
Arlington, VA 22206 703-685-0510

Applicants must be opening or expanding a small business, unable to find other sources of financing, and fall within the household income levels (see chart below). Applicants must write a business plan. Loans up to \$6,000, interest rate at prime rate plus 4%.

Household Income Levels

No. Of Persons	Maximum Annual Income	No. Of Persons	Maximum Annual Income
One	\$28,150	Five	\$43,400
Two	32,150	Six	46,650
Three	36,200	Seven	49,850
Four	40,200	Eight	53,050

*** Eagle Staff Fund - Seed Grants**

First Nations Development Institute
The Stores Building, 11917 Main St.

Unconventional Loan Programs

Fredericksburg, VA 22408

540-371-5615

This Fund is dedicated to promoting economic understanding among Native people. Seed grants are to identify and develop ideas and concepts about economic development, and provide funds for training, convening meetings, and community organizing. Amounts are from \$1,500 to \$5,000. The applicant's proposed budget must accurately reflect the project scope.

*** Northern Virginia Microenterprise Loan - SBA**

Ethiopian Community Development Council, Inc.

1038 S. Highland St.

Arlington, VA 22206

703-685-0510

Applicants must be opening or expanding a small business, unable to find alternative sources of financing. All applicants must fall within the household levels, (see chart below). Loans are up to \$25,000 with the interest rate from 12.5% to 13.25%.

Household Income Levels

No. Of Persons	Maximum Annual Income	No. of Persons	Maximum Annual Income
One	\$28,150	Five	\$43,400
Two	32,150	Six	46,650
Three	36,200	Seven	49,850
Four	40,200	Eight	53,050

*** Refugee Microenterprise Loan - ORR**

Ethiopian Community Development Council, Inc.

1038 S. Highland St.

Arlington, VA 22204

703-685-0510

Applicants must be refugees and political asylees in the U.S. for less than five years, and have proper documents; want to open or expand a business, and are willing to write a business plan. Loans are up to \$5,000 at prime rate plus 4%. There is a small fee (up to \$100 which can be included in the loan) to process/manage the loan.

*** Self-Employment Loan Fund (SELF)**

Business Development Center, Inc. (BDC)

147 Mill Ridge Rd.

Lynchburg, VA 24502

804-582-6100

Fax: 804-582-6107

This program is available to low to moderate income individuals who lack access to bank or other financing. All new business owners must complete the Self-Employment Training Program prior to making application for the loan fund. (Training Program covers the basics of owning your own business). Loan amounts range from \$50.00 to \$10,000 with terms from 1-3 years for long term loans, and 0-12 months for short term loans. Interest rate is prime plus 3, which is fixed at time of closing. This program is sponsored by the SBA, Virginia Department of Economic Development, Greater Lynchburg Chamber of Commerce, Virginia's Region 2000, and the City of Lynchburg.

Washington

*** African American Community Endowment Fund**

Black Dollar Days Task Force

I Wanna Start a Business and I Have No Money

116-21st Ave.

Seattle, WA 98122

206-323-0534

This is a new program which hopes to make its first micro-enterprise loan this year (1996). This proposed microenterprise loan fund hopes to foster an entrepreneurial spirit and encourage self-sufficiency through the growth of small business opportunities primarily in the economically depressed areas of Seattle. This micro-enterprise loan is a source of business financing for people who are unable to access capital from other sources. As this is a new program, the amount of loans, interest, etc. are not know as yet. For further information, contact the above number.

*** Cascadia Revolving Fund**

Cascadia Revolving Fund

157 Yesler Way, Suite 414

Seattle, WA 98104

206-447-9226

Fax: 206-682-4804

This is a tax-exempt nonprofit corporation which provides loans and technical assistance to socially/environmentally based enterprises and nonprofit organizations. Loans can be up to \$150,000 with variable interest rates. Terms are from one to five years. Eligible applicants are low income women, minorities, and refugees. Receives funds from individual investors, religious orders, nonprofit corporations, earnings and individual gifts.

*** Downhome Washington**

Private Industry Council of Snohomish County

917 134th St., SW, A-10

Everett, WA 98204

206-743-9669

Fax: 206-745-5563

Eligible applicants are low income, dislocated workers, AFDC recipients, African-Americans and women. Purpose is to join people and resources to meet employment and education opportunities in the communities. Loans are from \$400 to \$5,000; terms from 1-5 years. Interest rate at prime rate plus 1%. Funding comes from federal and state government, foundations, and fees for services.

*** International District and Refugee Microenterprise Project**

Interim Community Development Association

409 Maynard Ave. S., Suite 202

Seattle, WA 98104

206-624-1802

Fax: 206-467-6376

This project is available to low income refugees and other low income residents. The aim is to promote the welfare and wellbeing of Seattle's International District community and the larger Asian and Pacific Island communities with an emphasis on low income. Loans are up to \$10,000. The interest rate at prime rate plus 4%. Receives funding from Titcomb Foundation, Office of Refugee Resettlement, City of Seattle, and State of Washington.

*** Spokane Area Small Business Loan Program**

Greater Spokane Business Development Association

808 West Spokane Falls Blvd., Room 250

Spokane, WA 99201-3339

509-625-6325

Fax: 509-625-6315

The aim of this program is to assist startup/small businesses to obtain financing. Eligible applicants are AFDC recipients, low and moderate income individuals. Receives funding from nine commercial banks, and loan guarantees by SBA. Loans are from \$5,000 to \$50,000, with

Unconventional Loan Programs

terms from 1-7 years. Interest rate is prime rate plus 2.25%.

West Virginia

*** Monroe Neighborhood Enterprise Center**

Monroe County Community Services Council
P.O. Box 403
Union, WV 24883

304-772-3381
Fax: 304-772-4014

The aim is to improve the income and self-sufficiency of low to moderate income persons by providing loans, business training, and opportunities for microenterprises. This center receives funding from banks of Monroe, Union, West Virginia by providing lines of credit, operating funds from Neighborhood Reinvestment Corp., and Benedum Foundation. Loans are from \$100 to \$10,000 with terms from one to four years. Loan conditions will be determined by peer groups.

Wisconsin

*** ADVOCAP Business Development Loan Fund**

ADVOCAP, Inc.
P.O. Box 1108
Fond du Lac, WI 54936-1108

414-922-7760
Fax: 414-922-7214

This Loan Fund is to help low income persons become self-sufficient by developing businesses that will create jobs. Loans are from \$100 to \$15,000. Terms are from 30 days to 6 years. Interest rate can be from 7 to 10%. Closing costs/fees can be included in the amount of the loan. Receives funding from ADVOCAP business development fund, SBA Microloan Demonstration, C.O.E. fund from agency funds.

*** Business Ownership and Operations**

Juneau Business High School
6415 West Mount Vernon
Milwaukee, WI 53213

414-476-5480

Program is available to 15-19 year old multi-cultural students, of which a large percentage are low income. It provides high school students with practical, hands-on experience in business ownership and operations. Provides youth with alternative career options and education in the areas of economics, citizenship and ethics. Loans are from \$50 to \$500 with terms at 9 months. Interest rate is 12%.

*** Economic Development Project**

West Cap
525 2nd St.
Glenwood City, WI 54013

715-265-4271
Fax: 715-265-7031

The aim is to create opportunities that allow people to achieve self-sufficiency for themselves, their families, and their communities. Eligible applicants are low income individuals with special emphasis on women. Loans are up to \$15,000. Receives funding from Farmers Home Administration and the Bremer Foundation.

*** Self-Employment Project**

CAP Services, Inc.

I Wanna Start a Business and I Have No Money

5499 Highway 10 East
Stevens Point, WI 54481

715-345-5200
Fax: 717-345-5206

The aim is to mobilize public and private resources to help low income individuals to attain self-sufficiency. Loans are up to \$10,000; terms up to five years. Interest rate is at 5%. Receives funds from the U.S. Office of Community Services, corporate contributions, State of Wisconsin, and CDBG funds.

"A scholar who has been studying lottery winners for years concludes, 'They won the battle against poverty and deprivation, but are losing the war; they are financial successes, but social and psychological casualties.'"

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Book, 1992

Free Business Assistance Programs

A helping hand is just a phone call away for individuals who want to enter into a small business or microenterprise. If you fall into any of the following categories: low to moderate income, Native American, minorities, women, welfare recipients, or have little or no money, you may be eligible for a wide range of assistance. These programs are aimed to assist individuals toward self-sufficiency.

Imagine getting training, counseling, peer support and exchange, and mentoring for free to help you get the knowledge you need to start your own business. Learn how to prepare a business plan and get guidance from the best instructors in the country. One such program is NOVA, located in Arkansas. Their program has four major components: Group Training; Individual Sessions; Business Start-Up; and Networking and Mentoring.

Imagine youths able to receive effective business course training. One such program is Kidpreneur Enterprises, located in Michigan. This program is available to all youths who express an interest in owning and operating their own small business. Kidpreneur is designed to provide and instill concepts and experiences in the minds of youths.

Doors can open for entrepreneurs, like Adina Rosenthal, owner of Threadbearer, a fabric and accessory shop located on Capitol Hill. At a very young age, Adina knew she wanted to work with fabrics. At age 17, she lost the use of her right arm when she was hit by a logging truck. After receiving her degree from the Fashion Institute of Design and Merchandising she attempted to get work at various design companies only to be passed over time and time again. A friend suggested she join the Black Dollar Days' program for entrepreneurs. After completing their entrepreneurial program, Adina opened Threadbearer. She accredits her success to the assistance she received, and is still receiving, from the Black Dollar Days Task Force.

Daryl Anderson an experienced roofer, lacked the necessary skills to run a business of his own. In 1994, Daryl began his involvement with the Cottage Industry Programs offered by the Portsmouth Community Development Group (PCDG) in Montana. After a year of technical assistance, the use of an office, and hours of encouragement, Daryl and his wife Karen were able to open Quality Roofing and Siding. Daryl admits he never would have made it without PCDG's commitment to business counseling and training.

The aim of these programs is to develop a participant's confidence and skills in understanding business enterprise and to further the development of viable business ideas.

Technical Assistance Programs

Alaska

* Tinaa Corporation

Tinaa Corporation

320 West Willoughby, Suite 300

Juneau, AK 99801

907-463-7122

Fax: 907-586-8970

Provides business training and planning, peer support, and exchange to Tlingit and Haida tribal members, low and moderate income individuals who cannot access credit or business training courses located in Southeast Alaska. Receives funding from regional banks, nonprofit Indian organizations, and tribal government.

Arizona

*** Micro Industry Credit Rural Organization**

P.P.E.P. Microbusiness and Housing Development Corporation, Inc.
802 East 46th St. 602-622-3553
Tucson, AZ 85713 Fax: 602-622-1480

Provides business training and planning, cash flow analysis, individual business planning, and peer support. The aim is to enhance family self-sufficiency and quality of life by facilitating the development, growth, and participation of family based, micro, and small business enterprises in their local economies. Receives funding from Ford Foundation, City of Douglas, Mott Foundation, Tides Foundation, and Calvert Social Investment Fund.

Arkansas

*** New Opportunities for Venture Alternatives
(NOVA)**

Good Faith Fund (GFF)
400 Main St., Suite 118
Pine Bluff, AR 71601 501-535-6233

NOVA is a program funded by the Office of Community Services/Health and Human Services. It is designed to help AFDC recipients and others on public assistance work toward self-sufficiency. The program has four major components: Group training: A 12-week training program designed to enhance personal effectiveness and build basic business skills; Individual Sessions: Participants meet with business counselors and instructors, and NOVA personnel for case management and individual business counseling; Business Start-Up: Participants create a working business plan and take the steps necessary for starting their own enterprise; and Networking and Referrals: Participants are directed to other area resources that can be called upon for assistance, including governmental, educational, and social programs. Anyone who is receiving or is eligible to receive Aid to Families with Dependent Children (AFDC), Food Stamps, no or low income may participate in NOVA.

California

*** Arcata Economic Development Corporation**

Arcata Economic Development Corporation
100 Ericson Court, Suite 100 707-822-4616
Arcata, CA 95521 Fax: 707-822-8982

This corporation provides services that enhance the growth and development in Arcata. Business training, business planning, individual business counseling, peer support, and exchange are available to low income women, minorities, and displaced workers.

*** California Indian Manpower Consortium**

California Indian Manpower Consortium
4153 Northgate Blvd. 916-920-0285
Sacramento, CA 95834 Fax: 916-641-6338

The aim is to promote the social, educational, and economic advancement of member tribes and Indian organizations, Indians, and other Native Americans who are unemployed and underemployed or economically disadvantaged. All programs are designed to increase self-sufficiency in rural, reservation, and urban areas. Provides business training and planning, information, and referrals.

Free Business Assistance Programs

*** Center for Community Futures**

Center for Community Futures

P.O. Box 5309

Berkeley, CA 94705

510-540-1928

Fax: 510-540-1959

Provides business training, individual business counseling, peer support, and program development services to nonprofits seeking to begin/expand microbusiness programs. The aim is to promote quality development through a training program and consulting services.

*** Entrepreneurial Training Program**

Drew Economic Development Corporation

3209 North Alameda, Suite J1

Compton, CA 90222

213-357-6915

Fax: 310-632-3972

Provides business training, individual business counseling, and mentoring. The aim is to serve the Watts Willowbrook community primarily through the development of affordable housing. Receives funding from the Ford Foundation.

*** Micro Enterprise Assistance Program of Orange County**

Micro Enterprise Assistance Program of Orange County

c/o 90 Human Relations Commission

1300 South Grand Ave.

Santa Ana, CA 92705

714-567-7470

Fax: 714-567-7474

Provides business training, peer support, and mentoring to women and minorities located in Orange County. The aim is to provide access to credit, training, and support so that they may become self-sufficient. Receives funds from bank and private contributions.

*** Private Industry Council**

Private Industry Council

2425 Bisson Lane, Suite 100

Concord, CA 94520

510-646-5249

Fax: 510-646-5517

Provides business training, individual business counseling, peer support, and mentoring to existing businesses or start-ups planning to hire low to moderate income individuals within the next 12-18 months. The aim is to provide technical assistance and resources to small business owners, or potential owners, that will enhance their chance of business growth.

*** Refugee Business Development Center Program**

Valley Sierra Small Business Development Center

1632 North St.

Merced, CA 95340

209-385-7312

Fax: 209-383-4959

Provides business training, individual business counseling, and cooperative assistance to Southeast Asian refugees on public assistance. The aim is to support the needs of the small business community through training, technical assistance, and counseling. Receives funds from Department of Health and Human Services, Office of Refugee Resettlement, and Administration for Children and Families.

*** Self-Employment and Enterprise Development**

(SEED)

San Francisco Mayor's Office of Community Development
10 United Nations Plaza, Suite 600 415-554-8765
San Francisco, CA 94102 Fax: 415-554-8769

Provides business training, individual business counseling, peer support, and mentoring to low and moderate income residents. The aim is empower low and moderate income persons by aiding them to become business owners. Receives funds from private contributions and Community Development Block Grant.

*** Self-Employment Microenterprise Development**

(SEMED)

Economic and Employment Development Center (EEDC)
2323 Beverly Blvd., Suite 208 213-413-4859
Los Angeles, CA 90057 Fax: 213-413-3011

Provides business training and planning, individual business counseling, peer support, and mentoring to refugees admitted to the U.S. within the last 5 years and who are under the national poverty level. The aim is to assist the Southeast Asian Community to attain economic self-sufficiency and achieve a positive acculturation. Receives funding from the Office of Refugee Resettlement.

*** The West Company**

The West Enterprise Center
367 North State St., Suite 206 707-468-3553
Ukiah, CA 95482 Fax: 707-462-8945

Provides business training, individual business counseling, peer support, advanced marketing, and financial training to low income women and minorities located in Mendocino county. The aim is to stimulate the growth of economic opportunity. Emphasis is on small business. Receives funds from foundation, banks, utilities, CAP agency, local, state and federal government, donations, and fees.

*** Training, Network and Business Incubator**

San Francisco Renaissance
404 Bryant St. 415-541-8580
San Francisco, CA 94107 Fax: 415-541-8589

Provides business planning, individual business counseling, peer support, and exchange and loan packaging for SEED loan to low income people, women, and minorities in San Francisco and Greater Bay Area. The aim is to increase the entrepreneurial capabilities of low and moderate income people. Works with other microenterprise development programs such as Mayor's Office, SCORE, SBA, Chamber of Commerce, Hispanic and Black Chambers of Commerce, and local banks.

*** Women's Economic Growth**

Women's Economic Growth
P.O. Box 441 916-938-2658
Weed, CA 96094 Fax: 916-938-1042

Provides business training and planning, individual business counseling, peer support, and exchange and mentoring to women with limited access to resources. The aim is to promote the economic self-sufficiency of women in Siskiyou County through innovative business

Free Business Assistance Programs

development services. Receives funds from federal grants, private donations, foundations, and state grants.

*** Women's Economic Ventures of Santa Barbara**

Women's Economic Ventures of Santa Barbara

1216 State St., Suite 610

805-965-6073

Santa Barbara, CA 93101

Fax: 805-962-9622

Provides business training and planning, peer support, and mentoring to low to moderate income women. The aim is to help women become self-sufficient through entrepreneurship. Receives funding from sale of real estate, foundation grants, corporate and individual gifts, and interest payments.

*** Women Entrepreneurs Program**

Mid-Peninsula YWCA

4161 Alma St.

415-494-0972

Palo Alto, CA 94306

Fax: 415-494-8307

Provides business training, individual business counseling, peer support, and exchange, mentoring, and business lectures and conferences to low income women located in Northern Santa Clara County. Receives funds from foundations, corporations, and individual contributions.

*** Women's Initiative for Self-Employment**

Women's Initiative for Self-Employment

450 Mission St., Suite 402

415-247-9473

San Francisco, CA 94105

Fax: 415-247-9471

Provides business training, individual counseling, peer support, mentoring, industry specific training, marketing, and networking group service to low to moderate income women. The aim is to assist women to become self-sufficient. Links women with skills, information, and financing they need to establish and/or expand small businesses or microenterprises that reflect their goals. Receives funding from grants from foundations, corporations, and banks.

Colorado

*** Greater Denver Local Development Corporation**

Greater Denver Local Development Corporation

P.O. Box 2135

303-296-9535

Denver, CO 80201-2135

Fax: 303-297-0911

Provides business planning, individual business counseling, and mentoring to minority and women-owned businesses, and low income persons located in Denver, Adams, Arapahoe, Jefferson, and Boulder counties. The aim is to provide assistance to economically disadvantaged entrepreneurs enabling them to achieve self sufficiency and have a positive impact on the community. Receives funds from SBA Microloan program, foundations, and corporations.

*** Mi Casa Resource Center for Women**

Mi Casa Resource Center for Women

571 Galapago St.

303-573-1302

I Wanna Start a Business and I Have No Money

Denver, CO 80204

Fax: 303-595-0422

Provides business training and planning, individual business counseling, peer support and exchange, free continuing education seminars, and a listing in business directory to low income Hispanic women, and women receiving welfare benefits in Denver. The aim is to assist women and youth in achieving economic self-sufficiency. This Women's Center was recognized as a top site in the nation by the National Academy of Public Administration, and was given the "Outstanding Non-Profit" award by a local foundation.

*** The Microbusiness Project**

Colorado Department of Social Services

140 East 19th Ave., 2nd Floor

303-894-7438

Denver, CO 80203

Fax: 303-894-7419

Provides business training and planning, individual business counseling, and peer support to food stamp recipients earning less than \$4,300 annual income located in the City and County of Denver. The aim of this project is to provide business education and advice for Employment First participants who are motivated to become self-sufficient by working and operating a small business. Receives funding from Colorado National Banks, state, and private funds.

Connecticut

*** Aid to Artisans, Inc.**

Aid to Artisans, Inc.

80 Mount Spring Rd.

203-677-1649

Farmington, CT 06032

Fax: 203-676-2170

The mission of Aid to Artisans, Inc. is to create employment opportunities for disadvantaged artisans worldwide. The services they provide are business training, product development, and marketing. Their plans are to develop more working relationships between American artisan groups and foreign artisan groups and expand our worldwide Artisans and Ecology Program.

*** Entrepreneurial Center for Women**

Hartford College for Women

50 Elizabeth St.

203-768-5617

Hartford, CT 06105

Fax: 203-768-5680

Provides business training, individual business counseling, and peer support to low income women (not exclusively) located in Connecticut. The aim is to promote self-employment as a alternative through training, technical assistance, networking, personal development, and assistance with access to financing. Receives funds from fees, CDBG, SOS, Department of Social Services, and Department of Labor.

*** Hartford Economic Development Corporation**

Hartford Economic Development Corporation

15 Lewis St.

203-527-1301

Hartford, CT 06103

Fax: 203-727-9224

Provides business training and planning, and individual business counseling to low/moderate income individuals located in the City of Hartford. The aim is the creation and retention of jobs. Receives funds from CDBG funds, membership fees, and dues.

Free Business Assistance Programs

District of Columbia

* **Accion International**

Department of U.S. Operations
733 15th St. NW, Suite 700
Washington, DC 20005

202-393-5113
Fax: 202-393-5115

Eligible applicants are low income microentrepreneurs, with emphasis on the Hispanic population. They provide program development support to start new affiliates; feasibility study, business plan, staff training, and board development for implementing organizations.

* **American Woman's Economic Development, Inc.**

American Woman's Economic Development, Inc.
1250 24th St. NW, Suite 120
Washington, DC 20037

202-857-0091
Fax: 202-223-2775

The Center provides business training, individual business counseling, peer support and exchange, marketing, and financial management training to ensure continuation of the enterprises to any woman who owns or would like to start her own business. The purpose is to help women, particularly low income and minorities, prepare a loan package to attract private funding for their existing or new small business.

* **Barnabas Self-Employment Fund**

Jubilee Jobs, Inc.
2712 Ontario Rd., NW
Washington, DC 20009

202-667-8970
Fax: 202-667-8833

Provides business training, individual business counseling, peer support, and exchange and mentoring to low income persons. The aim is to establish microenterprises owned or operated by inexperienced inner city residents who don't have access to credit and training. The purpose is to demonstrate that people with limited incomes are financially responsible and will repay and become successful business persons if given access to knowledge and resources. Receives funds from private donations.

* **LEDC Microenterprise Loan Fund**

Latino Economic Development Corp., Inc.
1789 Columbia Rd. NW, Suite 3
Washington, DC 20009

202-588-5102
Fax: 202-588-5204

Provides business training and individual business counseling to low income entrepreneurs of Latino, African, Asian and African-American origins. The aim is to provide credit, training, and technical assistance to new small businesses, particularly those who cannot access formal lending institutions. Receives funds from First National Bank of Maryland, DC CDBG funds, National Council of LaRaza, and NationsBank.

* **New Enterprise Training for Profits (NET/PRO)**

Venture Concepts
709 Second St., NE, Suite 100
Washington, DC 20002

202-543-1200
Fax: 202-543-0254

Provides business training, planning, and screening of potential entrepreneurs to all would-be entrepreneurs located in the U.S. and Canada. The aim is provide quality training to would-be and existing entrepreneurs by installing training and technical assistance capabilities.

*** SCORE**

National SCORE Office
409 3rd St., SW
Washington, DC 20024

800-634-0245

SCORE is a nonprofit association providing free business counseling by persons who have had successful business careers as company executives or owners of businesses. They are willing to share their knowledge and experience at absolutely no charge. They are as close as your phone. SCORE has counselors in all 50 states, Puerto Rico, Guam, the Virgin Islands, and the District of Columbia.

*** Youth Microloan Fund**

The Entrepreneurial Development Institute
1000 Wisconsin Ave., NW
Washington, DC 20007

202-342-3912

Fax: 202-342-1132

Provides business training, peer support and exchange, individual business counseling, and mentoring to minority youths ages 7-21 years old located in the Washington, DC metropolitan area. The aim is to assist disadvantaged youth to develop their own businesses, avoid drugs and crime, sharpen academic skills, and form positive attitudes about themselves and their communities. Receives funds from banks, foundations, and corporations.

Georgia

*** Entrepreneurial Training**

Grasp Enterprises
10 Park Place South, Suite 305
Atlanta, GA 30303

404-659-5955

Fax: 404-880-9561

Provides business training and planning, individual business counseling, peer support/exchange, mentoring, and entrepreneurial lifestyle skills training to low income dislocated workers and entrepreneurs located in Greater Atlanta. The aim is to provide comprehensive services for the growth and development of small businesses. Receives funds from SBA Microloan fund, Department of Health and Human Services, local banks, City of Atlanta, and client fees.

Hawaii

*** Pacific Business Center Program**

University of Hawaii
BUS-AD 413
2404 Maile Way
Honolulu, HI 96822

808-956-6286

Offers management and technical assistance to large and small businesses, entrepreneurs, government agencies, and community organizations. Through the program, the faculty, students, and some physical resources of the University of Hawaii may be accessed quickly. The program works with the faculty and students to develop proposals for more extensive projects.

Free Business Assistance Programs

*** Refugee Enterprise Development Project**

Immigrant Center
720 North King St.
Honolulu, HI 96817

808-845-3918
Fax: 808-842-1962

Provides business training and planning, individual business counseling, peer support, and exchange to refugees located in Oahu. The aim is to advance economic self-sufficiency among recently arrived refugees by providing culturally sensitive lending and support programs for the startup or expansion of microenterprise in Hawaii.

Illinois

*** Chicago Association of Neighborhood Development Organizations**

Chicago Association of Neighborhood Development Organizations
343 South Dearborn St., Suite 910
Chicago, IL 60604

312-939-7171
Fax: 312-939-7236

Provides business training and mentoring to low to moderate income individuals throughout Chicago. This organization is committed to the revitalization of all Chicago neighborhoods, retail, and industrial areas. Receives funding from PRC Foundation and Neighborhood Capital Corporation.

*** Community Enterprising Project**

Uptown Center Hull House Association
4520 North Beacon St.
Chicago, IL 60640

312-561-3500
Fax: 312-561-3507

Provides business training, individual business counseling, and peer support to low to moderate income people located in the Uptown, Edgewater, and Ravenswood neighborhoods. The aim is to help people help themselves by assisting low and moderate income residents to increase their income and overall economic capacity. Receives funds from foundations, corporations, government agencies, and individuals.

*** Peoria Area Micro Business Development Program**

The Economic Development Council for The Peoria Area, Inc.
124 South West Adams St., Suite 300
Peoria, IL 61602

309-676-7500
Fax: 309-676-7534

Provides business training and individual counseling to low income existing or startup businesses, minorities, and females. Aim is to assist in the development of small and microbusinesses and helping them overcome obstacles to growth. Receives funds from SBA Microloan Demonstration Program, and City and County of Peoria.

*** Prison Small Business Project**

Self-Employment Research Project
Roosevelt University
430 South Michigan Ave.
Chicago, IL 60605

312-341-3696

Provides business training, training materials, and mentoring to prison inmates. The aim is to develop programs and teaching materials for self employment assistance to prison inmates and ex-offenders. The Project engages in research on the topic of self employment targeted to poor

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people, and advocates for the low income self employed. Receives funds from grants and out-of-pocket resources.

*** Women's Business Development Center**

Women's Business Development Center
8 South Michigan Ave.
Chicago, IL 60603

312-853-3477
Fax: 312-853-0145

Provides business training and planning, individual business counseling, peer support, and exchange and mentoring to underemployed women located in the Chicago area. The aim is to support women in their quest for economic self-sufficiency through entrepreneurship. Receives funds from loans from various foundations and banks.

*** Women's Self-Employment Project**

Women's Self-Employment Project
166 West Washington St.
Chicago, IL 60602

312-606-8255
Fax: 312-606-9215

Provides business training and planning, individual business counseling, peer support, and exchange to low to moderate income women located in Chicago. The aim is to raise the self-sufficiency of women through a strategy of self employment. Receives funds from SBA Microloan Demonstration, foundations, corporations, government contracts, individual donors, and consulting contracts.

*** Women's Economic Venture Enterprise (WEVE)**

YWCA
229 16th St.
Rock Island, IL 61201

309-788-9793
Fax: 309-788-9825

Provides business training and planning, individual counseling, peer support, and mentoring to women between the ages of 18-70 located in Scott County, Iowa; Rock Island County, Illinois, and Metropolitan Quad Cities. The aim is to assist women in achieving self-sufficiency through business ownership. Receives funds from banks, SBA, foundations, program fees, individuals, and corporations.

Indiana

*** Eastside Community Fund**

Eastside Community Investments (ECI)
26 North Arsenal Ave.
Indianapolis, IN 46220

317-637-7300
Fax: 317-637-7581

Provides business training and planning, individual business counseling, and peer support to low income persons located near the east side of Indianapolis. The aim is to loan money and provide technical assistance to both startup businesses and existing small businesses. Receives funding from SBA, OCS, NDDP, Mott Foundation, state loan money, and the Partnership for Common Good Loan Fund.

*** Indiana Small Business Development Center**

Network

Indiana Small Business Development Center Network
One North Capitol, Suite 420

317-264-6871

Free Business Assistance Programs

Indianapolis, IN 46204

Fax: 317-264-3102

Provides business training and planning, individual business counseling, peer support, and exchange and mentoring to potential new and existing small business located in Indiana. The aim is to increase the rate of successful new business formation and to enhance and encourage existing businesses. Receives funds from SBA, Indiana Chamber of Commerce, 14 local regional economic development foundations, local churches, universities, and private corporations.

Iowa

*** Siouxland Economic Development Corporation (SEDC)**

Siouxland Economic Development Corp.

400 Orphium Electric Building

P.O. Box 447

712-279-6286

Sioux City, IA 51102

Fax: 712-279-6920

Provides individual counseling, peer support, and exchange and mentoring to low to moderate income individuals located in Woodbury, Plymouth, Cherokee, Ida, and Monona counties. The aim is to further the economic development of Siouxland regions. Within the microlending program, the aim is to provide access to capital to those excluded from traditional sources and also to provide technical assistance designed to increase business success. Receives funds from SBA grant, SEDC cash match, and other SEDC operating surplus and revenue.

*** Small Enterprise Development**

Institute for Social and Economic Development

1901 Broadway, Suite 313

319-338-2331

Iowa City, IA 52240

Fax: 319-338-5824

Provides business training, individual business counseling, peer support, and exchange and mentoring to low income, ethnic minorities, and women. The aim is to facilitate the empowerment of disadvantaged populations through the integration of social and economic development strategies. Receives funds from foundations, corporations, civic and religious organizations, federal/state grants and contracts, and private contributions.

Kentucky

*** Community Loan Fund**

Human/Economic Appalachian Development Corporation

P.O. Box 504

606-986-8423

Berea, KY 40403

Fax: 606-986-1299

Provides business planning, individual business counseling, peer support and exchange to low income persons and women located in central Appalachia. The aim is to strengthen low income communities and foster the development of an economy that supports its people and encourages cooperative economic structures in the workplace. Receives funds from permanent capital, grants, and donations.

*** Community Ventures Corporation Bluegrass**

Microenterprise Program

Community Ventures Corp. Bluegrass Microenterprise Program

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1450 North Broadway
Lexington, KY 40506

606-231-0054

Upon joining the small business training program, you will have access to classes designed to help with specific areas of self employment and business ownership. Classroom instruction is offered in the following areas:

Business Feasibility and Planning: Do you have a sound business idea? Do you have a product/service that customers want or need? How should you describe it? Do you have what it takes to be self-employed? An indepth look at these issues will help you decide whether or not your business idea is feasible and worth pursuing.

Marketing: A basic introduction to market research and the development of a marketing plan. A comprehensive market research analysis and customer survey will help you determine information crucial to the success of your business.

Financial Management: Learn the basics of filing/accounting systems, record keeping, cash flow, income statements, break-even analysis, personal budgeting. Technical assistance is also available to help you develop systems appropriate for your business.

Child Care Management: This training gives you the basics needed to develop a home child care business. Learn about the certification application, policies/procedures, parent handbook, activity development, communication, health, safety, sanitation/nutrition, and how to recognize child abuse.

These classes will help you determine what it takes to make a business successful, how to market your product or service, how much capital is needed to open a particular business, and most important, how to develop a comprehensive business plan.

Maine

*** Androscoggin Valley Council of Governments (AVCOG's)**

Androscoggin Valley Council of Governments
125 Manley Rd.
Auburn, ME 04210

207-783-9186
Fax: 207-783-5211

The primary goal of AVCOG's economic development programs and services is to stimulate business which results in job creation and retention. They offer information referral, seminars, workshops, individual counseling, mentoring, library resources, and computer training.

*** Aroostook County Action Programs, Inc.**

Aroostook County Action Programs, Inc.
P.O. Box 1116
Presque Isle, ME 04769

207-764-3721
Fax: 207-768-3040

The mission of this program is to become a reliable, consistent source of technical assistance while providing loan resources. They offer information referral, seminars, workshops, business courses, individual counseling, mentoring, library resources, and computer training to low income individuals residing in Northern Maine.

*** Central Maine Indian Association, Inc.**

Central Maine Indian Association, Inc.
132 North Main St.
P.O. Box 3040

207-989-5971

Free Business Assistance Programs

Brewer, ME 04412

Fax: 207-989-5975

This Association offers free technical assistance and financial referrals to Native Americans wishing to start or expand businesses in any areas of interest. They offer academic education to create and enhance literacy, mentoring, assistance in preparing a business plan, loan applications, and other financial and fiscal documents, help in the development of corporate documents and management systems, resource identification, and referrals.

*** Community Concepts Inc. (CCI)**

Community Concepts Inc.

P.O. Box 278, Market Square

207-743-7716

South Paris, ME 04281

Fax: 207-743-6513

CCI's mission is to help people in need build opportunities for a better tomorrow. Provides information referral, seminars, peer support and exchange, training, workshops, and individual counseling to low income minorities denied conventional funding located in Androscoggin and Oxford counties. Receives funding from Maine Job Start Program, SBA Microloan Demonstration Program, and CDBG funds.

*** Enterprise Development Fund**

Coastal Enterprises, Inc.

P.O. Box 268, Water St.

207-882-7552

Wiscasset, ME 04578

Fax: 207-882-7308

Provides business training, individual business counseling, peer support and exchange, mentoring, trade association organizing assistance, and policy development for state delivery system to women, low income, unemployed and refugees. Receives funding from the Ford Foundation, SBA, Mott Foundation, Betterment Fund, U.S. Department of Health and Human Services, national churches, and Maine Department of Economic and Community Development.

*** Greater Portland Economic Development Council**

Greater Portland Economic Development Council

145 Middle St.

207-772-1109

Portland, ME 04101

Fax: 207-772-1179

Eligible applicants are startup businesses, businesses that create jobs, and manufacturing businesses. The Council provides seminars, information referral, workshops, individual counseling, mentoring, peer support and exchange, and library resources.

*** Growth Council of Oxford Hills**

Growth Council of Oxford Hills

166 Main St.

207-743-8830

South Paris, ME 04281

Fax: 207-743-5917

The Council provides technical assistance, training and education, business resources, small business incubators, and regulatory approval assistance. All businesses are eligible who focus primarily on manufacturing, information management, and export.

*** Maine Centers for Women, Work and Community**

Maine Centers for Women, Work and Community

46 University Dr.

207-621-3440

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Augusta, ME 04330

Fax: 207-621-3429

The Center provides community development and entrepreneurship training and services for displaced homemakers, single parents, and other workers in transition. Provides information referral, seminars, business training, peer support and exchange, and staff support.

*** New Ventures**

Maine Displaced Homemakers Program

Stoddard House, University of Maine

207-621-3433

Augusta, ME 04330

Fax: 207-621-3429

Provides business training, peer support, and follow-up support training to displaced homemakers, single parents, refugees, and the unemployed. The aim is to empower women to move to self-sufficiency and to support/ advocate for their participation in our economy. Receives funds from Carl Perkins Vocational Education, Department of Health and Human Services, and Office of Refugee Resettlement.

*** Service Corps of Retired Executives (SCORE)**

SCORE

1 North St.

Bath, ME 04530

207-443-1217

SCORE matches volunteers with small businesses that need sound business advice. They provide information referral, seminars, workshops, individual counseling, and library resources to potential SBA borrowers only.

*** University of Maine Cooperative Extension**

University of Maine Cooperative Extension

5741 Libby Hall, Room 106

207-581-3167

Orono, ME 04469-5741

Fax: 207-581-1387

The University of Maine Cooperative Extension provides Maine people with research based education programs in a variety of areas. It provides business management educational programs targeting home based and natural resource based businesses, educational programs in Nutrition and Health; Food Safety; Forestry and Wildlife; 4-H and Youth Development; Marine Resources; Pest Management; Sustainable Agriculture; Waste Management; and Water Quality. Provides workshops, seminars, educational publications, consultation, and technical assistance.

*** USM School of Applied Science/Department of External Programs**

University of Southern Maine

37 College Ave.

207-780-5439

Graham, ME 04038

Fax: 207-780-5129

The University of Southern Maine (USM) provides information referral, seminars, workshops, business courses, individual counseling, peer support, mentoring, computer training, and laboratory access. The aim is to develop and maintain linkages between business and industry and higher and secondary education. Eligibility would apply to a startup business, existing business, a business in manufacturing, service, or education.

*** Women's Business Development Corp.**

Free Business Assistance Programs

Women's Business Development Corp.

P.O. Box 658

Bangor, ME 04402

207-947-5990

Fax: 207-947-5278

Supports business ownership for women and advocates for women's needs to increase opportunities and resources to achieve self-sufficiency. Provides information referrals, seminars, individual counseling, peer support and exchange, mentoring, and library resources. Receives funds from commercial banks, earned revenue, foundation grants, and state grants.

Maryland

* Business Owners Start-Up Services (BOSS)

Council of Economic and Business Opportunities

300 North Charles St., Suite 401

Baltimore, MD 21201

410-625-2002

Fax: 410-234-0542

Provides business training and planning, individual business counseling, peer support, and mentoring to AFDC recipients, Title III dislocated workers, and residents of Housing Authority of Baltimore County. The aim is to develop microenterprises via training and funding and to maintain microenterprises through technical assistance, support, and funding. Receives funding from SBA loan via council on Economic Business Opportunities, CDBG funds, SEID Grant, state, city, county PI and Title III contracts, and grants from HUD.

* Women Entrepreneurs of Baltimore, Inc.

Women Entrepreneurs of Baltimore, Inc.

28 East Ostend St.

Baltimore, MD 21230

410-727-4921

Fax: 410-539-2087

Provides business training and planning, individual business counseling, peer support, mentoring, community organizing, and outreach resource sharing to economically disadvantage women located in Baltimore City and County. The aim is to provide entrepreneurial support and training to women who have a viable business idea and the spirit to make their business a success. Receives funds from foundations and bank contributions.

Massachusetts

* Berkshire Enterprises

University of Massachusetts Donahue Institute

975 East St., P.O. Box 2297

Pittsfield, MA 01202

413-448-2755

Fax: 413-448-2749

Provides business training, individual business counseling, and peer support and exchange to dislocated workers, low income and minorities. The aim is to assist in the creation of a positive business environment through services that aid, encourage, and advise present and future business owners and to collaborate with others having similar missions. Receives funds from ICCD-Working Capital Program, Massachusetts Industrial Services Program, and HUD-Pittsfield Enterprise Collaboration.

* Brightwood Development Corporation

Brightwood Development Corporation

2345 Main St.

Springfield, MA 01107

413-734-2144

Fax: 413-746-3934

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The aim of this Corporation is to provide affordable housing and economic development. Provides business training courses, business planning, individual business counseling and mentoring to low and moderate income Hispanics and Puerto Ricans. Receives funds from City CDBG funds, Springfield Chamber of Commerce, SBA, and HUD.

*** Hilltown Enterprise Fund**

Hilltown Community Development Corporation

P.O. Box 17

413-296-4536

Chesterfield, MA 01012

Fax: 413-296-4020

Provides business training, counseling, and peer support to individuals with limited resources who wish to start or expand a business. The aim is to promote cooperation as a way to ensure the best quality of life for all residents; to enable them to help themselves in addressing economic and housing needs, and to create and expand opportunities for those with limited resources. Receives funds from state and federal grants, loans from individuals, Western Massachusetts Enterprise Fund, and contributions.

*** Microenterprise Training and Loan Program for Refugees**

Jewish Vocational Service

105 Chauncy St., 4th Floor

617-451-8147

Boston, MA 02111

Fax: 617-451-9973

Provides business training, individual business counseling, and peer support and mentoring to refugees who have been in the U.S. for less than five years. The aim is to provide employment, training, and career services to disadvantaged and disabled individuals. Receives funds from the Office of Refugee Resettlement and the Jewish Vocational Service.

*** Pace, Inc.**

Pace, Inc.

166 William St.

508-999-9920

New Bedford, MA 02740

Fax: 508-999-3728

Provides peer support and exchange, mentoring, and self-taught tutorials to low/moderate income, racially, and culturally diverse people located in SE Massachusetts. The aim is to increase the income of the self-employed by providing loans, business assistance, and a forum for peer support of self-employed, low/moderate income people in New Bedford. Receives funds from credit through Fleet Banks, funds from Working Capital-Institute for Cooperative Community Development, banks, and private foundations.

*** Small Business Development System (SBDS)**

Council for Economic Action

One International Place, 17th Floor

617-439-2950

Boston, MA 02110

Fax: 617-345-0556

Provides business training and planning, mentoring, and market identification for targeted urban areas and regions to minorities, the physically disabled, and those living in low income or disadvantaged areas. The aim is to encourage the creation or expansion of microenterprises among disadvantaged populations.

*** The Trusteeship Institute**

Free Business Assistance Programs

The Trusteeship Institute
15 Edwards Square
Northampton, MA 01060

413-584-8191

The Trusteeship Institute is a consulting firm which assists companies and organizations which seek to become employee owned and controlled. They are usually asked to provide assistance when such a firm is being created; when an Employee Stock Ownership Plan (ESOP) is being established with the ultimate goal of the employees having majority ownership and control; or when the voting rights of the ESOP stock have passed through to the employees, giving them majority control of the firm. The Institute's expertise is in the area of the conversion of firms to democratic ownership and control by their employees. They have been providing legal, financial, and training services to such firms since 1973.

Michigan

*** Ann Arbor Community Development Corporation**

Ann Arbor Community Development Corporation
2008 Hogback Rd., Suite 2A
Ann Arbor, MI 48105

313-677-1400
Fax: 313-677-1465

The program assists women to become self-sufficient through self employment. The aim of this program is to encourage small business development among women and minorities, and to provide business training and planning, counseling, peer support, and exchange.

*** Detroit Self-Employment Project**

Detroit Self-Employment Project
2727 Second Ave., Suite 120
Detroit, MI 48201

313-577-5693
Fax: 313-577-8933

Provides business training and planning, individual business counseling, peer support, mentoring, computer training, and logo and letterhead development to African-American AFDC recipients located in Detroit, Highland Park, and Hamtrac. The aim is to promote self-sufficiency for individuals with limited resources. Receives funds from Michigan Department of Commerce, Mott Foundation, local banking consortium, Michigan Department of Social Services, Black United Fund of Michigan, City of Detroit, and Share Our Strength.

*** Grand Rapids Opportunities for Women (GROW)**

Center for Women
25 Sheldon Blvd. SE, Suite 210
Grand Rapids, MI 49503

616-458-3404

GROW is a nonprofit organization which provides economic opportunities through self employment to women in Kent and Ottawa Counties. Women from diverse backgrounds receive self-employment training, personal consultation, peer support, and assistance in gaining access to seed money. Provides individualized orientation, training and technical assistance, financial overview and linkages, and continuing support. Receives funds from Kent County Department of Social Services, The Michigan Women's Foundation, The Grand Rapids Foundation, Steelcase Foundation, and the Frey Foundation.

*** Handicapper Business Specialty Center**

Handicapper Business Specialty Center
P.O. Box 40010

517-483-9936

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Lansing, MI 48901-7210

Fax: 517-483-1675

Provides business training and planning, individual business counseling, and government contract procurement to persons with disabilities located in the State of Michigan. The aim is to provide business assistance to persons with disabilities who own small businesses or who are establishing small businesses.

*** Kidpreneur Enterprises**

Metropolitan Chamber of Commerce

3306 Flushing Rd.

Flint, MI 48504

313-235-5514

Fax: 313-235-4407

Kidpreneur is a program designed specifically for youth to provide and instill concepts and experiences in the minds of youth enabling them to become successful entrepreneurial adults. The object of the program is to work with businesses and organizations to inform the community at large of the Kidpreneur concept. Program is available to all youth that express an interest in Genesee County.

*** Northern Economic Initiatives Corporation**

Northern Economic Initiatives Corporation

1009 West Ridge

Marquette, MI 49855

906-228-5571

Fax: 906-228-5572

Provides business training and planning, business counseling, and mentoring to startup and expanding small business owners. The aim is to improve the competitive position of the economy by inspiring action among value-added firms, and working to gain access to capital and markets for these Upper Peninsula firms, and developing customers, management, and emerging workforce through public and private collaboration. Receives funds from SBA Microloan Demonstration Program, Joyce Foundation, and State of Michigan.

*** Supportive Entrepreneurial Program**

Community Action Agency of South Central Michigan

P.O. Box 1026

Battle Creek, MI 49016

616-965-0711

Fax: 616-965-1152

Provides business training and planning, individual business counseling, and marketing assistance to low income women located in Calhoun, Barry, Branch, and St. Joseph counties. The aim is to assist women who wish to create a successful business enterprise that will lead to self-sufficiency. Receives funding from Michigan Women's Foundation (Mott) and Battle Creek Community Foundation.

Minnesota

*** American Institute of Small Business**

American Institute of Small Business

7515 Wayzata Blvd.

Minneapolis, MN 55426

612-545-7001

Fax: 612-545-7020

The Institute provides business training, planning, business counseling, and publishing of books, videos, and software to native American Indians, Hispanics, and African-Americans. The goal is to generate jobs for Native American youth by obtaining loans to start up new businesses. Provides on-site visits with similar type businesses such as accountants, advertising agencies, and market researchers.

*** Arrowhead Community Economic Assistance Corporation**

Arrowhead Community Economic Assistance Corporation
702 Third Ave. South 218-749-2914
Virginia, MN 55792-2775 Fax: 218-749-2913

Business planning, individual counseling, and peer support and exchange are available to unemployed and low income and minority residents located in the Taconic Tax Relief Area. The goal is to assist with the startup and expansion of local businesses that increase employment opportunities and that retain existing jobs, by developing local skills and providing economic opportunity.

*** Emerging Entrepreneur Development Program**

Northwest Minnesota Initiative Fund
722 Paul Bunyan Dr., NW 208-759-2057
Bemidji, MN 56601 Fax: 208-759-2328

Provides business planning, business counseling, peer support and mentoring to women, minorities and low income persons located in Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Redlake, and Roseau. The aim is to improve the quality of life for the people who live and work in NW Minnesota by encouraging them to devise greater responses to change that will build a future with greater economic opportunity. Receives funds from SBA and the McKnight Foundation.

*** Northeast Entrepreneur Fund, Inc.**

Northeast Entrepreneur Fund, Inc.
820 Ninth St., North
Suite 140 218-749-4191
Virginia, MN 55792 Fax: 218-741-4249

Provides business training and planning, individual business counseling, and peer support to unemployed and underemployed persons. The aim is to foster and encourage self-sufficiency through the growth of small business opportunities. Receives funds from foundations, loans, contracts, fees, and interest.

*** Self-Employment Investment Demonstration (SEID)**

Minnesota Department of Human Services
444 Lafayette Rd. 612-297-2777
St. Paul, MN 55155 Fax: 612-297-5840

Minnesota operated the Self-Employment Investment Demonstration (SEID) as part of a five state demonstration project from March 1988 to September 1991. Minnesota received federal approval to continue the program for each federal fiscal year thereafter. Service providers operate the program in counties that choose to offer SEID. The aim is to serve as administrative coordinator of the program, coordinating programs run by individual service providers, provide technical services, and coordination with federal and state agencies, and private nonprofit organizations. Each service provider delivers a program that combines business training, personal effectiveness training, access to seed capital, and ongoing support

for interested AFDC clients.

Missouri

*** Create Your Own Job**

Missouri Western State College
4525 Downs Dr.
St. Joseph, MO 64507

816-271-5830

Provides business training, planning, and individual business counseling to anyone interested in opening a business in Northwest Missouri. The aim is to develop a participant's confidence and skills in understanding business enterprise and to further develop viable business ideas.

*** Project Work**

Human Development Corporation of Metro St. Louis
1408 North Kings Highway
St. Louis, MO 63113

314-367-5585

Fax: 314-367-0766

Provides business training and planning, individual business counseling, peer support, and mentoring to low income persons who are AFDC recipients located in St. Louis and Wellston. The aim is to demonstrate and evaluate a model of a supportive business and personal development training that assists low income individuals toward economic self-sufficiency, through self employment, employment created by new enterprise development, and other employment. Receives funds from Magna Bank and Mercantile Bank.

Montana

*** Action for Eastern Montana**

Action for Eastern Montana
111 West Bell
Glendive, MT 59330

406-365-3364

Fax: 406-365-3367

Action's mission is to help create a flourishing microbusiness climate in eastern Montana. Eligible applicants are low income, women, and minorities. They provide business training courses, business planning, individual business counseling, peer support, and mentor program. Also provides individual counseling, child care, transportation, leadership, and self-esteem courses.

*** Capital Opportunities**

Human Resource Development Council
321 East Main St., Suite 300
Bozeman, MT 59715

406-587-4486

Fax: 406-585-3538

Provides business planning and individual business counseling to low income persons, women, and minorities. The aim is to provide jobs and reduce public assistance needs of the economically disadvantaged. Receives funds from Department of Health and Human Services, SBA Microloan Demonstration Program, community banks, Department of Social and Rehabilitation Services, Human Resource Development Council, and the state government program.

*** Montana Women's Economic Development Group**

Free Business Assistance Programs

(WEDGO)

Women's Opportunity and Resource Development

127 North Higgins

406-543-3550

Missoula, MT 59802

Fax: 406-721-4584

Provides business training, planning, and individual business counseling to low and moderate income women. Receives funds from city, county, and state government, the Ms. Foundation, Department of Health and Human Services, U.S. West Foundation, and service contracts.

*** North Star Community Development Corporation**

North Star Community Development Corporation

615 Board of Trade Building

301 West First St.

Duluth, MN 55802

218-727-6690

Provides business training and planning, individual business counseling, peer support, and exchange to low and moderate income persons and public housing residents. This is a community based economic development organization providing assistance to small businesses. Focus is placed on assisting low and moderate income persons to achieve self-sufficiency. Receives funds from Community Development Block Grant, Duluth Housing and Redevelopment Authority.

*** Opportunities, Inc.**

Opportunities, Inc.

P.O. Box 2289

Great Falls, MT 59403

406-761-0310

Provides business training and planning, individual business counseling, peer support, and exchange and mentoring to persons unable to receive loans from conventional sources located in Cascade, Chateau, Teton, Foale, Pondera, and Glacier. The aim is to stimulate coordination among available federal, state, local, and private resources to enable low income individuals, in rural and urban areas, to attain the skills, knowledge, and motivations they need to secure opportunities necessary to become self-sufficient. Receives funds from grants to loans from Montana Department of Commerce.

Nebraska

*** Rural Enterprise Assistance Project**

Center for Rural Affairs

P.O. Box 406

402-846-5428

Walthill, NE 68067

Fax: 402-846-5420

Provides business training, business planning, individual business counseling, and peer support and exchange to low and moderate income individuals in rural Nebraska. The mission is to demonstrate and implement programs to meet the long term needs of existing and potential small businesses to succeed in rural areas. Receives funding from the Ford Foundation, the Mott Foundation, SBA Grant, the Aspen Institute, and Share Our Strength (SOS).

Nevada

*** Nevada Self-Employment Program**

Nevada Self-Employment Program

I Wanna Start a Business and I Have No Money

P.O. Box 50478
Reno, NV 89513

702-329-6789
Fax: 702-786-8152

Provides business training and planning, individual business counseling, peer support, and mentoring to low and moderate income persons. The aim is to assist low and moderate income persons to become self-sufficient through entrepreneurial training, technical assistance, and better access to credit. Receives funds from City of Reno, CDBG, and Bank America Foundation.

New Mexico

*** Women's Economic Self-Sufficiency Team (WESST Corp.)**

Women's Economic Self-Sufficiency Team
414 Silver SW
Albuquerque, NM 87102-3239

505-848-4760
Fax: 505-848-2368

Provides business training and planning, individual business counseling, and mentoring to low income women and minorities located in the State of New Mexico. The aim is to help women achieve self-sufficiency through sustained self employment. Receives funding from Seton Enablement Fund, SBA Microloan Demonstration Program, and in-kind contributions.

New York

*** ACCION New York**

ACCION New York
235 Havemeyer St.
Brooklyn, NY 11211

718-599-5170
Fax: 718-387-9686

ACCION was founded for the purpose of combating poverty and hunger in the poorest communities of America. It supports the economic initiatives of the poor by providing market rate loans and basic business training to family-run businesses.

*** Job Creation Thru Entrepreneurship**

Center For Practical Solutions
350 Motor Parkway, Suite LL1
Hauppauge, NY 11788

516-273-4782
Fax: 516-273-4709

Provides business training, individual business counseling, peer support, and exchange and mentoring to dislocated workers in Nassau and Suffolk counties. The aim is to help the unemployed start and operate new businesses, and to help existing businesses to expand. Receives funding from the U.S. Department of Labor, and Suffolk County Department of Labor.

*** Microenterprise Loan and Assistance Program**

Church Avenue Merchants Block Association, Inc.
885 Flatbush Ave.
Brooklyn, NY 11226

718-287-0100
Fax: 718-287-2737

Provides business training, individual business counseling, and peer support and exchange to refugees located in Brooklyn and New York City. The aim is to provide refugees who want to start businesses with training and loans to do so. Receives funds from the Office of Refugee Resettlement, and the U.S. Department of Health and Human Services.

*** Ms. Foundation for Women**

Ms. Foundation

141 Fifth Ave.

New York, NY 10010

212-353-8580

Fax: 212-475-4217

This Foundation supports the efforts of women to govern their own lives and influence the world around them. They fund and assist women's self-help organizing efforts and pursue changes in public consciousness, law, philanthropy, and social policy. Provides program planning and organizational growth to women and nonprofit organizations assisting women to become self-sufficient through self employment. Receives funds from private and corporate foundations, individuals, and limited endowment income.

*** New York Department of Economic Development**

Local Development Corporation of East New York

116 Williams Ave.

Brooklyn, NY 11207

718-365-6117

Fax: 718-385-7505

Provides business training and planning, individual business counseling, peer support, and mentoring to women and minority entrepreneurs located in Brooklyn. The aim is to provide microenterprise development assistance as a way to promote economic development and job creation. Receives funds from New York Urban Development Corporation and European American Bank.

*** New York State Department of Economic Development**

Entrepreneurial Assistance Program

Queens County Overall Economic Development Corp.

90-04 161st St., Suite 801

Jamaica, NY 11432

718-262-8383

Fax: 718-262-9185

Provides business training and planning, individual business counseling, peer support, mentoring, seminars, and workshops to low income and minority residents of Queens. Provides a comprehensive package of services to: encourage and train would-be entrepreneurs; to support and assist startup businesses to survive the first 24 months of business; and to assist existing businesses with their relocation and/or expansion efforts. Receives funds from seven banks and equity investors, borough presidents, and city and state agencies.

*** Orange-Ulster Board of Cooperative Educational Services**

Orange-Ulster Board of Cooperative Educational Services

479 Broadway

Newburgh, NY 12550

914-565-6395

Fax: 914-294-2619

Provides business training and planning, individual business counseling, peer support, and mentoring to women, minorities, dislocated workers, veterans, and people with disabilities located in Mid-Hudson Valley. The aim is to assist these individuals in the development and expansion of microenterprises through classroom training, counseling, mentoring, and technical assistance, and to enhance the economic development of the Mid-Hudson Valley through microenterprise retention, job creation and community resources.

*** Rural Venture Fund**

I Wanna Start a Business and I Have No Money

Rural Opportunities, Inc.
339 East Ave., Suite 401
Rochester, NY 15604

716-546-7180
Fax: 716-546-7337

Provides business planning, individual business counseling, marketing analysis, and cash flow analysis to low and moderate income persons located in Western NY State who have been denied access to bank credit. The aim is to promote self-sufficiency and economic independence through the creation and expansion of microenterprises and small businesses. Receives funds from FmHA Industrial Development Grant, SBA Microloan Demonstration Program, CDBG funds, and NY State.

*** Strictly Business**

Citizen's Committee for New York City, Inc.
305 7th Ave.
New York, NY 10001

212-989-0909
Fax: 212-989-0983

Provides business training, individual business counseling, peer support and exchange, mentoring, and a week-long entrepreneurship retreat to low income youth, ages 16-21, that have been involved in the illegal drug trade and other street activities from six New York City school areas. The aim is to assist youth in utilizing the strong leadership, communication, management, and business skills they many have learned through affiliation with the illegal drug trade and other street activities. Also provides youth with the basic tools needed to start their own businesses and to continue their education.

North Carolina

*** Gateway CDC**

Gateway CDC
P.O. Box 755
Henderson, NC 27536

919-492-6298
Fax: 919-492-9088

Provides business planning, individual business counseling, and peer support and exchange to low income individuals and minorities. The aim is to expand responses to the total needs of the community by empowering people with a real sense of value, in a spiritual, economical, and social sense with specific emphasis on business development, housing, and education.

*** N.C. Rural Economic Development Centers, Inc.**

NC Rural Economic Development Center
Four North Blount St.
Raleigh, NC 27601

919-821-1154
Fax: 919-834-2890

It's hard to succeed in business. Being able to make a good product or offer a good service is only a start. That's why this program combines its financing with training and advice from local business counselors. The following is what you can expect: Help developing a business plan: experts will help you think through all of the decisions you need to make, such as who your customers will be and where to buy supplies; Classes and Workshops: these will cover issues you have to deal with in running your business; Support From Other Business People: many local business owners are happy to share their experiences with people in the microenterprise program. If you're in the group lending program, you will get advice and support from other group members. Expert Advice: regularly, you will go over the progress of your business with someone who can let you know what you are doing right and what you can do more effectively.

Free Business Assistance Programs

*** Peer Group Program and the Charlotte Self-Employment Project**

Self-Help Development Bank
409 East Chapel Hill St.
Durham, NC 27702-3619

919-683-3016

Provides business training and planning, individual business counseling, peer support, and exchange and mentoring to rural residents, minority and female owned businesses, and poverty and public housing residents. The aim is to provide economic opportunities to economically disadvantaged communities throughout the state, to gain access to affordable homes, decent jobs, and to gain a sense of economic security. Receives funds from SBA Microloan Demonstration Program, insured credit union deposits, foundation investments, HUD/HHS/JOLI demonstration, and several foundation grants.

*** WAMY Community Action, Inc.**

WAMY Community Action, Inc.
P.O. Box 552
Boone, NC 28607

704-264-2421
Fax: 704-264-0952

Provides business training, planning, and individual business counseling to persons below poverty level located in Watauga, Avery, Mitchell, and Yancey counties. The aim is to improve economic, social, and physical conditions of low income persons. Receives funds from CDBG and repaid funds.

*** Watermark Loan Fund**

NEED Foundation
150 Highway 158 East
Camden, NC 27921

919-338-0853
Fax: 919-338-1444

Provides business training and planning, individual business counseling, peer support, and exchange and mentoring to Watermark members located in Northeastern North Carolina. Works with low income persons who need loans to buy equipment and supplies to begin making crafts, and those who need working capital for expanding their business. The aim is to make funding available to craft artisans to startup, expand, or help their businesses in emergency situations. Receives funds from the Ms. Foundation.

North Dakota

*** Center for Innovation and Business Development**

Center for Innovation and Business Development
Box 8372, UND
Grand Forks, ND 58202

701-777-3132
Fax: 701-777-2339

Provides business training courses, business planning, individual business counseling, peer support and exchange, mentoring, market plans, technical evaluation, patent searches, and new product development to low and moderate income, rural small manufacturers, entrepreneurs, researchers, colleges, and universities. The aim to help manufacturers and entrepreneurs start up new ventures and bring new products and technologies to market.

*** Northeast South Dakota Energy Conservation Corporation**

NE South Dakota Energy Conservation Corp.

I Wanna Start a Business and I Have No Money

414 Third Ave. East

Sisseton, SD 57262

605-698-7654

Provides business planning, individual business counseling, and financial record keeping to low income, disadvantaged persons, minorities, and women. The aim is to address the economic needs of small rural communities as they relate to business development. Also, the agency seeks to become directly involved in community based economic development and serve as an institution for developing an economic power base controlled by low income persons. Receives funds from Northwest Area Foundation, CDBG, SBA Microloan Demonstration Program, East River Electric Power Coop, and First State Bank of Roscoe.

Ohio

*** Enterprise Development Corporation**

Enterprise Development Corporation

900 East State St., Suite 101

Athens, OH 45701-2116

614-592-1188

Fax: 614-593-8283

This is a private, nonprofit agency providing assistance to small businesses and their communities. It operates several divisions, the largest being the Center for Small Business (CSB). Provides the following: (1) Business Beginnings: a monthly workshop covering the basics of business startup; (2) Ventures in Business Ownership (VBO): learn the basics of operating a business while developing a business plan; (3) Small Business Management (SBM): a course designed to improve business management skills; (4) Workshops: sessions on business issues, such as taxes, financing, marketing, and financial management; and (5) Resource Center: library consisting of books, tapes, etc. relating to small business management.

*** The Appalachian Center for Economic Networks**

(ACEnet)

The Appalachian Center for Economic Networks (ACEnet)

94 North Columbus Rd.

Athens, OH 45701

614-592-3854

Fax: 614-593-5451

ACEnet has generated broad involvement of educational institutions, banks, social service agencies, and community groups in the development of support projects in five areas: (1) Training and Workforce Development: enables people receiving public assistance to obtain jobs in flexible manufacturing networks (FMN) firms or to start their own small businesses; (2) Access to Capital: a loan fund for very small loans; (3) Modernization and Business Assistance: introduces more current production and organizational technologies to FMN firms; (4) Telecommunications: firms are introduced to various information technologies; and (5) Market Niche Development: assists entrepreneurs in identifying niche markets and potential purchasing partners, and explores export opportunities.

*** The Chamber of Women's Business Initiative**

Program

The Chamber of Women's Business Initiative Program

37 North High St.

Columbus, OH 43215

614-225-6088

Fax: 614-469-8250

Provides business training and planning, business counseling, peer support, mentoring, and procurement assistance to women who are unemployed, underemployed, or receiving public assistance; women who have started their own business, or women who are interested in self

Free Business Assistance Programs

employment. The aim of this program is to provide assistance in order to increase participation of women in the economy. Receives funds from federal and city funds, banks, and private foundations.

*** The Enterprise Center Microenterprise Program**

The Enterprise Center/Women's Business Center

129 East Main St., P.O. Box 756

513-393-8077

Hillsboro, OH 45133

Fax: 513-393-8159

Provides classroom training on business development and one-on-one counseling on obtaining financing, assistance in loan packaging, business plan development, marketing, management, and certification for state business programs. This program is available to women owned businesses and women who desire to become entrepreneurs. Receives funds from SBA and the Ohio State University (in-kind).

*** Ventures in Business Ownership**

Columbian Career Center

9364 St. Rt. 45

216-424-9561, ext. 34

Lisbon, OH 44432

Fax: 216-424-9719

(Serving Columbiana, Mahoning, Carroll counties and parts of Pennsylvania and West Virginia)

Ehove Career Center

316 West Mason Rd.

419-499-4663

Milan, OH 44846

Fax: 419-499-4076

(Serving Huron, Erie and Ottawa counties)

Guernsey-Noble Career Center

57090 Vocational Rd.

614-685-2516

Senecaville, OH 43780

Fax: 614-685-2518

(Serving Guernsey, Noble, Muskingum and Perry counties)

Greene County Career Center

2960 West Enon Rd.

513-426-6636

Xenia, OH 45385

Fax: 513-372-8283

(Serving Montgomery, Greene, Clark and Miami counties)

Medina County Career Center

1101 West Liberty St.

216-725-8461

Medina, OH 44256

Fax: 216-725-5870

(Serving Medina county and surrounding area)

Penta County Vocational School

30095 Oregon Rd.

419-666-1120

Perrysburg, OH 43551

Fax: 419-666-6049

(Serving Northwest Ohio)

Polaris Career Center

7285 Old Oak Blvd.

216-891-7703

Middleburg, OH 44130

Fax: 216-826-5022

(Serving Cuyahoga county)

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Tri-County Adult Education/Vocational Center
900 State St. 614-592-1188
Athens, OH 45701 Fax: 614-593-8283
(Serving Athens, Hocking, Perry and surrounding counties)

Upper Valley Career Center
8811 Career Dr. 513-778-8419
Piqua, OH 45356 Fax: 513-778-9237
(Serving Miami, Shelby, Darke and portions of surrounding counties)
Provides a 100 hour business planning and management program, and a 60 hour class-run business operation module. This is available to single parents, displaced homemakers,, and single pregnant women. The aim is to provide small business training and technical assistance enabling these individuals to become independent.

*** Women's Business Resource Center/Empower Program**

Pyramid Career Services
2400 Cleveland Ave. 216-453-3767
Canton, OH 44709 Fax: 216-453-6079
Provides business training, planning, business counseling, and peer support and exchange to AFDC recipient women and low income women. The aim is to assist women to attain self employment goals through counseling and training. Receives funds from SBA, local banks, Ohio Department of Development, foundations, utility companies and private businesses.

*** Women's Business Resource Program of Southeast Ohio**

Women's Business Resource Program of Southeast Ohio
20 East Circle Dr., Suite 190 614-593-1797
Athens, OH 45701 Fax: 614-593-1795
Provides business training and planning, individual business counseling, peer support, networking, and mentoring to underemployed and unemployed women. The aim is to develop successful women's entrepreneurship. Receives funds from SBA, individual and corporate donations, Ohio Department of Development, and Ohio University.

*** Women's Development Center Microenterprise Development Project**

Women's Development Center
105 Court St., Room 719 216-329-3230
Elyria, OH 44035 Fax: 216-323-1962
The aim is to assist low income women to develop independent small businesses by providing education and training in personal and business development. This is available to women, especially low income women on public assistance, the unemployed, and the underemployed located in Lorain county. Receives funds from SBA, Ohio Department of Development, foundations, banks, and individual donations.

*** Women's Enterprise Builders (WEB)**

Women's Economic Assistance Ventures

Free Business Assistance Programs

100 Curry St.

513-767-2667

Yellow Springs, OH 45387

Fax: 513-767-8652

Provides business training, planning, business counseling, and peer support to disadvantaged women. The aim is to provide economic development services to women. Receives funds from donations, fund-raisers, public and private grants, and membership fees.

*** Women Entrepreneurs, Inc.**

Women Entrepreneurs, Inc.

P.O. Box 2662

36 East 4th St.

513-684-0700

Cincinnati, OH 45202

Fax: 513-684-0779

Provides business training and planning, business counseling mentoring, and certification assistance to low and moderate income people located in Cincinnati. The aim is that through community leadership, professional development, business support, and networking, Women Entrepreneurs, Inc. promotes successful entrepreneurship. Receives funds from banks, independent member contributions, local foundations, and corporate contributions.

*** Women's Network Mentoring Program**

Women's Network

1540 West Market St., Suite 100

216-864-5636

Akron, OH 44313-7118

Fax: 216-864-6526

This program is available to women business owners in business for at least one year in Summit, Portage, Stark, Wayne, or Medina Counties. The aim is to stimulate the economy by encouraging the growth of small women owned businesses in the community through the provision of mentoring services. Receives funds from SBA and banks.

Oregon

*** Cascades West Financial Services, Inc.**

Cascades West Financial Services

408 Southwest Monroe

503-757-6854

Corvallis, OR 97333

Fax: 503-757-7072

Provides business training workshops, business planning, individual business counseling, and peer support to women, minorities, low income, and rural area businesses. The mission is the promotion of social welfare by helping communities and counties to stimulate the growth and expansion of businesses, including small businesses within the State of Oregon.

Pennsylvania

*** A Service for Self-Employment Training and Support (ASSETS)**

Mennonite Economic Development Associates

439 East King St.

717-393-6089

Lancaster, PA 17601

Fax: 717-560-6549

Provides business training and planning, individual business counseling, peer support, and mentoring to low income individuals as defined by HUD guidelines. The aim is to increase personal income, create jobs, foster economic linkages, develop human potential through small

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businesses, and provide credit and training to make small businesses profitable. Receives funds from PA Mennonite Credit Union corporate contributions, CDBG funds, and foundations.

*** Micro-Enterprise Development**

Lutheran Children and Family Service

45 Garrett Rd.

215-734-3363

Upper Darby, PA 19082

Fax: 215-734-3389

Provides business training, planning, and individual business counseling to refugees, mostly Vietnamese and Russian, who have been in the U.S. less than five years, and who are located in the Philadelphia area. This Service has a loan agreement with PNC Bank and receives assistance from lawyers and other area professionals.

*** Philadelphia Small Business Loan Fund**

LaSalle University Small Business Development Center

1900 West Olney Ave., Box 828

215-951-1416

Philadelphia, PA 19141

Fax: 215-951-1597

Provides business training, planning, and individual business counseling to applicants who have been declined by other funding sources. The aim is to provide small business financing of less than \$25,000 to entrepreneurs who have been declined by a financial institution or public program. Receives funds from major corporations and six major banks within the Delaware Valley.

Rhode Island

*** Elmwood Neighborhood Housing Services, Inc.**

(N.H.S.)

Elmwood Neighborhood Housing Services, Inc. (N.H.S.)

9 Atlantic Ave.

Providence, RI 02907

401-461-4111

There is plenty of help and information available to get your new business started and to help you make your business successful. At N.H.S., there is a full-fledged MicroBusiness Program that offers business workshops, peer lending groups, and small business loans. Programs are available to minority and disadvantaged residents of Elmwood, Upper and Lower S. Providence, West End, Reservoir Triangle, and Washington Park. Receives funds from Citizens Bank, RI Hospital Trust Bank, RI Department of Economic Development, Neighborhood Reinvestment, Hazard Trust, and the Campaign for Human Development.

South Dakota

*** Circle Banking Project**

The Lakota Fund

P.O. Box 340

605-455-2500

Kyle, SD 57752

Fax: 605-455-2585

Provides business training and planning, individual business counseling, and peer support and exchange to enrolled members of the Oglala Lakota Tribe located at Pine Ridge Reservation. The aim is to foster social and business development through the use of loans, sectoral intervention, and technical assistance applied in a culturally appropriate manner. Receives funds from investments, grants, and interest income.

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Tennessee

* Matrix, Inc.

Matrix, Inc.

220 Carrick St.

Knoxville, TN 37921

615-525-6310

Fax: 615-637-3920

Provides business training and planning, individual business counseling, peer support, mentoring, and business incubators to low and moderate income women and minorities located in the Knoxville area. The aim is to foster formation and growth of disadvantaged women and minority businesses by providing training, technical assistance, and access to credit. Receives funding from foundations, banks, and CDBG.

Texas

* Business in Growth (BIG)

City of Austin

2020 East Saint Elmo

Austin, TX 78744

512-462-9705

Fax: 512-462-9470

Provides business training and planning, individual business counseling, and peer support to low and moderate income women and minorities located in Austin. This program is part of the Neighborhood Housing Conservation Department, which focuses on housing and economic development. Receives funding from local banks, NationsBank, and the Texas Commerce Community Development Block Grant.

* Federacion Ecumenica de Fe y Accion (FEFA)

FEFA

211 North Park Blvd.

San Antonio, TX 78204

210-222-1955

Fax: 210-222-2520

FEFA offers assistance to socially and economically disadvantaged persons who want to begin or expand a small business in San Antonio. The following is a sampling of its programs: Business Enterprise Training (BET): This course gives a low income resident with some or no prior business experience, the opportunity to determine his or her business needs, strengths, and weaknesses. The course is designed to give an individual a general overview of what is involved in operating a business. Technical and Professional Assistance: Consultants assist students with the development of a business plan. Consultants coordinate a mentorship program, whereby volunteers from the education and business community consult one-on-one with prospective entrepreneurs. Community Outreach and Support: Program is promoted by networking directly with economically and socially disadvantaged communities to organize, educate, and communicate with their residents. Collaboration with social service agencies, community centers, churches, and other institutions gives FEFA greater credibility and allows clients the use of services which they are unable to provide for themselves.

Vermont

* Burlington Revolving Loan Fund

Community and Economic Development Office

Room 32, City Hall

Burlington, VT 05461

802-865-7144

Fax: 802-865-7024

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Provides business training and planning, individual business counseling, peer support, and mentoring to low and moderate income individuals located in Champlain Valley. Receives funding from CDBG, loan money from banks, and affiliation with Working Capital.

*** Employment Through Proprietorship**

Northeast Employment and Training Organization, Inc.
P.O. Box 584 802-334-7378
Newport, VT 05855 Fax: 802-334-8148

Provides business training and planning, individual business counseling, peer support, mentoring, and access to computer use and library facilities to persons from diverse ethnic backgrounds, usually JTPA participants located in the State of Vermont. The aim is to provide necessary skills, through classroom training and technical assistance, for people in low and moderate income brackets to become successful business owners. Receives funds from Working Capital, and the Vermont Department of Employment and Training.

*** Micro-Business Development Program**

Central Vermont Community Action Council, Inc.
P.O. Box 747 802-479-1053
Barre, VT 05641 Fax: 802-479-5353

Provides business training and planning, individual business counseling, and peer support to low income persons located in 56 towns in central Vermont. The mission is to eliminate poverty by opening to everyone the opportunity to education, training, and the ability to work. Receives funding from family foundations, HeadStart, Vermont Community Development Program, Vermont State, USDA food stamps, Veterans grant, and CDBG discretionary grant.

Virginia

*** Association of Farmworker Opportunity Programs**

Association of Farmworker Opportunity Programs
1925 North Lynn St., Suite 701 703-528-4141
Arlington, VA 22209 Fax: 703-528-4145

Business training courses, business planning, individual business counseling, and peer support are available to low income, migrant and seasonal farmworkers, minorities, and men and women. The goal is to provide a clearinghouse for the provision of information, training, support, and education, so that the lives of low income farmworkers and other rural poor can be improved.

*** Oweesta Program**

First Nations Development Institute
69 Kelley Rd. 703-371-5615
Falmouth, VA 22405 Fax: 703-371-3505

Provides business planning and loan fund start up to American Indians living on reservations. The aim is to help tribes achieve financial self-sufficiency through culturally sensitive economic development; to decrease reliance on federal funding and other dependencies; and to combine direct support with national programs and policy development. Receives funds from Program Related Investments (PRIs) and individual investors.

*** United Community Ministries (UCM)**

Free Business Assistance Programs

United Community Ministries
7511 Fordson Rd.
Alexandria, VA 22306

703-768-7106
Fax: 703-768-4788

Provides business training and planning, individual business counseling, peer support, and mentoring to low and moderate income people who are clients of UCM, located in SE Fairfax County. The aim is to enable selected UCM clients to supplement, stabilize, and increase their incomes through microenterprises.

Washington

* **Cascadia Revolving Fund**

Cascadia Revolving Fund
157 Yesler Way, Suite 414
Seattle, WA 98104

206-447-9226
Fax: 206-682-4804

Provides business planning, business counseling, peer support, and mentoring to low income women and minorities, refugees, and displaced timber workers. Provides technical assistance and loans to both for-profit and nonprofit entrepreneurs who cannot find these services from traditional sources. They focus on low income women, minorities, rural communities, and businesses that preserve the environment. Receives funds from individual investors, religious orders, nonprofit corporations, earnings, and individual gifts.

* **Downhome Washington**

Private Industry Council of Snohomish County
917 13th St., SW, A-10
Everett, WA 98204

206-743-9669
Fax: 206-745-5563

This program has increased the percentage of African-American business in Seattle's Central District by 15%. Provides business training and planning, individual peer support, and marketing to low income, dislocated workers, AFDC recipients, African-Americans, and women. The aim is to join people and resources to meet employment and education opportunities in our communities.

* **International District and Refugee Microenterprise Project**

Interim Community Development Association
409 Maynard Ave. South, Suite 202
Seattle, WA 98104

206-624-1802
Fax: 206-467-6376

Provides business training, business counseling, and mentoring to low income SE Asian refugees and other low income residents of the International District. The aim is to promote the welfare of Seattle's International District community and the larger Asian and Pacific Island community, with emphasis on low income members. Receives funds from U.S. Bank, Titcomb Foundation, Office of Refugee Resettlement, City of Seattle, and the State of Washington.

* **The Inner-City Entrepreneurial Training Program (ICETP)**

Black Dollar Days Task Force
115-21st Ave.
Seattle, WA 98122

206-323-0534

ICETP provides ten weeks of training to low income individuals who aspire to be entrepreneurs.

I Wanna Start a Business and I Have No Money

The program is valued at \$5,000 per participant. Scholarships up to \$4,970 will be available for those selected to participate. Selection is based upon their income (federal income limits listed below), education, and experience in the industry and their desire to start up and maintain a business. Each student is required to complete an internship with a similar business, and must write a business plan. The ICETP works with the following agencies and organizations: Seattle University Small Business Entrepreneurship Center, SBA, Department of Social and Health Services, Employment Security, Department of Vocational Rehabilitation, Representatives from the Banking and Lending Community, and the Department of Community Trade and Economic Development.

Federal Income Limits			
Size of Family	Poverty Guideline	Size of Family	Poverty Guideline
1	\$ 7,470	5	\$17,710
2	10,030	6	20,270
3	12,590	7	22,830
4	15,150	8	25,390

(A family unit with more than 8 members, add \$2,560 for each additional member.)

West Virginia

*** Center for Economic Options**

Center for Economic Options

601 Delaware Ave.

Charleston, WV 25302

304-345-1298

Fax: 304-342-0641

Provides assistance to rural entrepreneurs in developing market driven businesses, and provides technical assistance and leadership skill training to community groups. Program is available to rural residents, with emphasis on women. The aim is to promote home and community based enterprises and equal access to better paying jobs. Receives funding from foundations, corporations, and the government.

*** Monroe Neighborhood Enterprise Center**

Monroe County Community Services Council

P.O. Box 403

Union, WV 24883

304-772-3381

Fax: 304-772-4014

Provides business training, peer support, and exchange to low to moderate income persons. The aim is to improve the income and self-sufficiency of persons by providing loans, business training, and opportunities for peer support to microenterprises. Receives funds from banks of Monroe and Union, West Virginia providing lines of credit, operating funds from Neighborhood Reinvestment Corporation, and the Benedum Foundation.

Wisconsin

*** Advocap, Inc.**

Advocap, Inc.

P.O. Box 1108

Fond du Lac, WI 54936-1108

414-922-7760

Fax: 414-922-7214

Aim is to help low income persons become self-sufficient by developing businesses. Provides business training and planning, individual business counseling, peer support and exchange,

Free Business Assistance Programs

mentoring, and loan packaging to poor and low income persons.

*** Business Ownership and Operations**

Juneau Business High School
6415 West Mount Vernon
Milwaukee, WI 53213

414-476-5480

Provides business training and planning, individual business counseling, peer support and exchange, and mentoring to 15-19 year old multi-cultural students. Provides high school students with practical experience in business ownership and operations.

*** Cap Services, Inc.**

Cap Services, Inc.
5499 Highway 10 East
Stevens Point, WI 54481

715-345-5200
Fax: 715-345-5206

Provides business planning, counseling, peer support, and mentoring to low income individuals. Aim is to mobilize public and private resources to enhance the ability of persons to attain self-sufficiency. Receives funds from U.S. Office of Community Services, corporate contributions, state of Wisconsin, and CDBG funds.

*** Economic Development Project**

West Cap
525 2nd St.
Glenwood City, WI 54013

715-265-4271
Fax: 715-265-7031

Provides business training, planning, and individual business counseling to low income persons, with emphasis on women located in West Central Wisconsin. Aim is to create opportunities that empower people to achieve self-sufficiency for themselves. Receives funds from Farmers Home Administration and the Bremer Foundation.

*** Women's Business Initiative Corporation**

Women's Business Initiative Corp.
3112 West Highland Blvd.
Milwaukee, WI 53208

414-933-3231
Fax: 414-933-2515

Provides business training, individual counseling, and mentoring to minority and low income persons. The aim is to provide business seminars, consulting services, and microloans to individuals who are owners of startup or expanding small businesses. Focus is on women who are underemployed or unemployed striving for self-sufficiency. Receives funds from SBA Microloan Demonstration Project, Wisconsin Department of Economic Development, Milwaukee County, and foundations.

"All jobs are temporary."

***"Security resides in the person, not the job.
...Find your security from within, not from
without."***

Source: *Job Shift: How to Prosper in a Workplace
Without Jobs*, William Bridges, Addison Wesley,
1993

**I Wanna Be a
Real Estate Entrepreneur**

Federal Money for Housing and Real Estate

The following is a description of the federal funds available to renters, homeowners, developers, and real estate investors for housing assistance in urban and rural areas. This information is derived from the *Catalog of Federal Domestic Assistance* which is published by the U.S. Government Printing Office in Washington, D.C. The number next to the title description is the official reference for this federal program. Contact the office listed below the caption for further details. The following is a description of some of the terms used for the types of assistance available:

Loans: money lent by a federal agency for a specific period of time and with a reasonable expectation of repayment. Loans may or may not require a payment of interest.

Loan Guarantees: programs in which federal agencies agree to pay back part or all of a loan to a private lender if the borrower defaults.

Grants: money given by federal agencies for a fixed period of time and which does not have to be repaid.

Direct Payments: funds provided by federal agencies to individuals, private firms, and institutions. The use of direct payments may be "specified" to perform a particular service or for "unrestricted" use.

Insurance: coverage under specific programs to assure reimbursement for losses sustained. Insurance may be provided by federal agencies or through insurance companies and may or may not require the payment of premiums.

* Money for Conserving the Water and Soil During an Emergency

(10.054 Emergency Conservation Program (ECP))
Agricultural Stabilization and Conservation Service
U.S. Department of Agriculture
P.O. Box 2415
Washington, DC 20013

202-720-6221

Objectives: To enable farmers to perform emergency conservation measures to control wind erosion on farmlands, or to rehabilitate farmlands damaged by wind erosion, floods, hurricanes, or other natural disasters and to carry out emergency water conservation or water enhancing measures during periods of severe drought. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Direct payments) \$19,489,000.

* Money to Insure Your Soil and Land Remains Intact

(10.063 Agricultural Conservation Program (ACP))
Agricultural Stabilization and Conservation Service
U.S. Department of Agriculture
P.O. Box 2415
Washington, DC 20013

202-720-6221

Objectives: Control of erosion and sedimentation, encourage voluntary compliance with Federal

Federal Money for Housing and Real Estate

and State requirements to solve point and nonpoint source pollution, improve water quality, encourage energy conservation measures, and assure a continued supply of necessary food and fiber for a strong and healthy people and economy. The program will be directed toward the solution of critical soil, water, energy, woodland, and pollution abatement problems on farms and ranches. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Direct payment) \$146,618,000.

*** Money to Insure That Your Water is Clean**

(10.068 Rural Clean Water Program (RCWP))
Agricultural Stabilization and Conservation Service
U.S. Department of Agriculture
P.O. Box 2415
Washington, DC 20013

202-720-6221

Objectives: To achieve improved water quality in the most cost-effective manner possible in keeping with the provisions of adequate supplies of food, fiber, and a quality environment, and to develop and test programs, policies, and procedures for control of agricultural nonpoint source pollution. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Direct payments) \$43,000.

*** Money to Improve Your Water and Soil**

(10.069 Conservation Reserve Program (CRP))
Agricultural Stabilization and Conservation Service
U.S. Department of Agriculture
P.O. Box 2415
Washington, DC 20013

202-720-6221

Objectives: To protect the Nation's long-term capability to produce food and fiber; to reduce soil erosion; to reduce sedimentation; to improve water quality; to create a better habitat for fish and wildlife; to curb production of some surplus commodities; and to provide some needed income support for farmers. Types of assistance: direct payments for specified use. Estimate of annual funds available: \$1,808,578,000.

*** Money to Change Your County Property Into a Wetlands**

(10.070 Colorado River Basin Salinity Control Program (CRBSCP))
Agricultural Stabilization and Conservation Service
U.S. Department of Agriculture
P.O. Box 2415
Washington, DC 20013

202-720-6221

Objectives: To provide financial and technical assistance to: (1) Identify salt source areas; (2) develop project plans to carry out conservation practices to reduce salt loads; (3) install conservation practices to reduce salinity levels; (4) carry out research, education, and demonstration activities; (5) carry out monitoring and evaluation activities; and (6) to decrease salt concentration and salt loading which causes increased salinity levels within the Colorado River and to enhance the supply and quality of water available for use in the United States and the Republic of Mexico. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Direct payments) \$8,394,000.

*** Loans to Help Your Country Property Recover From an Emergency**

(10.404 Emergency Loans)

Administrator, Consolidated Farm Service Agency
U.S. Department of Agriculture
Washington, DC 202-720-1632

Objectives: To assist established (owner or tenant) family farmers, ranchers and aquaculture operators with loans to cover losses resulting from major and/or natural disasters, which can be used for annual farm operating expenses, and for other essential needs necessary to return disaster victims' farming operations to financially sound bases in order that they will be able to return to private sources of credit as soon as possible. Types of assistance: direct loans. Estimate of annual funds available: \$100,000,000.

*** Money to Build Houses for Your Employees**

(10.405 Farm Labor Housing Loans and Grants (Labor Housing))
Multifamily Housing Processing Division
Consolidated Farm Service Agency
U.S. Department of Agriculture
Washington, DC 20250 202-720-1604

Objectives: To provide decent, safe, and sanitary low rent housing and related facilities for domestic farm laborers. Types of assistance: project grants; guaranteed/insured loans. Estimate of annual funds available: (Loans) \$16,012,000. (Grants) \$11,297,000.

*** Money to Buy, Fix Up or Build Houses in Small Towns**

(10.410 Very Low to Moderate Income Housing Loans
(Section 502 Rural Housing Loans))
Administrator
Consolidated Farm Service Agency
U.S. Department of Agriculture
Washington, DC 20250 202-720-7967

Objectives: To assist lower income rural families through direct loans to buy, build, rehabilitate, or improve decent, safe, and sanitary dwellings and related facilities for use by the applicant as a permanent residence. Subsidized funds are available only on direct loans for low and very low income applicants. Nonsubsidized Funds (loan making) are available for very low and low income applicants who are otherwise eligible for assistance, but based on the amount of the loan requested, the interest credit assistance formula results in no interest credit. Nonsubsidized funds (loan servicing) are available to very low, low and moderate income applicants/borrowers who do not qualify for interest credit assistance for: (1) Subsequent loans for repair and rehabilitation; and (2) subsequent loan part only (repair or rehabilitation or the payment of equity) in connection with transfers by assumption or credit sales. Loan guarantees are also available to assist moderate income rural families in home acquisition. Types of assistance: direct loans; guaranteed/insured loans. Estimate of annual funds available: (Direct Loans) \$1,400,000,000 (for subsidized low or moderate income loans for servicing and repairs). (Guaranteed loans) \$1,000,000,000.

*** Money for Nonprofits to Build Rental Houses in Small Towns**

(10.415 Rural Rental Housing Loans)
Director
Multifamily Housing Processing Division
Consolidated Farm Service Agency

Federal Money for Housing and Real Estate

U.S. Department of Agriculture

Washington, DC 20250

202-382-1604

Objectives: To provide economically designed and constructed rental and cooperative housing and related facilities suited for independent living for rural residents. Types of assistance: direct loans. Estimate of annual funds available: (Direct Loans) \$220,000,000.

*** Money to Improve Your Water for a House in the Country**

(10.416 Soil and Water Loans (SW Loans))

Administrator

Consolidated Farm Service Agency

U.S. Department of Agriculture

Washington, DC 20250

202-720-1632

Objectives: To facilitate improvement, protection, and proper use of farmland by providing adequate financing and supervisory assistance for soil conservation, water resource development, conservation and use, forestation, drainage of farmland, the establishment and improvement of permanent pasture, the development of pollution abatement and control facilities on farms, development of energy conserving measures and other related conservation measures. Types of assistance: direct loans; guaranteed/insured loans. Estimate of annual funds available: (Direct Loans) \$2,894,700. (Guarantee Loans) \$832,290.

*** Loans and Grants to Fix Up Your House in the Country (\$5,000 Grants)**

(10.417 Very Low Income Housing Repair Loans and Grants

(Section 504 Rural Housing Loans and Grants)

Director

Single-Family Housing Processing Division

Consolidated Farm Service Agency

U.S. Department of Agriculture

Washington, DC 20250

202-720-1474

Objectives: To give very low income rural homeowners an opportunity to make essential repairs to their homes to make them safe and to remove health hazards to the family or the community. Types of assistance: direct loans; project grants. Estimate of annual funds available: (Loans) \$25,000,000. (Grants) \$25,000,000.

*** Money to Conserve Soil and Water in Small Towns**

(10.900 Great Plains Conservation)

Deputy Chief for Programs

Soil Conservation Service

U.S. Department of Agriculture

P.O. Box 2890

Washington, DC 20013

202-720-1868

Objectives: To conserve and develop the Great Plains soil and water resources by providing technical and financial assistance to farmers, ranchers, and others in planning and implementing conservation practices. Types of assistance: direct payments for specified use; advisory services and counseling. Estimate of annual funds available: (Grants) \$2,045,000. (Salaries and expenses) \$8,892,000.

*** Money to Fix Up an Abandoned Coal Mine**

(10.910 Rural Abandoned Mine Program (RAMP))

Deputy Chief for Programs

Soil Conservation Service

U.S. Department of Agriculture

P.O. Box 2890

Washington, DC 20013

202-720-2847

Objectives: To protect people and the environment from the adverse effects of past coal mining practices, and to promote the development of soil and water resources of unreclaimed mined lands. Types of assistance: direct payments for specified use; advisory services and counseling. Estimate of annual funds available: (Grants) \$8,524,403. (Salaries and expenses) \$4,854,550.

*** Loans to Fix Up Houses That Are More Than**

One Year Old

(14.108 Rehabilitation Mortgage Insurance (203(k)))

Director

Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2720

Objectives: To help families repair or improve, purchase and improve, or refinance and improve existing residential structures more than one year old. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Loans insured) \$201,259,000.

*** Loans to Buy Trailers**

(14.110 Manufactured Home Loan Insurance-Financing Purchase of
Manufactured Homes as Principal Residences of Borrowers (Title I))

Director

Title I Insurance Division

U.S. Department of Housing and Urban Development 800-733-4663

Washington, DC 20410

202-708-2880

Objectives: To make possible reasonable financing of manufactured home purchases. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: Loans reported under program No. 14.142.

*** Loans to Co-op Investors**

(14.112 Mortgage Insurance for Construction or Substantial
Rehabilitation of Condominium Projects (234(d) Condominiums))

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2556

Objectives: To enable sponsors to develop condominium projects in which individual units will be sold to home buyers. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$0.

*** Loans to Homeowners Anywhere With 1 to 4**

Federal Money for Housing and Real Estate

Family Units

(14.117 Mortgage Insurance-Homes (203(b)))

Director

Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To help people undertake home ownership. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured-including funding for 14.119, 14.121, 14.163 and 14.175) \$52,610,678,000.

*** Loans to Buy Single Family Homes for**

Disaster Victims

(14.119 Mortgage Insurance-Homes for Disaster Victims (203(h)))

Director

Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To help victims of a major disaster undertake homeownership on a sound basis. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) reported under Program No. 14.117.

*** Money for Low to Moderate Income Families**

Hurt by a Disaster or Urban Renewal

(14.120 Mortgage Insurance-Homes for Low and Moderate Income Families (221(d)(2)))

Director, Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To make homeownership more readily available to families displaced by a natural disaster, urban renewal, or other government actions and to increase homeownership opportunities for low income and moderate income families. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$127,193,000.

*** Money for Homes in Outlying Areas**

(14.121 Mortgage Insurance-Homes in Outlying Areas (203(i)))

Director, Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To help people purchase homes in outlying areas. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) reported under program No. 14.117.

*** Money for Homes in Urban Renewal Areas**

(14.122 Mortgage Insurance-Homes in Urban Renewal Areas
(220 Homes))

Director, Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To help families purchase or rehabilitate homes in urban renewal areas. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$47,000.

*** Money for Homes in Older Areas of Town**

(14.123 Mortgage Insurance-Housing in Older, Declining Areas
(223(e)))

For Single Family:

Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

For Multifamily:

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2556

Objectives: To assist in the purchase or rehabilitation of housing in older, declining urban areas. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured - single family and multifamily) \$16,794,000.

*** Money to Buy a Co-op Apartment**

(14.126 Mortgage Insurance-Cooperative Projects (213 Cooperatives))

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2556

Objectives: To make it possible for nonprofit cooperative ownership housing corporations or trusts to develop or sponsor the development of housing projects to be operated as cooperatives and to allow investors to provide good quality multifamily housing to be sold to such nonprofit corporations or trusts upon completion of construction or rehabilitation. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured-including funding for 14.132) \$0.

*** Money to Buy a Trailer-Home Park**

(14.127 Mortgage Insurance-Manufactured Home Parks (207(m)
Manufactured Home Parks))

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2556

Objectives: To make possible the financing of construction or rehabilitation of manufactured home parks. Types of assistance: guaranteed/insured loans. Estimate of annual funds

Federal Money for Housing and Real Estate

available: (Mortgages insured) Reported under program No. 14.134.

*** Money to Buy a Hospital**

(14.128 Mortgage Insurance-Hospitals (242 Hospitals))
Hospital Mortgage Insurance Staff
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-0599

or

Division of Facilities Loans
U.S. Department of Health and Human Services
Rockville, MD 20857 301-443-5317

Objectives: To facilitate the affordable financing of hospitals for the care and treatment of persons who are acutely ill or who otherwise require medical care and related services of the kind customarily furnished only or most effectively by hospitals. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$350,000,000.

*** Money to Buy a Nursing Home**

(14.129 Mortgage Insurance-Nursing Homes, Intermediate Care
Facilities and Board and Care Homes (232 Nursing Homes))
Policies and Procedures Division
Office of Insured Multifamily Housing Development
U.S. Department of Housing and Urban Development
Washington, DC 20412 202-708-2556

Objectives: To make possible financing for construction or rehabilitation of nursing homes, intermediate care facilities and board and care homes, to allow purchase or refinancing with or without repairs of projects currently insured by HUD, but not requiring substantial rehabilitation, and to provide loan insurance to install fire safety equipment. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$1,019,908,000.

*** Money to Buy Your House if It is in a Long**

Term Ground Lease

(14.130 Mortgage Insurance-Purchase by Homeowners of Fee Simple
Title From Lessors (240))
Director, Single Family Development Division
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

Objectives: To help homeowners obtain fee-simple title to the property which they hold under long-term leases and on which their homes are located. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$0.

*** Money to Buy Your Co-op**

(14.132 Mortgage Insurance-Purchase of Sales-Type Cooperative
Housing Units (213 Sales))
Director
Single Family Development Division

Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

Objectives: To make available, good quality, new housing for purchase by individual members of a housing cooperative. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) Reported under program 14.126.

*** Money to Buy a Condominium**

(14.133 Mortgage Insurance-Purchase of Units in Condominiums
(234(c)))

Director, Single Family Development Division
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

Objectives: To enable families to purchase units in condominium projects. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$4,844,885,000.

*** Money to Invest in Apartment Buildings for
Middle Class Families**

(14.135 Mortgage Insurance-Rental and Cooperative Housing for
Moderate Income Families and Elderly, Market Interest Rate (221(d)(3)
and (4) Multifamily - Market Rate Housing))

Policies and Procedures Division
Office of Insured Multifamily Housing Development
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2556

Objectives: To provide good quality rental or cooperative housing for moderate income families and the elderly and handicapped. Single Room Occupancy (SRO) may also be insured under this section (see 14.184). Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured excluding coinsurance) \$444,913,000.

*** Money to Invest in Rental Housing for the Elderly**

(14.138 Mortgage Insurance-Rental Housing for the Elderly (231))

Policies and Procedures Division
Office of Insured Multifamily Housing Development
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2556

Objectives: To provide good quality rental housing for the elderly. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$0.

*** Money to Invest in Rental Housing in Urban
Renewal Areas**

(14.139 Mortgage Insurance-Rental Housing in Urban Renewal Areas
(220 Multifamily))

For production information:

Policies and Procedures Division
Office of Insured Multifamily Housing Development

Federal Money for Housing and Real Estate

U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2556

For management information:

Director, Office of Multifamily Housing Management
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-3730

Objectives: To provide good quality rental housing in urban renewal areas, code enforcement areas, and other areas designated for overall revitalization. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$0.

*** Money to Fix Up Your Home**

(14.142 Property Improvement Loan Insurance for Improving All
Existing Structures and Building of New Nonresidential Structures
(Title I))

Director, Title I Insurance Division
U.S. Department of Housing and Urban Development 800-733-4663
Washington, DC 20410 202-708-7400

Objectives: To facilitate the financing of improvements to homes and other existing structures and the building of new nonresidential structures. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Loans insured including funding for programs 4.110 and 14.162) \$1,289,200,000.

*** Money to Fix Up Multifamily Projects**

(14.151 Supplemental Loan Insurance-Multifamily Rental Housing
(241(a)))

Policies and Procedures Division
Office of Insured Multifamily Housing Development
U.S. Department of Housing and Urban Development

Washington, DC 20411 202-708-2556

Objectives: To finance repairs, additions and improvements to multifamily projects, group practice facilities, hospitals, or nursing homes already insured by HUD or held by HUD. Major movable equipment for insured nursing homes, group practice facilities or hospitals may be covered by a mortgage under this program. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Loans) \$43,630,000.

*** Money to Investors to Purchase or Refinance**

Multifamily Housing

(14.155 Mortgage Insurance for the Purchase or Refinancing of
Existing Multifamily Housing Projects (Section 223(f) Insured Under
Section 207))

Office of Insured Multifamily Housing Development
Policies and Procedures Division
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2556

Objectives: To provide mortgage insurance to lenders for the purchase or refinancing of existing multifamily housing projects, whether conventionally financed or subject to federally insured mortgages at the time of application for mortgage insurance. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages Insured) (Excludes coinsurance) \$894,910,000.

*** Money to Build Housing for the Elderly That**

Also Provides Support Services

(14.157 Supportive Housing for the Elderly (202))

Housing for the Elderly and Handicapped People Division

Office of Elderly and Assisted Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2730

Objectives: To expand the supply of housing with supportive services for the elderly. Types of assistance: project grants. Estimate of annual funds available: (Reservations for Capital Grants, Rental Assistance and Service Coordinators) \$166,300,000.

*** Money to Buy a House With Graduated Mortgage**

Payments

(14.159 Section 245 Graduated Payment Mortgage Program)

Director, Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To facilitate early home ownership for households that expect their incomes to rise. Program allows homeowners to make smaller monthly payments initially and to increase their size gradually over time. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages Insured - includes 14.172) \$414,624,000.

*** Money to Buy a Trailer and Trailer Lot**

(14.162 Mortgage Insurance-Combination and Manufactured Home Lot

Loans (Title I))

Director, Title I Insurance Division

U.S. Department of Housing and Urban Development

Room B-133

Washington, DC 20410

202-755-7400

Objectives: To make possible reasonable financing for the purchase of a manufactured home and a lot on which to place the home. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Guaranteed/Insured Loans) Reported under program No. 14.110.

*** Money to Finance Coop Buildings**

(14.163 Mortgage Insurance-Single Family Cooperative Housing

(203(n)))

Director, Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To provide insured financing for the purchase of the Corporate Certificate and Occupancy Certificate for a unit in a cooperative housing project. Ownership of the corporate certificate carries the right to occupy the unit located within the cooperative project. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: Reported under program No. 14.117.

*** Money to Developers in Financial Trouble**

(14.164 Operating Assistance for Troubled Multifamily Housing Projects (Flexible Subsidy Fund) (Troubled Projects))

Director

Office of Multifamily Housing Management

U.S. Department of Housing and Urban Development

Washington, DC 20420

202-708-3730

Objectives: To provide loans to restore or maintain the physical and financial soundness, to assist in the management and to maintain the low to moderate income character of certain projects assisted or approved for assistance under the National Housing Act or under the Housing and Urban Development Act of 1965. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Reservations) \$125,000,000.

*** Money to Buy Houses in Areas Hurt by Defense**

Cuts

(14.165 Mortgage Insurance-Homes-Military Impacted Areas (238(c)))

Director

Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To help families undertake home ownership in military impacted areas. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages Insured) \$16,259,000.

*** Money for Active Duty Military to Buy Houses**

(14.166 Mortgage Insurance-Homes for Members of the Armed Services (Section 222))

Director, Single Family Development Division

Office of Insured Single Family Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-708-2700

Objectives: To help members of the armed services on active duty to purchase a home. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages Insured) \$1,776,000.

*** Loans to Developers in Trouble During Their**

First Two Years of Operation

(14.167 Mortgage Insurance-Two Year Operating Loss Loans, Section 223(d) (Two Year Operating Loss Loans))

For program information:

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410

202-755-2556

For management information:

Director

Office of Multifamily Housing Management

U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-3730

Objectives: To insure a separate loan covering operating losses incurred during the first two years following the date of completion of a multifamily project with a HUD-insured first mortgage. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Loans) \$19,100,000.

*** Money to Buy a Home Using Increased Equity**

Payments

(14.172 Mortgage Insurance-Growing Equity Mortgages (GEMs))
Director, Single Family Development Division
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

Objectives: To provide a rapid principal reduction and shorter mortgage term by increasing payments over a 10-year period, thereby expanding housing opportunities to the homebuying public. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) Reported under program 14.159.

*** Money to Buy a Home Using an Adjustable**

Rate Mortgage

(14.175 Adjustable Rate Mortgages (ARMS))
Director
Single Family Development Division
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

Objectives: To provide mortgage insurance for an adjustable rate mortgage which offers lenders more assurance of long term profitability than a fixed rate mortgage, while offering consumer protection features. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: Reported under 14.117.

*** Money for Nonprofits to Build Houses for**

Lower-Income Families

(14.179 Nehemiah Housing Opportunity Grant Program (Nehemiah Housing))
Morris E. Carter, Director
Single Family Development Division
U.S. Department of Housing and Urban Development
451 7th St., SW
Washington, DC 20410 202-708-2700

Objectives: To provide an opportunity for those families who otherwise would not be financially able to realize their dream of owning a home, to increase the employment opportunities of the residents in neighborhoods where the housing is proposed and to create sound and attractive neighborhoods. Types of assistance: project grants. Estimate of annual funds available: (Grants) \$16,552,000.

Federal Money for Housing and Real Estate

*** Money to Invest in Houses for Those With Disabilities**

(14.181 Supportive Housing for Persons with Disabilities (811))
Housing for Elderly and Handicapped People Division
Office of Elderly and Assisted Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2730

Objectives: To provide for supportive housing and related facilities for persons with disabilities.
Types of assistance: project grants. Estimate of annual funds available: (Reservations for Capital Grants and Rental Assistance) \$387,000,000.

*** Rental Supplements for Investors Who Provide Houses to Low Income Families**

(14.182 Lower Income Housing Assistance Program-Section 8 New Construction/Substantial Rehabilitation (Section 8 Housing Assistance Payments Program for Very Low Income Families-New Construction/Substantial Rehabilitation))

For management information:

Director
Office of Multifamily Housing Management
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-3730

Objectives: To aid very low income families in obtaining decent, safe and sanitary rental housing. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Outlays for N/SR units under payment) \$4,077,884,000.

*** Money to Help Elderly Homeowners Convert Their Equity into a Monthly Income**

(14.183 Home Equity Conversion Mortgages (255))
Director
Insured Family Development Division
Office of Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

Objectives: To enable elderly homeowners to convert equity in their homes to monthly streams of income or lines of credit. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured): \$34,763,000.

*** Money for Low Income Housing Tenants to Buy Their Building**

(14.186 Mortgage Insurance-Equity Loans (241(f) Equity Loans))

For program information:

Policies and Procedures Division
Office of Insured Multifamily Housing Development
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2556

For management information:

Director
Office of Preservation and Property Disposition

U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-3555

Objectives: To insure a separate equity loan to owners of eligible low income multifamily properties who wish to extend the low income affordability restrictions or to insure an acquisition loan for select purchasers who will maintain such restrictions. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Loans) \$53,630,000.

*** Grants to Nonprofits Who Lend Money to Low Income Families to Buy Houses**

(14.240 HOPE for Homeownership of Single Family Homes (Hope 3))
Cliff Taffet
Office of Affordable Housing Programs
U.S. Department of Housing and Urban Development
Room 7168, 451 7th St., SW
Washington, DC 20410 202-708-3226

Objectives: To provide homeownership opportunities to lower income families and individuals by providing grantees with Federal assistance to finance an eligible homebuyer's direct purchase and rehabilitation of eligible single family properties or to fund the grantee's acquisition and rehabilitation of single family properties for sale and occupancy by families at affordable prices. Types of assistance: project grants. Estimate of annual funds available: (Grants) \$50,000,000.

*** Money for Homes That Use New Building Ideas**

(14.507 Mortgage Insurance-Experimental Homes (ExTech 233-Homes))
Assistant Secretary for Policy Development and Research
Division of Innovative Technology
U.S. Department of Housing and Urban Development
451 7th St., SW
Washington, DC 20410 202-708-4370

Objectives: To help finance the development of homes that incorporate new or untried construction concepts designed to reduce housing costs, raise living standards, and improve neighborhood design by providing mortgage insurance. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: Mortgages are insured and experimental features are guaranteed to the homeowner. No direct funding or subsidies are provided for the project.

*** Money for Doctor's Offices and Hospitals That Use New Building Ideas**

(14.508 Mortgage Insurance-Experimental Projects Other Than Housing (ExTech 233-Projects Other Than Housing))
Assistant Secretary for Policy Development and Research
Division of Innovative Technology
U.S. Department of Housing and Urban Development
451 7th St., SW
Washington, DC 20410 202-708-4370

Objectives: To provide mortgage insurance to help finance the development of group medical facilities that incorporate new or untried construction concepts intended to reduce construction costs, raise living standards and improve neighborhood design. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured - reported

Federal Money for Housing and Real Estate

under program No. 14.509).

*** Money for Apartment Buildings That Use New Ideas**

(14.509 Mortgage Insurance-Experimental Rental Housing (ExTech 233 - Experimental Rental Housing))
Assistant Secretary for Policy Development and Research
Division of Innovative Technology
U.S. Department of Housing and Urban Development
451 7th St., SW
Washington, DC 20410 202-708-4370

Objectives: To provide mortgage insurance to help finance the development of multifamily housing that incorporates new or untried construction concepts designed to reduce housing costs; raise living standards; and improve neighborhood design. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: Mortgages are insured and experimental features are guaranteed. No funds or subsidies are available.

*** Rent Supplements to Building Owners With Tenants That Have Low Incomes**

(14.856 Lower Income Housing Assistance Program-Section 8 Moderate Rehabilitation (Section 8 Housing Assistance Payments Program for Very Low Income Families-Moderate Rehabilitation))

For program information:

Office of Assisted Housing
Rental Assistance Division
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-7424

Objectives: To aid very low income families and homeless individuals in obtaining decent, safe and sanitary rental housing. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Contract replacements to certificates) \$54,000,000.

*** More Rent Supplements for Building Owners With Tenants That Have Low Incomes**

(14.857 Section 8 Rental Certificate Program (Section 8 Rental Certificates))
Office of Assisted Housing
Rental Assistance Division
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-0477

Objectives: To aid low income families in obtaining decent, safe, and sanitary rental housing. Types of assistance: direct payments for specified use. Estimate of annual funds available: Reported under Program 14.156.

*** Grants to Organizations Who Help Low Income Families Buy Houses**

(14.858 HOPE for Public and Indian Housing Homeownership (HOPE for Public and Indian Housing (HOPE 1)))
Gary Van Buskirk

I Wanna Be a Real Estate Entrepreneur

Homeownership Division for Public and Indian Housing
U.S. Department of Housing and Urban Development 202-708-4233
Washington, DC 20410 TDD: 202-708-9300

Objectives: To provide homeownership programs for eligible public and Indian housing residents and other low income families through the sale of eligible public and Indian housing. Types of assistance: project grants. Estimate of annual funds available: (Grants) \$266,800,000.

*** Money to Have Your State Buy Your Old Farm and Turn It into a Park**

(15.916 Outdoor Recreation-Acquisition, Development and Planning
(Land and Water Conservation Fund Grants))

Chief

Recreation Grants Division

National Park Service

U.S. Department of the Interior

P.O. Box 37127

Washington, DC 20013-7127

202-343-3700

Contact: Sam L. Hall

Objectives: To provide financial assistance to the States and their political subdivisions for the preparation of Statewide Comprehensive Outdoor Recreation Plans (SCORPs) and acquisition and development of outdoor recreation areas and facilities for the general public, to meet current and future needs. Types of assistance: project grants. Estimate of annual funds available: (Grants) \$24,750,000.

*** Grants to Build Houses on Indian Reservations**

(15.141 Indian Housing Assistance)

Chief

Division of Housing Assistance

Division of Housing Assistance

Office of Tribal Services

Room 4640, Main Interior Building

Bureau of Indian Affairs

1849 C St., NW

Washington, DC 20240 202-208-5427

Objectives: To use the Indian Housing Improvement Program (HIP) and Bureau of Indian Affairs resources to substantially eliminate substandard Indian housing. This effort is combined with the Indian Health Service (Department of Health and Human Services). Types of assistance: project grants (contracts); dissemination of technical information. Estimate of annual funds available: (Total HIP program costs including grant funding, self governance compact funding, salaries, and expenses) \$19,083,000.

*** Money for Veterans Who Want to Buy a House**

(64.114 Veterans Housing-Guaranteed and Insured Loans
(VA Home Loans))

U.S. Department of Veterans Affairs

Washington, DC 20420

Objectives: To assist veterans, certain service personnel, and certain unremarried surviving spouses of veterans, in obtaining credit for the purchase, construction or improvement of homes on more liberal terms than are generally available to non-veterans. Types of assistance:

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guaranteed/insured loans. Estimate of annual funds available: (Closed Loans Guaranteed) \$30,256,320,000.

*** Loans for Disabled Veterans to Buy a House**

(64.118 Veterans Housing-Direct Loans for Disabled Veterans)

U.S. Department of Veterans Affairs

Washington, DC 20420

Objectives: To provide certain severely disabled veterans with direct housing credit in connection with grants for specially adaptive housing with special features or movable facilities made necessary by the nature of their disabilities. Types of assistance: direct loans. Estimate of annual funds available: (Loans) \$33,000.

*** Money for Veterans to Buy Mobile Homes**

(64.119 Veterans Housing-Manufactured Home Loans)

U.S. Department of Veterans Affairs

Washington, DC 20420

Objectives: To assist veterans, servicepersons, and certain unremarried surviving spouses of veterans in obtaining credit for the purchase of a manufactured home on more liberal terms than are available to non-veterans. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Guaranteed Loans) \$2,557,000.

*** Loans for Native American Veterans to Buy or Build a Home**

(64.126 Native American Veteran Direct Loan Program
(VA Native American Home Loan Program))

U.S. Department of Veterans Affairs

Washington, DC 20420

Objectives: To provide direct loans to certain Native American veterans for the purchase or construction of homes on trust lands. Types of assistance: direct loans. Estimate of annual funds available: (Loans): \$11,202,000.

*** Grants for Storm Windows or to Weatherize Your Home**

(81.042 Weatherization Assistance for Low Income Persons)

Jeanne Van Viandren, Director

Weatherization Assistance Programs Division

Mail Stop CE-532

Conservation and Renewable Energy

U.S. Department of Energy

Forrestal Building

Washington, DC 20585 202-586-2204

Objectives: To insulate the dwellings of low income persons, particularly the elderly and handicapped low income, in order to conserve needed energy and to aid those persons least able to afford higher utility costs. Types of assistance: formula grants. Estimate of annual funds available: \$230,000,000.

*** Government Subsidized Flood Insurance to**

Homeowners

(83.100 Flood Insurance)

James M. Rose

Federal Insurance Administration

Federal Emergency Management Agency

Washington, DC 20472 202-646-2780

Objectives: To enable persons to purchase insurance against losses from physical damage to or loss of buildings and or contents therein caused by floods, mudflow, or flood-related erosion in the United States and to promote wise flood plain management practices in the Nation's flood-prone and mudflow-prone areas. Types of assistance: insurance. Estimate of annual funds available: \$808,220,000.

*** Money For Nonprofits to Provide Rural**

Housing Site Loans

(10.411 Rural Housing Site Loans

(Section 523 and 524 Site Loans))

Director

Single-Family Housing Processing Division

Farmers Home Administration

U.S. Department of Agriculture

Washington, DC 20250 202-720-1474

Objectives: To assist public or private nonprofit organizations interested in providing sites for housing, to acquire and develop land in rural areas to be subdivided as adequate building sites and sold on a cost development basis to families eligible for low and very low income loans, cooperatives, and broadly based nonprofit rural rental housing applicants. Types of assistance: direct loans. Estimate of annual funds available: (Loans) \$616,000.

*** Money to Fix Up Your Home in the Country**

(10.433 Rural Housing Preservation Grants)

Multiple Family Housing Processing Division

Farmers Home Administration

U.S. Department of Agriculture

Washington, DC 20250 202-720-1606

Objectives: To assist very low and low income rural residents individual homeowners, rental property owners (single/multi-unit) or by providing the consumer cooperative housing projects (co-ops) the necessary assistance to repair or rehabilitate their dwellings. These objectives will be accomplished through the establishment of repair/rehabilitation, projects run by eligible applicants. This program is intended to make use of and leverage any other available housing programs which provide resources to very low and low income rural residents to bring their dwellings up to development standards. Types of assistance: project grants. Estimate of annual funds available: (Grants) \$23,000,000.

*** Money for Homes for Low Income Indian Families**

(14.850 Public and Indian Housing)

Assistant Secretary for Public and Indian Housing

U.S. Department of Housing and Urban Development

Washington, DC 20410 202-708-0950

Objectives: To provide and operate cost-effective, decent, safe and affordable dwellings for lower income families through an authorized local Public Housing Agency (PHA) or Indian

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Housing Authority (IHA). Types of assistance: direct payments for specified use. Estimate of annual funds available: (Includes obligations for 14.851, 14.852, 14.853 and 14.854) \$0. Indian Development: \$263,000,000.

*** Loans for Families With Bad Credit Histories**

(14.140 Mortgage Insurance-Special Credit Risks)

For production information:

Director
Single Family Development Division
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-2700

For management information:

Director
Single Family Servicing Division
Secretary-Held and Counseling Services Branch
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410 202-708-1672

Objectives: To make homeownership possible for low and moderate income families who cannot meet normal HUD requirements. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: (Mortgages insured) \$13,000.

*** Money to Provide Affordable Rental Housing for Low-Income Families**

(14.239 HOME Investment Partnerships Program)

Gordon McKay, Director
Office of Affordable Housing Programs
Community Planning and Development
U.S. Department of Housing and Urban Development
451 7th St., SW
Washington, DC 20410 202-708-2685

Objectives: (1) To expand the supply of decent and affordable housing, particularly rental housing, for low and very low income Americans; (2) To strengthen the abilities of State and local governments to design and implement strategies for achieving adequate supplies of decent, affordable housing; (3) To provide both financial and technical assistance to participating jurisdictions, including the development of model programs for developing affordable low income housing and; (4) To extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of affordable housing. Types of assistance: formula grants. Estimate of annual funds available: (Grants) \$1,400,000,000.

*** Rental Voucher Program for Low Income Indian Families**

(14.855 Section 8 Rental Voucher Program)

Office of Assisted Housing
Rental Assistance Division
U.S. Department of Housing and Urban Development

Washington, DC 20410 202-708-0477

Objectives: To aid very low income families in obtaining decent, safe, and sanitary rental housing. Types of assistance: direct payments for specified use. Estimate of annual funds available: Reported under Program 14.177.

*** Money to Invest in Rental Housing for Lower Income Families**

(14.856 Lower Income Housing Assistance Program-Section 8 Moderate Rehabilitation)

For program information:

Office of Assisted Housing

Rental Assistance Division

U.S. Department of Housing and Urban Development

Washington, DC 20410 202-708-7424

Objectives: To aid very low income families in obtaining decent, safe and sanitary rental housing. Types of assistance: direct payments for specified use. Estimate of annual funds available: (Contract replacements to certificates) \$54,000,000.

*** Loans to Investors, Builders, Developers of Affordable Housing**

(14.189 Qualified Participating Entities QPE Risk Sharing Pilot Program)

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410 202-708-2556

Objectives: Under this program HUD will provide reinsurance on multifamily housing projects whose loans are originated, under-written, serviced, and disposed of by qualified participating entities (QPEs) and/or its approved lenders, up to 15,00 units through fiscal year 1994. The program is a pilot designed to assess the feasibility of risk-sharing partnerships between HUD and QPEs, including Government Sponsored Enterprises, State and local housing finance agencies, financial institutions and the Federal Housing Finance Board, in providing affordable housing for the nation. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: \$640,000,000.

*** Money for Developers, Investors, and Builders of Low Income Housing**

(14.188 HFA Risk Sharing Pilot Program)

Policies and Procedures Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20412 202-708-2556

Objectives: Under this program, HUD will provide full mortgage insurance on multifamily housing projects whose loans are under-written, processed, serviced, and disposed of by HFAs, up to 30,000 units through fiscal year 1995. The program is a pilot designed to assess the feasibility of risk-sharing partnerships between HUD and qualified State and local Housing Finance Agencies (HFA) in providing affordable housing for the nation. Types of assistance: guaranteed/insured loans. Estimate of annual funds available: \$539,000,000.

"80% of those who lost white collar jobs won't get them back."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993

State Money for Housing and Real Estate

State Initiatives

While affordable housing has long held an important place on the Federal government's policy agenda, budget cutbacks in recent years have forced the government to turn over many housing responsibilities to the states. Housing finance agencies (HFAs) have been created by states to issue tax-exempt bonds to finance mortgages for lower income first-time home buyers and to build multifamily housing.

States are involved in a host of initiatives throughout the broad spectrum of housing finance and development. Interim construction financing programs which can reduce the basic costs of lower income housing projects have been initiated in a number of states, together with innovative home ownership programs and programs directed toward rehabilitation and improved energy conservation.

States are also venturing into areas which have not received as much public sector attention until recently. By encouraging non-traditional types of housing, such as accessory units, shelters, and single room occupancy housing, states are addressing important elements of the housing market.

In Colorado, the state Housing and Finance Authority (CHFA) has issued more than \$2.6 billions of bonds and notes since its establishment in 1973, providing housing for more than 47,000 families and individuals of low and moderate income; 27,200 first-time home buyers and over 20,500 rental housing units. In recent years the state has broadened CHFA's authority to allow it to develop finance programs to assist the growth of small business, help exports with insurance on goods sold overseas, and similar projects.

Colorado has done more than simply help its citizens find housing: the programs have resulted in construction employment of more than 20,000 jobs, with wages estimated at almost \$20 million in new local real estate taxes and an indirect gain of \$1.6 billion for the state.

Wisconsin, Maine and New York each have between 18 and 20 programs including special ones for women and minorities, for disabled persons, and for environmental hazard removal.

Maryland operates 26 programs, including those to help people with closing costs and settlement expenses. It also has special funds available for the elderly and is developing an emergency mortgage fund to help people who have fallen behind in their payments. Nonprofit developers can also tap the state for money to build low cost rental units.

Among Michigan's 29 programs and Minnesota's 25 are several for neighborhood revitalization. Minnesota also offers programs targeting the needs of urban Indians and migrant farm workers. Alaska, Oregon and Vermont offer financing for tenant acquisition of mobile home parks.

Funds are also available for persons who take steps to make their homes more energy efficient, for homeowners and landlords who remove lead paint from dwelling units, for houses without plumbing or those with plumbing that is dysfunctional, for handicapped

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persons, and to help landlords defray the costs of bringing low income housing into compliance with state and local housing codes. There are also funds for nonprofit organizations to acquire or renovate existing houses and apartments for use as group homes for special needs such as the mentally retarded.

In many states, elderly homeowners can look to the HFA to obtain financing and/or support services they need to remain in their homes and avoid institutionalization. Some of the states have more than one agency dedicated to housing and we have attempted to list them all here. Also, many cities and counties have quasi-federal/quasi-local "housing authorities" with additional programs. Check your local government listings for these.

The following is a complete listing of state housing programs.

Housing Offices

Alabama

Alabama Housing Finance Authority
P.O. Box 230909 205-244-9200
Montgomery, AL 36123-0909 800-325-2432

- 1) Mortgage Revenue Bond Program: low-rate loans for income-eligible first-time home buyers.
- 2) Downpayment Assistance Program: matching funds for lower income home buyers.
- 3) Mortgage Credit Certificate Program: provides a 20% federal tax credit on mortgage loan interest for lower income home buyers.
- 4) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 5) Multifamily Bond Program: tax-exempt bonds for financing multifamily projects with units affordable to low income tenants.
- 6) Home Program: provides additional opportunities for the production of affordable housing for low income families.

Alaska

Alaska Housing Finance Corp.
P.O. Box 101020
520 East 34th Ave.
Anchorage, AK 99510 907-561-1900

- 1) Home Ownership Assistance Program: interest subsidy to as low as 6%.
- 2) Mobile Home Loan Program: low downpayment.
- 3) Taxable Mortgage Program: for others than first time home buyers and veterans.
- 4) FmHA Guaranteed Rural Housing Loan Program: lower downpayments to those that qualify in rural Alaska's "small communities".
- 5) Tax Exempt Mortgage Program: loans up to \$157,190 for single family and \$176,996 for duplexes.
- 6) Second Mortgage Program: up to \$99,900 for single family homes and \$127,800 for duplexes can be used for home purchase or home improvement.
- 7) Veterans Mortgage Program: low interest loans to veterans and members of the reserve and National Guard.
- 8) Refinance Program: reduce monthly payments on existing loans.
- 9) Non-Conforming Property Program: homes which cannot be financed through traditional financing.
- 10) Rural Owner-Occupied or Nonowner- Occupied Loan Program: financing to qualified borrowers for the purchase, construction or rehabilitation of owner occupied or nonowner

occupied housing in a "small Community in rural Alaska.

11) Section 8 New Construction and Additional Assistance: provides housing for the elderly, disabled and or handicapped in Fairbanks, Cordova, Wrangell, Seward and Anchorage.

12) Low to Moderate Income Home Ownership Programs: provides assistance on loans made to persons of low to moderate incomes for the purchase of owner occupied residences.

13) Refinance Program of a Non-AHFC Loan: refinancing for a loan not held by AHFC.

14) Second Mortgage Program for Health and Safety Repairs: for AHFC loan borrowers to bring property up to safety and health requirements.

15) Multifamily, Congregate and Special Needs Housing Loans: assists qualified nonprofit housing providers and for-profit companies in financing multifamily complexes for low and moderate income housing.

16) Emergency Housing Grants: grants to assist with meeting the housing needs of homeless persons.

17) Senior Housing Plan: potential borrowers may apply for financing to purchase, construct, rehabilitate or improve various kinds of housing that would meet the needs of persons 60 or older.

18) Low Income Weatherization: eligible families can receive improvements to their home resulting in a reduction of their heating bills by an average of 25 percent.

Arizona

Arizona Department of Commerce

Office of Housing and Infrastructure Development

3800 North Central, Suite 1200

602-280-1365

Phoenix, AZ 85012 TDD: 602-280-1301

Fax: 602-280-1470

1) Low Income Housing Tax Credits: federal income tax credits for owners of low income housing units.

2) Low Interest Mortgage Programs: typically below 9% interest loans for eligible Arizonans to purchase homes.

3) Arizona Housing Trust Fund: construction, housing rehabilitation, down payment, and closing cost assistance for low/moderate income home buyers.

4) Rental Rehabilitation Program: assists owners in rehabilitating rental housing for low/moderate income households.

5) HOME Program: provides help for low income families with various housing needs from rehabilitation to rental assistance.

6) Community Development Block Grant Program: develop viable communities by providing housing and a suitable living environment.

Arkansas

Arkansas Development Finance Authority

P.O. Box 8023

100 Main St., Suite 200

Little Rock, AR 72203 501-682-5900

1) HOME Program: funds are used for a variety of activities to develop and support affordable housing for low income. Eligible activities include: Tenant Based Rental Assistance, Rental Rehabilitation, and New Construction and Assistance for Homebuyers and Home Buyers.

2) Single-Family: below market rate loans to first time home buyers for the purchase of a single-family home.

3) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.

California

State Money for Housing and Real Estate

California Housing Finance Agency
1121 L St., 7th Floor
Sacramento, CA 95815 916-322-3991

- 1) Multifamily Program: permanent financing for builders and developers of multifamily unit, elderly and congregate rental housing.
- 2) Development Loan Program: 7% loans to small and minority developers.
- 3) Self-Help Housing Program: funds to nonprofit developers in order to produce self-help housing.
- 4) Home Purchase Assistance Program: low interest loans for low/moderate income first-time home buyers.
- 5) 3% Down Payment Loan Program: enables first time home buyers to purchase a home with only a 3 percent downpayment.
- 6) CHFA Resale Program: below market-rate loans to first-time home buyers who meet income limits and are purchasing previously-owned property within CHFA sales price limits.
- 7) Compensating Balance Program: construction financing to minority/women-owned business enterprises and self-help program developers.
- 8) Self-Help Builder Assistance Program: construction financing for self-help builders.
- 9) Self-Help Housing Program: finances self-help homes under supervision of nonprofit organizations.
- Nonprofit Housing Program: permanent financing for contractor built single family homes developed and sold by nonprofit organizations which serve low income households.
- 10) Rental Housing Program: provides affordable rental housing to low income families.
- 11) Equity Link Program: the home buyer makes no down payment.

California Department of Housing and Community Development
P.O. Box 952054
Sacramento, CA 94252-2050 916-322-1560

- 1) California Indian Assistance Program (CIAP): assist tribal organizations to obtain and administer housing, infrastructure community and economic development project funds provided by federal and state agencies.
- 2) California Housing Rehabilitation Program-Owner Component: low rate loans to bring homes up to code, make general improvements, or to make adaptations for handicapped.
- 3) Natural Disaster Assistance Program: rehabilitation loans for property damaged by natural disaster.
- 4) HOME Program: assist communities and community housing development organizations (CHDOs) in activities that create or retain affordable housing.
- 5) Mobile Home Park Assistance Program: loans and technical assistance to mobile home park resident organizations that are purchasing their park.
- 6) Rental Housing Construction Program: very low rate loans for development and construction costs associated with new rental housing units for low income households.
- 7) Family Housing Demonstration Program: very low rate loans to develop new, or rehabilitate existing, rental or co-op housing that provides on-site support programs for low-income households.
- 8) Permanent Housing for the Handicapped Homeless Program: partial funding to acquire, rehabilitate, and operate housing for the disabled homeless.
- 9) State Rental Rehabilitation Program: partial funding to rehabilitate low/ moderate income rental housing in small rural communities.
- 10) California Energy Conservation Rehabilitation Program: grants of up to \$5,000 per unit to assist energy conservation rehabilitation of low-income owner and renter farmworker housing, residential hotels, and rental housing for the elderly and handicapped.
- 11) Pre-Development Loan Program: low rate, 3-year loans for pre-development costs of low income housing projects.

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- 12) PLP Natural Disaster Component: low rate, 3-year loans for pre-development costs of reconstruction or rehabilitation of subsidized housing damaged by natural disaster.
- 13) Emergency Housing Assistance Program: grants to provide emergency shelter for homeless households.
- 14) Farmworker Housing Grant Program: grants to provide owner-occupied and rental units for year-round, low income agricultural workers and to rehabilitate those damaged by natural disaster.
- 15) Community Development Block Grant (CDBG) Program: funds are used for housing or housing related activities and economic development.
- 16) Section 8 Housing Assistance Program: rental assistance payments for very low income households.
- 17) State (CDBG) General, Native American, and Colonials Allocations: funding for housing, community, and economic development projects serving lower income people in rural communities.
- 18) Senior Citizen Shared Housing Program: grants to assist seniors in obtaining shared housing or for development of group residences.

Colorado

Colorado Housing and Finance Authority
1981 Blake St. 303-297-7427
Denver, CO 80202 800-877-2432

- 1) Single-Family Program: lower than market interest rates available to first-time homeowners.
- 2) Commercial Division Programs: financial assistance provided to assist small businesses with expansion of their facilities.
- 3) Rental Acquisition Program: offers affordable multifamily housing for low income households.
- 4) Section 8 Moderate Rehabilitation Program: incentives to property owners who rehabilitate substandard rental housing for low income tenants qualifying for rent subsidies.
- 5) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 6) Mortgage Credit Certificates: reduction of federal income tax for home buyers.
- 7) Tax-Exempt Bond Program: financing for acquisition and/or rehabilitation of low income rental housing.
- 8) Special Needs Housing Fund: financing for housing for frail elderly, mentally ill, battered persons, runaways, etc.
- 9) Shelter Housing Assistance Program: financing for emergency or transitional housing.
- 10) Construction Loan Fund: Short-term loans to nonprofits for acquisition, rehab, construction and development costs of low income housing to be sold.
- 11) Housing Development Loan Fund: short-term loans to nonprofits for pre-development costs or acquisition of property for low income multifamily housing projects.
- 12) Special Projects Program: short-term loans to nonprofits for acquisition, rehab, or construction of projects such as group homes, shelters, co-ops, mobile home parks.
- 13) Rural Development Loan Program: loans for businesses in rural areas of Colorado.
- 14) Mortgage Revenue Bond Program: CHFA sells tax-exempt bonds and makes proceeds available to qualified home buyers under two options: Below-Market Interest Rate Program or Cash Assistance Program.
- 15) Recycled Funds Program: provides a limited number of mortgage loans originated by affordable housing and community reinvestment lenders.

Connecticut

Connecticut Housing Finance Authority
40 Cold Spring Rd.
Rocky Hill, CT 06067 203-721-9501

State Money for Housing and Real Estate

- 1) Home Mortgage Program: low interest mortgages for low and moderate income persons and families.
- 2) Rehabilitation Mortgages: loans to protect or improve livability or energy efficiency of a home.
- 3) Reverse Annuity Mortgages (RAM): allows senior citizens to convert their home's equity into monthly tax-free cash payments.
- 4) Market Rate Multifamily Program: below conventional-rate financing to develop or rehabilitate multifamily housing with units affordable to low income households.
- 5) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 6) Private Rental Investment Mortgage and Equity Program: financing for mixed-income rental developments.
- 7) Apartment Conversion for the Elderly: loans to homeowners 62 years of age or older for additions or conversions to their homes to create income-producing rental units.
- 8) Corporation for Supportive Housing Program: provides housing with special support services to people who have severe prolonged mental illness, AIDS and related disorders, chronic substance abusers, are homeless or at risk of being homeless.
- 9) Mortgage Revenue Bond Program: provides assistance for first time home buyers who are of low and moderate income.

Delaware

Delaware State Housing Authority
Division of Housing and Community Development
18 The Green
P.O. Box 1401
Dover, DE 19901 302-739-4263

- 1) Single-Family Mortgage Program: low interest loans to first-time home buyers.
- 2) Housing Development Funds: loans to developers of housing for low and moderate income persons and families.
- 3) Housing Rehabilitation Loan Program: \$15,000 for ten years at 3% to fix up single-family homes.
- 4) Rent Subsidy Programs: money to provide subsidies for low and moderate income rental housing.
- 5) Public Housing Home Ownership Program: provides public housing tenants and families on the waiting list the opportunity to purchase affordable homes in residential neighborhoods.
- 6) Rental Rehabilitation Program: loans to cover up to 50% of rehab costs for low/moderate income housing.
- 7) Emergency Shelter Grants Program: to assist emergency housing shelters for the homeless.
- 8) Community Development Block Grants: funding to maintain or improve housing of low/moderate income households.
- 9) Multifamily Mortgage Revenue Bonds: financing for profit and nonprofit developers of low income housing.
- 10) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 11) Family Assisted Interest Rate Loans: first time homebuyers mortgage assistance at exceptionally low interest rates.
- 12) Second Mortgage Assistance Program: downpayment and closing cost assistance for first time homebuyers.
- 13) Emergency Shelter Grant Program: federal funds for local communities to rehabilitate, expand and operate shelter and transitional housing.
- 14) HOME Program: designed to expand affordable housing through tenant and homebuyer assistance, rehabilitation, and new construction.
- 15) Family Self-Sufficiency Program: designed to coordinate services that assisted housing

residents need to achieve economic independence.

16) Delaware Housing Partnership Program: Second mortgages for settlement assistance to low to moderate income families purchasing homes in targeted new construction subdivisions.

District of Columbia

DC Housing Finance Agency

1275 K St., NW, Suite 600

Washington, DC 20005

202-408-0415

Fax: 202-408-2766

1) Single-Family Purchase Program: loans to first-time home buyers with 5% down and 7.5% interest.

2) Multifamily Program: construction and permanent financing for developers of multifamily housing with at least 20% of the units designated for low income households.

District of Columbia Department of Housing
and Community Development

51 N St., NE

Washington, DC 20002 202-535-1353

1) Home Purchase Assistance Program: low or no interest loans for low and moderate income home buyers.

2) First Right Purchase Assistance Program: low cost loans for low and moderate income individuals and tenant groups to exercise their right to purchase their rental housing that is being offered for sale.

3) Homestead Housing Preservation Program: repossessed properties are sold to eligible District residents at low cost and with deferred payment loans.

4) Multifamily Housing Rehabilitation Loan Program: low rate financing for construction and rehabilitation of multifamily housing.

5) Rental Rehabilitation Program: low or no interest deferred loans for rehabilitation and rent subsidies for property owners and tenants of low income housing.

6) Distressed Properties Program: tax incentives to encourage the development of new rental housing or for the rehabilitation of vacant rental housing; similar benefits for occupied properties in economic difficulty.

7) Housing Finance for the Elderly, Dependent and Disabled: loans for the development of housing for special needs households.

8) Low Income Housing Tax Credit Program: tax credits for owners of low income rental housing.

9) Single-Family Housing Rehabilitation Program: low cost financing for the rehabilitation of one to four unit low income housing in designated areas.

10) Home Improvements for the Handicapped: grants to remove barriers and improve accessibility; for homeowners or landlords on behalf of handicapped tenants.

Florida

Florida Housing Finance Agency

227 North Bronough St., Suite 5000

Tallahassee, FL 32301-1329

904-488-4197

1) First-Time Homebuyer Mortgage Revenue Bond Program: below-market rate financing for first-time home buyers with low/moderate income.

2) Home Ownership Assistance Program: \$2,500 zero interest, due-on-sale loan to defer closing costs.

3) Affordable Housing Guarantee Program: below market financing for developers/ home buyers of rental and for-sale housing.

4) State Apartment Incentive Loan Program: low rate financing for developers who build or rehabilitate rental housing with 20% of units for low income households and to eligible nonprofit

State Money for Housing and Real Estate

sponsors of housing projects.

- 5) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 6) Rental Housing Bond Program: below-market financing to developers of rental housing with 20% for low income households.
- 7) Section 8 Program: federal rent subsidies for low income tenants.
- 8) HOME Investment Partnerships Program: provides states their opportunity to administer federally funded homeownership and rental housing programs.
- 9) Single Family Mortgage Revenue Bond (MRB) Program: bonds used to finance below-market interest rate mortgage loans for first time home buyers with low to middle incomes.
- 10) State Housing Initiatives Partnership Program (SHIP): funds for the development and maintenance of affordable housing.
- 11) Community Homebuyer's Program (CHBP): provides less costly Conventional financing for low and moderate income buyers.

Georgia

Georgia Residential Finance Authority
60 Executive Parkway South, Suite 250
Atlanta, GA 30329 404-679-4840

- 1) Single-Family Home Ownership Loan Program: 1.5% below prevailing interest rates for first-time homeowners.
- 2) Homeowner Rehabilitation: HOME funded loans for homeowner rehabilitation programs.
- 3) Nonprofit Housing Development Program: provides technical and financial assistance to nonprofit housing developers.
- 4) Multifamily Bond Program: below-market interest rate loans to develop or rehabilitate multifamily rental housing.
- 5) Low Income Housing Tax Credit Program: federal income tax credits to construct or rehabilitate low income rental housing.
- 6) Section 8 Existing Housing Assistance: rental assistance subsidy payments to landlords of low income individuals or families.
- 7) Housing Trust Fund for the Homeless: grants to homeless emergency shelters and service organizations in communities.
- 8) Appalachian Regional Commission: grants and loans for site development, technical assistance and others for low and moderate income housing projects.
- 9) HOME Investment Partnership Program: grants used to assist with state and local housing concerns.
- 10) Emergency Shelter Grant Programs: grants to shelter facilities for building improvements and renovation.

Hawaii

Hawaii Housing Authority
1002 North School St.
P.O. Box 17907
Honolulu, HI 96817 808-832-6020

- 1) Homeless Program: shelter and social services for homeless families and individuals.
- 2) State Rent Supplement Program: rent subsidies to tenants in approved projects.
- 3) Modernization and Maintenance: funds for the preservation and maintenance of existing housing.
- 4) Section 8 Certificate/Voucher Programs: rental housing subsidies.
- 5) Public Housing Projects: low rent housing for eligible families, elderly or disabled.

Housing Finance and Development Corporation

I Wanna Be a Real Estate Entrepreneur

677 Queen St., Suite 300

Honolulu, HI 96813

808-587-0597

- 1) Hula Mae Single Family Program: low interest loans to first-time home buyers.
- 2) Tax Reform: Multifamily Program: tax credits to investors in qualified low income rental housing projects.
- 3) Housing Finance Revolving Fund: long-term mortgage financing in geographic areas for projects where private mortgage insurers will not insure.

Idaho

Idaho Housing Agency

565 W. Myrtle

P.O. Box 7899

208-331-4882

Boise, ID 83707-1899

TDD: 800-219-2285

- 1) Mortgage Credit Certificates: home buyers who have not owned a home in the last three years can claim 20% of their mortgage interest as a tax credit.
- 2) Single Family Mortgage Loan Program: below-market rate loans for first-time and limited-income home buyers.
- 3) Section 8 New Construction/Substantial Rehab Program: financing of multifamily housing affordable to very low income households via rent subsidies.
- 4) Section 8 Moderate Rehab Program: incentives for property owners to upgrade substandard rental units to be occupied by low income tenants qualifying for rent subsidies.
- 5) Section 8 Existing Certificate and Voucher Program: assistance for low income households to meet costs of rental housing.
- 6) Rental Rehabilitation Program: funding for private property owners to make improvements to rental units in eligible locations.
- 7) Low Income Housing Tax Credit Program: tax credit for owners/developers of housing for low income households.
- 8) Stewart B. McKinney Permanent Housing Program for Handicapped Homeless: grant funds for private nonprofit project sponsors.
- 9) Multifamily Housing Financing: loans for new construction or substantial rehab of multifamily housing with a percentage rented to low income tenants.
- 10) HOME Program: funds used for the construction and rehabilitation of affordable rental housing for low income families across the state.
- 11) 5/15 Low Interest Home Repair Loan Program: loans ranging from \$5,000 to \$15,000 are available for specific repairs under this program, with repayment terms from five to fifteen years.
- 12) Interest Qualifier Loan: allows borrowers to pay a lower interest rate for the first three years of their mortgage and then a one time interest increase in the fourth year for the remaining mortgage.

Illinois

Illinois Housing Development Authority

401 N. Michigan Ave., Suite 900

312-836-5200

Chicago, IL 60611

800-942-8439

TDD: 312-836-5222

- 1) Tax Exempt Bonds: low interest loans to rehabilitate low income housing.
- 2) Congregate Housing Finance Program: loans for congregate housing for the elderly.
- 3) First Time Homebuyer Program: low interest mortgages for first-time income-eligible home buyers.
- 4) Affordable Housing Trust Fund: grants and loans to profit and nonprofit developers of low income housing projects.
- 5) HOME Program: this program is designed to expand the availability of affordable housing for

State Money for Housing and Real Estate

low and very low income persons.

6) Tax Credits: help finance developments ranging from a single family house to a multifamily project.

Indiana

Indiana Housing Finance Authority
115 West Washington St.
Suite 1350, South Tower 317-232-7777
Indianapolis, IN 46204 800-872-0371

- 1) First Home Program: loans to home buyers at 1 to 2 percentage points below the market rate.
- 2) Multifamily Program: loans for developers of low and moderate income housing.
- 3) Mortgage Credit Certificate Program: tax credits to families purchasing mobile homes.
- 4) Low Income Housing Tax Credit: federal tax credit to owners of low income rental housing.
- 5) Low Income Housing Trust Fund: matching funds for development of low income housing, permanent or transitional.
- 6) Mortgage Revenue Bonds: low interest mortgages for working families that are financed through the sale of tax-exempt bonds.
- 7) Equity Fund: provides financial and technical assistance to nonprofit and smaller for profit developers who want to use Low Income Tax Credits.
- 8) Housing Development Fund: funds to build local capacity in non-metropolitan areas.
- 9) HOME Program: funds used for a number of different purposes to create affordable housing.
- 10) First Home Program: allows qualified buyers to purchase homes using minimal amount of their own cash.

Iowa

Iowa Finance Authority
100 East Grand Ave., Suite 250
Des Moines, IA 50309 515-281-4058

- 1) Single-Family Mortgage Loans: low interest loans to home buyers
- 2) Mortgage Credit Certificate Program: tax credits of up to 20% of the interest paid annually on home loans.
- 3) Small Business Loan Program: loans for small business.
- 4) Title Guaranty Program: to guaranty (insure) titles to Iowa real estate.
- 5) Economic Development Loan Program: for businesses exceeding the limitations of the Small Business Loan Program.
- 6) Targeted Area Assistance Program: assistance with origination fees and discount points.
- 7) Closing Cost Assistance: up to 3% or \$1200 to help with closing costs of eligible buyers.
- 8) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 9) Housing Assistance Fund Program: funding for multifamily rehab and construction, rent subsidies, group homes, shelters, and other housing projects.
- 10) Homeless Shelter Assistance: funding for homeless shelters.

Kansas

Kansas Department of Commerce and Housing
700 SW Harrison, Suite 1300 913-296-3481
Topeka, KS 66603 800-752-4422

- 1) Tax Credits for Low Income Housing: tax credits for developers who rent to low income families.
- 2) Rental Rehabilitation Loan Program: loans up to \$5,000 per rental unit to bring unit up to city code standard.

- 3) Emergency Shelter Grant Program: grants to local government agencies to provide emergency shelters for homeless households.
- 4) Permanent Housing for Handicapped Homeless: grants for acquisition, rehabilitation, and operation of multi-unit and group home projects for disabled homeless.
- 5) HOME/HOPE Program: emphasis is on assistance for first time home buyers with low to very low income.
- 6) Weatherization: a multi-funded program used to decrease fuel consumption in low income homes.
- 7) Community Service Block Grant Program: grants to community action agencies and migrant and seasonal farm worker organizations to assist low income Kansans.
- 8) Section 8 Rental Assistance: monthly assistance payments to project owners.
- 9) Emergency Community Services Homeless Funding: services are the same as the Community Service Block Grant Program with the stipulation that the target population must be homeless.
- 10) Rural Operation Homeless: families from specific counties who are homeless receive financial assistance toward the payment of rent.
- 11) Sunflower Supportive Services Program: provides supportive services for older residents of Kansas.
- 12) Housing Outreach Program: this program is designed to assess local community needs and to develop local resources.

Kentucky

Kentucky Housing Corporation
1231 Louisville Rd. 502-564-7630
Frankfort, KY 40601 800-633-8896

- 1) Single-Family Home Ownership: low interest loans to home buyers who currently do not own property.
- 2) Elderly Rural Rehabilitation Program: grants to elderly in rural areas for the installment of indoor plumbing facilities.
- 3) Grants to the Elderly for Energy Repairs (GEER): grants to elderly for home energy repairs.
- 4) Housing Trust: single-family loans for eligible low income families.
- 5) EPIC (Equity Partners Investing in the Commonwealth) Program: financing for eligible Kentuckians for downpayment and closing costs.
- 6) KHC Urban Program: initiatives to produce affordable housing in designated urban areas.
- 7) KHC Rural Program: loans and administrative assistance to nonprofit organizations for construction or rehab of low income housing.
- 8) Kentucky Appalachian Housing Program: site development grants and loans for housing developments in 49 eastern KY counties.
- 9) Country Home Program: low rate construction financing for families in 63 counties.
- 10) Field Services/Special Population Needs Emergency Fund: loans for emergency repairs for low income Kentuckians.
- 11) Permanent Housing for Homeless Handicapped Persons: funds for acquisition/rehabilitation of housing for homeless handicapped persons.
- 12) Section 8 Programs: rent subsidies and other assistance to low income households.
- 13) Rental Housing Finance Program: below-market financing for low income rental housing.
- 14) Rental Deposits Surety Program: assistance with utility and security deposits for low income households.
- 15) Residential Investment Program: fixed-rate mortgages for nonprofit sponsors of new rental units in rural counties.
- 16) Low Income Housing Tax Credits: federal tax credits for owners of low income rental housing.

State Money for Housing and Real Estate

Louisiana

Louisiana Housing Finance Agency
200 Lafayette St., Suite 300
Baton Rouge, LA 70801 504-342-1320

- 1) Single-Family: lower interest rate 8.8% for 30 yr. FHA/VA financing for first- time home buyers.
- 2) Multifamily: financing available for developers of low moderate income housing development.
- 3) Tax Credit Programs: federal and state income tax credit provisions provided to developers of low to moderate multifamily development.
- 4) Housing Development Action Grants: financing for multifamily housing developments.
- 5) ACCESS Program: qualified individuals receive a reduced rate 30 year mortgage or qualify for additional financing for up to 3.0 percent of their total mortgage loan applied towards their downpayment and closing costs.
- 6) HOME Assistance Program: assistance when purchasing a home for qualified individuals.
- 7) Builder's Program: provides take out financing of new construction or substantial rehabilitation of single-family homes made available to low and moderate income families.

Maine

Maine State Housing Authority
P.O. Box 2669
353 Water St. 207-626-4600
Augusta, ME 04338-2669 800-452-4668

- 1) Statewide Housing Acquisition/Rehabilitation Program (SHARP): loans to purchase and rehabilitate small (3 to 20 units) rental housing developments.
- 2) Fix-Me Program: low interest loans for home improvements for very low income homeowners.
- 3) Production Incentive Demonstration Program: financial incentive for the formation of Community Housing Development Organizations (CHDOs) and their involvement in affordable housing.
- 4) Home Purchase Program: low downpayment and low rate financing for first-time income-eligible home buyers.
- 5) Purchase Plus Improvement: home improvement loans for borrowers in the Home Purchase or Home Start programs.
- 6) Underground Oil Storage Tank Removal Program: grants or interest-free loans to property owners for removal and disposal of environmentally hazardous underground oil storage tanks and pipes and installation of replacements.
- 7) Home Equity Conversion Mortgage: supplies elderly homeowners with cash for some of the equity in their homes.
- 8) Home Improvement Program: low rate home improvement loans.
- 9) Rental Loan Program: below market rate loans for new or rehabilitated rental housing affordable to low/moderate income households.
- 10) Rental Rehabilitation Program: low interest deferred payment loans to repair substandard apartments.
- 11) Consumer Residential Opportunity Program: low rate loans for housing the mentally ill.
- 12) Land Acquisition Program: low rate deferred payment loans to nonprofit housing corporations to buy land for affordable housing.
- 13) Homeless Shelter Assistance: funding to operate or improve shelters.
- 14) Supportive Housing Initiative Program (SHIP): low rate, no/low down payment loans for nonprofit organizations developing housing for special needs households.
- 15) Low Income Housing Tax Credit: tax credits to developers of housing for low income households.
- 16) Section 8 New Construction: rent subsidies for low income households.

- 17) Section 8 Moderate Rehabilitation: rent subsidies for low income households in rehabilitated rental units.
- 18) Section 8 Certificates and Vouchers: rental assistance for low income tenants.
- 19) Low Income Heating Assistance Program: offers assistance to fuel vendors to provide heating for low income homeowners and renters.
- 20) Weatherization Assistance: provides energy assistance for low income homeowners.

Maryland

Department of Housing and Community Development

100 Community Place 410-514-7500

Crownsville, MD 21032-2023

800-492-7127

- 1) Rental Housing Production Program: loans to developers or nonprofit organizations to cover the costs of construction, rehabilitation, acquisition or related development costs through interest rate writedowns or rent subsidies.
- 2) Mortgage Program: below-market interest rate mortgage financing for low and moderate income home buyers.
- 3) Home and Energy Loan Program: below-market interest rate loans for home and energy conservation improvements for single-family homes.
- 4) Multifamily Home and Energy Loan Program: rehabilitation and energy conservation loans for multifamily rental projects and single scattered-site rental properties.
- 5) Housing Rehabilitation Program: loans to limited income homeowners, owners of multi-unit residential buildings and owners of small nonresidential properties.
- 6) Group Home Financing Program: low interest, no interest deferred payment loans to nonprofit organizations to purchase and modify housing for use as group homes and shelters.
- 7) Residential Lead Paint Abatement Program: loans to finance the abatement of lead paint in rental properties.
- 8) Elderly Rental Housing Program: new construction financing for rental housing for elderly citizens.
- 9) Rental Allowance Program: subsidies to very low income individuals with emergency needs.
- 10) Emergency Mortgage Assistance: assists homeowners in imminent danger of losing homes to foreclosure after loss of income due to critical circumstances.
- 11) Reverse Equity Program: enables low income elderly to access home equity to pay housing and other expenses that facilitate continued occupancy.
- 12) Settlement Expense Loan Program: low rate loans up to \$5000 toward settlement expenses for low/moderate income home buyers.
- 13) Multifamily Bond Program: below-market financing for low income multifamily rental housing development.
- 14) Nonprofit Rehabilitation Program: low rate loans to nonprofit organizations to rehabilitate low income rental housing.
- 15) Partnership Rental Housing Program: loans for local governments and housing authorities for development or acquisition of low income rental housing.
- 16) Construction Loan Program: low rate financing for development of affordable single-family or multifamily housing.
- 17) Preferred Interest Rate Loan Program: offers preferred rates for those who qualify.
- 18) Housing Rehabilitation Program-Single Family: low rate financing for rehabilitation of small residential properties for low income households.
- 19) Accessory, Shared and Sheltered Housing Program: low rate loans to finance additions and improvements to create accessory, shared or sheltered housing for low income households.
- 20) Indoor Plumbing Program: low rate loans to provide indoor plumbing.
- 21) Energy Bank Program: matching funds to low income homeowners for energy conservation improvements.
- 22) Section 8 Existing Voucher Program: rent subsidies for low income households.

State Money for Housing and Real Estate

- 23) Moderate Rehabilitation Program: incentives to property owners for improvements to deteriorating housing units to be rented to households eligible for rent subsidies.
- 24) Rental Rehabilitation Program: rehab funds for property owners renting to low income households.
- 25) Low Income Housing Tax Credit Program: federal tax credits to owners of low income rental housing.
- 26) Transitional Housing and Emergency Shelter Program: provides grants to improve or create transitional housing and emergency shelters.

Massachusetts

Massachusetts Housing Finance Agency
One Beacon St. 617-854-1000
Boston, MA 02190 TDD: 617-854-1025

- 1) Real Estate-Owned Program: offers assistance to both lenders and borrowers.
- 2) General Lending: special loans for Vietnam Era Veterans, low income and minority borrowers and physically handicapped.
- 3) Neighborhood Rehabilitation Programs: funds for people who buy and/or rehabilitate homes in locally designated neighborhoods.
- 4) New Construction Set-Aside: funds for purchasers of new homes and condominiums built by specific developers.
- 5) Home Improvement Program: loans for owner-occupied, one- to four-family homes.
- 6) State Housing Assistance for Rental Productions (SHARP): interest rate subsidies to developers for production of rental housing where at least 25% are available to low income households.
- 7) Project TAP (Tenant Assistance Program): training for project residents for drug- and alcohol-related problems.
- 8) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 9) Elder Choice Program: fills the gap between independent living and a nursing home by providing a home-like setting coupled with on-site services that support the needs of frail elderly persons.
- 10) Mortgage Credit Certificate Program: federal tax credits for eligible first-time home buyers.
- 11) Mortgage Insurance Program: lower premium private mortgage insurance available to HOP- and MHFA-assisted borrowers.
- 12) Rental Acquisition Development Initiative: low rate financing for developers of rental properties with units affordable to low income households.
- 13) Supportive Services in Elderly Housing: assists elderly residents in avoiding premature placement in nursing homes by delivering affordable homemaking, health care, and other services.
- 14) Acquisition Set-Aside Program: allows builders to offer lower interest mortgages to eligible home buyers as a sales incentive in return for reducing cost of units.
- 15) Reverse Equity Mortgage Program (REM): a pilot program that allows senior citizens to use a portion of their home equity to cover expenses and meet basic needs without having to sell their homes.
- 16) Home Advantage Program: provides low interest rate mortgages to buyers of discounted Fannie Mae properties.
- 17) Get the Lead Out Program: provides loans of up to \$15,000 -- some at zero percent interest for borrowers under court order to delead.

Executive Office of Communities and Development
Commonwealth of Massachusetts
100 Cambridge St., Room 1804

I Wanna Be a Real Estate Entrepreneur

Boston, MA 02202 617-727-7765

- 1) Section 8 Certificate/Voucher Programs: rent subsidies for low income households.
- 2) Rental Voucher Program: rent subsidies similar to Section 8 Certificate Program.
- 3) Mc Kinney Emergency Community Services Homeless Grant: helps homeless individuals and those at risk of becoming homeless through eviction or foreclosure.
- 4) Low Income Home Energy Assistance: provides help with home heating costs for low income, elderly and handicapped clients.
- 5) Low Income Weatherization Assistance: funds for weatherization improvements in units occupied by low income persons.
- 6) Indian Affairs and Assistance: provides a broad spectrum of services to Native Americans.
- 7) Community Service Block Grant: provides funds for designated community action agencies to enhance the quality of life among the poor.
- 8) HOME: produces affordable housing units for rent or purchase by low or moderate income households.
- 9) Elderly Low Income Housing: provides housing for the low income elderly as well as individuals with disabilities.

Michigan

Michigan State Housing Development Authority
Plaza One, Fourth Floor
401 South Washington Square
P.O. Box 30044 517-373-8370
Lansing, MI 48909 800-327-9158
TDD: 800-382-4568

- 1) Single-Family Home Mortgage: low interest loans for single-family homes and condominiums.
- 2) Michigan Mortgage Credit Certificates: federal income tax credits that give home buyers more income to qualify for a mortgage.
- 3) Home and Neighborhood Improvement Loans: home improvement loans for homes over 20 years old at interest rates from 1 to 9 percent.
- 4) Section 8 Existing Rental Allowance Program: rent subsidies for low income persons who find their own housing in private homes and apartment buildings.
- 5) Moderate Rehabilitation Loans to Landlords: loans to landlords for rehabilitation of units.
- 6) 1% Tax Exempt Bond, Family Housing Program: offers developers 1 percent interest rate loans for constructing or rehabilitating rental housing units for families in distressed areas.
- 7) Housing for the Homeless: grants to organizations to operate shelters for the homeless.
- 8) Rehabilitation Assistance Program: provides a ten year forgivable loan to very low income families to make improvements on their homes.
- 9) Low Income Housing Tax Credit Program: federal tax credits for owners/ developers of low income rental housing.
- 10) 70/30 Rental Housing Program: low interest loans to construct or rehabilitate low income rental housing.
- 11) Contractor's Assistance Program: provides working capital loans to small contractors who have been selected to work on rental housing projects.
- 12) Community Development Block Grant (Small Cities) Program: for neighborhood revitalization and improvements to infrastructure and rental housing.
- 13) Comprehensive Neighborhood Rehabilitation Competition: for neighborhood revitalization projects.
- 14) Emergency Housing Apartment Program (EHAP): pilot project; loans and grants for purchase and renovation of a homeless shelter.
- 15) Home Improvement Loan Program (HIP/CHIP): low cost home improvement loans.
- 16) Homeless Children's Fund: funds raised for shelters and transitional housing.

State Money for Housing and Real Estate

- 17) HOME Single Family Purchase Program : grants to be used to rehabilitate or construct single family homes.
- 18) Housing Assistance Program: targeted technical and financial assistance to local governments.
- 19) 21st Initiative: for neighborhood revitalization of single-family and rental housing.
- 20) Neighborhood Builders Alliance: targeted technical and financial assistance to local governments and nonprofits.
- 21) Neighborhood Housing Grant Program: assistance to nonprofits for neighborhood revitalization of single-family and rental housing.
- 22) Neighborhood Preservation Program (NPP): targeted technical and financial assistance for local governments sponsoring neighborhood infrastructure improvements and building preservation.
- 23) Pass Through Program: loans for low income rental housing development.
- 24) Set-Asides for Nonprofits: homebuyer assistance for low income households participating in programs of nonprofit organizations.
- 25) Special Housing Program: for handicapped group homes and other housing needs of the handicapped.
- 26) Supported Independent Living Program and Respite Program: for housing needs of the handicapped.
- 27) Taxable Bond Program: rental housing construction and renovation.
- 28) Urban Development Initiative: targeted technical assistance to local governments.
- 29) MSHDA Housing Initiative: low downpayment loans with liberal eligibility requirements; not restricted to first-time buyers.

Minnesota

Minnesota Housing Finance Agency
400 Sibley St. 612-296-9951
St. Paul, MN 55101 612-296-7608
800-657-3769
TDD: 612-297-2361

- 1) Indian Housing Programs: mortgage and home improvement financing for tribal housing as well as homeownership loans at below-market interest rates.
- 2) Innovative Housing Loan Program: no-interest and low interest loans to develop housing that is innovative in design, construction, marketing and/or financing.
- 3) Deferred Loan Program: interest-free loans to households with a disabled member.
- 4) Rental Rehabilitation Program: grants to rental property owners.
- 5) Rental Rehabilitation Loan Program: low interest loans to rental property owners.
- 6) Section 8 Housing Assistance: rents subsidies for low income renters.
- 7) Home Sharing Program: grants to nonprofits who assist elderly in sharing homes.
- 8) Purchase Plus Program: financing for both purchase and rehabilitation of existing housing for median income or below.
- 9) Minnesota Mortgage Program: below-market rate loans for low/moderate income first-time home buyers.
- 10) Home Ownership Assistance Fund: downpayment and monthly payment assistance to lower income MHFA mortgage recipients.
- 11) Urban Indian Housing Program: below-market financing for Indians in Duluth, Minneapolis and St. Paul.
- 12) Urban and Rural Homesteading Program: grants to organizations to acquire and rehabilitate vacant and condemned properties for sale to first-time "at risk" home buyers.
- 13) Deferred Loan Program: deferred payment loans to assist low income homeowners making home improvements.
- 14) Great Minnesota Fix-Up Fund: below-market home-improvement loans for low/moderate

income credit-worthy homeowners.

15) Home Energy Loan Program: low rate loans for increasing energy-efficiency of homes; no maximum income limits.

16) Low and Moderate Income Program: property improvement loans for low/moderate income households or owners of low/moderate income rental housing in designated areas.

17) Revolving Loan Program: rehabilitation financing for low/moderate income homeowners who don't qualify for other programs.

18) Housing Trust Fund: zero-interest deferred loans for development of low income rental and co-op housing.

19) \$1.00 Home Set-Aside Program: HUD lease program for nonprofit use of repossessed HUD homes to house the homeless.

20) Intermediate Care Facilities for the Developmentally Disabled: below-market financing for nonprofit sponsors to develop residential facilities for the developmentally disabled.

21) Low Income Housing Tax Credit Program: federal tax credit for owners of low income rental housing.

22) Affordable Rental Investment Fund: zero-interest deferred loans to rehabilitate small family low income rental housing.

23) Low Income Large Family Rental Housing Program: financing for construction of large rental units for low income families.

24) HOME Disaster Grant Program: provides grants to low income households for housing improvements due to weather related damages.

25) New Construction Tax Credit Mortgage/Bridge Loan Program: for construction/rehabilitation of rental units for low income households.

Mississippi

Mississippi Home Corporation

840 River Place, Suite 605

Jackson, MS 39201 601-354-6062

1) Mortgage Certificate Program: low rate financing for income-eligible first-time home buyers.

2) Low Income Housing Tax Credit Program: tax credits for owners of low income rental housing.

3) Downpayment Assistance Program: for buyers who can afford mortgage payments but not a downpayment.

4) Rental Rehabilitation Program: (under development).

5) Energy Conservation Revolving Loan Fund: (under development).

Missouri

Missouri Housing Development Commission

3770 Broadway 816-756-3790

Kansas City, MO 64111 TDD: 816-756-2744

1) Multifamily Program: low interest rate mortgages to developers of multifamily developments.

2) Single-Family Down Payment Assistance Program: below-market interest rate mortgages for first-time home buyers.

3) Neighborhood Loan Program: loans to neighborhood organizations and/or developers for acquiring and rehabilitating residential properties.

4) Home Improvements/Weatherization Loan Program: low interest loans to assist qualified homeowners in home improvements that will increase energy efficiency.

5) Affordable Housing Production Program: low interest rates to developers to stimulate production of housing for low and moderate income families and individuals.

6) RTC Home Purchase Program: low rate financing to purchase reduced cost housing.

7) HUD Repo Properties: HUD-insured low rate loans for low income households to purchase HUD-foreclosed properties.

State Money for Housing and Real Estate

- 8) Low Income Housing Tax Credit Program: tax credits for owners of low income rental housing.
- 9) Section 8 Programs: subsidies and financial assistance for low income tenants.
- 10) Operation Homeless: provides homeless households with Section 8 certificates or vouchers to secure affordable subsidized rental housing.
- 11) Housing Trust Fund Program: non-Section 8 rental assistance payments for low income households.
- 12) Housing Inventory Recycling Program: funds to facilitate purchase of foreclosed homes by lower income households.
- 13) FmHA Supplemental Subsidy Program: rent subsidies for low income elderly in FmHA housing projects.
- 14) Missouri Low Income Housing Tax Credit Program: supplements the federal Low Income Housing Tax Credit Program.
- 15) Risk Sharing Program: designed to produce and preserve affordable multifamily rental housing.
- 16) HANDS Program: provides low interest loans to officers who relocate to targeted city neighborhoods.
- 17) Mortgage Credit Certificate Program: certificates for home mortgage loans for low and moderate income homebuyers.
- 16) Equity Fund: capital for construction or renovation of housing units for lower income families.
- 17) Unusual Need Loan Program: designed to produce affordable rental units.
- 18) HOME Rental Housing Program: provides financing for the acquisition and rehabilitation of housing for low and moderate income families.
- 19) Flood Recovery Programs: assistance for those who wish to relocate from the flood plain.
- 20) Bridge Loan Program: encourages and facilitates low income housing.
- 21) Single Family Mortgage Revenue Bond Program: mortgage financing at interest rates below conventional market rates.

Montana

Montana Board of Housing
2001 Eleventh Ave.
Helena, MT 59620 406-444-3040

- 1) Single-Family Programs: low interest loans to low income families.
- 2) Multifamily Program: construction loans to developers of multifamily units for persons and families of lower income.
- 3) Homebuyers Cash Assistance Program: assist those credit worthy persons lacking the financial assistance to purchase a home under any other program.
- 4) Low Income Housing Tax Credit Program: federal tax credits for owners of low income housing.
- 5) Reverse Annuity Mortgage Loans: home-equity loans for senior 68+ homeowners.
- 6) Recycled Mortgage Purchase Program: assists lower income households who cannot purchase homes through the Single-Family Mortgage Program; grant funds help lower construction costs for developers, reduce home prices, create low interest loans, and assist with downpayments and closing costs.
- 7) Disabled Accessible Affordable Homeownership Program: assists people with disabilities to acquire affordable architecturally accessible homes enabling them to live independently.

Nebraska

Nebraska Investment Finance Authority
1033 O St., Suite 218
Lincoln, NE 68508 402-434-3900

I Wanna Be a Real Estate Entrepreneur

- 1) Single-Family Mortgage Program: low cost loans for single family homes, townhomes, condominiums, mobile homes, and up to 4-unit dwellings.
- 2) Tax Credit Program: attractive interest rates for developers of rental housing for low and moderate income households.
- 3) Agricultural Finance Programs:
First-Time Farmer Loan: loans to purchase agricultural real estate.
FmHA: loans to refinance existing agricultural loans.
- 4) Low Income Housing Tax Credit Program: federal tax credits for owners of low income housing.

Nevada

Department of Commerce
Housing Division
1802 N. Carson St., Suite 154
Carson City, NV 89710 702-687-4258

- 1) Single Family Mortgage Purchase Program: loans to moderate income families with no previous home ownership interest within the last 3 years.
- 2) Industrial Development Bonds: low financing costs for new construction or expansion manufacturing projects.
- 3) Rural Area Housing Program: low interest mortgage loans to developers to develop affordable rental units outside metropolitan areas.

Nevada Rural Housing Authority
2100 California St.
Carson City, NV 89701 702-687-5747

New Hampshire

Housing Finance Authority
P.O. Box 5087 603-472-8623
Manchester, NH 03108 800-640-7239

- 1) Housing Expense Loan Program (HELP): provides limited financial assistance to eligible borrowers to enable them to meet a portion of the downpayment and closing costs of a single family home.
- 2) Single-Family Mortgage Program: low interest mortgage funds to qualifying individuals and households.
- 3) Multifamily Housing Program: construction loans for small rental projects for private for profit developers and nonprofit organizations.
- 4) Borrower Assistance Program: provides assistance to selected borrowers on the Authority's Single Family Mortgage Program who are delinquent in mortgage payments due to unexpected financial problems.
- 5) Affordable Housing Fund: financing primarily for nonprofit or co-op multifamily projects.
- 6) HOPE 3 Program: for borrowers who can afford mortgage payments but lack downpayment and closing costs.
- 7) Home Equity Conversion Program: loans to help seniors meet living and medical expenses while retaining ownership and residence in their own homes.
- 8) Section 8 Housing Programs: rental assistance for low income households.
- 9) Low Income Housing Tax Credit Program: tax credits for owners of low income rental housing.
- 10) Supportive Services Program: funding for seniors to receive services they need to remain independent.
- 11) Home of Your Own Program: provides homeownership opportunities for developmentally disabled people.

State Money for Housing and Real Estate

- 12) Housing Preservation Grant Program: provides funds for rehabilitation of low income, owner occupied housing in rural areas of the state.
- 13) HOME Rental Housing Production Program: provides funds to support the development of rental housing opportunities for low and very low income households.
- 14) Affordable Home Ownership Program: financing for developers of single family homes to be sold at below market cost.
- 15) Direct Acquisition Program: develop low income multifamily housing opportunities using existing stock.
- 16) Affordable Housing Fund: funds are used for the acquisition, development and preservation of low income housing.
- 17) Emergency Assistance Fund: funds used to correct problems which threaten the livability of property.

New Jersey

New Jersey Housing Agency
3625 Quakerbridge Rd. 609-890-8900
Trenton, NJ 08650-2085 800-NJ-HOUSE

- 1) Home Buyers Program: low interest loans to urban area first-time buyers with a 5% downpayment.
- 2) Seed Money Loan Program: funding of pre-development costs for nonprofits seeking to develop affordable housing.
- 3) Continuing Care Retirement Communities: construction loans and lower than market mortgage interest rates for residential communities for senior citizens.
- 4) Home Buyers Program: low rate financing and low downpayments for income-eligible first-time home buyers or home buyers in 41 targeted urban areas.
- 5) Home Buyers 100% Financing Program: for low/moderate income first-time or urban buyers.
- 6) Home Ownership for Performing Employees (HOPE) Program: financial assistance from sponsoring employers to reduce downpayment, closing costs and monthly payments for their employees.
- 7) Development Set-Aside Program: mortgage funding for purchasers of housing units in Agency-approved housing developments.
- 8) Multifamily Rental Housing Program: low rate financing for developers of rental housing for low/moderate income households.
- 9) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 10) Revolving Loan Program: financing for the production of small and medium-sized rental housing projects with units affordable to low income households.
- 11) Services for Independent Living Program: support services that enable senior citizens in Agency-financed housing to avoid institutionalization.
- 12) Boarding House Life Safety Improvement Loan Program: low rate loans to finance safety improvements in boarding homes.
- 13) Transitional Housing Program: financing for the construction of transitional housing for the homeless.

New Mexico

Mortgage Finance Division
P.O. Box 2047 505-843-6880
Albuquerque, NM 87103 800-444-6880

- 1) Mortgage Saver Program: below-market loans to first-time home buyers.
- 2) Multifamily Programs: financing of multifamily housing for low and moderate income tenants.

New Mexico State Housing Division

I Wanna Be a Real Estate Entrepreneur

1100 St. Francis Dr.

Santa Fe, NM 87503 505-827-7124

- 1) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 2) State Housing Rehabilitation Program: rehabilitation grants for low income elderly, handicapped and disabled homeowners.
- 3) Section 8 Housing Assistance Payments Program (Voucher): rent subsidies for low income households who locate their own housing.
- 4) HUD Rental Rehabilitation Program: grants to rehabilitate sub-standard rental units for rental to low income tenants qualifying for rent subsidies.
- 5) HOME Program: expands the supply of affordable housing for low income families.

New York

State of New York

Executive Department

Division of Housing and Community Renewal

One Fordham Plaza

Bronx, NY 10458 718-563-5700

- 1) Special Needs Housing Program: grants to nonprofit sponsors for single room occupancy dwellings units for low income individuals.
- 2) Low Income Housing Trust Fund: funds to nonprofit sponsors to rehabilitate existing properties into affordable low income housing.
- 3) Housing Development Fund: temporary financing to nonprofit sponsors developing housing with private or government-aided mortgages
- 4) Rental Rehabilitation Program: up to \$8,500 per unit to subsidize up to 50% of the cost of moderate rehabilitation of residential units in lower income neighborhoods.
- 5) Rural Preservation Program: funds to local not-for-profit organizations engaging in a variety of activities for the benefit of low and moderate income persons.
- 6) Rural Rental Assistance Program: monthly rent subsidy payments to owners of multifamily projects on behalf of low income tenants.
- 7) Turn Key/Enhanced Housing Trust Fund: financing for developers of low income rental housing.
- 8) Infrastructure Development Demonstration Program: grant funds for infrastructure improvements (water lines, roads, sidewalks, utility lines) that serve affordable housing projects.
- 9) Urban Initiative Program: funding for community preservation and improvement in designated urban areas.
- 10) Rural Area Revitalization Program: funding for not-for-profit organizations to make housing improvements in designated areas.
- 11) Housing Opportunities Program for the Elderly-RESTORE: funds for not-for-profit organizations to make emergency home repairs for elderly homeowners.
- 12) Shared Housing Development Program: funding for boarding houses, accessory apartments and "granny flats" in designated areas.
- 13) Clinton Preservation Program: financing to preserve and improve the Clinton neighborhood in NYC.
- 14) Low Income Housing Tax Credit Program: federal tax credits for owners of low income housing rental.
- 15) Neighborhood Preservation Program: funding to defray administrative costs of not-for-profit organizations performing neighborhood preservation activities.
- 16) Rural Home Ownership Assistance Program: funds to defray administrative costs of not-for-profit organizations assisting low income households in the acquisition, financing, and rehabilitation of affordable housing.
- 17) Neighborhood Redevelopment Demonstration Program: funds for planning, administration

State Money for Housing and Real Estate

and project costs for activities that promote affordable housing or improve neighborhoods.

18) Section 8 Moderate Rehabilitation Program: incentives for property owners to upgrade substandard rental housing for tenants qualifying for rent subsidies.

19) Section 8 Existing Housing Program: rent subsidies for low income households.

20) Senior Citizen Rent Increase Exemption: exemption from rent increases for tenants 62 years of age or older who live in rent-controlled apartments in NYC and 15 other areas; landlords are compensated with certificates to pay real estate taxes or to convert to cash.

21) HOME Program: provides funds for a variety of housing needs for low income families.

New York State Housing Authority
250 Broadway
New York, NY 10007 212- 306-3000

North Carolina

North Carolina Housing Finance Agency
P.O. Box 28066
Raleigh, NC 27611-8066 919-781-6115

1) Single-Family Mortgage Loan Program: below-market, fixed-rate loans for first-time home buyers with low/moderate income.

2) Builder Bonus Program: improves the affordability of new single family homes in nonmetropolitan counties.

3) Catalyst Home Ownership Program: encourages nonprofit organizations to develop new single family homes by providing loans and grants.

4) Mortgage Credit Certificate Program: tax-credit for first-time home buyers paying mortgage interest.

5) Home Ownership Challenge Fund: funding to nonprofits that create home ownership opportunities for low income households.

6) Maxwell/Fuller Self-Help Housing Program: zero-interest loans to nonprofits managing self-help or owner-built housing projects for low income households.

7) Multifamily Loan Program: below-market financing for developers of low/moderate income rental housing.

8) Multifamily Subsidized Program: rent subsidies for low income tenants.

9) Low Income Housing Tax Credit Program: federal tax credits for owners of low income housing.

10) Catalyst Loan Program: funding for nonprofits for front-end costs in the development of low income rental housing.

11) Housing Rehabilitation Program: rehabilitation funds for privately-owned rental housing for low income households.

12) HOME Program: provides federal funds for developing affordable housing for very low, low and moderate income households.

13) Housing Production Program: financing for new or rehabilitated housing for low income households.

14) Housing LINC Loan Fund: revolving loan fund to pay predevelopment costs for assisted living projects for the elderly.

15) Resolution Trust Corporation Clearinghouse: property information for purchasers, allowing qualified purchasers right of first refusal for single family and multifamily properties affordable to low/moderate income households.

16) Multifamily Unsubsidized Loan Program: provides mortgage financing at a lower interest rate.

17) Security and Utility Deposit Loan Program: provides loans and guarantees for security and utility deposits to help people move from homeless shelters and transitional housing into permanent housing.

North Dakota

Housing Finance Agency

P.O. Box 1535

Bismarck, ND 58502 701-328-3434

- 1) Housing Assistance: rental assistance program for low income renter households and mobile home space renters.
- 2) Single Family Program: low interest loans for low to moderate income first time home buyers.
- 3) Housing Assistance Program: certificates and vouchers to assist low income tenants with rent payments.
- 4) Moderate Rehabilitation Program: incentives for rehabilitation of substandard housing for rental to low income tenants qualifying for rent-subsidies.
- 5) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.

Ohio

Ohio Housing Finance Agency

775 High St., 26th Floor

Columbus, OH 43266 614-466-0400

- 1) Seed Money Loan Program: no-interest loans to nonprofit, public and limited profit entities to arrange financing for low and moderate income rental housing developments.
- 2) First-Time Homebuyer Program: below-market financing for first-time home buyers.
- 3) Home Ownership Incentive Programs: low interest rates and downpayments for nonprofit developers of housing to meet special needs (single parents, minorities, disabled, rural, inner city).
- 4) Development Loan Program: financing for construction and development costs of low/moderate income housing by nonprofit and limited profit sponsors.
- 5) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 6) 403 Rental Housing Gap Financing Program: financial assistance to nonprofit organizations for development of low income rental housing.
- 7) Rental Housing Energy Conservation Program: funds to nonprofits for energy-efficient rehabilitation or new construction of low income rental housing.
- 8) Multifamily Rental Development Program: financing for purchase, construction, and rehabilitation of multifamily rental housing for the elderly.
- 9) Section 8 Rental Assistance Program: rent subsidies.
- 10) Downpayment Assistance Program: offers up to \$2,500 in downpayment assistance for eligible homebuyers to purchase homes.

Oklahoma

Oklahoma Housing Finance Agency

P.O. Box 26720 405-848-1144

Oklahoma City, OK 73126-0720 800-256-1489

- 1) Single-Family Mortgage Revenue Bond Program: low rate loans to first-time home buyers.
- 2) Multifamily Mortgage Revenue Bond Program: funds for the purchase, construction or rehabilitation of housing for low/moderate income families.
- 3) Homeless Program: support for homeless families while they await funds for housing.
- 4) Section 8 Existing Housing Assistance Program: rent subsidies for low income tenants.
- 5) Section 8 Rental Rehabilitation Program: matching funds for property owners who renovate rental units for low/moderate income households.
- 6) Section 8 Voucher Assistance Program: rent subsidies for low income households who locate their own housing.

Oregon

Oregon Housing Agency
Housing Division
1600 State St., Suite 100
Salem, OR 97310 503-986-2000

- 1) Elderly and Disabled Housing Program: below-market interest rate mortgage loans for multifamily housing for elderly and disabled.
- 2) Family Rental Housing Program: financing for multi-unit rental housing for low income families.
- 3) Seed Money Advance Program: no-interest advances to nonprofits to cover pre-construction costs.
- 4) Low Income Housing Tax Credit: federal income tax credits to developers who construct, rehabilitate, or acquire qualified low income rental housing.
- 5) Single-Family Mortgage Program: below-market interest rate loans to low and moderate income Oregon home buyers.
- 6) Mortgage Credit Certificate Program: federal tax credit for low and moderate income Oregonians to purchase, improve or rehabilitate a single-family residence.
- 7) Oregon Lenders' Tax Credit Program: very low interest loans to nonprofits from qualified Oregon financial institutions for low income multifamily housing.
- 8) Low Income Rental Housing Fund: rental assistance for low income families.
- 9) Mobile Home Park Purchase Program: financial and technical assistance for tenants' associations to purchase their mobile home parks.
- 10) Partnership Housing Team: technical assistance to local governments and nonprofits developing low income housing.
- 11) Community Development Corporation Program: grants and technical assistance for local community development corporations to increase their skills in establishing low income housing.

Pennsylvania

Pennsylvania Housing Finance Agency
2101 North Front St.
Harrisburg, PA 17105 717-780-3800

- 1) Homeowners Emergency Mortgage Assistance Program: loans to keep delinquent homeowners from losing their homes to foreclosure.
- 2) PennHOMES Program: provides interim and permanent mortgage financing to developers of low income rental housing.
- 3) Lower Income Home Ownership Program: provides mortgage loans to low income first time homebuyers who meet income and home purchase price guidelines.
- 4) Rental Housing Tax Credit Program: federal income tax credits to developers of affordable rental housing.
- 5) Statewide Home Ownership Program: low interest financing for first-time home buyers or buyers of property in targeted areas.
- 6) Pennsylvania HomePlus Program: allows Pennsylvanians who are 62 or older to "convert" the equity in their property into cash.
- 7) Closing Cost Assistance Program: pays up to \$2,000 toward closing costs for houses that are bought by participants in the Lower Income Home Ownership Program, qualified participants must have dependent children or be disabled.
- 8) Supportive Services Program: to help elderly residents of subsidized senior citizen rental apartments meet routine needs that enable them to remain in their own homes.

Rhode Island

Rhode Island Housing and Mortgage Finance Corporation

I Wanna Be a Real Estate Entrepreneur

60 Eddy St. 401-751-5566
Providence, RI 02903 800-427-5560
TDD: 401-421-9799

- 1) Home Repair: fixed rate-loans to make needed repairs on 1 to 6 unit dwellings owned or occupied by low and moderate income persons.
- 2) Rental Housing Production Program: tax-exempt and/or taxable bond financing for developers for projects where a minimum of 20% of the units are rented to low income tenants.
- 3) First Homes Program: low rate mortgages for income-eligible first-time home buyers.
- 4) Down Payment Assistance: down payment and closing cost assistance to lower income first time home buyers.
- 5) Energy-Efficient Homes Program: additional assistance to FIRST HOMES mortgagees if their home receives a high energy-efficiency rating.
- 6) HOME Program: grants and low interest loans to encourage the construction or rehabilitation of affordable housing.
- 7) Home Equity Conversion Mortgage Program: reverse mortgages to enable older homeowners to remain in and retain ownership of their homes.
- 8) Access Independence Program: provides low interest financing to cover the cost of modifying a home for persons with age or disability related permanent functional limitations.
- 9) Mortgage Credit Certificates: tax credit for first-time home buyers.
- 10) Construction Loan Program: below market rate loans to build/rehab affordable 1-4 family homes for low/moderate income persons.
- 11) Cooperative Housing Demonstration Program: funding packages for nonprofit organizations to develop cooperative housing.
- 12) Land Bank Program: below market rate loans for purchase or refinancing of undeveloped land to be used for low/moderate income housing.
- 13) Housing Equity Pool I and II: funds to purchase Low Income Housing Tax Credits and from developers of affordable rental housing.
- 14) Low Income Housing Tax Credit Program: tax credits for owners of rental housing for low income households.
- 15) Pre-Development Loan Program: short-term loans to cover pre-development costs for nonprofit developers.
- 16) Preservation Loan Fund: below-market rate loans to preserve affordability of existing subsidized rental housing.
- 17) Emergency Housing Assistance Program: assistance to qualified low income households facing a temporary housing crisis.
- 18) Employer Assisted Housing: employer resources combine with existing programs to provide affordable housing for employees.
- 19) Opening Doors: pilot program to assist the minority community with buying their first home.
- 20) Extra assistance: Lower income buyers may be eligible for deferred payment second mortgages of up to 10 percent of the purchase price of the home they buy.

South Carolina

South Carolina State Housing Finance and Development Authority
919 Bluff Rd.
Columbia, SC 29201 803-734-2000

- 1) Multifamily Development Programs: construction loans to construct houses for rental to low and moderate to low income persons.
- 2) Moderate Rehabilitation Program: mortgage financing for the upgrade of substandard rental housing.
- 3) Home Ownership Mortgage Purchase Program: below market rate financing for income-eligible home buyers.
- 4) Community Home Ownership Opportunity Partnership (CHOP): below market rate financing

State Money for Housing and Real Estate

for purchase of affordable homes by qualified borrowers in conjunction with local communities' contributions.

- 5) Low Income Housing Tax Credit Program: tax credits for developers of low income rental housing.
- 6) Section 8 Certificates and Vouchers: rental assistance for low income households.
- 7) Section 8 Moderate Rehabilitation Program: rent subsidies for low income households.
- 9) HOME Program: affords state and local governments the flexibility to fund a wide range of low income housing activities.

South Dakota

South Dakota Housing Development Authority
P.O. Box 1237
Pierre, SD 57501 605-773-3181

- 1) Mortgage Assistance Program: provides down payment and closing cost assistance.
- 2) Mortgage Assistance Grant Program: provides an interest free second loan of up to \$1,000 to assist borrowers with down payment and closing costs.
- 3) Single Family Homeownership Program: low rate financing for eligible single families to build, rehabilitate or buy homes.
- 4) Multifamily Bond Financing Program: permanent and temporary mortgage loans to finance the construction of multifamily housing.
- 5) Low Income Housing Tax Credit Program: federal tax credits for developers/ owners of low income housing.
- 6) Emergency Shelter Grants Program: financing of shelters for homeless and special needs households.
- 7) HOME Rental Rehab Program: financing for owners of rental properties occupied by low income households.
- 8) Step Rate Mortgage Program: provides low interest mortgage loans to qualified, first time homebuyers.
- 9) HOME Programs: designed to encourage creative ways to produce housing for low income families.
- 10) 100 Cooperative Home Improvement Program: low interest loans for up to seven years for the improvement, repair, or addition to the borrower's home.
- 11) Sweat Equity Down Payment Program: provides short term sweat equity loans for outside work which cannot be completed during the fall or winter seasons.

Tennessee

Tennessee Housing Development Agency
404 James Robertson Parkway, Suite 1114 615-741-4979
Nashville, TN 37243-0900 TDD: 800-228-THDA

- 1) Home Ownership Program: reduced interest rate loans to low and moderate income families.
- 2) Veterans: permanent mortgage financing available for disabled Veterans who need specially designed homes.
- 3) Rental Rehabilitation: lower than market loans to owners of rental property to rehabilitate units. This program also offers a grant of up to \$5000 per unit to keep the cost of rehabilitation down.
- 4) Owner-Built Homes: permanent financing for homes built by the owners. Sweat equity serves as the downpayment.
- 5) Turn Key III: subsidized rent to bring economically viable residents into personal home ownership.
- 6) Section 8 Rental Assistance Program: subsidy funds to low income households.
- 7) Technical Assistance Program: technical assistance to public and private sponsors of low and moderate income housing.

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- 8) Low Income Housing Tax Credit: tax credits for owners of low income housing.
- 9) Moderate Rehabilitation Program: incentives for property owners to upgrade substandard rental units to be occupied by low income tenants qualifying for rent subsidies.
- 10) HOUSE Program: funding for special needs housing projects.

Texas

Texas Department of Housing and Community Affairs
P.O. Box 13941
811 Barton Springs Rd., Suite 100
Austin, TX 78711 512- 475-3800

- 1) Mortgage Credit Certificate Program: up to \$2,000 of federal tax credits for first-time homeowners.
- 2) Low Income Rental Housing Tax Credit: federal tax credits for those who wish to acquire, construct, or rehabilitate rental housing for low income families.
- 3) Single-Family Bond Program: low rate financing for low/moderate income first-time home buyers.
- 4) Section 8 Housing Assistance Program: rental assistance via subsidies for low income households.
- 5) Multifamily Bond Program: finances below market loans to nonprofit and for profit developers of apartment projects that agree to set aside 20% for rental to low income families.
- 6) Down Payment Assistance Program: Assists low income families with interest free loans of up to \$1,500 to be used for a downpayment on a home purchased through the First Time Homebuyer Program.
- 7) Home Improvement Loan Program: provides interest free loans of up to \$15,000 to low and very low income homeowners for improving or protecting the livability of their residence.
- 8) Housing Trust Fund: assistance for persons and families of low and very low income in financing, rehabilitating and acquiring safe housing.
- 9) HOME Program: funds are used to address the state's most critical housing needs which include owner occupied and rental housing rehabilitation and tenant-based assistance.
- 10) Community Development Block Grant: assists local governments in the development of viable communities.
- 11) Community Development Fund: provides funds for public facility improvements and housing rehabilitation.
- 12) Emergency Shelter Grants Program: grants are awarded to counties and nonprofit organizations to assist with the prevention of homelessness, this includes shelters and services.
- 13) Permanent Housing For Handicapped and Homeless Persons: provides assistance to help establish housing for homeless individuals with mental disabilities or other handicaps.
- 14) Weatherization Assistance Program: helps low income households make their homes energy efficient.

Utah

Utah Housing Finance Agency
554 South 300 East 801-521-6950
Salt Lake City, UT 84147-0069 800-284-6950
TDD: 801-298-9484

- 1) Single-Family Home Ownership Program: money to first-time home buyers or home buyers in targeted areas with required downpayment.

Vermont

Vermont Housing Finance Agency
One Burlington Sq.
P.O. Box 408 802-864-5743

State Money for Housing and Real Estate

Burlington, VT 05402 800-222-VFHA

- 1) Mortgage Plus: federal income tax credit for up to 20% of interest on a home loan.
- 2) Mortgages for Vermonters: low interest mortgages for first-time buyers.
- 3) Energy-Rated Homes of Vermont Mortgage Program: money to modify homes to make them energy efficient.
- 4) New Home Financing: low rate financing for qualified borrowers purchasing new homes.
- 5) Mobile Home Financing: mortgage financing for modular or permanently fixed mobile homes; financing for nonprofit or tenant acquisition of mobile home parks.
- 6) Perpetually Affordable Housing Program: low rate financing for nonprofit housing developers providing home ownership opportunities that will remain affordable over the long term.
- 7) Rural Vermont Mortgage: low rate financing for low income households in rural areas.
- 8) Home Energy/Improvement Loan Program: low rate loans for low/ moderate income homeowners to make energy improvements.
- 9) Multifamily Financing: financing to eligible housing sponsors who wish to build or renovate low/moderate income rental or cooperative housing.
- 10) Low Income Housing Tax Credit Program: tax credits for developers/ owners of rental housing for low income households.
- 11) Vermont Housing Ventures: low rate financing to cover pre-development costs of locally based nonprofit housing.
- 12) Housing Foundation, Inc.: purchases and preserves housing units threatened with conversion to unsubsidized stock; aids in tenant acquisition of mobile home parks.
- 13) Housing Vermont: develops affordable housing in partnership with nonprofit organizations throughout the state.
- 14) Vermont Home Mortgage Guarantee Board (VHMGB): low cost mortgage insurance for low/moderately priced housing.
- 15) Vermont Housing and Conservation Board: grants and loans to projects which meet both affordable housing and conservation goals.
- 16) ENABLE Program: low rate loans to finance modifications designed to make housing more accessible for the elderly and disabled.

Vermont State Housing Authority

P.O. Box 397

Montpelier, VT 05601-0397

802-828-3295

Virginia

Virginia Housing Development Authority

601 S. Belvedere St.

Richmond, VA 23220 804-782-1986

- 1) Home Mortgage Loan Program: below-market loans to eligible home buyers with required downpayment.
- 2) Virginia Housing Fund: flexible, below-market rate loans for lower income people.
- 3) Home Rehabilitation Loan Program: loans at 8% interest for 6 months to 8-year terms.
- 4) Targeted Area Program: below-market loans with low downpayments for purchasers of homes in designated areas.
- 5) Multifamily Loan Program: below-market loans to developers of low/ moderate price rental housing.
- 6) Low Income Housing Tax Credit Program: federal tax credits for owners of low income rental housing.
- 7) Rental Rehabilitation Program: grants for up to 50% of rehab costs for low income rental housing.
- 8) Section 8 Rent Subsidy Programs: subsidies to assist low income households in meeting rental housing costs.

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- 9) Joint Program for Housing Persons with Mental Disabilities and Recovering Substance Abusers: below-market loans to assist nonprofit sponsors in developing supportive housing facilities.
- 10) Rental Assistance Programs: provide low and moderate income families and individuals with rents they can afford.
- 11) FHA Plus Program: assists qualified borrowers who need down payment assistance.

Washington

Washington State Housing Finance Commission
1000 Second Ave., Suite 2700 206-464-7139
Seattle, WA 98104-1046 800-767-4663

- 1) Streamlined Tax-Exempt Placement (STEP): provides tax-exempt financing to nonprofit and for profit organizations for new construction or purchasing of residential housing.
- 2) Multifamily Program: financing to developers of multifamily projects where at least 20% or more units will be rented to lower to mid-income persons, the elderly or the handicapped.
- 3) Low Income Housing Tax Credit Program: federal tax credits to developers/ owners of low income rental housing.
- 4) House Key Program: below market rate loans for income-eligible first time home buyers and buyers of residences in targeted areas.
- 5) Housing for the Elderly Program: tax-exempt financing for group homes, congregate housing, and retirement housing (non-medical).
- 6) Multifamily Tax Exempt Bond Financing Program: tax exempt financing for developers/owners of multifamily housing with a percentage set aside for low income households; new construction, acquisition and rehabilitation.

West Virginia

West Virginia Housing Development Fund
814 Virginia St., East 304-345-6475
Charleston, WV 25301 800-933-9843

- 1) Mortgage Credit Certificate Program: federal tax credit for home buyers.
- 2) Single Family Mortgage Program: financing for single family homes with deferred payment loans to pay downpayment and closing costs.
- 3) Multifamily Construction Loan Incentive Program: construction financing for sponsors of low income multifamily housing.
- 4) Building Revitalization/Reutilization Program: funds for rehabilitation of existing downtown residential and commercial buildings.
- 5) Emergency Shelters Program: financing for construction, rehabilitation, and acquisition of shelters.
- 6) Community Provider Financing Program: low interest loans to nonprofits for financing the acquisition or construction of health facilities.
- 7) Home Rehab Program: low cost loans to repair flooded homes.
- 8) Low Income Housing Tax Credit Program: federal tax credits for developers/ owners of low income multifamily housing.
- 9) Land Development Program: low rate financing for developers of raw land to support housing developments.
- 10) Rental Rehab Program: grants for upgrading rental units for low income households.
- 11) HOME Program: funding for housing for low income families.

Wisconsin

Wisconsin Division of Housing
Department of Administration
101 East Wilson St., 4th Floor

State Money for Housing and Real Estate

Madison, WI 53702-0001

or

P.O. Box 8944

Madison WI 53708-8944 608-266-0288

- 1) HOME Program: low interest, fixed rate, 30-year loans.
- 2) Lease Purchase Program: allows nonprofit organizations to acquire affordable single family housing and lease it to a low income home buyer who will purchase it within three years.
- 3) DEER Program: money to nonprofits to acquire and rehabilitate older single-family and two-family homes with special emphasis on energy conservation. Restored homes are then sold.
- 4) Rental Housing Programs: financing of rental housing for low and moderate income individuals and families, elderly and disabled.
- 5) Community Housing Alternatives Program: loans for construction, purchase or rehabilitation of projects to house those who are chronically disabled due to mental illness, development disability, physical disability, or alcohol- or other drug-related dependence, or those over 60 years of age.
- 6) Rental Rehabilitation Program: money for rehabilitation of rental units for low income households.
- 7) Low Income Housing Tax Credits: federal tax credits for low income rental housing in Wisconsin.
- 8) WHEDA Foundation Grants: grants to nonprofit housing project sponsors.
- 9) Business Development Bond Program: financing for small- and medium-sized businesses.
- 10) Linked Deposit Loan Program: loans to businesses that are more than 50% owned by women or minorities.
- 11) Multifamily Mortgage Programs: federally tax exempt and taxable financing for the development of multifamily rental housing.
- 12) Credit Relief Outreach Program: agricultural related families can receive interest rate reduction and loan guarantees of up to \$20,000.
- 13) Home Improvement Loan Program: below-market financing for low/moderate income homeowners to make eligible home improvements such as energy-conserving improvements.
- 14) Section 8 Rent Subsidy Program: rent subsidies for low/moderate income rental households.
- 15) Small Business Loan Guarantee Program: funding necessary to guarantee conventional loans needed by businesses to fulfill awarded contracts.
- 16) Neighborhood Housing Program Fund: supports development and improvement of low income housing and urban and rural neighborhood revitalization.
- 17) Elderly Housing Program Fund: supports development and improvement of non-institutional housing facilities for frail or low income elderly persons.
- 18) Wisconsin Partnership for Housing Development: development financing and technical assistance to community-based organizations providing housing to low income households.

Wyoming

Wyoming Community Development Authority

123 S. Durbin St.

P.O. Box 634

Casper, WY 82602 307-265-0603

Funding for single-family homes, multifamily projects, and economic development.

- 1) Single Family Mortgage Program: low rate financing for first-time home buyers.
- 2) Section 8 Rental Assistance Program: certificates and vouchers to assist low income rental households.
- 3) HOME Program: funds for the development of affordable housing for low and very low income households.

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- 4) Urban Homesteading Program: sale of deteriorating government-owned residences to "urban homesteaders" who agree to restore and live in them.
- 5) WCDA CDBG Revolving Loan Fund: for housing rehabilitation that benefits low/moderate income households.
- 6) Low Income Tax Credit Program: tax credits for owners of rental housing affordable to low income households.

Free Grants, Low Interest Loans, and Tax Credits to Renovate Historic Homes and Buildings

Renovating an old house can be very time consuming and expensive. If only there were a way to get someone else to pay for all that time consuming work...well, there is, if you know where to look. About 20 states offer some kind of grant or loan program for individual homeowners who are renovating historic homes. Here are a few examples:

- Iowa offers matching grants for renovation projects
- Kansas offers up to \$75,000 in matching grants for renovation
- South Carolina offers up to \$25,000 in matching grants.
- Maryland offers low interest loans for historic renovation
- Tennessee offers 50/50 matching grants for renovation

To qualify for these grant and loan programs, you first need to have your house qualify for the National Register of Historic Places. This isn't as difficult as it might seem. Your house doesn't have to have national significance, such as at one time being George Washington's weekend retreat. It can have local historic or architectural significance to qualify for the National Register. It could be an early example of 18th century Greek Revival style--or have been owned at one time by a locally significant family. You'd be surprised how many older houses have some sort of local significance, and that might be just enough to qualify for these programs. Contact your State Office of Historic Preservation listed below for more information about how to get your property qualified for historic status.

Federal Tax Credits

If you happen to live in one of the 30 states that don't offer renovation grants to individual homeowners, you still may be able to qualify for some types of financial benefits. Under the Federal Tax Credit Program, individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during that renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership into that organization.

What this means is that if you renovate your house and use part of it to run your own business, like a gift shop, you may be able to receive a federal tax deduction of 20% of the renovation costs. If you spent \$50,000 on renovations, that comes out to a \$10,000 tax deduction on next year's taxes. Not bad. Not only would you get the benefit of writing off 20% of your renovation expenses, but you'll also be able to write off part of your mortgage as a business expense.

Nonprofits Get The Breaks

Starting up a nonprofit, or looking to relocate an existing one? Think of moving into an

historic building in need of renovation. Most states offer nonprofits matching grant money and low interest loans to buy and renovate historic buildings. Yes, that's right — some states actually offer nonprofits money to buy historic buildings.

Check In Often

The availability of money for historic renovation changes from year to year, depending on the state in which you live. Just because your state isn't awarding grants or loans this year, they may change within the next year or two, so continue to check the resources. Don't forget that some states, like South Dakota and Iowa, allow renovating homeowners of historic places up to 8 years of not having to pay property taxes--in the long run that could be even better for you than getting grant money.

Alabama

F. Lawrence Oaks
State Historic Preservation Officer
Alabama Historical Commission
428 S. Perry
Montgomery, AL 36130 334-242-3184

There are no state grant funds available to individual homeowners. However, owners of commercial property listed in the National Register of Historic Places are eligible for a 50% reduction in property taxes. The Wallace Property Relief Constitutional Amendment provides that property listed in the National Register be assessed at the lowest rate, regardless of use. Prior to the amendment, there was no recognition of historical properties. Now, for the first time, special provisions for historic properties exist. Historic buildings and sites are now assessed at 10%, regardless of use. Nonprofits, local government, and universities are eligible to apply for the Alabama Cultural Resources Preservation Trust Fund, a 50/50 matching grant program. Eligible funding categories include survey and planning, historic restoration and archaeological excavation and eligible projects are those used for historic preservation. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Alaska

Judith Bittner
State Historic Preservation Officer
Division of Parks
Office of History and Archeology
P.O. Box 107001
3601 C St., Suite 1278
Anchorage, AK 99513-5921 907-269-5921

There have been no funding programs available to individual property owners since 1983. The Federal Tax Credit Program offers a 20% tax credit on money spent rehabilitating an income producing building that will be used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Arizona

James W. Garrison
State Historic Preservation Officer
Arizona State Parks

Money to Renovate Historic Homes

1300 West Washington

Phoenix, AZ 85007

602-542-4009

Although \$1.7 million is available in historical renovation grants, funds are not directly awarded to individual property owners. Home-owners must have the support of a sponsoring agency to apply for funding. This may include a certified local government, nonprofit organization, Indian tribe, or a national register listed district or educational institution. Matching funds are usually required. The office also administers the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating an income producing building that will be used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Arkansas

Cathryn H. Slater

State Historic Preservation Officer

Suite 1500 Tower Bldgs.

323 Center St.

Little Rock, AR 72201

501-324-9150

Individual property owners are eligible to apply for loans or mini-grants. Low interest loans are offered by the Historic Preservation Loan Fund in partnership with several banks throughout Arkansas. Mini-grants provide matching funds of up to \$5,000 for small scale rehabilitation projects. Total project cost cannot exceed \$10,000 and a dollar for dollar cash match is required. For both loans and mini-grants properties must be listed on or eligible for listing on the National Register. The Federal Tax Credit Program offers a 20% tax credit to individuals who have spent money rehabilitating an income producing building to be used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify. There is also a Courthouse Grant Program available to individual county courthouses listed or eligible for listing on the National Historic Register. Grant funds vary from year to year.

California

Cherilyn Widell

Acting State Historic Preservation Officer

Office of Historic Preservation

Department of Parks and Recreation

P.O. Box 942896

Sacramento, CA 94296-0001

916-653-6624

At present, state funding is not available to individuals. However, the California Heritage Fund Bill, recently signed by the California State Legislature, provides on-going grant and loan programs for the preservation, rehabilitation and retro-fitting of historic properties. Funding is available to public agencies, nonprofit organizations and responsible corporations and individuals. Available incentive programs include loans, revolving or seed funds, and planning grants. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Colorado

James E. Hartmann

State Historic Preservation Officer

Colorado Historical Society

1300 Broadway

Denver, CO 80203 303-866-3395

The State Historic Fund gives out grants to nonprofit groups or individuals in the private sector who have the sponsorship of their municipality or county. Once the grant is awarded it will go directly to the private sector applicant. Eligible categories include acquisition and development, education, and survey and planning projects. Funding is divided into four areas: 1) General Funding Pool: No maximum award amount. The average award has been between \$45,000 and \$60,000. Few awards are made in excess of \$100,000; 2) Mini Grants: Maximum award is \$2,500, minimum award is \$500; 3) Emergency Funding Pool: Total amount allocated to this pool is \$50,000. Although a dollar match isn't required, applicants are expected to share in the cost of the project; 4) Multi-Phase Grants: Multi-year projects based on comprehensive planning and clear fund raising strategies. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Connecticut

John W. Shannahan
State Historic Preservation Officer
Connecticut Historical Commission
59 South Prospect St.
Hartford, CT 06106 203-566-3005

Funding through grants or loans is not available to homeowners, only local county governments and nonprofit organizations. Individuals may, however, take advantage of the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Delaware

Daniel R. Griffith
State Historic Preservation Officer
Division of Historical and Cultural Affairs
Hall of Records
P.O. Box 1401
Dover, DE 19903 302-739-5685

There are no funding programs available to individuals. The office does administer the Federal Tax Incentives for Rehabilitation Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a commercial or industrial building. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

District of Columbia

Hampton Cross
State Historic Preservation Officer
614 H St., NW, Suite 305
Washington, DC 20004 202-727-7360

There are no funding programs available to individuals in the District of Columbia. However, this office does administer the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Money to Renovate Historic Homes

Florida

George W. Percy
State Historic Preservation Officer
Division of Historical Resources
Department of State
R.A. Gray Building
500 S. Bronaugh St.
Tallahassee, FL 32399-0250

904-488-1480

For profit corporations and private individuals are not eligible to apply for grants funded with state general revenue funds. While individuals are technically eligible to apply for grants from other state and federal funds, funds are rarely awarded. State agencies, units of local government, and nonprofit organizations are eligible to submit applications and compete for funding. Eligible funding categories include acquisition and development, survey and planning, and community education. In general, grants will provide 50/50 matching assistance. Funding is provided through state matching grants, state general revenue/infrastructure funding for special category grants and federal funds for matching grants. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Georgia

Mark Etwards
State Historic Preservation Officer
Office of Historic Preservation
57 Forsyth NW, 500 The Healey Bldg.
Atlanta, GA 30303

404-656-2840

There are no state grant programs available to individuals. However, this office does administer the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating an income producing building used for commercial or industrial purposes. Buildings must be listed in the National Register of Historic Places or be eligible for membership to qualify.

Hawaii

Don Hibbard
State Historical Preservation Division
33 South King St., 6th Floor
Honolulu, HI 96813

808-587-0047

A state grant program provides funding, if funds are available, to local and county governments, nonprofit organizations and responsible corporations and individuals. These are 50/50 matching grants. Although individuals may apply, funding is slanted toward nonprofit organizations. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. There is also a property tax exemption available to individuals who own homes listed on the Historic Register. Local county tax offices can provide information and materials.

Idaho

John Hill
State Historic Preservation Officer

Idaho State Historical Society
210 Main St.
Boise, ID 83702 208-334-3847

There are no funding programs available to individuals in Idaho. However, this office does administer the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Illinois

William Wheeler
Associate Director
State Historic Preservation Agency
One Old State Capitol Plaza
Springfield, IL 62701-1512 217-785-1153

Home-owners must have a sponsoring agency to apply for state grant funding. Sponsors may include a certified local government, nonprofit organization, or a national register listed district or educational institution. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated a building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Indiana

Patrick R. Ralson
Director
State Historical Preservation Office
402 Washington St., Room 274
Indiana Government Center South
Indianapolis, IN 46204 317-232-1646

Grants are available to public agencies, nonprofit organizations and responsible corporations and individuals with a ceiling up to \$50,000. These are 50/50 matching grants. Although individuals can apply for grants, funding is slanted toward nonprofit organizations. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Iowa

Patricia Ohlarking
State Historic Preservation Officer
State Historical Society of Iowa
Capitol Complex
600 E. Locust St.
Des Moines, IA 50319 515-281-8837

The Historic Resource Development Program (HRDP) offers matching grants for work on historic properties, museums and their collections, and libraries and their collections. The program is open to individuals, nonprofit organizations, certified local governments, businesses, state agencies, school districts and Native American tribes. Buildings must be listed on the National Register of Historic Places or be reviewed by the State Preservation Office to determine eligibility. The State Historical Society of Iowa also offers a temporary tax exemption for substantial rehabilitation. This is an eight year moratorium on property tax assessment for improvements on historical buildings. Property tax assessments *cannot* be increased due to

Money to Renovate Historic Homes

improvements made on a building. Buildings must be evaluated as eligible for membership on the National Register of Historic Places. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. There is an additional 10% tax credit program for owners of buildings that were first used or occupied prior to 1936 and are now used for non-residential purposes.

Kansas

Ramon S. Powers
State Historic Preservation Officer
Kansas State Historical Society
120 W. 10th
Topeka, KS 66612 913-272-8681

Nonprofit organizations, city or county governments, or individuals may apply for the Heritage Trust Fund Program, an annual grant with a funding ceiling of \$75,000. This is a matching grant with 80% provided in grant money and a 20% cash match required on the part of the recipient. The deadline for applications is in September and awards are presented in December. Any type of rehabilitation work is eligible, however, awards are slanted toward exterior renovation projects that maintain the exterior shell of the building. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Kentucky

David Morgan
Director
Kentucky Heritage Council
300 Washington St.
Frankfort, KY 40601 502-564-7005

Funding is not available for individual projects. However, the agency does administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Louisiana

W. Edwin Martin, Jr.
Deputy Secretary
Deputy State Historic Preservation office
P.O. Box 44247
Baton Rouge, LA 70804 504-342-8160

At present, state funding is not available to individual property owners. The agency does, however, administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Maine

Earle G. Shettleworth Jr.
State Historic Preservation Officer

Maine Historic Preservation Commission
55 Capitol St., Station 65
Augusta, ME 04333 207-287-2132

At present, federal and state funding is not available to individual property owners, nonprofit organizations or local county governments. The agency does, however, administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Maryland

J. Rodney Little
State Historic Preservation Officer
Historical and Cultural Programs
Department of Housing and Community Development
100 Community Place, 3rd Floor
Crownsville, MD 21032-2023 410-514-7600

Maryland has both a loan and a 50/50 matching grant program available to individuals. Requirements are generally the same for both categories. Programs are open to individuals, nonprofit organizations, local governments and business entities. To be eligible for funding, buildings must be listed on the Maryland or National Register of Historic Places or be eligible for membership. Funding is allocated from the General Assembly. Loan applications are taken throughout the year and include a 20 year maximum repayment term. In the past few years, between \$150,000 and \$200,000 has been available in each program. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Massachusetts

Judith McDonough
State Historic Preservation Officer
Massachusetts Historical Commission
220 Morrissey Blvd.
Boston, MA 02125 617-727-8470

At present, state grants are not available to individual property owners. However, the Massachusetts Preservation Projects Fund will provide \$5 million in matching grants over the next three years. Monies will be used to support the preservation and maintenance of properties and sites listed in the state Register of Historic Places. Eligible categories will include pre-development, development and acquisition projects. Requests for research can range from \$2,500 to \$30,000; requests for development or acquisition projects can range from \$5,000 to \$75,000. Individual property owners may benefit from the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Michigan

Kathryn Eckert
State Historic Preservation Office
Michigan Historical Center
717 W. Allgan St.

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Lansing, MI 48918 517-373-0511

State grants are not available to individual property owners. The agency does, however, administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. There is also a federal funding program for certified local governments. Each year 10% of the State Historic Preservation Office's federal appropriation is passed to county local governments in the form of matching grants. These grants fund local preservation activities in communities that have preservation zoning ordinances. Certified Local Governments can apply for either Survey and Planning funds or Federal Development funds.

Minnesota

Britta Bloomburg
Deputy State Historic Preservation Officer
Minnesota Historical Society
345 Kellogg Boulevard West, Level A
St. Paul, MN 55102-1906 612-296-5471

There is no state funding programs available to individual property owners. The agency does, however, administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Mississippi

Roger Walker
State Historic Preservation Officer
Mississippi Department of Archives and History
P.O. Box 571
Jackson, MS 39205-0571 601-359-6850

At present, state grants are not available to individual property owners. However, House Bill #1502 is an \$8 million bond bill that provides Mississippi's first non-federal state grants. A maximum of \$200,000 will be available per grant. Although individuals may apply to renovate personal homes, the building must be of extreme historical importance or of great public benefit to receive funding. Funding will most often go to a certified local government, nonprofit organization, or a national register listed district or educational institution. This agency also administers the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Missouri

David A. Shorr
State Historic Preservation Officer
State Department of Natural Resources
100 Jefferson, Lohman Building
P.O. Box 65102
Jefferson City, MO 65102 573-751-3443

There have been no funding programs available to individual property owners since 1991. The agency does, however, administer the Federal Tax Credit Program. This program offers a 20% tax credit on money spent rehabilitating an income producing building that will be used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic

Places or be eligible for membership to qualify for funding.

Montana

Paul Putz
Program Manager
State Historic Preservation Office
1410 8th Ave.
P.O. Box 201202
Helena, MT 59620-1202 406-444-7715

At present, there is no funding available for individuals or nonprofit organizations. The office had offered a 50/50 matching grant program in the past, and is hopeful that it will be reinstated in the future. This office does, however, administer the Federal Tax Credit Program. Through this program, individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership.

Nebraska

Lawrence Sommer
State Historic Preservation Officer
Nebraska State Historical Society
P.O. Box 82554
Lincoln, NE 68501 402-471-4787

There is no state grants program that provides direct historic preservation assistance for owner-occupied homes. Funding is available only to nonprofit organizations and local county governments through an ongoing matching grant program. Eligible funding categories include acquisition and development, education, and survey and planning projects. Individual property owners may, however, apply for the Federal Tax Credit Program. Through this program, individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building that will be used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Nevada

Ronald James
State Historic Preservation Officer
Division of Historic Preservation and Archeology
100 Stewart St.
Carson City, NV 89710 702-687-5138

There are no state grants available to individual property owners. Certified local governments and nonprofit organizations may apply for small grants through an ongoing matching grant program. Eligible funding categories include development, education, and survey and planning projects. Individuals or nonprofit organizations interested in rehabilitating a building for use as a cultural center may apply for funding under a \$2 million annual Development State Bond Program. Individual property owners may, however, apply for the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

New Hampshire

Nancy Muller
State Historic Preservation Officer
Division of Historical Resources and

Money to Renovate Historic Homes

State Historic Preservation Office
19 Pillsbury St., P.O. Box 2043
Concord, NH 03301 603-271-3483

There is no New Hampshire state grant program that provides direct historic preservation assistance for owner-occupied homes. Funding is only available to nonprofit organizations and local county governments. Certified local governments and nonprofit organizations may apply for small grants through an ongoing matching grant program. Eligible funding categories include education, and survey and planning projects. Individual property owners may, however, benefit from the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building that will be used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

New Jersey

Dorothy Guzzo
Deputy State Historic Preservation Officer
Historic Preservation Office
NJ DEPE CN-404
501 East State St., 4th Floor
Trenton, NJ 08625-0404 609-292-2023

Funding is not available to individual property owners, only nonprofit organizations and local county governments. Certified local governments and nonprofit organizations may apply for small grants through an ongoing matching grant program. Eligible funding categories include education, and survey and planning projects. Individual property owners may, however, benefit from the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

New Mexico

Phillip H. Shelley
State Historic Preservation Officer
Historic Preservation Division
Office of Cultural Affairs
Villa Rivera
228 E. Palace Ave., Room 320
Santa Fe, NM 87501 505-827-6320

There are no state grant programs that provide direct historic preservation assistance for owner-occupied homes, only certified local governments. However, the New Mexico Historic Preservation Loan Fund offers rehabilitation incentives to individuals, nonprofit organizations, partnerships, and churches. This revolving loan fund combines monies of the state and participating local lenders. To obtain funding, projects must be on the State and/or National Register of Historic Places and reviewed for compliance with the Secretary of the Interior's Standards for Rehabilitation and with the Historic Preservation Division Staff. Borrowers are subject to the lending criteria applied by the participating bank. The fund has made seven loans totalling over \$807,000 and has additional money to lend. Individual property owners can also apply for the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify. Certified local governments can take advantage of a federal funding program. Each year 10% of the State Historic Preservation Office's federal appropriation is passed to county local governments in the form of matching grants. These grants fund local

preservation activities in communities that have preservation zoning ordinances. Certified local governments can apply for either Survey and Planning funds or Federal Development funds.

New York

Ruth Pierpont
Deputy State Historic Preservation Officer
Field Services Bureau
New York State Parks, Recreation and Historic Preservation
Peebles Island
P.O. Box 189
Waterford, NY 12188-0189 518-474-0479

There are no state funds available to individual property owners. Funding to nonprofit organizations and local municipal governments is made available by the Environmental Protection Act of 1993 and provides up to 50% matching grants for acquisition and restoration. Also, the Barn Preservation Act has established a state income tax credit which provides a reduction in state income tax to barn owners based on the rehabilitation of the barn. This office administers the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

North Carolina

David Brook
Deputy State Historic Preservation Officer
Archaeology and Historic Preservation Section
Division of Parks, Recreation and Historic Preservation
109 East Jones St.
Raleigh, NC 27601-2807 919-733-4763

North Carolina has no state funding program for individual property owners. The Division of Archives and History Division provides grants to nonprofit organizations and local county governments for historical preservation activities. Individual property owners can, however, benefit from Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify. In 1993 the General Assembly approved a 5% tax incentive to be added to this program.

North Dakota

James E. Sperry
State Historic Preservation Officer
State Historical Society of North Dakota
Heritage Center
612 East Boulevard Ave.
Bismarck, ND 58505 701-328-2666

There have been no state development grants available to individual property owners since 1989. However, this office does administer the Federal Tax Credit Program. Through this program individuals receive a 20% tax credit on expenses they incurred while rehabilitating a building used for commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Ohio

Amos J. Loveday, Jr.

Money to Renovate Historic Homes

State Historic Preservation Officer
Ohio Historical Society
Historic Preservation Division
567 E. Hudson St.
Columbus, OH 43211-1030

614-297-2470

There is no state funding available to individual property owners. There is legislation pending that, if passed, will earmark 3% of the sale of state government properties for state funded renovation projects. Individual property owners may, however, benefit from the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. Ohio also has a matching grant program for certified local governments. Ten percent of the National Park Service Funding, approximately \$76,000 per year, is set aside for local projects.

Oklahoma

Melvena Thurman Heisch
Deputy State Historic Preservation Officer
State Historic Preservation Office
2704 Villa Prom, Shepherd Mall
Oklahoma City, OK 73107

405-521-6249

There is no state or federal funding available to individual property owners at the present time. The agency does, however, administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Oregon

Bob Meinen
State Historic Preservation Officer
State Parks and Recreation
1115 Commercial St., NE
Salem, OR 97310-1001

503-378-5001, ext. 227

There are no state funds available to residential homeowners at the present time. However, individual property owners may benefit from the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. Individual property owners may also benefit from the Special Assessment for Historic Properties Program which provides a fifteen year tax abatement on increases in land and improvement. Properties must be listed on the National Register of Historic Places and be approved by a State Historic Preservation committee.

Pennsylvania

Brenda Barrett
Deputy State Historic Preservation Officer
Bureau for Historic Preservation
P.O. Box 1026
Harrisburg, PA 17108

717-787-4363

There are no state funds available to residential homeowners at the present time. Nonprofit organizations and local county or municipal governments may apply for state development

grants to renovate or restore historic properties that are open to the public. This is a 50/50 matching grant program with approximately \$1.5 million available in funding each year. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Rhode Island

Frederick C. Williamson
State Historic Preservation Officer
Historical Preservation Commission
Old State House
150 Benefit St.
Providence, RI 02903 401-277-2678

There are no grant programs available to individual homeowners at the present time. The agency does, however, administer two tax incentive programs. The first, the Federal Tax Credit Program, is available to individuals who have rehabilitated an income producing building used for commercial or industrial purposes. Property owners may receive a 20% tax credit on expenses incurred during renovation. The second, the State Income Tax Credit Program, is available to individuals who own and occupy private residences. Homeowners can receive a 10% tax credit on approved exterior work. There is a required minimum investment of \$2,000. Homeowners can apply for up to a \$500 tax credit per year. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify for either incentive program. Rhode Island also offers low interest loans to individual homeowners, nonprofit organizations, and public buildings. Buildings must be listed on the State or National Register of Historic Places. This revolving loan fund offers five year term loans with an adjustable interest rate. Individuals can apply for loans up to \$200,000.

South Carolina

Mary Watson Edmonds
Deputy State Historic Preservation Officer
Historic Preservation
P.O. Box 11669
Columbia, SC 29211 803-734-8593

This office administers both federal and state grant programs to support preservation efforts of individuals, organizations, institutions and local governments. Owners of South Carolina properties that are listed in the National Register of Historic Places or determined eligible for membership may apply for State Development Grants and State Planning Grants. Funds from State Development grants assist preservation work on historic structures or the preservation or scientific excavation of archaeological sites. These are reimbursable, 50/50 matching grants. Awards generally range from \$5,000 to \$25,000. State Planning Grants encourage sound planning when potential State Development Grant projects are in an early state. These are reimbursable 75/25 matching grants. Grant awards range from \$1,500 to \$4,500. Individuals may also benefit from the Federal Tax Credit Program. Through this program, individuals who have rehabilitated an income producing building for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. Individuals may also apply for Federal Survey and Planning Grants. Funds from this category help to identify South Carolina's historic and prehistoric resources, nominate them to the National Register of Historic Places, educate the public about their value and make effective plans to preserve them.

Money to Renovate Historic Homes

South Dakota

Jay D. Vogt
Deputy State Historic Preservation Officer
State Historical Preservation Center
900 Governor's Dr.
Pierre SD 57501-2217 605-773-3458

There are no state grants available to individual property owners at the present time. However, individuals, public agencies and nonprofits are eligible to apply for the Deadwood Fund which makes loans and grants available to purchase, restore or develop historic property for residential, commercial, or public purposes. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. The Historic South Dakota Foundation also operates a statewide revolving loan fund which makes money available to individuals doing rehabilitation work. However, requests for loans far exceed the current loan pool. The Foundation has a backlog of over 40 loan requests representing \$600,000 in rehabilitation projects. The South Dakota Legislature has also approved an eight year moratorium on property tax assessment for improvements on historical buildings. Buildings must be on the state Register of Historic Places to qualify. Certified local governments can apply for assistance through a federal funding program. Each year 10% of the State Historic Preservation Office's federal appropriation is passed to county local governments in the form of matching grants. These grants fund local preservation activities in communities that have preservation zoning ordinances. Certified Local Governments can apply for either Survey and Planning funds or Federal Development funds.

Tennessee

Herbert L. Harper
Deputy State Historic Preservation Officer
Tennessee Historical Commission
2941 Lebanon Rd.
Nashville, TN 37243-0422 615-532-1550

A state grant program provides funding to local and county governments, nonprofit organizations and responsible corporations and individuals. These are 50/50 matching grants. Although individuals may apply, funding is slanted toward nonprofit organizations. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Texas

James Wright Steely
Deputy State Historic Preservation Officer
National Register Program
Texas Historical Commission, P.O. Box 12276
Capitol Station
Austin, TX 78711 512-463-6094

The Texas Preservation Trust Fund Grant Program provides funding to public or private entities in the form of two for one matching grants. Although individuals may apply, the large majority of grants are awarded to nonprofit organizations and municipal governments. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on

expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Utah

Roger Roper
State Historic Preservation Officer
Office of Preservation
300 Rio Grande
Salt Lake City, UT 84101 801-533-3561

At present, there are no state or federal funds directly available to individual property owners. However, individuals can apply for funding through Utah's Certified Local Grant Program. Homeowners qualify if they have the support of a sponsoring agency. Matching funds are usually required. Last year, \$120,000 was available in total funding. The agency also administers the State and Federal Tax Credit Programs. Through these programs individuals can receive a 20% tax credit on expenses they incurred while rehabilitating a building that will be used for residences (state tax credit only), commercial or industrial purposes. Buildings must be listed on the National Register of Historic Places or be eligible for membership to qualify.

Vermont

Eric Gilbertson
Deputy State Historic Preservation Officer
Vermont Division for Historic Preservation
135 State St., 4th Floor, Drawer 33
Montpelier, VT 05633-1201 802-828-3226

Vermont has no state funding for privately owned properties other than a \$70,000 state grant program that provides funding for the renovation of old barns. Maximum funding per project is \$7,500. There is a 50/50 matching grant program available to nonprofit organizations and county local governments. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

Virginia

Alexander Wise, Jr.
State Historic Preservation Officer
Department of Historic Resources
Commonwealth of Virginia
221 Governor St.
Richmond, VA 23219 804-786-3143

At present, federal and state funding is not available to individual property owners, nonprofit organizations or local county governments. However, individuals may benefit from the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. Also, individuals with state tax liability may benefit from the State Rehabilitation Tax Credit Program which goes into effect in January of 1997.

Washington

David Hansen
State Historic Preservation Officer
Office of Archeology and Historic Preservation

Money to Renovate Historic Homes

111 West 21st Ave.

Olympia, WA 98504 360-753-5010

At present, state grant funding is not available to individual property owners, nonprofit organizations or local county governments. The agency does, however, administer the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership.

West Virginia

William M. Drennan, Jr.

State Historic Preservation Officer

West Virginia Division of Culture and History

1900 Kanawha Blvd. East

Charleston, WV 25305-0300

304-558-0220

State Development Grants are available to individuals who wish to renovate an historical home. Grants range from \$2,000 to \$20,000 depending upon the scope of the project. A Federal Tax Credit Program is also available to individuals who have rehabilitated an income producing building used for commercial or industrial purposes. A 20% tax credit is available on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. There is also a federal funding program for certified local governments. Each year 10% of the State Historic Preservation Office's federal appropriation is passed to county local governments in the form of matching grants. These grants fund local preservation activities in communities that have preservation zoning ordinances. Certified Local

Governments can apply for either Survey and Planning funds or Federal Development funds.

Wisconsin

Jeff Dean

State Historic Preservation Officer

Historic Preservation Division

State Historical Society

816 State St.

Madison, WI 53706

608-264-6500

There is no state or federal grants available to individual homeowners. Individuals can, however, apply for tax assistance under the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. An additional 5% state tax credit is available to individuals who receive approval before work begins. Certified local governments can apply for assistance through a federal funding program. Each year 10% of the State Historic Preservation Office's federal appropriation is passed to county local governments in the form of matching grants. These grants fund local preservation activities in communities that have preservation zoning ordinances. Certified Local Governments can apply for either Survey and Planning funds or Federal Development funds.

Wyoming

John Keck

State Historic Preservation Officer

Wyoming State Historic Preservation Office

6101 Yellowstone, 2nd Floor

I Wanna Be a Real Estate Entrepreneur

Cheyenne, WY 82002 307-777-6696

A state grant program provides funding to local and county governments, nonprofit organizations and responsible corporations and individuals. These are 50/50 matching grants. Although individuals may apply, funding is slanted toward nonprofit organizations. The agency also administers the Federal Tax Credit Program. Individuals who have rehabilitated an income producing building used for commercial or industrial purposes can receive a 20% tax credit on expenses incurred during renovation. To be eligible for funding, buildings must be listed on the National Register of Historic Places or be eligible for membership. Ten percent of the National Park Service Funding is set aside each year for county and local government projects. Last year, grants ranged between \$1,500 and \$5,000.

I Wanna Be an Inventor

Help For Inventors: Patents, Trademarks, and Copyrights

Most inventors realize that it's vitally important to protect their idea by copyrighting it and obtaining the necessary patents and copyrights, but did you know that it's also important to look around for loans and other grants to support your business while working on your invention? If you want an idea to become an actual product, you have to invest an awful lot of your time into its research, and not just on a part time basis. Loans and grants programs for inventors help you do just that — for example, Hawaii offers low cost loans to inventors, as do other states around the country. First, let's talk about getting the necessary information concerning trademark and patent procedures. It's a first step in protecting your claim to future profits from your invention.

Patent and Trademark Office

United States patent and trademark laws are administered by the Patent and Trademark Office (PTO). States also have trade secret statutes, which generally state that if you guard your trade secret with a reasonable amount of care, you will protect your rights associated with that secret. The PTO examines patent and trademark applications, grants protection for qualified inventions, and registers trademarks. It also collects, assembles, and disseminates the technological information patent grants. The PTO maintains a collection of more than 5 million United States patents issued to date, several million foreign patents, and 1.2 million trademarks, together with supporting documentation. Here's how to find out what you need to do to patent your idea.

What a Great Idea

To help you get started with patenting your invention, the Patent and Trademark Offices will send you a free booklet upon request called *Summary of How the Patent Process Works*. There are three legal elements involved in the process of invention: the conception of the idea, diligence in working it out, and reducing it to practice — i.e., getting a finished product that actually works. If you have a great idea you think might work, but you need time to develop it further before it is ready to be patented, what should you do?

Protect Your Idea for \$6

You can file a Disclosure Statement with the Patent and Trademark Office, and they will keep it in confidence as evidence of the date of conception of the invention or idea.

Disclosure Statement
Commissioner of Patents and Trademarks
Patent and Trademark Office
Washington, DC 20231
Recorded Message 703-557-3158
Disclosure Office 703-308-HELP
Legal Counsel 703-308-HELP

Patents, Trademarks, and Copyrights

Send an 8 1/2 x 13" drawing, a copy of the drawing, signed disclosure, SASE, and a check or money order for \$6 to file. Upon request, the above office will also send you a free brochure on Disclosure Statements.

This is the best way to keep the idea you are working on completely secret and yet document the date you conceived the idea. You can file the Disclosure Statement at any time after the idea is conceived, but the value of it will depend on how much information you put into it — so put as much detail into this statement as you can.

Another way to document the date of conception is to have someone vouch for you and your idea. Explain your idea to another person who is able to understand it and have them acknowledge what you have said to them in a signed, dated, notarized affidavit. Keep the voucher statement in a safe place in case you should ever need to produce it as proof of conception.

Either of the above two methods produces documentation that can be used as evidence if someone else later claims to have thought of your idea first and patents it before you do. The drawback to the voucher method is that it does not preserve absolute secrecy as does filing a disclosure statement. The person you told may tell someone else, and then you might have a problem.

Telling the World

Another way to document the date of conception is to publish it in a journal. Suppose that while in your basement to see why your old furnace is not working, you trip over your stationary exercise bicycle, which you never use, and hit your head. You also hit upon a way to heat your home by hooking up the furnace to one of the bike wheels and pedalling for 15 minutes. You're not sure if this method will work with any other furnace except your own, but it might. If you publish this or any other idea in a journal, it is automatically protected for a year.

Publication acts as collateral evidence of the date of conception. If you are the first to conceive of an idea, and no one else has previously filed a Disclosure Statement on it or taken a Voucher Affidavit or published it, then for a year no one can patent your idea. Note that during the year you have to patent your invention you may not know whether someone else has documented an earlier conception date. The other catch to this method is that you have only a year to act. The heat is on because after a year **you** are barred from patenting your own invention! This is because the government wants you to use a reasonable amount of diligence in putting the idea to work sooner rather than later.

The Purpose of Documenting The Date of Conception

If someone else should try to patent your idea, filing a Disclosure Statement shows that you thought of it first, although filing this statement does not legally protect your invention. Documentation of the conception date gives you time to patent your invention, and is invaluable if you need to prove when you thought of your idea if a dispute should arise. (Note that filing a Disclosure Statement gives you limited defensive legal protection only if you follow it up with a patent in two years. Unlike a patent, it cannot be used offensively, to stop someone else from patenting the same idea.) When you go to file for a patent, if you and a competitor get into a dispute as to who was the first to invent it, the Patent and Trademark Office (PTO) will hold an Interference Proceeding. If you thought of the idea first, your Disclosure Statement or Voucher

Affidavit will go a long way towards establishing that you were the first inventor and should therefore receive the patent for it.

Research Resources That Can Help You Turn Your Idea Into Reality

While diligently working out the details of your invention you can use the extensive resources of over 150,000 scientific and technical journals, articles, and books at the Scientific Document Library at the PTO in Crystal City, VA.

Facilitating public access to the more than 25 million cross referenced United States patents is the job of PTO's Office of Technology Assessment and Forecast (OTAF), 703-308-0322. It has a master database which covers all United States patents, and searches are available for a fee which is based on the size of the project. The minimum search fee is \$150, but no fee is charged if the information you need is already contained in a report they have on hand. This office can run a search for you based on classification, subclass, country, or company name, but not by work or topic. An OTAF search will not result in an indepth patent search. (More on that, and how to find classifications in the *Conducting Your Own Patent Search* section below.) OTAF extracts information from its database and makes it available in a variety of formats, including publications, custom patent reports, and statistical reports. The purpose of most of the reports generated by an OTAF search is to reveal patent trends.

Copies of the specifications and drawings of all patents are available from PTO. Design patents and trademark copies are \$1.50 each. Plant patents not in color are \$10 each, while plant patents in color are \$20 each. To make a request, you must have the patent number. For copies, contact:

Commissioner of Patent and Trademarks
U.S. Department of Commerce
U.S. Patent and Trademark Office (PTO)
P.O. Box 9
Washington, DC 20231
Public Information Line 703-308-HELP

Patenting Your Invention

To patent your invention, start by ordering the Patent Booklet called *General Information Concerning Patents*, and Application Form.

Superintendent of Documents
U.S. Government Printing Office
Washington, DC 20402 202-512-1800

The cost is \$2 and may be charged to Mastercard, VISA or Choice Card. The booklet must be ordered by its stock number 003-004-00641-2.

The application will ask you for a written description, oath, and drawing where possible. The cost to file for a patent to individuals or small businesses of under 15 employees (defined by SBA standards) is \$315. It generally takes 18 months to two years for the PTO to grant a patent, and rights start the date the patent is granted. If you use your invention prior to being granted a patent, you can put "patent pending" on your product. This warns competitors that

you have taken the necessary steps, but otherwise affords you no legal protection. Before embarking on the patenting process, you should conduct a patent search to make sure no one else has preceded you.

Conducting Your Own Patent Search

Before investing too much time and money on patenting your idea, you will want to see if anyone has already patented it. The PTO will only conduct searches on a specific inventor's name that you request. The fee is \$10 and covers a 10-year time span. You can request this service by calling 703-308-0595. If you wish to hire a professional to do your patent search, consult the local yellow pages or obtain a copy of *Patent Attorneys and Agents Registered to Practice Before the U.S. Patent and Trademark Office*. You can view this publication at the PTO Search Room, or obtain it from the U.S. Government Printing Office. Even if your search is not as in-depth as that of a patent attorney or a patent agent, you may still find the information that you need. You may conduct your patent search at the Patent and Trademark Office Search Room located at:

Patent and Trademark Office (PTO)
Washington, DC 20231 703-308-0595

You can also conduct your patent search at any one of the 72 Patent Depository Libraries (PDLs) throughout the country. For information about the Patent Depository Library Program and the location of a library near you, call the toll free number listed below.

Office of Patent Depository Library Programs
U.S. Patent and Trademark Office
2021 Jefferson Davis Hwy., Suite 2004 1-800-435-7735
Arlington, VA 22202 703-308-3924

The mailing address is:

Office of Patent Depository Libraries Office
U.S. Patent and Trademark Office
Suite 2004
Washington, DC 20231

This office distributes the information to the 72 PDLs. The information is kept on CD-Rom discs, which are constantly updated, and you or the library personnel can use them to do a patent search. CD-Rom discs have been combined to incorporate CASSIS (Classification and Search Support Information System). CD-Rom discs do not give you online access to the PTO database. Online access will be available through APS (Automated Patent Systems) within two years. APS is presently available only to patent examiners, public users of the PTO Search Room and to 14 of the 72 Patent Depository Libraries on a pilot program basis. Each PDL with the online APS has its own rules regarding its use. To use the online APS at the PTO Search Room, you must first sign up and take a class at the Search Room. Online access costs \$40 per connect hour, and the charge for paper used for printouts is additional.

If you do not live near a PDL, the three CD-Rom discs are available through subscription. You may purchase the Classification disc, which dates back to 1790, for \$210; the Bibliography disc, which dates back to 1969, for \$210; and the ASIST disc, which contains a roster of patent attorneys, assignees, and other information for \$151. You can also conduct your patent search and get a copy of it through commercial database services such as:

Mead Data Central, NEXIS Express, LEXPAT; 1-800-543-6862, 1-800-543-6862, Fax: 513-865-7418. Searches are done free of charge on patent topics. The charge for information found is \$30 for a list of abstracts, plus print charges. Copies of patents (which you may decide to order after viewing the listing, or order directly if you already know which patent you want) cost \$20. Copies include full text and detailed description of drawings, but no actual drawings because information is pulled from the electronic database.

If complete secrecy or doing your own search is your object, you may also subscribe to LEXPAT through the full library service. The cost is \$28 per hour access charge, plus 65 cents per minute connect time. To subscribe call 1-800-843-6476.

Derwent, 1420 Spring Hill Rd., Suite 525, McLean, VA 22102; 1-800-451-3451, 703-790-0400, Fax: 703-790-1426. Patent searches are \$360 per hour, plus 80 cents per record and \$40 per hour for technical time. Copies of patents are \$13-\$16 for the first 25 pages and 67 cents for each additional page thereafter.

Rapid Patent, 1921 Jefferson Davis Highway, Suite 1821D, Arlington, VA 22202; 1-800-457-0850, 703-920-5050, Fax: 703-413-0127. Minimum costs for patent searches are: \$240 for Mechanical, \$290 for Electrical or Chemical. They are done manually. Delivery time is usually about four weeks. Copies of patents cost \$3.25 for each 25 pages.

CompuServe, 1-800-848-8199. There is a \$39.95 one-time fee. Search time is \$12.50 per hour or 21 cents per minute. Searches are available for abstracts (\$4), full listing (\$4), or classification (\$4).

If you are going to do your own patent search at your local Patent Depository Library, begin with the *Manual and Index to U.S. Patent Classifications* to identify the subject area where the patent is placed. Then use the CD-Rom discs to locate the patent. CD-Rom discs enable you to do a complete search of all registered patents but do not enable you to view the full patent, with all its specific details. Lastly, view the patent, which will be kept on microfilm, cartridge, or paper. What information there is to view varies by library, depending on what they have been able to purchase. If the library you are using does not have the patent you want, you may be able to obtain it through inter-library loan.

Copies of patents can be ordered from the PTO at 703-308-9726, or more quickly, but for a price, from commercial services such as Derwent or Rapid Patent. Depending on what each individual PDL has available, copies of patents can be obtained for no fee.

To obtain a certified copy of a patent, call 703-308-9726 (Patent Search Library at the PTO). The fee is \$5 and you must have the patent number. For a certified copy of an abstract of titles, the fee is \$15. For a certified copy of patent assignments, with a record of ownership from the beginning until present, call 703-308-9726. The cost is \$15, and to request specific assignments you must have the reel and frame number.

Trademarks

Registering a trademark for your product or service is the way to protect the recognition quality of the name you are building. The PTO keeps records on more than 1.2 million trademarks and records. Over 500,000 active trademarks are kept on the floor of the library, while "dead" trademarks are kept on microfilm. Books contain every registered trademark ever issued,

Patents, Trademarks, and Copyrights

starting in 1870. You can visit the Patent and Trademark Office to research a trademark. You can then conduct your search manually for no charge or use their Trademark Search System (T-Search) for \$40 per hour, plus ten cents per page and \$25 per hour for office staff assistance time.

Trademark Search Library
2900 Crystal Dr.
Second Floor, Room 2B30
Arlington, VA 22202

703-308-9800/9805

If you can't do it yourself, you can hire someone to do the search for you. For an agent to do this, consult the local yellow pages under "Trademark Agents/Consultants" or "Trademark Attorneys". You can also locate an agent by calling your local bar association for a list of recommendations.

To conduct your own search at a Patent Depository Library use the CD-Rom disc on trademarks. It is not presently available for purchase. The CD-Rom disc contains trademarks but not images. Images can be found in the *Official Gazette*, which contains most current and pending trademarks. Subscriptions to the *Gazette* for trademarks cost \$312 per year. The *Gazette* for patents costs \$583 per year. Both are issued every two weeks and can be ordered from the U.S. Government Printing Office. You can also purchase an image file which contains pending and registered trademarks and corresponding serial or registration numbers through Thomson and Thomson by calling 1-800-692-8833. The information contained in it dates back to April 1, 1987 and is updated by approximately 500 images weekly. However, the PDL you use is likely to have an image of the trademark on microfilm or cartridge, and also have copies of the *Official Gazette*. If not, and you have the registration number, you may obtain a copy of the trademark you want for \$1.50 from the PTO. Contact:

The Patent and Trademark Office
U.S. Department of Commerce
P.O. Box 9
Washington, DC 20231
Public Information Line 703-557-4636

There are also several commercial services you can use to conduct trademark searches:

CompuServe, 1-800-848-8199. Fees are: \$39.95 one time charge, plus \$12.80 per hour or 21 cents per minute online time, plus \$4 per search and \$4 for full entry callup.

Trademark Scan produced by Thomson and Thomson. It can be purchased by calling 1-800-692-8833 (ask for online services), or accessed directly via Dialog. Trademark Scan is updated three times per week, and includes state and federal trademarks, foreign and domestic. To access Trademark Scan you must already have Dialog. The cost is \$130 per hour. Call 703-524-8004 or 1-800-334-2564. The fax number for Trademark Producer Scan is 617-786-8273. Users who already own the database should use this number.

Derwent, 1-800-451-3451, is a commercial service that will conduct the search for you. They will access the Trademark Scan database via Dialog. Cost is \$60 per mark plus \$1 per record. If required, 24-hour turnaround time is available.

Visual image of trademarks are not available on any of the electronic services above.

Online services and database discs for both patents and trademarks are constantly being expanded. For information on an extensive range of existing and projected products, call the PTO Office of Electronic Information at 703-308-0322 and ask for the U.S. Department of Commerce, PTO Office of Information Systems' *Electronic Products Brochure*. For example, there is a Weekly Text File, containing text data of pending and registered trademarks. Information can be called up by using almost any term. It can be purchased from IMSMARQ, 215-834-5089, the Trademark Register through Bell Atlantic Gateway, 1-800-638-6363, and Thomson & Thomson, 1-800-692-8833.

How to Register a Trademark

Get a copy of the booklet, *Basic Facts about Trademarks* from the U.S. Government Printing Office. It is free upon request from the Trademark Search Library by calling 703-308-9800/9805. The mark you intend to use needs to be in use before you apply. The fee to register your trademark is \$175. The time to process your registration can take up to 14 months.

The Right Way to Get a Copyright

Copyrights are filed on intellectual property. A copyright protects your right to control the sale, use of, distribution, and royalties from a creation in thought, music, films, art, or books. For more information, contact:

Library of Congress
Copyright Office
Washington, DC 20559 202-479-0700
Public Information Office 202-707-3000

If you know which copyright application you require, you can call the Forms Hotline, open 7 days per week, 24 hours per day at 202-707-9100. The fee is \$20 for each registration.

The Library of Congress provides information on copyright registration procedures and copyright card catalogs which cover 28 million works that have been registered since 1870. The Copyright Office will research the copyright you need and send you this information by mail. Requests must be made in writing and you must specify exactly what information you require. Contact the Copyright Office, Reference and Bibliography, Library of Congress, 101 Independence Ave., SE, Washington, DC 20559; 202-707-6850, Public Information 707-3000. The fee for the search is \$30 per hour. You can get a certificate stating the search was conducted by qualified researchers. There is no fee if you conduct the search yourself, and staff at the Library of Congress will show you how to do it. You may then, if you wish, request a certificate. The Copyright Office will conduct its own search, but your work will probably reduce the time of the search and save you money.

Subscriptions to the following parts of the Library of Congress *Catalogue of Copyright Entries* are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402-9325. Each lists material registered since the last issue was published. Order by stock number using Mastercard, VISA, check, or money order. To order, call the Government Printing Office Order Desk at 202-512-1800. Fax for delays in receiving orders: 202-512-2250. For help or complaints call the Superintendent of Documents Office at 202-512-1803 (publications), or 202-512-1806 (subscriptions).

Patents, Trademarks, and Copyrights

Part 1: Nondramatic Literary Works - this quarterly costs \$16 per year. Stock number 730-001-0000-2.

Part 2: Serials and Periodicals - this semiannual costs \$5 per year. Stock number 730-002-0000-9.

Part 3: Performing Arts - this quarterly costs \$16 per year. Stock number 730-003-0000-5.

Part 4: Motion Pictures and Filmstrips - this semiannual costs \$5 per year. Stock number 730-004-0000-1.

Part 5: Visual Arts - this semiannual does not include maps and costs \$5 per year. Stock number 730-005-00000-8.

Part 6: Maps - this semiannual costs \$4 per year. Stock number 730-006-0000-4.

Part 7: Sound Recordings - this semiannual costs \$7.50 per year. Stock number 730-007-0000-1.

Part 8: Renewal - this semiannual costs \$5 per year. Stock number 730-008-0000-7.

"Coca Cola was originally marketed as a headache remedy."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

Invention Scams: How They Work

Fake product development companies prey on amateur inventors who may not be as savvy about protecting their idea or invention as experienced inventors might be. Most of the bogus/fake companies use escalating fees.

The following is a description of how most of them operate:

- The inventor is invited to call or write for free information.
- The inventor is then offered a free evaluation of his idea.
- Next comes the sales call. The inventor is told he has a very good potential idea and that the company is willing to share the cost of marketing, etc. Actual fact, there is no sharing with these companies. Most times the inventor has to come up with the money (usually several hundred dollars or more) for a patent search and a market analysis. Neither of these are worth anything.
- Then the inventor receives a professional/ impressive looking portfolio which contains no real information at all. All the paper crammed into this portfolio looks topnotch, but it's all computer generated garbage.
- Upon receiving this portfolio, the inventor is lured into signing a contract that commits him to giving the company thousands of dollars to promote/license the product. The company sends some promotional letters to fulfill their obligation, but large manufacturers simply toss them into the trash.

After all this, the inventor has spent thousands of dollars, wasted a lot of time, and gotten nowhere with his product.

How To Avoid Losing a Fortune

According to the experts, the inventor should:

- Beware of the comeons offered by these unethical companies. Avoid using the invention brokers who advertise on TV late in the evening; in public magazines; those who offer 800 numbers; and those on public transit display signs.
- When upfront money is required, look out. There are very few legitimate consultants who insist on a retainer or hourly fee.
- Don't allow the enthusiasm of your idea to take over your inherent common sense. Talk to your patent attorney and see if he knows anything about this company. Plus, check with inventors associations in the state, and see what they have to say about this particular company. Many of these companies have complaints filed against them with the local Better Business Bureau.
- Demand to know what percentage of ideas the company accepts. Legitimate brokers might accept 2 ideas out of every 100. The fake companies tend to accept about 99 out of 100.

I Wanna Be an Inventor

- Find out their actual success rate. Any corporation/ company that will not give you their success rate (not licensing agreements) is a company to stay away from.
- Get an objective evaluation of your invention from reputable professionals. This will save you plenty of money on a bad idea.

A number of highly recommended programs are listed in the next section.

"We're all in business for ourselves."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993

Free Help for Inventors

If you have a great idea and want to turn it into reality, don't rush out and spend what could be thousands of dollars for a private invention company and a patent attorney. You can get a lot of this help for free or at a fraction of the cost. There is a lot of help out there: university sponsored programs, not for profit groups, state affiliated programs, profit making companies, etc. Depending on the assistance and the organization, some services are free, others have reasonable fees.

Many of the inventors organizations hold regular meetings where speakers share their expertise on topics such as licensing, financing and marketing. These groups are a good place for inventors to meet other inventors, patent attorneys, manufacturers, and others with whom they can talk and from whom they can get help.

If the listings in the state by state section of this chapter do not prove to be useful, you can contact one of the following organizations for help:

1. Innovation Assessment Center

2001 6th Ave.

Suite 2608

Seattle, WA 98121 206-464-5450

This service will evaluate your idea for a cost of \$295. They also provide counseling services and can assist you with your patent search. They are part of the local Small Business Development Center.

2. Wisconsin Innovation Service Center

402 McCutchan Hall

University of Wisconsin - Whitewater

Whitewater, WI 53190 414-472-1365

The only service that is guaranteed is the evaluation. However, efforts are made to match inventors with exceptional high evaluation scores with manufacturers seeking new product ideas. (Do not offer direct invention development or marketing services). WISC charges a \$165 flat fee for an evaluation. The goal is to keep research as affordable as possible to the average independent inventor. Most evaluations are completed within 60 - 90 days. Those inventions from specialized fields may require more time. WISC also provides preliminary patent searches via online databases to clients.

3. Inventure Program

Benjamin C. Swartz

Inventure Program

Drake Business Center

2507 University

Des Moines, IA 50311-4505

515-271-2655

INVENTURE is a program of the Drake University Business Development and Research Institute designed to encourage the development of valid ideas through the various steps to becoming marketable items. INVENTURE has no paid staff. The entire panel is made up of volunteers. The administration of the program is handled by existing staff from the Small Business Development Center and the College of Business and Public Administration. They will review items from **any person** regardless of their place of residence. They will review a

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product idea and check it for market feasibility. INVENTURE may link individuals with business and/or financial partners, whenever possible.

INVENTURE screens every product submitted, but will not consider toy/game or food items. Products are evaluated on 33 different criteria, (factors related to legality, safety, business risk, and demand analysis, to market acceptance/ competition). It normally takes up to 6 weeks to receive results of the evaluation. Evaluators are experienced in manufacturing, marketing, accounting, production, finance, and investments.

INVENTURE acts in a responsible manner to maintain confidence of an idea, but cannot guarantee confidentiality.

For assistance with business plans, financial projections, and marketing help, you're encouraged to contact your Small Business Development Center (SBDC).

To submit an idea to INVENTURE, follow the following directions:

1. Fill out a disclosure document.
 2. Return to the INVENTURE office with a check for \$100 made payable to Drake University (INVENTURE).
 3. If an idea does not pass the initial screening, your check will be returned.
4. The Wal-Mart Innovation Network (WIN)
Center for Business Research and
Development
College of Business Administration
Southwest Missouri State University
901 S. National Avenue
Springfield, MO 65804 417-836-5667/5680
- The WIN program is essentially an innovation evaluation service designed to provide inventors with an honest and objective third party analysis of the risks and potential of their ideas and inventions. If the invention or new product idea passes the tough screening process, the Center will automatically send your idea to Wal-Mart for an Assessment of Marketability. Their expertise provides qualified inventors with a second analysis of the marketability of their invention/new product idea. A WIN endorsement will increase the chances that others will be willing to listen. If the invention/ product idea receives a "Fully recommended" market assessment, WIN will not take the development or commercialization of your invention or idea. But, if the invention has a reasonable chance of success, WIN will supply information about the Innovation Network (IN) resources in a particular state, (Do not assume their services are free). The only advance payment charged by WIN is the \$150 evaluation fee. A "fully recommended" WIN Assessment of Marketability does not obligate Wal-Mart in any way. The WIN program is limited to consumer related ideas and inventions. The only promise is an honest and objective preliminary evaluation of a product or invention.
5. U.S. Department of Energy
U.S. Dept. of Energy, CE-521
Mail Stop SE-052
1000 Independence Ave., SW 202-586-1478
Washington, DC 20585 Fax: 202-586-1605
- Innovative Concepts Program: InnCon operates in cycles of roughly 1-2 years. For each cycle, the InnCon Program chooses an energy related topic and invites innovators to submit

proposals for funding of projects that relate to that topic. As many as 15 innovators are awarded seed money to explore the feasibility of their concepts. The program also seeks funding from other federal organizations in order to increase the potential to yield commercial products.

The Innovative Concepts Program funds novel ideas for energy efficiency that are significantly different from existing technologies. Anyone who has an innovative concept that addresses the current InnCon topic is invited to apply. The InnCon Program has a mailing list of potential contributors, who are notified of opportunities to apply for. To add your name, contact: Raymond L. Watts, K6-54, Pacific Northwest Laboratory, Box 999, Richland, WA 99352; 202-586-1605, Fax: 509-376-8054

Energy-Related Inventions Program (ERIP):

The National Institute of Standards and Technology (NIST) works with the U.S. Department of Energy (DOE) to conduct ERIP. Anyone can submit an invention at any stage of development for a free evaluation from NIST. An average grant/contract award has been about \$83,000, with the maximum award being just under \$100,000. Any invention that could save/produce energy from nonnuclear sources can qualify. An invention is classified energy related if it results in reducing consumption, increasing industry productivity, or helping in energy production. To submit an energy related invention, write to: Office of Technology Evaluation and Assessment, National Institute of Standards and Technology, Gaithersburg, MD 20899. Ask for Evaluation Request (form 1019). Complete the form with a detailed written description with illustrations/drawings, if possible. One should point out how the invention will benefit the nation in terms of energy use. There is no fee/obligation, financial or otherwise, on submitting an invention. The types of support an inventor will get from ERIP is a NIST evaluation attesting that the concept is technically sound; an opportunity to attend the Commercialization Planning Workshops; an assessment of the market potential for the technology; consideration of his/her proposal for grant funding. (ERIP grants are one time only awards).

6. U.S. Environmental Protection Agency
Center for Environmental Research Information
Cincinnati, OH 45260

Directory Description: Environmental Protection Agency, Office of Research and Development, 401 M Street, SW, Washington, DC 20460; 202-260-7676, Fax: 202-260-9761

The Office of Research and Development conducts an Agency wide integrated program of research and development relevant to pollution sources and control, transport and fate processes, health/ecological effects, measurement/monitoring, and risk assessment. The office provides technical reviews, expert consultations, technical assistance, and advice to environmental decision makers in federal, state, local, and foreign governments.

Center for Environmental Research Information

26 W. ML King Drive, Cincinnati, OH 45268, Calvin O. Lawrence, Director; 513-569-7391, Fax: 513-569-7566

A focal point for the exchange of scientific/ technical information both within the federal government and to the public.

The Technology Transfer Branch

Works with laboratories, program offices, regions, academia, and the private sector to produce technology transfer products (i.e. reports, summaries, journal articles, design manuals, handbooks, seminars, workshops, and training courses) that aid states, local governments and

the regulated community in complying with Environmental Protection Agency (EPA) regulations. Topics include groundwater remediation, pollution prevention, solid, hazardous wastes, sludge, small community water treatment, municipal wastewater treatment, air pollution.

The Research Communication Branch

Is responsible for working with laboratories, program offices, regions to produce information products that summarize research, technical, regulatory enforcement information that will assist nontechnical audiences in understanding environmental issues.

The Document Management Branch

Is responsible for the production and distribution of scientific and technical reports, responding to requests for publications, and quality control of information products through the application of standardized procedures for the production of documents.

Office of Exploratory Research

Robert Menzer, Acting Director, 401 M Street, SW, Washington, DC 20460; 202-260-5750, Fax: 202-260-0450

The Office of Exploratory Research (OER) plans, administers, manages, and evaluates the Environmental Protection Agency's (EPA) extramural grant research. It supports research in developing a better understanding of the environment and its problems. Main goals are: to support the academic community in environmental research; maintain scientific/technical personnel in environmental science/ technology; to support research for the identification/solution of emerging environmental problems.

Goals are accomplished through four core programs:

1. The Research Grants Program:

Supports research initiated by individual investigators in areas of interest to the agency.

2. The Environmental Research Centers Program:

Has two components: The Academic Research Center Program (ARC) and the Hazardous Substance Research Centers Program (HSRC).

3. The Small Business Innovation Research (SBIR) Program:

Program supports small businesses for the development of ideas relevant to EPA's mission. Focuses on projects in pollution control development. Also receives 1.5% of the Agency's resources devoted to extramural Superfund research.

4. The Visiting Scientists Program:

Components are an Environmental Science and Engineering Fellows Program and a Resident Research Associateship Program. The Fellows Program supports ten mid-career post-doctoral scientists and engineers at EPA headquarters and regional offices. The Research Associateship Program attracts national and international scientists and engineers at EPA research laboratories for up to 3 years to collaborate with Agency researchers on important environmental issues.

Other programs available are:

A Minority Fellowship Program

A Minority Summer Intern Program

The Agency's Senior Environmental Employment

Free Help for Inventors

Program (SEE)
The Federal Workforce Training Program
An Experimental Program to Stimulate Competitive
Research (EPSCoR).

State Sources for Inventors

Below is a listing of a variety of inventors groups, listed state by state. Some organizations listed under the state where they are located are regional or national in scope. In states where there is no specific program for inventors, the Small Business Development Centers (under the U.S. Small Business Administration) can often be of help to inventors. They are usually found at the colleges and universities in a particular state. The Small Business Development Center office is located at 409 Third St., SW, Suite 4600, Washington, DC 20416; 202-205-6766.

Alabama

Office for the Advancement of Developing Industries
University of Alabama - Birmingham
1075 13th South
Birmingham, AL 35205 205-934-2190

Inventors can receive help on the commercialization and patent processes and critical reviews of inventions in this office. Assessments can be made on an invention's potential marketability and assistance is available for patent searches. There is a charge for services. Call for more information.

Small Business Development Center
University of Alabama - Birmingham
Medical Towers Building
1717 11th Ave. South, Suite 419 205-934-7260
Birmingham, AL 35294 Fax: 205-934-7645

The center offers counseling for a wide range of business issues and problems.

U.S. Small Business Administration
Business Development
2121 8th Ave. N., Suite 200 205-731-1338
Birmingham, AL 35203-2398 Fax: 205-731-1404

This office offers counseling for a wide range of business issues and problems.

Alabama Technology Assistance Program
University of Alabama - Birmingham
1717 11th Ave. S., Suite 419
Birmingham, AL 35294 205-934-7260

This program provides general assistance/funding information. Inventors can meet other inventors and investors through an involvement in this program.

Alaska

UAA Small Business Development Center of Alaska
430 W. 7th Ave., Suite 110 907-274-7232
Anchorage, AK 99501 Fax: 907-274-9524

The Small Business Development Center (SBDC) provides general assistance, including free counseling to inventors on commercialization and patent processes. The SBDC will also arrange meetings between inventors, investors, manufacturers, and others who can be of help.

State Sources for Inventors

Arizona

Arizona SBDC Network
108 N. 40th St., Suite 148 602-392-5224
Phoenix, AZ 85034 Fax: 602-392-5300

The center offers counseling for a wide range of business issues and problems.

Gateway Community College
Small Business Development Center
Kathy Evans, Director
108 N. 40th St.
Phoenix, AZ 85034 602-392-5233

The center provides inventor assistance and funding information to inventors.

Arkansas

Arkansas Inventors Congress
P.O. Box 411
Dardanell, AR 72834 501-229-4515
Contact Person: Garland Bull

The Arkansas Inventors Congress counsels inventors on commercialization and patent processes, and provides communications among inventors, manufacturers and financial experts. It will provide assessments of the market potential on inventions. U.S. Patent and Trademark Office forms and publications are available. Dues are required. Call for more information.

Small Business Development Center
University of Arkansas at Little Rock
100 S. Main, Suite 401 501-324-9043
Little Rock, AR 72201 Fax: 501-324-9049

The center offers counseling for a wide range of business issues and problems.

California

Inventors of California
P.O. Box 6158
Rheem Valley, CA 94570 510-376-7541

This group holds regular meetings with speakers, promotes communications between inventors and manufacturers, and for a fee, provides critical reviews of inventions. Dues are required. Call for more information.

Inventors Workshop International
Inventor Center, Suite 304
3201 Corte Malpaso
Camarillo, CA 93012 805-484-9786

This foundation has chapters nationwide. They hold meetings, conduct seminars, and counsel inventors on important issues, such as product development and market research. The foundation publishes journals and a guidebook. There are dues and subscription fees. Call for more information.

Invent Magazine
8 West Janss Rd.

I Wanna Be an Inventor

A Thousand Oaks, CA 91360-3325

This is a nationally distributed magazine for inventors. It is not affiliated with any single inventors group. It is published quarterly, and there is a subscription fee.

Small Business Development Center

801 K St., 17th Floor, Suite 1700

916-324-9234

Sacramento, CA 95814

916-322-3524

The center offers counseling for a wide range of business issues and problems.

Colorado

Affiliated Inventors Foundation, Inc.

2132 E. Bijou St.

Colorado Spring, CO 80909

719-635-1234

This foundation counsels inventors on commercialization and patent processes, and provides detailed information on the steps needed to reach commercialization. Preliminary appraisals, evaluations, and other services are available for a fee.

Small Business Development Center

Office of Business Development

1625 Broadway, Suite 1710

303-892-3809

Denver, CO 80202

Fax: 303-892-3848

The center offers counseling for a wide range of business issues and problems.

Connecticut

Small Business Development Center

University of Connecticut

Box U-41, Room 422

368 Fairfield Rd.

203-486-4135

Storrs, CT 06269-2041

Fax: 203-486-1576

The center offers counseling for a wide range of business issues and problems.

Delaware

Small Business Development Center

University of Delaware

Purnell Hall

302-831-1555

Newark, DE 19716 Fax: 302-451-6750

The office offers free management counseling and seminars on various topics, and can counsel inventors on areas such as the commercialization and patenting processes. Services are by appointment only. Call for more information.

Delaware Technical Innovation Program (DTIP)

Delaware Development Office

99 Kings Highway

P.O. Box 1401

Dover, DE 19903

302-739-4271

Assistance is available to any applicant located in Delaware or relocating to Delaware, who has been granted a Phase I SBIR award and has submitted a Phase II SBIR application. Amounts available for assistance range up to \$50,000. Form of financing: Grant - bridges Phase I and

State Sources for Inventors

Phase II of SBIR program.

District of Columbia

U.S. Department of Commerce
U.S. Patent and Trademark Office
Washington, DC 703-305-8292

Also see Maryland for National Institute of Standards and Technology.

District of Columbia Small Business Development Center
Howard University
6th and Fairmount St. NW, Room 128 202-806-1550
Washington, DC 20059 Fax: 202-797-6393

The center offers counseling for a wide range of business issues and problems.

U.S. Small Business Administration
2328 19th St., NW 202-205-6977
Washington, DC 20009 Fax: 202-205-7064

This office provides general assistance and information on funding.

Florida

Florida Product Innovation Center
2622 NW 43rd St., Suite B3
Gainesville, FL 32606 904-334-1600

Developed by the Florida Small Business Development Center, the Innovation Center offers individual guidance and group training in: determining technical feasibility of an idea; facilitating technology transfer from the laboratories to product development; patent, copyright, trademark and licensing procedures, etc. Individual consultation and assistance are free. Technical evaluations conducted by qualified engineers are \$100.

Tampa Bay Inventors Council
Mr. Purdy, President
P.O. Box 2254
Largo, FL 34649 813-391-0315

This group counsels inventors on commercialization and patent processes, and provides critical reviews of inventions. It offers referrals and communications for inventors with manufacturers, venture capitalists, patent attorneys, etc. The annual dues are \$30. Inventions range from electronics to women's hair products.

Small Business Development Center
University of West Florida
414 Marv Esther Cutoff
Fort Walton Beach, FL 32548 904-244-1036

The center offers counseling for a wide range of business issues and problems.

Florida SBDC Network
19 W. Garden St. 904-444-2060
Pensacola, FL 32501 Fax: 904-444-2070

The network provides general assistance; conducts market/ technical assessments; offers legal advice on patents and licensing; provides funding information; and assists in building a

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prototype. Inventor get to showcase their inventions and meet with other inventors and investors.

University of Central Florida
Small Business Development Center
P.O. Box 25000
CBA Suite 309 407-823-5554
Orlando, FL 32816 Fax: 407-823-5741

The center provides general assistance, funding information, and conducts market assessments. Inventors meet other inventors.

Georgia

Inventors Association of Georgia
525 Page Ave. NE
Atlanta, GA 30307 404-427-8024

This association holds regular meetings where members are encouraged to report on progress on their inventions. Counseling is available. A newsletter is published. The annual dues are \$50 for corporate members, \$25 for individuals.

Small Business Development Center
University of Georgia
Chicopee Complex
1180 East Broad St.
Athens, GA 30602 404-542-5760

The center offers counseling for a wide range of business issues and problems.

Hawaii

Inventors Council of Hawaii
P.O. Box 27844
Honolulu, HI 96827 808-595-4296

The council holds monthly meetings with topical speakers and some workshops. It serves as a Patent Information Center for the state, and publishes a monthly newsletter. Annual dues are \$25.

Small Business Development Center
University of Hawaii at Hilo
523 W. Lanikaula St. 808-933-3515
Hilo, HI 96720-4091 Fax: 808-933-3683

The center offers counseling for a wide range of business issues and problems.

Idaho

Idaho Research Foundation, Inc.
University of Idaho
121 Sweet Ave.
Moscow, ID 83843-2309 208-883-8366

This foundation counsels inventors on commercialization and patent processes, and provides critical reviews on inventions. Computerized data searching and marketing service is available. It takes a percentage of intellectual property royalties from the inventor. Call for more information.

State Sources for Inventors

Small Business Development Center
Boise State University
1910 University Dr.
Boise, ID 83725 208-385-1640

The center offers counseling for a wide range of business issues and problems.

Idaho Small Business Development Center
P.O. Box 1238 208-733-9554
Twin Falls, ID 83303 Fax: 208-733-9316

The center conducts market assessments and provides funding information.

Idaho Small Business Development Center
Lewis-Clark State College
500 8th Ave. 208-799-2463
Lewiston, ID 83501 Fax: 208-799-2831

The center provides general assistance and funding information. They also conduct market assessments.

Idaho State University
Small Business Development Center
2300 N. Yellowstone 208-523-1087
Idaho Falls, ID 83401 Fax: 208-523-1049

The center provides general assistance and funding information, and conducts technical assessments. Inventors can meet with other inventors and investors.

Illinois

Argonne National Laboratory
Energy Systems Division
9700 S. Cass Ave.
Argonne, IL 60439 708-252-8259

This organization has published *Catalog of Organizations That Assist Inventors: Activities and Services, Edition II*, January 1990. It summarizes activities and services of 145 national, state and local programs and organizations in the U.S. and Canada that assist independent inventors or inventors associated with small businesses. It is available for \$26.

Inventor's Council
53 W. Jackson, Suite 1643
Chicago, IL 60604 312-939-3329

This group provides a liaison between inventors and industries. It holds meetings and workshops on commercialization, evaluation, marketing, financing, etc., for U.S. and Canadian inventors. Dues are required. Call for more information.

Small Business Development Center
Department of Commerce and Community Affairs
620 East Adams St., 6th Floor 217-524-5856
Springfield, IL 62701 217-785-6328

The center offers counseling for a wide range of business issues and problems, including commercialization and patent processes.

Small Business Development Center

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Evanston Business and Technology Center
1840 Oak Ave. 708-866-1817
Evanston, IL 60201 Fax: 708-866-1808

The center provides general assistance and funding information.

Western Illinois University
Technical Center and Small Business
Development Center
Seal Hall 214 309-298-2211
Ma Comb, IL 61455 Fax: 309-298-2520

The center provides general assistance; conducts market/technical assessments; provides investment and funding information; and aids in building a prototype. Inventors meet with other inventors and investors, and get the chance to showcase their inventions.

Indiana

The Inventors and Entrepreneurs Society of Indiana, Inc.
c/o Purdue University Calumet
Hammond, IN 46323 219-989-2354

Residents of Illinois, Michigan, and Kentucky are also served by this society. It holds monthly meetings, counsels inventors, offers educational information, and will assess market potential of specific inventions on request. It also publishes a newsletter. Annual dues are \$30.

Small Business Development Center
Economic Development Council
One North Capitol, Suite 200 317-634-1690
Indianapolis, IN 46204 Fax: 317-264-6855

The center offers counseling for a wide range of business issues and problems.

Iowa

Drake Business Center
Drake University
2401 University Ave.
Des Moines, IA 50311-4505 515-271-2655

This center evaluates inventions for marketability, counsels inventors on commercialization, and helps match inventors with business persons. The fee for invention assessment is \$100.

Small Business Development Center
Administrative Office
Iowa State University
Chamberlynn Building
137 Lynn Ave. 515-292-6351
Ames, IA 50010 Fax: 515-292-0020

The center offers counseling for a wide range of business issues and problems.

Iowa Small Business Development Center
Clark Marshall, Director
Gateway N. 712-262-4213
Spencer, IA 51301 Fax: 712-262-4047

The center provides general assistance and funding information. Inventors meet with other inventors and investors.

Kansas

Kansas Association of Inventors, Inc.

2015 Lakin

Great Bend, KS 67530 316-792-1375

This association primarily serves Kansas residents, but also has members from other states and from Canada. It holds monthly chapter meetings, assesses market potential of inventions, and provides for communications between inventors and manufacturers, investors, etc. There is a quarterly newsletter. Annual dues are \$35.

Small Business Development Center

Wichita State University

Campus Box 148 316-689-3193

Wichita, KS 67208 Fax: 316-689-3647

The center offers counseling for a wide range of business issues and problems.

Kentucky

Center for Entrepreneur and Technology

University of Louisville

Burhans Hall, Room 121

Shelby Campus

Louisville, KY 40292 502-852-7854

This center counsels inventors on commercialization and patent processes and provides critical reviews of inventions. It provides assistance in technically refining inventions. There are no fees.

Bluegrass Inventors Guild

917 Watterson Trail

Louisville, KY 40299 502-244-5626

This group has informal monthly meetings, speakers, networking, and counseling. Dues are \$30 per year.

Office of Business and Technology

500 Mero St.

Cabinet of Economic Development

Capital Plaza Tower 1-800-626-2930

Frankfurt, KY 40601

1-800-633-2007 (in KY)

This office provides self-help assistance in the form of related articles, marketing ideas, and technical information. If you have a patent, they will try to match you with an investor through their Investment Capitol Network data base.

Small Business Development Center

Kentucky Small Business Development Center

Center for Business Development

College of Business and Economics Building

205 Business and Economics Building

University of Kentucky 606-257-7668

Lexington, KY 40506-0034

Fax: 606-258-1907

The center offers counseling for a wide range of business issues and problems.

Kentucky Office of Business and Technology

I Wanna Be an Inventor

Cabinet for Economic Development
Capital Plaza Tower
Frankfort, KY 40601 502-564-7670

Business and Technology Branch (BTB): Coordinates the activities and interrelationships of state/national/regional programs designed to help businesses become more competitive through the comprehensive application of technology in both day to day work and long range plans. The office is currently providing funding fronts to various technology related agencies and organizations across the state, including regional technology transfer/assistance centers, and technology applications centers at state universities. It encourages the Commonwealth's innovative individuals and companies to participate in available research and development assistance programs such as the Small Business Innovation Research (SBIR) program.

Small Business Innovation Research (SBIR) Program: Designed to develop/expand technology based firms by providing "idea" money, a valuable resource for firms that want to develop new technologies. The firm must be a small, for profit, American firm with fewer than 500 employees. **SBIR Bridge Grant:** was designed to assist Kentucky firms in continuing product development research projects begun under Federal Phase I SBIR awards.

Kentucky Transportation Center
Transportation Research Building
Lexington, KY 40506-0043 606-257-4513

The center works closely with various federal, state and local agencies, as well as the private sector to conduct research supported by a wide variety of sources. They also coordinate an experimental educational program through the Advanced Institute for Transportation Systems Science.

Louisiana

Small Business Development Center
Northeast Louisiana University
College of Business Administration
700 University Ave. 318-342-5506
Monroe, LA 71209 Fax: 318-342-5510

The center offers counseling for a wide range of business issues and problems.

Louisiana Department of Economic Development
P.O. Box 94185
Baton Rouge, LA 70804-9185 504-342-5371

The department provides general assistance.

Maine

Center for Innovation and Entrepreneurship
University of Maine
Maine Tech Center, 16 Godfrey Dr.
Orono, ME 04473 207-581-1465

This center counsels inventors on the commercialization process, provides referrals for critical reviews of inventions and for financial and patent assistance, and conducts inventors' forums. It publishes a newsletter and bulletins. The communicative services are usually free; there are fees for educational services and materials. Call for more information.

Small Business Development Center
University of Maine at Machias

State Sources for Inventors

Math and Science Building
Machias, ME 04654 207-255-3313

The center offers counseling for a wide range of business issues and problems.

Department of Industrial Cooperation
5711 Boardman Hall
Room 117 207-581-1488
Orono, ME 04469-5711

Fax: 207-581-2202

Maine Inventors Network (MIN): A collaboration between the University of Maine and the University of Southern Maine. The network provides comprehensive services to guide new products from invention to marketplace, from concept to commercialization. The goal is to encourage and stimulate new business startups and add-on products for existing Maine manufacturers. MIN provides invention screening/evaluations. This process encourages the inventor to focus resources on sound ideas and avoid the costs of developing less feasible inventions. MIN will assist in identifying the technical needs of the inventor. They educate inventors about the various types of protection available such as patents, copyrights, and trademarks, and will then refer the inventor to proper legal counsel for a full assessment of their needs. MIN can guide the inventor or entrepreneur to the proper resources at the University of Southern Maine's Small Business Development Center and Small Business Development Center (SBDC) sub-centers for help in identifying the marketing needs of their invention. Advice on current or planned business ventures is also available. MIN and SBDC can refer the inventor to a variety of financing sources. MIN maintains up-to-date information on the needs and abilities of companies and manufacturers located in Maine. MIN is a public service offered to the residents of Maine.

Inventrepreneurs Forum of Maine, Inc.: (Co-sponsored by the University of Maine, Department of Industrial Cooperation and the Maine Small Business Development Center. For more information contact: Don Forester at 797-3985 or Jake Ward at 581-1488).

On March 15, 1984, the Inventrepreneurs Forum of Maine, Inc (IFM), was formed and became a nonprofit incorporation in the state of Maine. It was organized to stimulate inventiveness and entrepreneurship, and to help innovators and entrepreneurs develop and promote their ideas. It allows inventors and entrepreneurs to join together, share ideas, and improve their chance for success. It gives encouragement, professional expertise, evaluation assistance, confidentiality, and moral support from the University of Maine's Network, and the University of Southern Maine's Small Business Development Center. The Inventrepreneurs Forum of Maine, Inc. can help inventors find the answers to important questions and solutions to almost any problem. The Inventrepreneurs Forum of Maine, Inc. meets on the first Tuesday of each month from 6:30-9:00 PM at the University of Southern Maine, Campus Center, Rooms A, B and C on Bedford Street in Portland.

Maryland

Office of Energy-Related Inventions
National Institute of Standards and Technology
Gaithersburg, MD 20899 301-975-5500

The office evaluates all promising nonnuclear energy related inventions, particularly those submitted by independent inventors and small companies for the purpose of obtaining direct grants for their development from the U.S. Department of Energy. Although individual grant or contract awards have exceeded \$100,000, the average award is \$70,000.

Small Business Development Center

I Wanna Be an Inventor

Department of Economic and
Employment Development
217 E. Redwood St., 10th Floor 301-333-6995
Baltimore, MD 21202 Fax: 301-333-6608

The center offers counseling for a wide range of business issues and problems.

Massachusetts

Small Business Development Center
University of Lowell
450 Aiken St.
Lowell, MA 01854 508-458-7261

The center offers counseling for a wide range of business issues and problems.

Small Business Development Center
205 School of Management
University of Massachusetts
Amherst, MA 01003 413-545-6301

The center provides general assistance and funding information.

Small Business Association of New England
69 Hickory Dr. 617-890-9070
Waltham, MA 02254 Fax: 617-890-4567

The association provides general assistance and funding information.

Michigan

Inventors Council of Michigan
Metropolitan Center for High Technology
2727 Second Ave.
Detroit, MI 48201 313-963-0616

The Council holds regular meetings with topical speakers and counsels inventors on the commercialization and patent processes through the statewide Small Business Development Centers. It also provides communications among inventors, manufacturers, patent attorneys, and venture capitalists. There are annual dues.

Small Business Development Center
2727 Second Ave. 313-577-4848
Detroit, MI 48201 Fax: 313-577-4222

The center offers counseling for a wide range of business issues and problems.

Minnesota

Minnesota Project Innovation, Inc.
111 3rd Ave. S., Suite 410
Minneapolis, MN 55401-2554 612-338-3280

This project is affiliated with the Minnesota Dept. of Energy and Economic Development, U.S. Small Business Administration, and several private companies. It provides referrals to inventors for sources of technical assistance in refining inventions.

Minnesota Inventors Congress (MIC)
1030 East Bridge St.

State Sources for Inventors

P.O. Box 71

Redwood Falls, MN 56283

507-637-2344

The Minnesota Inventors Congress (MIC) is a nonprofit organization established in 1958 to promote creativity, innovation, and entrepreneurship by assisting the inventor and entrepreneur with education, promotion, and referral. It is a professional organization composed of private individuals and corporations interested in creating and developing useful technologies. MIC is for inventors at every development stage — the novice and experienced; male or female; young and old; and supporters of invention and innovation. Workshops are also available: for individuals with ideas or inventions not yet successfully on the market; for companies and entrepreneurs looking for such inventions or new products.

"World's Oldest Annual Invention Convention", promotes the spirit of invention and innovation. Each year a three day convention presents more than 200 inventions and attracts some 10,000 visitors from around the world. The MIC provides a meeting place for:

- 1) Inventors to showcase their new products, connect with manufacturers/investors, product test market experts, educational seminars, publicity, inventors network, and \$1,500 in cash awards.
- 2) Manufacturers, marketers, investors, and licensees seeking new products.
- 3) Inventors, viewers and exhibitors, seeking free counsel and literature on the invention development process.
- 4) Public to view the latest inventions, by adults and students, purchase MarketPlace products and meet global inventors.

The Inventors Resource Center

P.O. Box 71 1-800-468-3681 (in MN)

Redwood Falls, MN 56283

507-637-2344

The Minnesota Inventors Congress established this center as a focal point for a statewide invention support system. It offers walk in services, referrals, literature, and a toll free hotline in the state, 1-800-INVENT 1.

Small Business Development Center

Department of Trade and Economic Development

900 American Center Building

150 East Kellogg Blvd. 612-297-5570

St. Paul, MN 55101 Fax: 612-296-1290

The center offers counseling for a wide range of business issues and problems.

Mississippi

Confederacy of Mississippi Inventors

4759 Nailor Rd.

Vicksburg, MS 39180 601-636-6561

This group holds quarterly meetings, counsels inventors on patent processes, sponsors invention fairs at schools, and publishes a quarterly newsletter. Annual dues are \$12.

Small Business Development Center

Old Chemistry Building, Suite 216

601-232-5001

University, MS 38677

Fax: 601-232-5650

The center offers counseling for a wide range of business issues and problems.

Mississippi State University
Small Business Development Center
P.O. Box 5288 601-325-8684
Mississippi State, MS 39762

Fax: 602-325-8686

The center provides general assistance, conducts market assessments, and provides funding information.

Small Business Development Center
Meridian Community College 601-482-7445
Meridian, MS 39307 Fax: 601-482-5803

The center provides general assistance and funding information; conducts market/technical assessments; and offers legal advice on patents and licensing. Inventors meet with other inventors and investors.

Missouri

Missouri Innovation Center
T-16 Research Park
Columbia, MO 65211 314-882-2822

This group provides communications among inventors, manufacturers, patent attorneys and venture capitalists, and provides general consultations. It is sponsored by the state, city of Columbia, and the University of Missouri. There are fees for some services. Call for more information.

Inventors Association of St. Louis
P.O. Box 16544
St. Louis, MO 63105 314-432-1291

The group holds monthly meetings, provides communications among inventors, manufacturers, patent attorneys, and venture capitalists. It publishes a newsletter and there are annual dues.

Missouri Small Business Development Center (State Office)
University of Missouri
300 University Place 314-882-0344
Columbia, MO 56211 Fax: 314-884-4297

The center offers counseling for a wide range of business issues and problems.

Montana

Montana Science and Technology Alliance
46 North Last Chance Gulch, Suite 2B
Helena, MT 59620 406-449-2778

The Alliance provides funds to early stage, technology based companies seeking to commercialize products or processes in Montana.

Montana Inventors Association
RR #1, Box 31
Highwood, MT 59450 406-733-5031
Contact: Fred Davison

Small Business Development Center
Montana Department of Commerce

State Sources for Inventors

1424 Ninth Ave.

Helena, MT 59620

406-444-4780

The center offers counseling for a wide range of business issues and problems.

Nebraska

Nebraska Technical Assistance Center

University of Nebraska - Lincoln

P.O. Box 880535

W 191 Nebraska Hall

402-472-5600

Lincoln, NE 68588-0535

1-800-332-0265 (in NE)

Found within the College of Engineering and Technology, the center offers counseling services to inventors on patents and trademarks. This free assistance is for preliminary information. For more technical help, the office will refer inventors elsewhere.

Small Business Development Center

University of Nebraska at Omaha

60th and Dodge St.

CBA, Room 407

402-554-2521

Omaha, NE 68182 Fax: 402-554-3747

The center offers counseling for a wide range of business issues and problems.

Association of SBDCs

1313 Farnam St., Suite 132

402-595-2387

Omaha, NE 68182-0472

Fax: 402-595-2388

Organization's name and address may be given to individual inventors for referrals.

Nevada

Nevada Inventors Association

P.O. Box 9905

Reno, NV 89507

Contact: Don Costar

This association holds monthly meetings, workshops, and publishes a monthly newsletter. It networks with other inventor associations to keep abreast of their activities. Annual dues are \$25.

NITEC

Nevada Small Business Development Center 1032

University of Nevada - Reno

702-784-1717

Reno, NV 89557-0100

Fax: 702-784-4337

The center provides general assistance and funding information. Inventors meet with other inventors and get to showcase their inventions.

Nevada Small Business Development Center

University of Nevada - Las Vegas

4505 Maryland Parkway

Las Vegas, NV 89154-6011

702-895-0652

The center provides general assistance and funding information. Inventors meet with other inventors on a regular basis.

New Hampshire

Service Corps of Retired Executives (SCORE)
Stewart Nelson Building
143 Main St. 603-226-7763
Concord, NH 03302 603-666-7561

SCORE offices offer counseling on a variety of questions and can help inventors with marketing, commercialization, and related issues.

Small Business Development Center
University of New Hampshire
108 McConnell Hall 603-862-2200
Durham, NH 03824 Fax: 603-862-4468

The center offers counseling for a wide range of business issues and problems.

Small Business Development Center
1001 Elm St.
Manchester, NH 03261 603-624-2000

The Small Business Development Center provides general assistance and funding information, and offers legal advice on patents and licensing. Inventors meet with other inventors.

New Jersey

Corporation for the Application of Rutgers Research
Rutgers, The State University of New Jersey
P.O. Box 1179
Piscataway, NJ 08854 908-932-4445, ext. 4648

The Corporation counsels inventors on commercialization and patent processes, provides critical reviews of inventors, and assesses marketability. Equity for services. Call for more information.

National Society of Inventors
539 Laurel Place
South Orange, NJ 07079 201-596-3322

This society counsels inventors on the commercialization and patenting processes; provides critical reviews of inventions and provides communications among inventors, manufacturers, developers and venture capitalists. It holds monthly meetings and publishes a newsletter. There are annual dues.

Small Business Development Center
Rutgers University
180 University Ave.
3rd Floor - Ackerson Hall 201-648-5950
Newark, NJ 07102 Fax: 201-648-1110

The Small Business Development Center offers counseling for a wide range of business issues and problems.

New Mexico

Thunderbird Technical Group
(Also known as the Albuquerque Invention Club)
P.O. Box 30062
Albuquerque, NM 87190 505-266-3541

State Sources for Inventors

The club meets on a monthly basis for speakers and presentations by different inventors. Members include patent attorneys, investors, and manufacturers. Annual dues are \$10.

Small Business Development Center
Santa Fe Community College
P.O. Box 4187 505-438-1362

Santa Fe, NM 87502-4187 Fax: 505-438-1237

The center offers counseling for a wide range of business issues and problems.

New York

Center for Technology Transfer
State University of New York College of Oswego
209 Park Hall
Oswego, NY 13126-3599 315-341-2128

The center counsels inventors on the commercialization and patent processes, provides critical reviews of inventions, and provides prototype fabrication and development. There are fees or royalties from sales, as well as laboratory and materials costs. Contact the center for more information.

Inventors Society of Western N.Y.
P.O. Box 23654
Rochester, NY 14692 716-454-6899

This nonprofit organization provides inventors with information and guidance so the inventor can decide what is the best course of action to pursue with his invention. There are some fees for services and dues are \$65 per year.

Small Business Development Center
State University of New York
SUNY Central Plaza S-523 518-443-5398
Albany, NY 12246 Fax: 518-465-4992

The center offers counseling for a wide range of business issues and problems.

New York State Energy Authority
Two Rockefeller Plaza 518-465-6251
Albany, NY 12223 Fax: 518-473-4549

The office provides general assistance, investment and funding information; conducts market and technical assessments; and assists in building a prototype.

New York State
Energy Research and Development Authority
Two Rockefeller Plaza
Albany, NY 12223 518-465-6251

The office provides general assistance and investment and funding information. It will assist in building a prototype.

SUNY Institute of Technology
Small Business Development Center
P.O. Box 3050 315-792-7546
Utica, NY 13504 Fax: 315-792-7554

The center provides general assistance and funding information; conducts market/technical assessments; offers legal advice on patents and licensing, and assists in building a prototype.

Inventors meet with other inventors.

Corporation For Innovation Development Program (CID)
John Ciannamea, Manager
Innovation Finance Program
New York State Science and Technology Foundation
99 Washington Ave., Suite 1730
Albany, NY 12210 518-473-9741

The program provides debt and equity financing and management assistance for technology based startup companies with a working prototype or product ready for market. Makes equity and/or debt investments of \$250,000 or more. Matching funds are required. Eligibility: Must have an innovative product/service ready for introduction to a large or rapid growth market. Types of ventures that usually qualify are startup companies. Some priority is given to firms in the electronics/information and medical/biological areas.

Energy Product Center
Peter Douglas
New York State Energy Research and Development Authority
2 Rockefeller Plaza
Albany, NY 12223 518-465-6251/6214

Supports ventures that promote the efficient use of energy while at the same time creating jobs and economic benefits in the State. Eligibility: applicant need not be a NY State resident or doing business in NY at the time of application, but the product or service for which assistance is sought must be developed, produced or manufactured in NYS. Any individual or private enterprise with an innovation, energy related product/system appropriate for development in NYS may apply.

Solid Waste Management Technical Assistance Program
Thomas Lynch
New York State Department of Environmental Conservation
50 Wolf Road
Albany, NY 12233-4015 518-485-5856

Technical assistance is provided to enhance local planning and implementation of environmentally sound solid waste management programs. Assistance is provided to local governments, the private sector and individuals regarding such subjects as source separation, waste reduction/ recycling, composting, waste-to-energy, and landfilling. Eligibility: For information, contact local regional office.

North Carolina

Innovation Research Fund
North Carolina Technology Development Authority
P.O. Box 13169
2 Davis Drive
Research Triangle Park, NC 27709-3169 919-990-8558

This fund provides financial assistance to enable inventors to commercialize inventions or develop improvements. The authority receives a return on its investments through royalties from sales of the sponsored product.

Small Business Development Center
University of North Carolina
4509 Creedmoor Rd., Suite 201 919-571-4154
Raleigh, NC 27612 Fax: 919-571-4161

State Sources for Inventors

The center offers counseling for a wide range of business issues and problems.

North Dakota

Center for Innovation and Business Development
University of North Dakota
University Station, Box 8103
Grand Forks, ND 58202 701-777-3132

This center conducts seminars and workshops with speakers; counsels on the commercialization and patenting process; provides communications among inventors, manufacturers, and patent attorneys. There are fees for services. Call for more information.

Small Business Development Center
118 Gamble Hall
University of North Dakota
University Station, Box 7308 701-777-3700
Grand Forks, ND 58202-7308 Fax: 701-777-3650

The center offers counseling for a wide range of business issues and problems.

Ohio

Ohio Inventors Association
9855 Sand Ridge Rd.
Millfield, OH 45761 614-797-4434

This association is affiliated with the Inventors Connection of Greater Cleveland, Inventors Club of Greater Cincinnati, Inventors Network of Columbus, Inventors Council of Dayton, etc. The Ohio Association helps local clubs and works to solve problems common to all inventors. Members are knowledgeable about a wide range of inventors' issues and keep abreast of inventors' organizations.

Numbers for other organizations:

Inventors Connection of Greater Cleveland	216-226-9681
Inventors Council of Dayton	513-294-7447
Inventors Club of Cincinnati	513-298-8423
Columbus Inventors Council	614-292-1993
Inventors Network of Columbus	614-291-7900

These associations all meet on a regular basis, provide communications among inventors, manufacturers, patent attorneys, etc., and often publish newsletters. There are annual dues.

Docie Marketing
9855 Sand Ridge Rd.
Millfield, OH 45761 614-797-4434

This profit making company counsels inventors on the commercialization process, provides critical review of inventions, and arranges meetings between inventors and manufacturers.

Small Business Development Center
Department of Development
30 East Broad St., 23rd Floor
P.O. Box 1001 614-466-2711
Columbus, OH 43226 Fax: 614-466-0829

The center offers counseling for a wide range of business issues and problems.

NORSAC
SBIR Assistance Center
58 W. Center St. 216-375-2173
Akron, OH 44308 Fax: 216-762-3657

The center provides general assistance and funding information, and conducts market assessments.

Oklahoma

Invention Development Center
8230 SW 8th St.
Oklahoma City, OK 73128 405-376-2362

The center holds regular meetings, often with speakers who can offer counseling and technical assistance to inventors. Annual dues are \$25 and a newsletter is published on a regular basis.

Oklahoma Inventors Congress
P.O. Box 18797
Oklahoma City, OK 73154-0797 405-848-1991

The Congress holds regular meetings with topical speakers, counsels inventors on the patent process, and publishes a monthly newsletter. It is affiliated with the Office of the Governor, Department of Commerce, and the National Congress of Inventors Organizations. Annual dues are \$10.

Small Business Development Center
Southeastern Oklahoma State University
Station A, Box 2584 405-924-0277
Durant, OK 74701 Fax: 405-924-7071

The center offers counseling for a wide range of business issues and problems.

Inventors Assistance Program
Oklahoma Department of Commerce
P.O. Box 26980
6601 Broadway Extension
Oklahoma City, OK 73126-0980 405-841-5143

The program objective is to increase the number of new products manufactured in Oklahoma by assisting inventors, innovators, and entrepreneurs through the commercialization process. The program can best be described as having two components: a referral/consulting service and a new product commercialization service. The referral and consulting service is offered at no charge. The new product commercialization service is currently free of charge, but this policy may change at any time. There are many facets to the commercialization process. The goal of the staff is to determine technical feasibility, patentability, and commercial feasibility. The analysis takes into consideration the type of new product, its present stage of development, and the skills and experience of the innovator. The staff will assist the innovator in deciding whether to manufacture or license the product. Business and marketing plan assistance is available. Licensee location and help with the negotiation process is also available, and if the product is licensed, the staff works with the licensee to develop a thorough marketing strategy.

Oregon

Small Business Development Centers (SBDCs) at three state colleges and the community colleges can counsel inventors and direct them where to go for patent process, etc. SBDCs at

State Sources for Inventors

state colleges are: Southern Oregon State, 503-482-5838; Oregon Institute of Technology, 503-885-1760; and Eastern Oregon State, 1-800-452-8639.

Lane Community College
Oregon Small Business Development Center/Downtown Center
99 W. 10th Ave., Suite 216 503-726-2250
Eugene, OR 97401 Fax: 503-345-6006

The center provides general assistance and funding information.

Small Business Development Center
123 NW 2nd St., Suite 321 503-273-2828
Portland, OR 97209 Fax: 503-294-0723

The center provides general assistance and funding information.

Oregon State Library
Patent and Trademark Depository
State Library Building 503-378-4239
Salem, OR 97310 Fax: 503-588-7119

Names and addresses of organizations may be given to individual inventors for referrals.

Pennsylvania

American Society of Inventors
P.O. Box 58426
Philadelphia, PA 19102-8426 215-546-6601

Members are counseled on the commercialization and patent processes; critical reviews of inventions, and assessments of market potential are provided. The Society also offers technical assistance and referrals. There are dues collected. Call for more information.

Technology Commercialization
Lehigh University
Rauch Business Center #37
621 Taylor St.
Bethlehem, PA 18015 215-758-3446

The main focus of this organization is directed towards commercialization of university research although commercialization assistance is given to some private inventors each year. This group provides critical reviews of inventions and provides communication among inventors, manufacturers, patent attorneys, and venture capitalists. There are fees for various services.

Small Business Development Center
Bucknell University
Dana Engineering Building, 1st Floor
Lewisburg, PA 17837 717-524-1249

The center offers counseling for a wide range of business issues and problems.

Small Business Development Center
La Salle University
1900 W. Olney Ave. 215-951-1416
Philadelphia, PA 19141 Fax: 215-951-1597

The center provides general assistance and funding information, and conducts market assessments. Inventors are able to meet with investors.

Pennsylvania Small Business Development Center

423 Vance Hall

3733 Spruce St. 215-898-1219

Philadelphia, PA 19104-6374

Fax: 215-573-2135

The center provides general assistance and funding information. It also conducts market and technical assessments.

Rhode Island

Service Corps of Retired Executives (SCORE)

c/o U.S. Small Business Administration

380 Westinghouse, Room #511

Providence, RI 02903 401-528-4571

Volunteers in the SCORE office are experts in many areas of business management and can offer advice to inventors in areas including marketing and the commercialization process.

Small Business Development Center

7 Jackson Walkway

Providence, RI 02903 401-831-1330

The center offers counseling for a wide range of business issues and problems.

Small Business Development Center

Bryant College

1150 Douglas Pike 401-232-6111

Smithfield, RI 02917 Fax: 401-232-6416

The center provides general assistance and conducts market and technical assessments.

South Carolina

Center for Applied Technology (CAT)

Emerging Technology Center

Clemson University

511 Westinghouse Rd.

Pendleton, SC 29670

CAT Center 803-646-4000

Emerging Technology Center 803-646-4020

The center helps inventors on the commercialization and patent processes, assesses market potential of specific inventions and assists inventors in technically refining inventions. It works with the Small Business Development Center, South Carolina Research Authority, Battelle Institute and other organizations. Some services are free, others have nominal fees.

Small Business Development Center

South Carolina State College

School of Business Administration

Orangeburg, SC 29117 803-536-8445

The center offers counseling for a wide range of business issues and problems.

South Carolina Small Business Development Center

University of South Carolina

College of Business Administration 803-777-4907

State Sources for Inventors

Columbia, SC 29208 Fax: 803-777-4403
The center provides general assistance and funding information.

South Dakota

Dakota State University
SBIR PTAC Assistance Center
East Hall, Room 3
Madison, SD 57042 605-256-5555

This office can provide guidance to inventors on a wide range of issues: commercialization, patent process, marketability, etc. It has grant money available.

Small Business Development Center
University of South Dakota
School of Business
414 East Clark 605-677-5272
Vermillion, SD 57069 Fax: 605-677-5427

The center offers counseling for a wide range of business issues and problems.

Tennessee

Tennessee Inventors Association
P.O. Box 11225
Knoxville, TN 37939-1225 615-483-0151

Monthly meetings are held where a wide range of topical subjects are discussed: patenting, venture capital, marketing, etc. Workshops and invention exhibitions are held periodically. Annual dues are \$30.

Venture Exchange Forum
P.O. Box 23184
Knoxville, TN 37933-1184 615-694-6772

The Forum holds monthly meetings, and arranges meetings between inventors and manufacturers. Annual dues are \$25.

Small Business Development Center
Jackson State Community College
2046 North Parkway St.
Jackson, TN 38104 901-424-5389

The center offers counseling for a wide range of business issues and problems.

Texas

Technology and Economic Development
301 Terrow, Suite 119
College Station, TX 77843-8000 409-845-0538

The organization provides several services: it conducts workshops; provides counseling on commercialization and patent processes; offers critical reviews of inventions on a selected basis; assesses invention's marketability; and assists with patent searches. State appropriations, federal grants and subscriptions to the organization's newsletter are available.

Texas Inventors Association
4000 Rock Creek Dr., #100
Dallas, TX 75204

I Wanna Be an Inventor

The association holds meetings, and provides counseling for inventors on commercialization and patent processes. There are annual dues.

North Texas-Dallas Small Business Development Center
Dallas Community College District
1402 Corinth St. 214-565-5831
Dallas, TX 75215 Fax: 214-565-5815

The center offers counseling for a wide range of business issues and problems.

Texas Tech University
Small Business Development Center
2579 S. Loop 289 806-745-1637
Lubbock, TX 77002 Fax: 806-745-6207

The center provides general assistance and funding information.

University of Houston
Small Business Development Center
Texas Product Development Center
1100 Louisiana, Suite 500 713-752-8440
Houston, TX 77002 Fax: 713-756-1515

The center provides general assistance and funding information; conducts market and technical assessments; and assists in building a prototype. Inventors meet with investors.

U.S. Department of Energy
Dallas Support Office
1420 W. Mockingbird Lane
Suite 400 214-767-7245
Dallas, TX 75247 Fax: 214-767-7231

The office provides general assistance and funding information

Utah

Utah Small Business Development Center
University of Utah
College of Business
Salt Lake City, UT 84101 801-581-7905

The center offers workshops, seminars and conferences, and counsels inventors on the commercialization and patent processes. It also supplies publications about patenting, licensing and financing to inventors. There are nominal fees for workshops, etc.

Utah Small Business Development Center
102 W. 500 St.
Suite 315 801-581-7905
Salt Lake City, UT 84101 Fax: 801-581-7814

The center provides general assistance and funding information, and conducts market and technical assessments. Inventors meet with other inventors and with investors.

Science, Technology and Innovation State Office
P.O. Box 11
West Jordan, UT 84084 801-569-2973

The office provides general assistance and funding information, conducts market and technical assessments, and assists in building a prototype. Inventors meet with inventors and investors to

State Sources for Inventors

showcase their inventions.

Vermont

Economic and Development Office
State of Vermont
109 State St. 800-622-4553
Montpelier, VT 05609 802-828-3221

Staff members can counsel inventors on the commercialization and marketing processes as well as other areas, and can refer them to other organizations of interest as needed. There are no fees.

Small Business Development Center
University of Vermont
Extension Service, Morrill Hall 802-656-4479
Burlington, VT 05405 Fax: 802-656-8642

The center offers counseling for a wide range of business issues and problems.

Virginia

Technology Commercialization
Virginia's Center for Innovative Technology
2214 Rock Hill Rd., #600
Herndon, VA 22070 703-689-3043

The center provides seed money to colleges and universities to set up entrepreneurship or innovation centers. Such centers are at the College of William and Mary, George Mason University, James Madison University, Longwood College, Old Dominion University, University of Virginia, and Virginia Commonwealth. Inventors are counseled on the commercialization and patent processes at these centers and can have their inventions assessed for market potential.

Small Business Development Center
Department of Economic Development
1021 East Cary St., 11th Floor 804-371-8258
Richmond, VA 23219 Fax: 804-371-8137

The center offers counseling for a wide range of business issues and problems.

Small Business Development Center
918 Emmet St. North, Suite 200 804-295-8198
Charlottesville, VA 22903-4878 Fax: 804-979-3749

The center provides general assistance, and conducts market and technical assessments.

U.S. Department of Commerce
Patent and Trademark Office
Box 2863 703-308-0658
Arlington, VA 22202 Fax: 703-308-3718

The office provides general assistance, and offers legal advice on patents and licensing. Inventors meet with other inventors.

Washington

Innovation Assessment Center
2001 6th Ave., Suite 2608

I Wanna Be an Inventor

Seattle, WA 98121 206-464-5450

Part of the Small Business Development Center, this center performs commercial evaluations of inventions, counseling and provides assistance with patentability searches. There are fees for services. Call for more information.

Small Business Development Center
Washington State University
245 Todd Hall 509-335-5260
Pullman, WA 99164

Fax: 509-335-0949

The center offers counseling for a wide range of business issues and problems.

Small Business Development Center
Western Washington University
415 Parks Hall 206-676-3899
Bellingham, WA 98227-9073

Fax: 206-676-4844

The center provides general assistance, and investment and funding information.

West Virginia

Small Business Development Center
West Virginia Institute of Technology
Montgomery, WV 25136 304-442-5501

The center offers counseling for a wide range of business issues and problems.

West Virginia Small Business Development Office
West Virginia Development Office
115 Virginia St., E 304-558-2960
Charleston, WV 25301-2406

Fax: 304-558-0127

The center provides information on investment and funding.

Wisconsin

Center for Innovation and Development
University of Wisconsin - Stout
103 First Ave, W
Menomonie, WI 54751 715-232-5026

The center provides the following services: counsels inventors on the commercialization and patent processes; provides critical reviews of inventions; assists inventors on technically refining inventions; and provides prototype development. There are fees for services.

Wisconsin Innovation Service Center
402 McCutchan Hall
UW-Whitewater
Whitewater, WI 53190 414-472-1365

Provides early stage market research for inventors. There are fees for services.

Small Business Development Center
University of Wisconsin
432 North Lake St., Room 423
Madison, WI 53706

608-263-7794

Fax: 608-262-3878

The center offers counseling for a wide range of business issues and problems.

State Sources for Inventors

Wisconsin Department of Development
P.O. Box 7970 608-267-9383
Madison, WI 53707 Fax: 608-267-2829

The office provides information on investment and funding.

Wyoming

Small Business Development Center
Casper College
350 West A, Suite 200
Casper, WY 82601 307-235-4827

Staff members are able to help inventors on a wide range of issues including patenting, commercialization and intellectual property rights. There are no fees for services.

Canada

Innovative Center
156 Columbia St. W.
Waterloo, Ontario NN 26363 519-885-5870

Provides inventors with market research, idea testing, and helps guide inventors up to the patent stage.

Government Buys Bright Ideas From Inventors: Small Business Innovative Research Programs (SBIR)

The Small Business Innovative Research Program (SBIR) stimulates technological innovation, encourages small science and technology based firms to participate in government funded research, and provides incentives for converting research results into commercial applications. The program is designed to stimulate technological innovation in this country by providing qualified U.S. small business concerns with competitive opportunities to propose innovative concepts to meet the research and development needs of the Federal government. Eleven federal agencies with research and development budgets greater than \$100 million are required by law to participate: The Departments of Defense, Health and Human Services, Energy, Agriculture, Commerce, Transportation, and Education; the National Aeronautics and Space Administration; the National Science Foundation; the Nuclear Regulatory Commission; and the Environmental Protection Agency.

Businesses of 500 or fewer employees that are organized for profit are eligible to compete for SBIR funding. Nonprofit organizations and foreign owned firms are not eligible to receive awards, and the research must be carried out in the U.S. All areas of research and development solicit for proposals, and the 1995 budget for SBIR is \$900 million. There are three phases of the program: Phase I determines whether the research idea, often on high risk advanced concepts, is technically feasible; whether the firm can do high quality research; and whether sufficient progress has been made to justify a larger Phase II effort. This phase is usually funded for 6 months with awards up to \$50,000. Phase II is the principal research effort, and is usually limited to a maximum of \$500,000 for up to two years. The third phase, which is to pursue potential commercial applications of the research funded under the first two phases, is supported solely by nonfederal funding, usually from third party, venture capital, or large industrial firms. SBIR is one of the most competitive research and development programs in the government today. About one proposal out of ten received is funded in Phase I. Generally, about half of these receive support in Phase II. Solicitations for proposals are released once a year (in a few cases twice a year). To assist the small business community in its SBIR efforts, the U.S. Small Business Administration publishes the Pre-Solicitation Announcement (PSA) in December, March, June, and September of each year. Every issue of the PSA contains pertinent information on the SBIR Program along with details on SBIR solicitations that are about to be released. This publication eliminates the need for small business concerns to track the activities of all of the federal agencies participating in the SBIR Program. In recognition of the difficulties encountered by many small firms in their efforts to locate sources of funding essential to finalization of their innovative products, SBA has developed the Commercialization Matching System. This system contains information on all SBIR awardees, as well as financing sources that have indicated an interest in investing in SBIR innovations. Firms interested in obtaining more information on the SBIR Program or receiving the PSA, should contact the Office of Technology, Small Business Administration, 409 3rd St., SW, MC/6470, Washington, DC 20416, 202-205-6450.

SBIR representatives listed below can answer questions and send you materials about their agency's SBIR plans and funding:

Government Buys Bright Ideas From Inventors

Department of Agriculture

Dr. Charles F. Cleland, Director, SBIR Program, U.S. Department of Agriculture, Small Business Association, 409 Third St., SW, 8th Floor, Washington, DC 20416; 202-205-7777.

Department of Defense

Mr. Robert Wrenn, SBIR Program Manager, OSD/SADBU, U.S. Department of Defense, The Pentagon, Room 2A340, Washington, DC 20301-3061; 703-697-1481.

Department of Education

Mr. John Christensen, SBIR Program Coordinator, U.S. Department of Education, 555 New Jersey Ave., NW, Room 602D, Washington, DC 20208; 202-219-2050.

Department of Energy

Dr. Samuel J. Barish, SBIR Program Manager, ER-16, U.S. Department of Energy, Washington, DC 20585; 301-903-3054.

Department of Health and Human Services

Mr. Veri Zanders, SBIR Program Manager, Office of the Secretary, U.S. Department of Health and Human Services, Washington, DC 20201; 202-690-7300.

Department of Transportation

Dr. George Kobatch, DOT SBIR Program Director, DTS-22, Research and Special Program Administration, Volpe National Transportation Systems Center, U.S. Department of Transportation, 55 Broadway, Kendall Square, Cambridge, MA 02142-1093; 617-494-2051.

Environmental Protection Agency

Mr. Donald F. Carey, SBIR Program Manager, Research Grants Staff (8701), Office of Research and Development, U.S. Environmental Protection Agency, 401 M St., SW, Washington, DC 20460; 202-260-7899.

National Aeronautics and Space Administration

Mr. Harry Johnson, Manager, SBIR Office, Code CR, National Aeronautics and Space Administration Headquarters, 300 E St., SW, Washington, DC 20546-0001; 202-358-0691.

National Science Foundation

Mr. Roland Tibbetts, Mr. Ritchie Coryell, Mr. Daryl G. Gorman, Mr. Charles Hauer, Dr. Sara Nerlove, SBIR Program Managers, National Science Foundation, 4201 Wilson Boulevard, Room 590, Arlington, VA 22230; 703-306-1391.

Nuclear Regulatory Commission

Ms. Marianne M. Riggs, SBIR Program Representative, Financial Management, Procurement, and Administrative Staff, Nuclear Regulatory Commission, Washington, DC 20555; 301-415-5822.

I Wanna Start My Own Nonprofit

I Wanna Start My Own Nonprofit

You say you're committed to a particular social issue, and would like to set up a nonprofit to further your cause? But you're afraid that the paperwork involved makes it much too complicated and time consuming? Contrary to popular belief, you don't have to hire a lawyer and have thousands of dollars in the bank to consider starting your own nonprofit. With as little as \$35 and 30 minutes of paperwork that you can complete sitting at your kitchen table, you can be well on your way to raising funds and raising the consciousness of the country.

Try The Easy, Cheap Way - First!

Dan Meeks of Columbus, Ohio had a dream of starting his own nonprofit that could be staffed by Vietnam veterans who would help local kids tackle various personal and community-related problems. He called a lawyer to investigate the costs associated with becoming a nonprofit. He was astounded to hear that it would cost \$800, and that it would take several months to complete the lengthy process. Since theirs was a new and fledgling organization, Dan and the other interested participants didn't have that kind of money. Through a friend, Dan heard of a special IRS office that does nothing but assist people in starting nonprofits. They sent Dan the necessary forms and instructions which were easily completed in a few hours, after clarifying a few points over the telephone with the IRS office. A letter soon followed notifying Dan that his organization had qualified as a nonprofit, and the entire process cost him less than \$20.00! Within a few months, Dan had raised \$5,000 through a fundraiser and donated the money to several other nonprofit organizations, including the local Ronald McDonald House. Success stories like Dan's don't necessarily take lots of time and effort — just the right information.

Tamara Gates is another individual determined to make a difference. She wanted to start a chapter of V-COPS (Veteran-Civilian Observation Patrol) in Cleveland, to tackle the dual problem of a high crime rate coupled with a high number of homeless veterans residing on the city's streets. The V-COPS program offers shelter for homeless veterans in exchange for their services patrolling the streets at night, acting as the eyes and ears of the police. Ms. Gates contacted the special IRS office to find out how to apply for nonprofit status, and was sent the appropriate forms. It took her a little over a week to complete the forms, and several months later she received her confirmation as a nonprofit. Because of the budget for her organization, Ms. Gates was required to pay a fee of several hundred dollars, but it was still much less than the \$50,000 that a consultant estimated that she would be required to pay. Thanks to her commitment to forge ahead and get the right information, Ms. Gates can point to the very tangible shelter services that her V-COPS program offers to Cleveland's homeless veterans, in exchange for the valuable services that they provide to the local community.

If you are thinking about establishing a nonprofit, check out this FREE source of valuable information before you decide that the obstacles are too great. Just like Dan and Tamara, you may find yourself pleasantly surprised and able to achieve your goal, without handing over a ton of your hard earned money to someone just to figure it out for you!

How To Become A Nonprofit

* Filing With The IRS

Internal Revenue Service Forms Line 800-829-3676

or

Your Local IRS Office

Listed in the government section of your telephone book

To help you determine if your organization may qualify for tax exempt status or to find out what you will need to do to qualify, request Publication 557, *Tax-Exempt Status For Your Organization*. This publication takes you step-by-step through the filing process, and contains instructions and checklists to help you provide all of the necessary information required to process your application correctly the first time around.

Most organizations seeking tax exempt status from the Federal government must use either: Form 1023, *Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code*, or Form 1024, *Application for Recognition of Exemption Under Section 501(a) or for Determination Under Section 120*. The forms will ask you to provide:

- a description of the purposes and the activities of your organization,
- financial information, and if you have not yet begun operation, a proposed budget, along with a statement of assets and liabilities (if you have any),
- information on how you intend to finance your activities, through fundraisers, grants, etc.

Examples of who qualifies under each of the laws and samples of forms are provided in these publications. If the necessary forms have been properly completed and all goes well, a ruling or determination letter should be on its way to you in no time.

* Getting Help From The IRS

Internal Revenue Service Info-Line 800-829-1040

or

Your local IRS Office

Listed in the government section of your telephone book

or

Exempt Organizations Technical Division

Internal Revenue Service

U.S. Department of the Treasury

1111 Constitution Ave., NW

Room 6411

Washington, DC 20224 202-622-8100

The first two offices listed above can provide you with the answers to any questions that might arise in filling out the necessary forms. If the first person that you speak with in that office cannot answer your question completely, they can put you in touch with a specialist who will discuss your question in detail. The Exempt Organization Technical Division is not set up to handle every question that might arise in completing forms, but it can serve as a good backup when all else fails. This is the office that will actually process your application.

*** Filing With The State Government**

See page 467 for a state by state listing

You will also be required to file as a nonprofit organization with your state government. This is normally done at the same time that you file with the IRS. Although it is the IRS who gives you the authority to raise money as a tax-exempt organization, your state government will also want to know about the proposed activities of your organization. Relevant information that they will be interested in includes:

- the name and address of registrant,
- the purpose of the nonprofit,
- any articles of incorporation,
- and the names and addresses of any Board of Directors.

The charge for filing this information with the state is minimal, usually from \$30.00 to \$50.00. Contact the appropriate state listed on page 467 to obtain the necessary forms.

"When I wanted to start a nonprofit organization of veterans to help young people, an attorney suggested it would cost between \$800 and \$1,500. Using references provided in Matthew Lesko's book, I did it myself for free!"

Source: *Dan Meeks, President, Veterans for Youth Foundation*

How To Raise Money For Your Nonprofit

* Grants and Foundation Support Resource List

Your Local Representative's or Senator's Office

or

Your Representative or Senator

U.S. Capitol

Washington, DC 20515 202-224-3121

A free report called *Grants And Foundation Support* (IP50G), describes sources of funding (both government and private), as well as information regarding grant proposal development. It is available from your congressman's office.

* Catalogue Of Federal Grant Programs

Federal Domestic Assistance Catalogue Staff

General Services Administration

Ground Floor

300 7th St., SW 202-708-5126

Washington, DC 20407 800-669-8331

Everything you will need to get you started in searching for grants is found in this concise government publication. The *Catalog of Federal Domestic Assistance* is available in most libraries and describes Federal government programs providing funds or other non-financial assistance to organizations. Included in the publication are various programs' eligibility requirements, application procedures, information contacts, and more. This manual of more than 1,000 pages provides the most comprehensive information on federal funds currently available. Many congressional offices have access to this information on two databases known as PREaward Grants and POSTaward Grants on the House Information System. The Catalogue costs \$46 and is available by check or credit card from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. (202-512-1800)

* The Center For Foundation Support

The Foundation Center

79 Fifth Ave/16th St.

New York, NY 10003-3076

800-424-9836

The Foundation Center is a nonprofit organization which gathers and disseminates factual information on foundations. The Center's libraries contain copies of foundations' tax returns, collections of books, documents, and reports about the foundation field, and related material. They also publish funding directories specific to certain fields, and offer programs to assist individuals in information searches. You may also request a list of cooperating libraries in each state where Center publications containing foundation information may be consulted. The Center has the following regional offices:

The Foundation Center

1001 Connecticut Ave., NW, Suite 938

Washington, DC 20036

(202) 331-1400

The Foundation Center

312 Sutter St.

San Francisco, CA 94108

(415) 397-0902

The Foundation Center
1356 Hanna Bldg.
1422 Euclid Ave.
Cleveland, OH 44115 (216) 861-1934

*** Learn About Grant Writing**

Your Local Representative's or Senator's Office

or

Your Representative or Senator
U.S. Capitol
Washington, DC 20515 202-224-3121

You don't need to be a rocket scientist to fill out a grant proposal! You just need to know how to dot your i's and cross your t's in the appropriate way to win that grant that you so desperately need. There are courses and books that can help you with your basic outline, and a free report called *Grants And Foundation Support* (IP50G) is available from your Congressman's office. It provides a bibliography and other valuable resources to help get you started.

*** How Someone Can Give You Money And Make It**

Tax Deductible

Internal Revenue Service Forms Line 800-829-3676

or

Your Local IRS Office
Listed in the government section of your telephone book

Obtain a free copy of Publication 526 entitled *Charitable Contributions*. It will explain the kinds of charitable contributions that are tax deductible and the type of organizations that can qualify for this deduction.

Information About Existing Nonprofits

*** The One Book of Nonprofits**

Exempt Organizations Technical Division
Internal Revenue Service
U.S. Department of the Treasury
1111 Constitution Ave., NW
Room 6411
Washington, DC 20224 202-622-8100

To find out about other nonprofits that have filed with the Internal Revenue Service, subscribe to the *Cumulative List of Organizations* (Publication #78), which includes a complete listing of names and addresses of exempt organizations. The subscription is \$45 annually by check or credit card, and can be obtained by contacting the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402; 202-512-1800.

*** Mailing Lists Of Nonprofits**

SOSI Extracts and Reimbursable Section
Internal Revenue Service
P.O. Box 530

I Wanna Start My Own Nonprofit

Washington, DC 20044 202-927-4062

A database of over 1,000,000 tax-exempt organizations is maintained by the Internal Revenue Service from which you can access a wealth of priceless information. You can request that organizations be selected by asset size, income, type of organization, etc., with printouts available for \$400 plus 1.2 cents per name. For more information or an instruction packet on how to use this valuable database, contact the office listed above.

Freebies and Cheapies For Nonprofits

* National Service And You

White House Office of National Service

OEOB, Room 145

Washington, DC 20500-0145

202-456-6444

Let Uncle Sam pick up 70% of your workers' salaries and 100% of their health care costs through the National Service Program. Programs eligible for national service designation include diverse community corps, specialized service programs focusing on a specific community need, and many others. You will need to submit information about your program to compete for funding. If you are awarded a grant, you may be able to provide an opportunity for participants to earn money as well as education awards by working for nonprofit organizations like yours.

* An Expert You Can Afford

Stephanie Starrett

Program Coordinator

Office of Career Development and Assignments

PER/CDA/CDT

Room 2807, NS

Bureau of Personnel

U.S. Department of State

Washington, DC 20520 202-647-3309

Want the expertise of a top level employee for peanuts? The Pearson Program at the Department of State lets you do just that. It is designed to help mid-level Foreign Service Officers become reacquainted with important domestic issues that might influence international affairs. Is your town experiencing an influx of immigrants? Is your Chamber of Commerce interested in finding new ways to increase the export of local products? Your organization can submit a proposal detailing the ways in which an Officer might be able to help your particular cause. If you are one of the fortunate ones to be awarded one of the slots (there are only a handful), you then pay the State Department \$10,000 and get an employee worth ten times that amount!

* Volunteers In Service To America And You

Director of VISTA

Office of Domestic Operations

Corporation for National Service

1100 Vermont Ave., NW

Washington, DC 20525

800-424-8867

Does your nonprofit work to eliminate poverty or poverty-related problems? Volunteers In Service To America (VISTA) provides full-time, full-year volunteers to local organizations, with participants working to improve the community's ability to solve its own problems. VISTA has assisted in setting up drug abuse action centers, literacy programs, food distribution efforts, and shelters for runaway youth and the homeless. The benefits for the VISTA Volunteer include college loan deferment or cancellation, a modest subsistence allowance, an end-of-service stipend equal to \$95.00 for each month of service, health insurance, training, and travel. Contact the office listed above to learn how your organization can apply for VISTA volunteers.

*** Local Community Service**

Corporation for National and Community Service
Student Community Service Program
1100 Vermont Ave., NW
Washington, DC 20525 202-606-4824

If your nonprofit needs help addressing the needs of the poor, you can get some energetic help from high school and college students who take part in Student Community Service projects. Student Community Service Volunteers have assisted in a variety of programs including Head-start, drug abuse prevention, runaway youth, and elderly assistance. The volunteers receive no stipend, but projects utilizing the services of these students are awarded grants for staff salaries, project support expenses, and much more. For information on how your organization can take advantage of this wonderful volunteer program, contact Corporation for National and Community Service.

*** Art For Sale**

National Gallery of Art
Office of Visual Services
Washington, DC 20565 202-842-6624

You don't have to sell cheap candy or ugly wrapping paper for your next fundraiser when you can sell works of real art. It's no joke — the National Gallery of Art in Washington rents color transparencies of various works of art to nonprofits at half of the commercial rate price. Although some restrictions apply to their use, you can produce wall calendars, address books, or cards as a money making project for your school or youth organization.

*** Tons Of Free Books**

Exchange and Gift Division
Library of Congress
Madison Building
101 Independence Ave., SE, Room B03
Washington, DC 20540 202-707-5243

Need to raise a little cash? Why not appeal to the intellectual side of most folks and hold a book sale? Thousands of surplus books from the Copyright Division and private gifts in a variety of subject areas are available to nonprofit organizations from the Library of Congress. All you need is a letter from your nonprofit which includes the names of the person or persons coming to select books and your organization's name. The only cost to you will be shipping and handling charges for the publications that your representatives select. Your organization may also be eligible to have the shipping and handling charges due on these books paid for by your Congressman's office through the use of franks (the means by which a Congressional office pays postage expenses).

*** Cheap Postage**

U.S. Postal Service
Consumer Information and Product Support
Attn. Ms. Rosemary Hamel
475 L'Enfant Plaza West, SW
Room 5092
Washington, DC 20260

Bulk mailings are easier with Uncle Sam picking up part of the tab. Your organization can send its mail for almost half of the regular rate just by filing an application for nonprofit status.

I Wanna Start My Own Nonprofit

Contact your local post office for information on application procedures and request publications entitled *Special Bulk Third-Class Rates* (Publication 417) and *Customer Guide To Cooperative Mailings* (Publication 417A).

*** Conserve And Improve Your Part Of The World**

Resource Conservation and Development
Soil Conservation Service
U.S. Department of Agriculture
P.O. Box 2890
Washington, DC 20013

Why not raise money for a new park or save a crumbling edifice in your area? Resource Conservation and Development (RC&D) Councils may be able to help you do this, as each council identifies priorities and sets goals to achieve them. The Resource Conservation and Development Councils may be able to provide some funding and necessary technical assistance. For more information on RC&D and the location of a council near you, contact your local Soil Conservation Representative listed in the blue pages of your phone book under U.S. Government Agriculture.

*** Strike Up The Band**

OASD (PA) DCR
The Pentagon
Room 1E776
Washington, DC 20301-1400

Your parade can get a little noisier and a lot more colorful with a band and color guard supplied by local Defense Department installations. Most installations have community relations officers who handle requests from nonprofit organizations for these and other little-known services, so contact them for information on availability and restrictions. If you would like an aerial flyover from the Blue Angels or the Thunderbirds, or a parachute show from the Golden Knights, you must put your request in writing. There are obviously some costs involved in providing some of these highly specialized services, but some are actually free.

*** Free Food For Nonprofits And The Homeless**

Food Distribution Division
Food and Nutrition Service
U.S. Department of Agriculture
3101 Park Center Dr., Room 502
Alexandria, VA 22302 703-305-2660

Does your nonprofit offer meals or bulk foods to those in need? Through the Food Distribution Program, the U.S. Department of Agriculture (USDA) distributes foods to state agencies for use by eligible local agencies. The foods go to schools and institutions participating in child and elderly nutrition programs, to needy families on Indian reservations, and to food banks, soup kitchens, hospitals, and prisons. The foods are also used to assist victims of natural disasters and in situations of distress. For a free copy of *Food Distribution - State Distributing Agencies Directory*, contact the address listed above.

*** A Home For The Homeless**

Division of Health Facilities Planning
Public Health Service

I Wanna Start My Own Nonprofit

U.S. Department of Health and Human Services
Room 17A-10, Parklawn Building
5600 Fishers Lane
Rockville, MD 20857 301-443-0084

If you are part of a nonprofit organization ministering to the homeless, the government is now taking applications for eligible groups to receive excess or unused federal buildings or land for homeless people. Homeless organizations pay operating and repair costs on the surplus properties that are leased rent-free and in "as is" condition. The program is administered by a combination of the Department of Housing and Urban Development (HUD), which screens applications, the General Services Administration (GSA), which makes the properties available, and the Department of Health and Human Services (HHS), which reviews applications. In accordance with Title V of the McKinney Homeless Assistance Act, HUD publishes a list of properties available in the Federal Register. Additional information regarding the properties (as well as the Title V process) can be obtained by calling 800-927-7588, a toll-free number established by HUD. After a property is published, homeless providers must submit expressions of interest by providing a written notice to the Division of Health Facilities Planning at HHS within 60 days of publication. You will then receive an application packet containing complete instructions on how to apply for the property. You can also request the following helpful publications:

- *How To Acquire Federal Surplus Real Property for Public Health Purposes*
- *Obtaining Federal Property for the Homeless*
- *Questions and Answers About Federal Property Programs*
- *HHS/HUD/GSA joint regulation covering specific information on Title V process*

*** Government Property And Land If You Use It For Education Or Training**

Federal Real Property Assistance Program
Office of the Administrator for Management Services
U.S. Department of Education
400 Maryland Ave., SW.
Room 1175
Washington, DC 20202 202-401-0500

No need to put a bond issue on the ballot. The Federal government is giving away surplus buildings and properties for educational use, including higher education, elementary and secondary education, libraries, educational television and radio, and more. The buildings are free, but recipients must cover all expenses for improvement, renovation, repair, maintenance, and operation of the program and facilities. Some of the properties range from improved or unimproved land in rural and urban settings (such as former Nike missile sites), to complete military bases (such as former Air Force stations). For information on properties available, contact the Federal Real Property Assistance Program.

*** Money For Nonprofit Radio and TV Stations**

Office of Telecommunications
National Telecommunications and Information Administration
Room 4889
U.S. Department of Commerce
14th and Constitution Ave., NW
Washington, DC 20230 202-482-5802

If you always wanted to operate or appear on public or noncommercial television or radio, the

Federal government can help you get started or improve your existing facilities. There are grants for planning and construction of facilities, and matching grants for equipment necessary for production. For information on application procedures, contact the office listed above.

*** Donations Or Loan Of Military Equipment For**

Museums And Towns

OASD (PA) DCR

The Pentagon

Room 1E776

Washington, DC 20301-1400

Veterans' groups and museums should take note: the Federal government donates or lends obsolete combat materials to veterans' organizations, libraries, museums, and municipalities. Items include books, manuscripts, works of art, drawings, plans, models, and other specified items to be used only for historical, ceremonial or display purposes. It's no joke — you can even get a Navy vessel! Contact your nearest military installation for general information on this program, or write to the office listed above.

*** Tools For Schools**

Postsecondary Programs Division

Office of University and Science Education

Office of Energy Research

U.S. Department of Energy

ET-31

Washington, DC 20585

202-586-8947

Is the equipment in your college's laboratories broken, outdated, or just worn out? The U.S. Department of Energy (DOE) will send your school energy-related lab equipment that they no longer need for no charge, other than shipping and handling. The following free publications explain the program and outline the equipment available: *Energy-Related Laboratory Equipment Catalog*, and *Instruction and Information On Used Energy-Related Equipment Grants for Educational Institutions of Higher Learning*. This information is also accessible on the Federal Information Exchange (FEDIX) online database of government information, and is entitled Eligible Equipment Grant Access Data System (EEGADS).

*** Change An Outdated Military Base Into A New**

Public Park

National Park Service

Recreation Resource Assistance Division

U.S. Department of the Interior

P.O. Box 37127

Washington, DC 20013 202-343-3759

States or local governments can apply to receive surplus property (even closed military bases) from the Federal government to be used for public parks and recreation and historic monument purposes. Properties must be converted to nature study areas, play areas, state and regional parks, arts and crafts centers, or senior citizen areas. For information regarding properties available and the necessary application procedures, contact the office listed above.

*** Help The Needy Buy A Home**

HUD USER

I Wanna Start My Own Nonprofit

P.O. Box 6091

800-245-2691

Rockville, MD 20850

301-251- 5154 (DC)

Help those in your community become homeowners through the HOPE 3 Program. The U.S. Department of Housing and Urban Development (HUD) administers the HOPE 3 Program which provides federal grant funds to eligible organizations that, in turn, select eligible families to purchase single-family properties at affordable prices. All single-family properties used in the program were previously owned by federal, state, or local governments. The funds can be used for financial assistance in mortgage financing, reductions in the sale price of homes, counseling in personal financial management, home maintenance training, or job training. For information on how your nonprofit organization can compete for HOPE 3 funds, contact the number listed above.

*** \$50,000 For Local Community Groups To Fight**

Area Polluters

Office of Emergency and Remedial Response

Mail Code 5203G

U.S. Environmental Protection Agency

401 M St., SW

Washington, DC 20460 703-603-8775

The Superfund Technical Assistance Grants (TAG) provide \$50,000 for community groups to hire technical advisors to assist them in interpreting technical information about potential hazards and the selection and design of appropriate remedies to clean up sites under the Superfund program. The program is designed to benefit homeowners, land/property owners, as well as other individuals living near a site or otherwise affected by a site. You can be referred to your regional TAG officer who will explain the application procedure by contacting RCRA/Superfund Hotline, U.S. Environmental Protection Agency, 401 M St., SW, Washington, DC 20460. (800-424-9346)

*** Free Art Films And Videos From The National**

Gallery Of Art

Department of Education Resources

Extension Programs Section

National Gallery of Art

Washington, DC 20565 202-842-6273

Impress your women's group or art organization by borrowing free slide programs, videocassettes, and films from the National Gallery of Art. The available materials might cover specific artists, time periods for a particular art form, or present an overview of the Gallery's extensive collection. To receive a complete catalogue and ordering information, contact the Extension Programs Office.

*** Government Real Estate To Nonprofits**

Assistant Commissioner

Office of Real Estate Policy and Sales

Federal Property Resources Service

General Services Administration

Washington, DC 20405 202-501-0084

The government has surplus property that they want to lease, sell, exchange, or donate. These properties can be used for public parks or other recreational uses, public health or educational purposes, public airports, wildlife conservation areas, correctional facilities, replacement

housing, and for historic monument purposes. State and local government agencies are eligible to apply for any of the above reasons, and tax-supported and nonprofit medical and educational institutions can apply for property to be used for health, educational, and homeless uses. For more information regarding the application process, as well as appropriate use and restrictions of the properties, contact the office listed above.

*** Government Goods To Nonprofits**

Property Management
Federal Supply Service
General Services Administration
Washington, DC 20406 703-305-7240
See page 469 for state by state listing.

Need some desks, chairs, or even hospital beds for your nonprofit? Here's how you can. Nonprofits (which include medical institutions, clinics, schools, museums, libraries and others), can receive free furniture, clothing, and equipment from Uncle Sam through their state surplus property agency which receives items for distribution from the Federal government. To find out about the office nearest you, request the brochure *Federal Surplus Personal Property Donation Programs* from the address listed above, or contact your state agency listed on page 469.

*** Access \$200 Million Products**

Gifts In Kind America
The Agency Partner Program
333 North Fairfax St.
Alexandria, VA 22314 703-836-2121

Nonprofits now have a way to tap into the resources and donations from companies across the country. Through Gifts In Kind America, nonprofits can register for The Agency Partnership program. This program entitles you to receive monthly catalogues of donated goods including computers, office equipment, software, children's items, personal care items, building materials, and clothing. Each year over 200 million dollars worth of products become available. Your nonprofit can then apply to receive these goods. Gifts In Kind America also has a Transportation and Logistics Center to help reduce the costs of shipping and handling. There is a minimal registration fee based upon the revenue of the nonprofit (under \$1 million costs \$125; over \$1 million costs \$250). Some states require State Charitable Solicitation Registration. Contact Gifts in Kind America to learn if your state requires certification and where you need to apply.

State Government Corporation Offices

Alabama

Corporation Section
Secretary of State
State House, Room 207
Montgomery, AL 36104
205-242-5324

Alaska

Michael Monagle
Corporate Information
Banking, Securities and Corporations Division
P.O. Box 110808
Juneau, AK 99811-0808
907-465-2530

Arizona

Dale Morgan, Commissioner
Corporation Commission
1200 W. Washington St.
Phoenix, AZ 85007
602-542-3933

California

Corporate Filing Division
Secretary of State
1230 J St.
Sacramento, CA 95814
916-445-0620

Colorado

Corporations Office
State Department
1560 Broadway, Suite 200
Denver, CO 80202
303-894-2251

Connecticut

Commercial Recording Division
Secretary of State
30 Trinity St.
Hartford, CT 06106
203-566-2764

Delaware

U.S. Mail
State Department
Division of Corporations
P.O. Box 898
Dover, DE 19903

302-739-3073

Federal Express
Division of Corporations
Federal and Duke of York Sts.
Townsend Building
Dover, DE 19901

District of Columbia

Dept. of Consumer and Regulatory Affairs
Corporations Division
614 H St., NW, Room 407
Washington, DC 20001
202-727-7278

Florida

David E. Mann, Director
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314
904-487-6000

Georgia

James Gullion, Director
Business Services and Regulation Division
2 Martin Luther King Jr. Dr.
Atlanta, GA 30334
404-656-6478

Hawaii

Business Registration Division
P.O. Box 40
1010 Richards St.
Honolulu, HI 96810
808-586-2727

Idaho

Secretary of State
Statehouse
Room 203
Boise, ID 83720
208-334-2300

Illinois

George Ryan
Business Services Division
Secretary of State
Capitol Building, Room 213
Springfield, IL 62756
217-785-3285

Indiana

Steven Rogers, Corporate Director
Corporations Division
302 W. Washington, Room E018
Indianapolis, IN 46204
317-232-6576

Iowa

Secretary of State
Hoover Building
Des Moines, IA 50319
515-281-5204

Kansas

Corporations Division
Secretary of State
300 SW 10th Ave.
2nd Floor
Topeka, KS 66612-1594
913-296-4564

Kentucky

Kentucky Secretary of State
Corporate Filings
Attention: Ann Hanley
Capitol Building, Room 154
Frankfort, KY 40601
502-564-2848

Louisiana

Helen Cumbo, Commercial Division
Secretary of State
P.O. Box 94125
Baton Rouge, LA 70804-9125
504-925-4704

Maine

Gary Cooper
Deputy Secretary
Corporations, Elections and Commissions
State House, Station 101
August, ME 04333
207-287-4195

Maryland

Department of Assessments and Taxation
Charter Division
301 W. Preston St.
Baltimore, MD 21201
410-225-1340

Massachusetts

Corporations Division

Secretary of the Commonwealth
1 Ashburton Place
Boston, MA 02108
617-727-2853

Michigan

Carl L. Tyson, Director
Corporation and Securities Bureau
6546 Mercantile Way
P.O. Box 30054
Lansing, MI 48909
1-900-555-0031

Minnesota

Bert Black
Corporation Division
Secretary of State
100 Constitution St., Room 180
St. Paul, MN 55155
612-296-2803

Mississippi

Susan Shands, Corporations
Secretary of State
P.O. Box 136
Jackson, MS 39205
601-359-1350

Missouri

Corporation Division
Secretary of State
P.O. Box 778
Jefferson City, MO 65102
314-751-3827 (order forms)
314-751-4544 (questions)

Montana

Business Services Bureau
Secretary of State
P.O. Box 202801
Helena, MT 59620-2801
406-444-3665

Nebraska

Julie A. Von Busch
Corporation Division
Secretary of State
P.O. Box 94608
Lincoln, NE 68509-4608
402-471-4079

Nevada

Beverly Davenport
Corporations Filing Division
Secretary of State
Capitol Complex
Carson City, NV 89710
702-687-5203

New Hampshire

Corporations Division
Secretary of State
State House, Room 204
107 N. Main St.
Concord, NH 03301
603-271-3244

New Jersey

Attention Corporation Division
State Department
State Capitol Building
CN 300
125 W. State St.
Trenton, NJ 08625-0300
609-530-6431

New Mexico

Eric P. Sema, Chairman
Corporation Commission
P.O. Drawer 1269
Santa Fe, NM 87504-1269
505-827-4500

New York

Corporations and State Records Division
State Department
162 Washington Ave.
Albany, NY 12231
518-474-6200

North Carolina

North Carolina Secretary of State
Corporations Division
300 N. Salisbury St.
Raleigh, NC 27603
919-733-4201

North Dakota

Clara Jenkins, Corporation Division
Secretary of State
600 E. Boulevard
Bismarck, ND 58505
701-224-4286

Ohio

Corporations Division
Secretary of State
30 E. Broad St., 14th Floor
Columbus, OH 43266-0418
614-466-3910

Oklahoma

Corporate Records Division
Secretary of State
101 State Capitol Building
Oklahoma City, OK 73105
405-521-3911

Oregon

Janet Sullivan, Director
Corporation Division
255 Capitol St., NE, Suite 151
Salem, OR 97310-1327
503-986-2200

Pennsylvania

Department of State
Corporation Bureau
P.O. Box 8722
Harrisburg, PA 17105-8722
717-787-1057

Rhode Island

Corporations Division
Secretary of State
100 N. Main St.
Providence, RI 02903
401-277-3040

South Carolina

Corporations Division
Secretary of State
P.O. Box 11350
Columbia, SC 29211
803-734-2158

South Dakota

Corporations Division
Secretary of State
500 E. Capitol
Pierre, SD 57501-5077
605-773-4845

Tennessee

Corporations Section
Secretary of State

Suite 1800
James K. Polk Building
Nashville, TN 37243-0306
615-741-0537

Texas

Secretary of State
Corporations Section
P.O. Box 13697
Austin, TX 78711-3697
512-463-5586

Utah

Department of Commerce
Division of Corporations and Commercial Code
P.O. Box 45801
Salt Lake City, UT 84145-0801
801-530-4849

Vermont

Corporations Division
Secretary of State
109 State St.
Montpelier, VT 05609-1104
802-828-2386

Virginia

Virginia State Corporation Commission
P.O. Box 1197
Richmond, VA 23209
804-371-9733

Washington

Corporations Division
Secretary of State
505 E. Union
P.O. Box 40234
Olympia, WA 98504-0234
206-753-7115

West Virginia

Corporations Division
Secretary of State
Building 1, Room 139W
1900 Kanawha Blvd. E.
Charleston, WV 25305-0770
304-558-8000

Wisconsin

Corporations Division
Secretary of State
P.O. Box 7848

I Wanna Start My Own Nonprofit

Madison, WI 53707
608-266-3590

Wyoming

Corporations Division
Secretary of State
State Capitol
Cheyenne, WY 82002-0020
307-777-7311

State Agencies For Surplus Property

Alabama

P.O. Box 210487
Montgomery, AL 36121
205-277-5866

Alaska

2400 Viking Dr.
Anchorage, AK 99501
907-279-0596

American Samoa

P.O. Box 3613
Pago Pago, AS 96700
684-699-1170

Arizona

1537 W. Jackson St.
Phoenix, AZ 85007
602-542-5701

Arkansas

8700 Remount Rd.
N. Little Rock, AR 72118
501-835-3111

California

2325 Moore Ave.
Fullerton, CA 92633
714-992-0900

Colorado

4200 Garfield St.
Denver, CO 80216
303-321-2200

Connecticut

60 State St.
P.O. Box 290170
Wethersfield, CT 06129
203-566-7018

Delaware

P.O. Box 299
Delaware City, DE 19706
302-577-3070

District of Columbia

2000 Adams Place, NE
Washington, DC 20018

202-576-6472

Florida

813-A Lake Bradford Rd.
Tallahassee, FL 32304
904-488-3524

Georgia

1050 Murphy Ave., SW
Building 1A
Atlanta, GA 30310
404-756-4800

Guam

P.O. Box 884
Agana, GU 96910
671-472-2271

Hawaii

729 Kakoi St.
Honolulu, HI 96810
808-548-6946

Idaho

3204 E. Amity Rd.
State House Mail
Boise, ID 83720
208-334-3477

Illinois

3550 Great Northern Ave.
Rural Route 4
Springfield, IL 62707
217-793-1813

Indiana

545 West McCarty St.
Indianapolis, IN 46225
317-232-1384

Iowa

Capitol Complex - Fairgrounds
Des Moines, IA 50319
515-262-9810

Kansas

3400 East 10th St.
Topeka, KS 66607
913-296-2351

Kentucky

514 Barrett Ave.

Frankfort, KY 40601
502-564-4836

Louisiana

Box 94095
Capitol Station
Baton Rouge, LA 70804
504-342-7860

Maine

State Office Bldg.
Station 95
Augusta, ME 04333
207-289-2923

Maryland

Brock Bridge Rd.
P.O. Box 122
Jessup, MD 20794
301-596-1080

Massachusetts

Room 1010
1 Ashburton Pl.
Boston, MA 02108
617-727-7500

Michigan

3369 N. Logan St.
P.O. Box 30026
Lansing, MI 48909
517-335-9105

Minnesota

5420 Highway 8
Arden Hills
New Brighton, MN 55112
612-633-1644

Mississippi

P.O. Box 5778
Whitfield Rd.
Jackson, MS 39288
601-939-2050

Missouri

117 N. Riverside Dr.
P.O. Box Drawer 1310
Jefferson City, MO 65102
314-751-3415

Montana

930 Lyndale Ave.
Capitol Station
Helena, MT 59620
406-444-4514

Nebraska

2700 West Van Dorn
P.O. Box 94661
Lincoln, NE 68509
402-471-2677

Nevada

505 E. King St.
Room 400
Carson City, NV 89710
702-687-4094

New Hampshire

12 Hills Ave.
Concord, NH 03301
603-271-2602

New Jersey

82 Executive Ave.
Edison, NJ 08817
908-287-9256

New Mexico

1990 Siringo Rd.
Santa Fe, NM 87505
505-827-7721

New York

Building 18
State Office Building Campus
Albany, NY 12226
518-457-3264

North Carolina

P.O. Box 26567
Raleigh, NC 27611
919-733-3885

North Dakota

IGOE Industrial Park, Bldg. 12
P.O. Box 7293
Bismarck, ND 58502
701-224-2273

Northern Mariana Islands

Saipan, CM 96950
670-322-9768

Ohio

226 North Fifth St.
Columbus, OH 43266
614-466-4485

Oklahoma

P.O. Box 11355
3100 North Creston
Oklahoma City, OK 73136
405-425-2700

Oregon

1655 Salem Ind. Dr., NE
Salem, OR 97310
503-378-4714

Pennsylvania

2221 Forster St.
Harrisburg, PA 17105
717-787-6995

Puerto Rico

P.O. Box 4112
San Juan, PR 00905
809-722-3565

Rhode Island

75 Howard Ave.
Cranston, RI 02920
401-464-2653

South Carolina

1441 Boston Ave.
West Columbia, SC 29170
803-822-5490

South Dakota

20 Colorado Ave., SW
Huron, SD 57350
605-353-7150

Tennessee

6500 Centennial Blvd.
Nashville, TN 37209
615-741-1711

Texas

2103 Ackerman Rd.
P.O. Box 8120
Wainwright Station
San Antonio, TX 78208

512-661-2381

Utah

522 South 700 West
Salt Lake City, UT 84104
801-533-5885

Vermont

Rural Route 2, Box 520
Montpelier, VT 05602
802-828-3394

Virginia

1910 Darbytown Rd.
Richmond, VA 23231
804-786-7268

Virgin Islands

Bldg. No. 1 Subbase.
St. Thomas, VI 00801
809-774-0414

Washington

1805 C St., SW
Bldg. 5, Door 49
Auburn, WA 98001
206-931-3931

West Virginia

2700 Charles Ave.
Dunbar, WV 25064
304-768-7303

Wisconsin

P.O. Box 650
2564 Branch St.
Middleton, WI 53562
608-831-6314

Wyoming

2045 Westland Rd.
Cheyenne, WY 82002
307-777-7901

"The secret in the search for meaning is to find your passion and pursue it."

Source: *New Passages*, Gail Sheehy, Random House, 1995

I Wanna Be a Volunteer

I Wanna Be a Volunteer

Volunteers are the backbone of almost every community service or public organization: Meals would not be delivered to seniors; children would not have scout masters; our parks would not be maintained. Volunteerism is also a great way to get the experience you may need to get a job. You can even try out a profession before you spend four years in college pursuing that career. You can meet people whose life experiences are different from yours and from whom you may learn a new way to look at an old problem. Being a volunteer also gets your foot in the door with potential new employers. They can see how you could fit into their organization and learn your work habits, skills, and abilities (at no real risk to them) before they might employ you on a full time basis. The Federal government has also provided an added onus for those who join the AmeriCorp program. Every volunteer earns \$4,250 which is targeted for college or job training tuition. While you are an AmeriCorp volunteer, you also receive child care funds and health care coverage. Now, who says it doesn't pay to be a volunteer?

Below are some programs sponsored by the Federal government, but let these be a starting point for you. Your church, school, library, and other service organizations can provide you with other examples and opportunities to dedicate your free time towards helping to improve your own little corner of the world.

*** AmeriCorps*VISTA**

Corporation for National Service
AmeriCorp Programs
1201 New York Ave., NW
Washington, DC 20525 800-942-2677

For more than 30 years, AmeriCorps*VISTA members have been serving disadvantaged communities. The program increases the capability of people to improve their lives. Members of AmeriCorps*VISTA work and live in the communities they serve, creating programs that can continue after they complete their service. Members must be at least 18 years old, and there is no upper age limit.

*** Community Based Programs**

Corporation for National Service
Learn and Serve Programs
1201 New York Ave., NW
Washington, DC 20525 202-606-5000, ext. 117

In Learn and Serve's Community Based Programs, state offices and nonprofit organizations implement, expand, and replicate service learning programs in local communities. Participants are between the ages of 5 and 17 and include students and youth who are not in school.

*** Fish and Wildlife Service**

U.S. Fish and Wildlife Service
4401 N. Fairfax Dr.
Arlington, VA 22203 703-358-2009

Would you like to spend some time banding birds at a national wildlife refuge, feeding fish at a national fish hatchery, or doing research in a laboratory? Then consider volunteering with the

I Wanna Be a Volunteer

U.S. Fish and Wildlife Service. There are no age requirements; however, anyone under 18 must have written parental approval. Young people under 16 years of age are encouraged to volunteer as part of a supervised group, such as a Boy Scout troop, Girl Scout troop, or 4H Club. Contact one of the U.S. Fish and Wildlife regional offices for possible volunteer programs in your area.

*** Forest Service Volunteers**

Public Affairs Office
U.S. Department of Agriculture
P.O. Box 96090
Washington, DC 20090-6090 202-205-1760

The Forest Service has a volunteer program for almost everyone--retirees, professionals, housewives, students, teenagers, and youngsters. Typical jobs include working with specialists in resource protection and management, cooperative forestry, or research. You may also work at a Visitor Information Center by conducting interpretive natural history walks.

*** Foster Grandparents Program**

Corporation for National Service
National Senior Service Corps
1201 New York Ave., NW
Washington, DC 20525 800-833-3722

Since 1965, the Foster Grandparents Program has provided valuable aid to children and youth with exceptional needs. Foster Grandparents serve 20 hours a week in schools, hospitals, drug treatment centers, correctional institutions, and Head Start and day care centers — helping children who have been abused or neglected, mentoring troubled teenagers and young mothers, and caring for premature infants and children with physical disabilities.

*** Health Research Volunteers**

Normal Volunteer Program
Clinical Center
Quarter 15 D-2
4 West Dr.
Bethesda, MD 20892 301-496-4763

Many of the research programs at National Institutes of Health require normal volunteers who can provide clinicians with indices of normal body functions. There is a small compensation for their participation.

*** Higher Education**

Corporation for National Service
Learn and Serve Programs
1201 New York Ave., NW
Washington, DC 20525 202-606-5000, ext. 117

Learn and Serve America: Higher Education helps create and strengthen community service and service learning initiatives at colleges and universities, which involve a wide array of students and organizations working together to address community needs. Grants also support technical assistance for expanding the field of service learning.

I Wanna Be a Volunteer

*** National Archives and Genealogy**

National Archives and Records Administration
8th St. and Pennsylvania Ave., NW, Room G-8
Washington, DC 20408 202-501-5402

Volunteers are needed to lead tours, welcome visitors at the information desk, assist staff with information and administrative services, and to become genealogical staff aides to assist new genealogical researchers.

*** National Civilian Community Corp.**

Corporation for National Service
AmeriCorp Programs
1201 New York Ave., NW
Washington, DC 20525 800-942-2677

A full time residential service program, AmeriCorps*NCCC (the National Civilian Community Corps) combines the best practices of civilian service with the best aspects of military service, including leadership and team building. Men and women, ages 18-24, serve full time and are based at one of the four AmeriCorps*NCCC campuses — in Perry Point, MD; Charleston, SC; Denver, CO, and San Diego, CA.

*** National Park Service**

Office of Interpretation
National Park Service
U.S. Department of the Interior
18th and C Sts., NW
Washington, DC 20240 202-523-0582

The National Park Service provides many opportunities for volunteers to help at their many parks and historic sites. Contact the National Park nearest you for more information.

*** Retired Business Executives**

Service Corps of Retired Executives (SCORE)
National SCORE Office
U.S. Small Business Administration
409 Third St., SW, 4th Floor 800-634-0245
Washington, DC 20024 800-827-5722

Retired business executives volunteer their time and services to help small business solve their operating and management problems. Assigned SCORE counselors visit the owners in their places of business to analyze the problems and offer guidance. In addition to learning more about the SCORE program by calling the toll-free SBA Answer Desk, also refer to your local telephone directory to contact the community-based SCORE center.

*** Peace Corps Volunteers**

Office of Private Sector Relations
Peace Corps
1990 K. St., NW, Room 8400
Washington, DC 20526 202-606-3406

Here is your chance to travel to a distant land to offer a much needed helping hand. The Peace Corps' purpose is to promote world peace and friendship. Volunteers serve for two years, living among the people with whom they work. Volunteers are expected to become a part of the

I Wanna Be a Volunteer

community. Projects are designed to match the skills of the volunteers to help solve specific development problems.

*** Retired and Senior Volunteer Program**

Corporation for National Service
National Senior Service Corps
1201 New York Ave., NW
Washington, DC 20525 800-833-3722

One of the largest volunteer efforts in the nation, the Retired and Senior Volunteer Program (RSVP) matches local problems with older Americans who are willing to help. RSVP members choose how and where they want to serve — and determine how many hours a week they can serve. They organize neighborhood watch programs, tutor teenagers, renovate homes, teach English to immigrants, program computers, help people recover from natural disasters — whatever their skills and interest lead them to do.

*** School Based Programs**

Corporation for National Service
Learn and Serve America Programs
1201 New York Ave., NW
Washington, DC 20525 202-606-5000, ext. 117

In Learn and Serve's School Based Programs, schools plan, implement, and expand service activities for elementary and secondary students. Schools also use Learn and Serve grants for adult volunteer programs and teacher training.

*** Senior Companion Program**

Corporation for National Service
National Senior Service Corps
1201 New York Ave., NW
Washington, DC 20525 800-833-3722

Providing assistance and friendship to seniors who have difficulties with daily living tasks, members of the Senior Companion Program help other seniors retain their dignity and independence. In their 20 hours of service each week, Senior Companions help clients with chores such as paying bills, buying groceries, and finding transportation to medical appointments. Senior Companions receive training in topics such as Alzheimer's Disease, stroke, diabetes, and mental health — and alert doctors and family members of potential health problems.

*** Smithsonian Curatorial-Aides**

Visitor Information and Associates' Reception Center
Smithsonian Institution
1000 Jefferson Drive S.W.
Washington, DC 20560 202-357-2700

Volunteers can participate in an independent program in which their educational and professional backgrounds are matched with curatorial or research requests from within the Smithsonian Institution.

*** Smithsonian Museums Tour Guides**

I Wanna Be a Volunteer

Visitor Information and Associates' Reception Center
Smithsonian Institution
1000 Jefferson Drive S.W.
Washington, DC 20560 202-357-2700

Volunteers are needed and welcomed at the Smithsonian Institution to serve as information volunteers or tour guides at many of the museums and Smithsonian programs and activities.

*** Smithsonian Research Expeditions**

Smithsonian National Associates
Smithsonian Institution
490 L'Enfant Plaza SW
Room 4210
Washington, DC 20560 202-357-4800

The Smithsonian Research Expeditions Program gives volunteers an opportunity to provide assistance to Smithsonian researchers and scholars. Expedition participants contribute their labor and financial support to projects led by Smithsonian scientists, curators, and research associates that result in exhibitions, publications, and collections for the Smithsonian Institution. Collaborating with staff, expedition volunteers work in field settings, laboratories, and archives to collect, organize, and interpret data. Expeditions cover a range of topics from archaeological digs to photographing radios. Financial support contributed by participants is used for direct project expenses and follow-up work related to these projects.

*** Speakers for Community Groups**

See all other Chapters.

Every federal department and many government agencies have a speakers bureau to inform interested organizations and citizen groups about many of the major community concerns. Many resources are available on medical issues such as health fairs and cholesterol screening. Public education, space programs, housing programs, weapons systems are some of the other areas where federal experts might be available to come to speak.

*** Veterans Voluntary Service**

Chief of Voluntary Services
Veterans Administration Medical Center

Refer to your local telephone directory for the nearest VA hospital or medical center. Many opportunities exist for volunteers to help veterans.

"Margaret Mead once remarked, 'If you look closely, you will see that almost anything that really matters to us, anything that embodies our deepest commitment to the way human life should be lived and cared for, depends on some form - often many forms - of volunteerism.'"

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

I Wanna Be Trained

Free On-The-Job Training Apprenticeship Skills Programs

Program: Apprenticeship Training — 17.201

Description: Getting a good job does not always mean that you must attend college or trade school, but no one will readily admit that. There are apprenticeship programs all over the country that will provide free on-the-job training — and you'll learn while you earn. Take that, frat rats.

Why would a company offer to train you for free? Simple - they get a skilled worker that they've trained themselves. And if they hire you after you complete your apprenticeship, they'll know exactly what they're getting.

Apprentices learn each skill of a job by carrying it out step by step under the close supervision of a skilled craftworker. An apprenticeship involves planned, day-by-day supervised training on the job, combined with technical instruction. Training may also include taking courses outside of working hours in such subjects as math, blueprint reading, applied English, and other technical courses.

Length of training varies depending on the job and is determined by standards adopted by a particular industry. For example, to learn welding may take you four years, while learning to paint houses may take only one or two years. The minimum term of apprenticeship is one year.

Who Is Eligible: An apprentice usually has a high school diploma or GED, and is at least 18 years or older, with manual dexterity and other characteristics directly related to the apprenticeable job to be learned. For the most part, there is no maximum age limit, although some construction area and industrial shop trades do have specific age limits.

Also, there are no income requirements: you can be rich, middle class, or poor, as long as you're willing to put in the time and work for the current apprenticeship rate. Remember, apprenticeships are not just for men: women comprise between 5% to 10% of apprentices in the country, depending on the state, and the number is growing.

Wages Or Costs: You don't have to pay anything for the training. You may, however, be required to buy your own tools. Because an apprentice is technically a company employee, you will be paid an hourly wage by the company determined by how long you're in the program — therefore, the more you learn, the more you'll earn.

Wages begin at about half of what fully trained craftworkers make, and pay usually advances at six month intervals until you complete training. Then you too will be paid the full craftworker wage.

In Alabama, for example, apprentices can make up to \$9 per hour to start (depending on the trade), and up to \$18 per hour within a year or two. In North Carolina, the average starting pay for an apprentice is about \$5 per hour, and the starting salary for a graduate apprentice can be as high as \$20 per hour. Now, try to find those kind of pay increases anywhere else.

Apprenticeship Training Program

Types Of Jobs: Apprenticeable occupations can be found in such industries as construction, service, metal working, public administration, and the medical and health care fields. There are approximately 800 apprenticeable occupations currently recognized by the U.S. Department of Labor and the State Apprenticeship Agencies.

Programs may be sponsored by an employer, a group of employers, or a union. Often employers and unions form joint apprenticeship committees that determine industry needs for particular skills, the kind of training required, and then set the standards for acceptance into the programs.

Money Available: The Apprenticeship Training program receives \$17,531,000 in annual funds from the Federal government.

National Office:

Bureau of Apprenticeship and Training
U.S. Department of Labor
200 Constitution Ave., NW, Room N4649
Washington, DC 20210
202-219-5921

Local Offices:

For more information, contact your state Bureau of Apprenticeship and training listed at the end of this section.

The following is a listing of some of the more popular occupations which use the apprenticeship program.

Apprenticeable Occupations

(Number refers to the required number of years of apprenticeship)

Accordion maker	4
Acoustical carpenter	4
Actor (amusement and recreation)	2
Air and hydronic balance technician	3
Air-conditioning mechanic (automotive services)	1
Air-conditioning installer, window	3
Aircraft mechanic, armament	4
Aircraft mechanic, electrical	4
Aircraft mechanic, plumb and hydraulics	4
Aircraft-armament mechanic (government services)	4
Aircraft-photograph-equipment mechanic	4
Airframe and power plant mechanic	4
Airplane coverer (aircraft)	4
Airplane inspector	3
Alarm operator (government services)	1
Alteration tailor	2
Ambulance attendant (EMT)	1
Animal trainer (amusement and recreation)	2
Architectural coatings finisher	3
Arson and bomb investigator	2
Artificial-glass-eye maker	5
Artificial-plastic-eye maker	5
Asphalt-paving machine operator	3
Assembler-installer, general	2
Assembler, aircraft, power	2
Assembler, aircraft, structures	4
Assembler, electromechanical	4
Assembler, metal building	2
Assembly technician	2

I Wanna Be Trained

Assistant press operator	2
Audio operator	2
Audio-video repairer	2
Auger press operator, manual control	2
Automobile cooling system diagnostic technician	2
Automobile-maintenance-equipment servicer	4
Automobile-radiator mechanic	2
Automated equipment engineer-technician	4
Automatic-equipment technician (telephone and telegraph)	4
Automobile mechanic	4
Automobile tester (automotive services)	4
Automobile upholsterer	3
Automobile-body repairer	4
Automobile-repair-service estimator	4
Automotive-generator-and-starter repairer	2
Aviation safety equipment technician	4
Aviation support equipment repairer	4
Avionics technician	4
Baker (bakery products)	3
Baker (hotel and restaurant)	3
Baker, pizza (hotel and restaurant)	1
Bakery-machine mechanic	3
Bank-note designer	5
Barber	2
Bartender	1
Batch-and-furnace operator	4
Battery repairer	2
Beekeeper (agriculture and agricultural service)	4
Ben-day artist	6
Bench hand (jewelry)	2
Bindery worker	4
Bindery-machine setter	4
Biomedical equipment technician	4
Blacksmith	4
Blocker-and-cutter, contact lens	1
Boatbuilder, wood	4
Boiler operator (any industry)	4
Boilerhouse mechanic	3
Boilermaker fitter	4
Boilermaker I	4
Boilermaker II mechanic	3
Book binder	5
Bootmaker, hand	1
Bracelet and brooch maker	4
Brake repairer (automotive services)	2
Bricklayer (brick and tile)	4
Bricklayer, firebrick and refractory tile	4
Bricklayer (construction)	3
Brilliandeer-loppe (jewelry)	3
Butcher, all-round	3
Butcher, meat (hotel and restaurant)	3
Buttermaker (dairy products)	2
Cabinetmaker	4
Cable installer-repairer	3
Cable splicer	4
Cable television installer	1
Cable tester (telephone and telegraph)	4
Calibration laboratory technician	4
Camera operator	3
Camera repairer	2
Canal-equipment mechanic	2
Candy maker	3
Canvas worker	3
Car repairer (railroad locomotive and car building)	4
Carburetor mechanic (automotive services)	4
Card cutter, jacquard	4
Card grinder (asbestos products)	4

Apprenticeship Training Program

Carpenter	4	
Carpenter, interior systems	4	
Carpenter, maintenance	4	
Carpenter, mold	6	
Carpenter, piledriver	4	
Carpenter, rough	4	
Carpenter, ship (ship and boat building and repairing)	4	
Carpet cutter (retail trade)	1	
Carpet layer	3	
Cartoonist, motion picture	3	
Carver, hand	4	
Cash-register servicer	3	
Casing-in-line setter (printing and publishing)	4	
Casket assembler	6	
Caster (jewelry)	2	
Caster (nonferrous metal alloys and primary products)	2	
Cell maker (chemicals)	1	
Cement mason	2	
Central-office installer (telephone and telegraph)	4	
Central-office repairer	4	
Chaser (jewelry; silverware)	4	
Cheesemaker	2	
Chemical operator III	3	
Chemical-engineering technician	4	
Chemical-laboratory technician	4	
Chief of party (professional and kindred)	4	
Chief operator (chemicals)	3	
Child care development specialist	2	
Chimney repairer	1	
Clarifying-plant-operator (textiles)	1	
Cloth designer	4	
Coin-machine-service repairer	3	
Colorist, photography	2	
Commercial designer	4	
Complaint inspector (light, heat, and power)	4	
Composing-room machinist	6	
Compositor	4	
Computer operator	3	
Computer programmer	2	
Computer-peripheral-equipment-operator	1	
Construction craft laborer	2	
Construction-equipment-mechanic	4	
Contour wire specialist, denture	4	
Control equipment elec-tech	5	
Conveyor-maintenance mechanic	2	
Conveyor-system operator	4	
Cook (any industry)	2	
Cook (hotel and restaurant)	3	
Cook, pastry (hotel and restaurant)	3	
Cooling tower technician	2	
Coppersmith (ship and boat building and repairing)	4	
Coremaker	4	
Cork insulator, refrigeration plant	4	
Correction officer	1	
Corrosion-control fitter	4	
Cosmetologist	2	
Counselor	2	
Cupola tender	3	
Custom tailor (garment)	4	
Customer service representative	3	
Cutter, machine I	3	
Cylinder grinder (printing and publishing)	5	
Cylinder-press operator	4	
Dairy equipment repairer	3	
Dairy technologist	4	
Decorator (any industry)	4	
Decorator (glass manufacturing)	4	
Dental assistant	1	
Dental ceramist	2	

I Wanna Be Trained

Dental-equipment installer and servicer	3
Dental-laboratory technician	3
Design and patternmaker (boot and shoe)	4
Design drafter, electromechanisms	4
Detailer	4
Diamond selector (jewelry)	4
Dictating-transcribing-machine servicer	3
Die designer	4
Die finisher	4
Die maker (jewelry)	4
Die maker (paper goods)	4
Die maker, bench, stamping	4
Die maker, stamping	3
Die maker, trim	4
Die maker, wire drawing	3
Die polisher (nonferrous metal alloys and primary products)	1
Die setter (forging)	2
Die sinker	4
Diesel mechanic	4
Diesel-engine tester	4
Director, funeral	2
Director, television	2
Dispatcher, service	2
Display designer (professional and kindred)	4
Displayer, merchandise	1
Door-closer mechanic	3
Dot etcher	5
Drafter, automotive design	4
Drafter, automotive design layout	4
Drafter, architectural	4
Drafter, cartographic	4
Drafter, civil	4
Drafter, commercial	4
Drafter, detail	4
Drafter, electrical	4
Drafter, electronic	4
Drafter, heating and ventilating	4
Drafter, landscape	4
Drafter, marine	4
Drafter, mechanical	4
Drafter, plumbing	4
Drafter, structural	3
Drafter, tool design	4
Dragline operator	1
Dredge operator (construction, mining)	1
Dressmaker	4
Drilling-machine operator	3
Dry cleaner	3
Dry-wall applicator	2
Electric-distribution checker	2
Electric-meter installer I	4
Electric-meter repairer	4
Electric-meter tester	4
Electric-motor assembler and tester	4
Electric-motor repairer	4
Electric-motor-and-generator assembler	2
Electric-sign assembler	4
Electric-tool repairer	4
Electric-track-switch maintainer	4
Electrical technician	4
Electrical-appliance repairer	3
Electrical-appliance servicer	3
Electrical-instrument repairer	3
Electrician	4
Electrician (ship and boat building and repairing)	4
Electrician (water transportation)	4
Electrician, aircraft	4
Electrician, automotive	2
Electrician, locomotive	4
Electrician, maintenance	4
Electrician, powerhouse	4
Electrician, radio	4

Apprenticeship Training Program

Electrician, substation	3
Electromechanical technician	3
Electromedical-equipment repairer	2
Electronic prepress system operator	5
Electronic-organ technician	2
Electronic-production-line-maintenance mechanic	1
Electronic-sales-and-service technician	4
Electronics mechanic	4
Electronics technician	4
Electronics tester	3
Electronics utility worker	4
Electrotypist	5
Elevating-grader operator	2
Elevator constructor	4
Elevator repairer	4
Embalmer (personal service)	2
Embosser	2
Embossing-press operator	4
Emergency medical technician	3
Engine model maker	4
Engine repairer, service	4
Engine turner (jewelry)	2
Engine-lathe set-up operator	2
Engine-lathe set-up operator, tool	2
Engineering assistant, mechanical equipment	4
Engraver glass	2
Engraver I	5
Engraver, block (printing and publishing)	4
Engraver, hand, hard metal	4
Engraver, hand, soft metal	4
Engraver, machine	4
Engraver, pantograph I	4
Engraver, picture (printing and publishing)	10
Engraving press operator	3
Envelope-folding-machine adjuster	3
Environmental analyst	3
Equipment installer (telephone and telegraph)	4
Estimator and drafter	4
Etcher, hand (print and publishing)	5
Etcher, photoengraving	4
Experimental mechanic (motor and bicycles)	4
Experimental assembler	2
Exterminator, termite	2
Extruder operator plastics	1
Fabricator-assembler, metal products	4
Facilities locator	2
Farm-equipment, mechanic I	3
Farm-equipment mechanic II	4
Farmer, general (agriculture and agricultural service)	4
Farmworker, general I	1
Fastener technologist	3
Field engineer (radio and television broadcasting)	4
Field service engineer	2
Film developer	3
Film laboratory technician	3
Film laboratory technician I	3
Film or videotape editor	4
Finisher, denture	1
Fire apparatus engineer	3
Fire captain	3
Fire engineer	1
Fire fighter	3
Fire fighter, crash, fire	1
Fire inspector	4
Fire medic	3
Fire-control mechanic	2
Firer, kiln (pottery and porcelain)	3
Fish and game warden (government	

I Wanna Be Trained

services)	2
Fitter (machine shop)	2
Fitter I (any industry)	3
Fixture maker (lighting fixtures)	2
Floor layer	3
Floral designer	1
Floor-covering layer (railroad locomotive and car building)	3
Folding-machine operator	2
Forge-shop-machine repairer	3
Forging-press operator I	1
Form builder (construction)	2
Former, hand (any industry)	2
Forming-machine operator	4
Foundry metallurgist	4
Four-slide-machine setter	2
Fourdrinier-machine tender	3
Freezer operator (dairy products)	1
Fretted-instrument repairer	3
Front-end mechanic	4
Fuel injection servicer	4
Fuel-system-maintenance-worker	2
Fur cutter (fur goods)	2
Fur designer (fur goods)	4
Fur finisher (fur goods)	2
Furnace installer	3
Furnace installer and repairer	4
Furnace operator	4
Furniture designer	4
Furniture finisher	3
Furniture upholsterer	4
Furrier (fur goods)	4
Gang sawyer, stone	2
Gas appliance servicer	3
Gas utility worker	3
Gas-engine repairer	4
Gas-main fitter	4
Gas-meter mechanic I	3
Gas-regulator repairer	3
Gauger (petroleum products)	2
Gear hobber set-up operator	4
Gear-cutting mach set-up operator	3
Gear-cutting mach set-up operator, tool	3
Gem cutter (jewelry)	3
Geodetic computer	2
Glass bender (signs)	4
Glass blower	3
Glass blower, laboratory apparatus	4
Glass installer (automotive services)	2
Glass-blowing-lathe operator	4
Glazier	3
Glazier, stained glass	4
Grader (woodworking)	4
Graphic designer	1
Greenskeeper II	2
Grinder I (clocks, watches, and allied products)	4
Grinder operator, tool, precision	4
Grinder set-up operator, jig	4
Grinder set-up operator, universal	4
Gunsmith	4
Harness maker	3
Harpsichord maker	2
Hat-block maker (woodwork)	3
Hazardous-waste material technician	2
Head sawyer	3
Health care sanitary technician	1
Heat treater I	4
Heat-transfer technician	4
Heating/air-conditioning installer and servicer	3
Heavy forger	4
Horse trainer	1
Horseshoer	2

Apprenticeship Training Program

Horticulturist	3
Housekeeper	1
Hydraulic-press servicer (ammunition)	2
Hydraulics repairer	4
Hydroelectric-machinery mechanic	3
Hydroelectric-station operator	3
Hydrometer calibrator	2
Illustrator (professional and kindred)	4
Industrial designer	4
Industrial engineering technician	4
Injection-molding-machine operator	1
Inspector, building	3
Inspector, electromechanical	4
Inspector, metal-fabricating	4
Inspector, outside production	4
Inspector, precision	2
Inspector, quality assurance	3
Inspector, motor vehicles	2
Inspector, set-up and lay-out	4
Instrument repairer (any industry)	4
Instrument technician (light, heat, and power)	4
Instrument maker	4
Instrument maker and repairer	5
Instrument mechanic (any industry)	4
Instrumentation technician	4
Instrument mechanic, weapons system	4
Insulation worker	4
Interior designer	2
Investigator, private	1
Jacquard-loom weaver	4
Jacquard-plate maker	1
Jeweler	2
Jig builder wood box	2
Job printer	4
Joiner (ship and boat building and repairing)	4
Kiln operator (woodworking)	3
Knitter mechanic	4
Knitting-machine fixer	4
Laboratory assistant	3
Laboratory assistant metallurgical	2
Laboratory technician	1
Laboratory tester	2
Landscape gardener	4
Landscape management technician	1
Landscape technician	2
Last-model maker	4
Lather	3
Laundry-machine mechanic	3
Lay-out technician	4
Lay-out worker (any industry)	4
Lead burner	4
Leather stamper	1
Legal secretary	1
Letterer (professional and kindred)	2
Licensed practical nurse	1
Light technician	4
Line erector	3
Line installer-repairer	4
Line maintainer	4
Line repairer	3
Liner (pottery and porcelain)	3
Linotype operator (printing and publishing)	5
Lithograph-press operator tin	4
Lithographic platemaker	4
Locksmith	4
Locomotive engineer	4
Loft worker (ship and boat building and repairing)	4
Logger, all-round	2

I Wanna Be Trained

Logging-equipment mechanic	4	
Logistics engineer	4	
Loom fixer	3	
Machine assembler	2	
Machine builder	2	
Machine erector	4	
Machine fixer (carpet and rug)	4	
Machine fixer (textile)	3	
Machine operator I	1	
Machine repairer, maintenance	4	
Machine set-up operator, paper	4	
Machine set-up operator	2	
Machine setter	3	
Machine setter	4	
Machine setter (clocks, watches, and allied products)	4	
Machine setter (woodwork)	4	
Machine try-out setter	4	
Machinist	4	
Machinist, automotive	4	
Machinist, experimental	4	
Machinist, linotype	4	
Machinist, marine engine	4	
Machinist, motion-pic equipment I	2	
Machinist, outside (ship and boat building and repairing)	4	
Machinist, wood	4	
Mailer	4	
Maintenance mechanic (any industry)	4	
Maintenance mechanic (grain and feed milling)	2	
Maintenance mechanic (petroleum products; construction)	4	
Maintenance repairer, industrial	4	
Maintenance machinist	4	
Maintenance mechanic, (compressed and liquified gases)	4	
Maintenance mechanic, telephone	3	
Maintenance repairer, building	2	
Manager, food service	3	
Manager, retail store	3	
Marble finisher	2	
Marble setter	3	
Marine-service technician	3	
Material coordinator (clerical)	2	
Materials engineer	5	
Meat cutter	3	
Mechanical-engineering technician	3	
Mechanic, endless track vehicle	4	
Mechanic, industrial truck	4	
Mechanical-unit repairer	4	
Medical secretary	1	
Medical-laboratory technician	2	
Metal fabricator	4	
Meteorological equipment repairer	4	
Meteorologist	3	
Meter repairer (any industry)	3	
Miller, wet process	3	
Milling-machine set-up operator	2	
Millwright	4	
Mine-car repairer	2	
Miner I (mining and quarry)	1	
Mock-up builder (aircraft)	4	
Model and mold maker (brick and tile)	2	
Model and mold maker, plaster	4	
Model builder (furniture)	2	
Model maker (clocks, watches, and allied products)	4	
Model maker (aircraft manufacturing)	4	
Model maker II	4	
Model maker pottery	2	
Model maker (automobile manufacturing)	4	4
Model maker, firearms	4	
Model maker, wood	4	
Mold maker (pottery and porcelain)	3	

Apprenticeship Training Program

Mold maker II (jewelry)	2	
Mold maker (jewelry)	4	
Mold maker, die-casting and plastic molding	4	
Mold setter	1	
Molder	4	
Molder, pattern (foundry)	2	
Monotype-keyboard operator	3	
Monument setter (construction)	4	
Mosaic worker	3	
Motor-grader operator	3	
Motorboat mechanic	3	
Motorcycle repairer	3	
Multi-operation-forming-machine setter	4	
Multi-operation-machine operator	3	
Multi-story window/build	3	
Neon-sign servicer	5	
Nondestructive tester	1	
Numerical-control-machine operator	4	
Nurse assistant	1	
Office-machine servicer	3	
Offset-press operator I	4	
Oil-burner-servicer and installer	2	
Oil-field equipment mechanic	2	
Operating engineer	3	
Operational test mechanic	3	
Optical-instrument assembler	2	
Optician	5	
Optician (optical goods)	4	
Optician-dispensing	2	
Optomechanical technician	4	
Ordinance artificer (government services)	3	3
Ornamental-iron worker	3	
Ornamental-metal worker	4	
Orthopedic-boot-and-shoe designer and maker	5	
Orthotics technician	1	
Orthotist	5	
Orthodontic technician	2	
Outboard-motor mechanic	2	
Overhauler (textile)	2	
Painter	3	
Painter (professional and kindred)	1	
Painter, hand (any industry)	3	
Painter, shipyard (ship and boat building and repairing)	3	
Painter, sign	4	
Painter, transportation equipment	3	
Pantograph-machine set-up operator	2	
Paperhanger	2	
Paralegal	3	
Paramedic	2	
Paste-up artist	3	
Patternmaker (textiles)	3	
Patternmaker (metal prod)	4	
Patternmaker (stonework)	4	
Patternmaker, all-around	5	
Patternmaker, metal	5	
Patternmaker, metal, bench	5	
Patternmaker, plaster	3	
Patternmaker, plastics	3	
Patternmaker, wood	5	
Pewter caster	3	
Pewter fabricator	4	
Pewter finisher	2	
Pewterer	2	
Pharmacist assistant	1	
Photo-equipment technician	3	
Photocomposing-perforator-machine operator	2	
Photoengraver	5	
Photoengraving finisher	5	
Photoengraving printer	5	

I Wanna Be Trained

Photoengraving proofer	5	
Photogrammetric technician	3	
Photographer retoucher	3	
Photographer, lithographic	5	
Photographer, photoengraving	6	
Photographer, still	3	
Photographic-equipment-maintenance technician	3	
Photographic-plate maker	4	
Piano technician	4	
Piano tuner	3	
Pilot, ship	1.5	
Pinsetter adjuster, automatic	3	
Pinsetter mechanic, automatic	2	
Pipe coverer and insulator (ship and boat building)	4	
Pipe fitter (construction)	4	
Pipe organ builder	3	
Pipe fitter (ship and boat building and repairing)	4	
Pipe-organ tuner and repairer	4	
Plant operator	3	
Plant operator, furnace process	4	
Plaster-pattern caster	5	
Plasterer	2	
Plastic process technician	4	
Plastic tool maker	4	
Plastic-fixture builder	4	
Plastics fabricator	2	
Plate finisher (printing and publishing)	6	
Platen-press operator	4	
Plater	3	
Plumber	4	
Pneumatic-tool repairer	4	
Pneumatic-tube repairer	2	
Podiatric assistant	2	
Police officer I	2	
Pony edger (sawmill)	2	
Post-office clerk	2	
Pottery-machine operator	3	
Power-plant operator	4	
Power-saw mechanic	3	
Power-transformer repairer	4	
Powerhouse mechanic	4	
Precision assembler	3	
Precision assembler, bench	2	
Precision-lens grinder	4	
Press operator, heavy duty	4	
Printer, plastic	4	
Printer-slotter operator	4	
Process/shipping technician	4	
Program assistant	3	
Programmer, engineering and scientific	4	
Project printer (photofinishing)	4	
Proof-press operator	5	
Proofsheet corrector (printing and publishing)	4	
Prop maker (amusement and recreation)	4	4
Propulsion-motor-and-generator repairer	4	4
Prospecting driller (petroleum products)	2	
Prosthetics technician	4	
Prosthetist (personal protective and medical devices)	5	
Protective-signal installer	4	
Protective-signal repairer	3	
Prototype model maker	4	
Private-branch-exchange installer (telephone and telegraph)	4	
Private-branch-exchange repairer	4	
Pump erector (construction)	2	
Pump servicer	3	
Pumper-gauger	3	
Purchasing agent	4	
Purification operator II	4	
Quality-control inspector	2	

Apprenticeship Training Program

Quality-control technician	2	
Radiation monitor	4	
Radio mechanic (any industry)	3	
Radio repairer (any industry)	4	
Radio station operator	4	
Radiographer	4	
Recording engineer	2	
Recovery operator (paper)	1	
Refinery operator	3	
Refrigeration mechanic (any industry)	3	
Refrigeration unit repairer	3	
Reinforcing metal worker	3	
Relay technician	2	
Relay tester	4	
Repairer I (chemical)	4	
Repairer, handtools	3	
Repairer, heavy	2	
Repairer, welding equipment	2	
Repairer, welding system and equipment	3	3
Reproduction technician	1	
Research mechanic (aircraft)	4	
Residential carpenter	2	
Retoucher, photoengraving	5	
Rigger	3	
Rigger (ship and boat building and repairing)	2	
Rocket-engine-component mechanic	4	
Rocket-motor mechanic	4	
Roll threader operator	1	
Roller engraver, hand	2	
Roofer	3	
Rotogravure-press operator	4	
Rubber tester (rubber goods)	4	
Rubber-stamp maker	4	
Rubberizing mechanic	4	
Rug cleaner, hand	1	
Saddle maker (leather)	2	
Safe and vault service mechanic	4	
Salesperson, parts	2	
Sample maker, appliances	4	
Sample stitcher (garment)	4	
Sandblaster, stone	3	
Saw filer (any industry)	4	
Saw maker (cutlery and tools)	3	
Scale mechanic	4	
Scanner operator	2	
Screen printer	2	
Screw-machine operator, multiple spindle	3	4
Screw-machine operator, single spindle	3	
Screw-machine set-up operator	4	
Screw-machine set-up operator, single spindle	3	
Script supervisor (motion pictures)	1	
Service mechanic (automobile manufacturing)	2	
Service planner	4	
Sewing-machine repairer	3	
Sheet metal worker	4	
Ship propeller finisher	3	
Shipfitter (ship and boat building and repairing)	4	
Shipwright (ship and boat building and repairing)	4	
Shoemaker, custom	3	
Shop optician, surface room	4	
Shop optician, benchroom	4	
Shop tailor (garment)	4	
Siderographer (printing and publishing)		
Sign erector I	4	
Sign writer, hand	1	
Signal maintainer (railroad locomotive and car building)	4	
Silk-screen cutter	3	
Silversmith II	3	
Sketch maker I (printing and publishing)	5	

I Wanna Be Trained

Sketch maker II	4
Small-engine mechanic	2
Soft-tile setter (construction)	3
Soil-conservation technician	3
Solderer (jewelry)	3
Sound mixer	4
Sound technician	3
Spinner, hand	3
Spring coiling machine setter	4
Spring maker	4
Spring manufacturing set-up technician	4
Spring repairer, hand	4
Stage technician	3
Stained glass artist	4
Station installer and repairer	4
Stationary engineer	4
Steam service inspector	4
Steel-die printer	4
Stencil cutter	2
Stereotyper	6
Stoker erector-and-service	4
Stone carver	3
Stone polisher	3
Stone setter (jewelry)	4
Stone-lathe operator	3
Stonecutter, hand	3
Stonemason	3
Street-light servicer	4
Stripper (printing and publishing)	5
Stripper, lithographic II	4
Structural-steel worker	3
Substation operator	4
Supercargo (water transportation)	2
Surface-plate finisher	2
Surveyor assistant, instru.	2
Swimming-pool servicer	2
Switchboard operator (light, heat, and power)	3
Tank setter (petroleum products)	2
Tape-and-die maker technician	4
Tape-recorder repairer	4
Taper	2
Taxidermist (professional and kindred)	3
Teacher aide I	2
Technician, submarine cable equipment	2
Telecommunications technician	4
Telecommunicator	4
Telegraphic-typewriter operator	3
Television and radio repairer	4
Template maker	4
Template maker, extrusion die	4
Terrazzo finisher	2
Terrazzo worker	3
Test equipment mechanic	5
Test technician (professional and kindred)	
Test-engine operator	2
Tester	3
Testing and regulating technician	4
Thermometer tester	1
Tile finisher	2
Tile setter	3
Tool builder	4
Tool design checker	4
Tool designer	4
Tool grinder I	3
Tool maker	4
Tool maker, bench	4
Tool-and-die maker	4
Tool-grinder operator	4
Tool-machine set-up operator	3
Tool programmer, numerical	3
Tractor mechanic	4
Transformer repairer	4
Transmission mechanic	2
Transportation clerk	1.5

Apprenticeship Training Program

Treatment-plant mechanic	3
Tree surgeon (agriculture and agricultural service)	3
Tree trimmer	2
Trouble locator, test desk	2
Trouble shooter II	3
Truck driver, heavy	1
Truck-body builder	4
Truck-crane operator	3
Tuck pointer, cleaner caulker	3
Tumor registrar	2
Tune-up mechanic	2
Turbine operator	4
Turret-lathe set-up operator	4
Upholsterer	2
Upholsterer, inside	3
Violin maker, hand	4
Wallpaper printer I	4
Wardrobe supervisor	2
Waste-treatment operator	2
Wastewater-treatment-plant operator	2
Watch repairer	4
Water treatment-plant operator (waterworks)	3
Weather observer	2
Web-press operator	4
Welder, arc	4
Welder, combination	3
Welder-fitter	4
Welding technician	4
Welding-machine operator, arc	3
Well-drill operator (construction)	4
Wildland fire fighter specialist	1
Wind tunnel mechanic	4
Wind-instrument repairer	4
Wine maker (vinous liquor)	2
Wire sawyer (stonework)	2
Wire weaver, cloth	4
Wired (office machine)	2
Wood-turning-lathe operator	1
X-ray equipment tester	2

State Bureaus of Apprenticeship and Training

The following is a state by state listing of offices to contact for information on apprenticeship programs in your area.

Alabama

Bureau of Apprenticeship and Training
U.S. Department of Labor
950 22nd St N
Medical Forum Bldg., Room 648
Birmingham, AL 35203
334-731-1308

Alaska

Bureau of Apprenticeship and Training
U.S. Department of Labor
Calais Bldg.
3301 C St., Suite 201
Anchorage, AK 99503
907-271-5035

Arizona

Arizona Department of Economic Security
438 W. Adams St.
Phoenix, AZ 85003
602-252-7771, ext. 114

U.S. Department of Labor
Bureau of Apprenticeship and Training
3221 N. 16th St., Suite 302
Phoenix, AZ 85106
602-640-2964

Arkansas

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Building, Room 3507
700 W. Capitol St.
Little Rock, AR 72201
501-324-5415

California

State of California
Division of Apprenticeship Standards
P.O. Box 420603
San Francisco, CA 94142
415-703-4251

Bureau of Apprenticeship and Training
U.S. Department of Labor
1307 Clay St.

Apprenticeship Training Program

Oakland, CA 94612
510-637-2951

Colorado

Apprentice Outreach
360 Acoma St., #207
Denver, CO 80223
303-698-0601

Bureau of Apprenticeship and Training
U.S. Department of Labor
U.S. Custom House
721 19th St., Room 480
Denver, CO 80202
303-844-4793

Connecticut

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Bldg.
135 High St., Room 367
Hartford, CT 06103
203-240-4311

Office of Job Training and Skill
Development
Connecticut Labor Department
200 Folly Brook Blvd.
Wethersfield, CT 06109
203-566-2450

Office of Job Training and Skill
Development
c/o Bullard Havens
Vocational - Technical School
500 Palisade Ave.
Bridgeport, CT 06610
203-579-6491

Office of Job Training and Skill
Development
Employment Service Office
290 Pratt St.
Meriden, CT 06450
203-238-6108

Office of Job Training and Skill
Development
Employment Service Office
6 Cliff St.
Norwich, CT 06360
203-889-4738

Office of Job Training and Skill
Development
Waterbury State Technical College
UConn Hall, Room 511
750 Chase Parkway
Waterbury, CT 06708
203-575-8123

Delaware

Apprenticeship and Training
Division of Employment and Training
State Department of Labor
P.O. Box 9499
Newark, DE 19714-9499
302-368-6909

Bureau of Apprenticeship and Training
U.S. Department of Labor
Lock Box 36, Federal Building
844 King St.
Wilmington, DE 19801
302-573-6113

District of Columbia

Apprenticeship Information and
Training Office
Department of Employment Services
500 C St., NW, #235
Washington, DC 20001-2187
202-639-1415

Florida

Florida Department of Labor and
Employment Security
Division of Labor, Employment and
Training
1320 Executive Center Dr.
2nd Floor, Atkins Building
Tallahassee, FL 32399-0667
904-488-8332

Bureau of Apprenticeship and Training
U.S. Department of Labor
227 N. Bronough St., Room 5117
Tallahassee, FL 32301
904-942-8336

Counties served: Bay Calhoun Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson,
Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, Washington

Bureau of Apprenticeship and Training
U.S. Department of Labor

Apprenticeship Training Program

400 W. Bay St., Room 336
Jacksonville, FL 32202
904-232-2596
Counties served: Jacksonville area

Florida Department of Labor and
Employment Security
Division of Labor, Employment and
Training
4205 Hollywood Blvd.
Hollywood, FL 32021-6632
305-935-4450
Counties served: Broward, Collier, Dade Beach, Glades, Hendry, Lee, Martin, Monroe, Palm
Beach

Florida Department of Labor and
Employment Security
Division of Labor, Employment and
Training
215 Market St., Suite 300
Jacksonville, FL 32202
904-359-6080, ext 34
Counties served: Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Gilchrist,
Hamilton, Lafayette, Levy, Madison, Marion, Nassau, Putnam, St. Johns, Suwannee, Taylor,
Union

Florida Department of Labor and
Employment Security
Division of Labor, Employment and
Training
9215 N. Florida Ave., Suite 105
Tampa, FL 33612
813-930-7588
Counties served: Charlotte, Desoto, Hardee, Hernando, Highlands, Hillsborough, Manatee,
Pasco, Pinellas, Sarasota

Job Service of Florida
3421 Lawton Rd.
Orlando, FL 32803-2999
407-897-2880
Counties served: Brevard, Flagler, Indian River, Lake, Okeechobee, Orange, Oscaola, Polk,
Seminole, St. Lucia, Sumter, Volusia

Georgia

Bureau of Apprenticeship and Training
U.S. Department of Labor
1371 Peachtree St., NE, Room 418
Atlanta, GA 30367
404-347-4403

Hawaii

Department of Labor and Industrial Relations

I Wanna Be Trained

Apprenticeship Division
830 Punchbowl St.
Honolulu, HI 96813
808-586-8877

Bureau of Apprenticeship and Training
U.S. Department of Labor
300 Ala Moana Blvd.
Honolulu, HI 96850
808-541-2519

Idaho

Bureau of Apprenticeship and Training
U.S. Department of Labor
3050 N. Lakeharbor Lane, Suite 128
Boise, ID 83724
208-334-1013

Illinois

Department of Employment Security
Apprenticeship Information Center
3 South, 401 South State St.
Chicago, IL 60605

Chicago

29 East Congress, 312-793-5611
4544 W. Carroll, 312-626-0180

Bolingbrook

321 Quadrangle, 708-759-0648

Elgin

33 Fountain Square Plaza
708-888-7900

Evanston

1572 Maple, 708-864-2580

Lombard

837 South Westmore, 708-495-4345

North Aurora

Two Smoke Tree Plaza, 708-844-6640

Waukegan

221 North Genesee, 708-336-0415

Woodstock

425 Clay, 815-338-7940

Bureau of Apprenticeship and Training
U.S. Department of Labor

Apprenticeship Training Program

230 S. Dearborn St.
Chicago, IL 60604
312-353-4690

Indiana

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Bldg. and U.S. Courthouse
46 E. Ohio St., Room 414
Indianapolis, IN 46204
317-226-7592

Iowa

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Building, Room 637
210 Walnut St.
Des Moines, IA 50309
515-284-4690

Kansas

Kansas Apprenticeship Council
Department of Human Resources
401 SW Topeka Blvd.
Topeka, KS 66603-3182
913-296-4161

Bureau of Apprenticeship and Training
U.S. Department of Labor
444 SE Quincy St., Room 247
Topeka, KS 66683
913-295-2694

Kentucky

Apprenticeship and Training
Department of Labor
620 S. 3rd St.
Louisville, KY 40202
502-588-4466

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Building, Room 187-J
600 Federal Pl.
Louisville, KY 40202
502-582-5223

Louisiana

Apprenticeship and Training
Louisiana Department of Labor
Office of Labor
1001 N. 23rd St.

I Wanna Be Trained

Baton Rouge, LA 70804-9094
504-342-7820

Bureau of Apprenticeship and Training
U.S. Department of Labor
Afton Village Condo, Suite 133
3835 Sherwood Forest Blvd.
Baton Rouge, LA 70816
504-389-0263

Maine

Director, Apprenticeship Standards
Maine State Apprenticeship and
Training Council
Bureau of Labor Standards
State House Station #45
Augusta, ME 04333
207-624-6430

U.S. Department of Labor
Bureau of Apprenticeship and Training
68 Sewall St., Room 408-D
Augusta, ME 04330
207-622-8235

Director of Apprenticeship Training
Maine Technical College System
323 State St.
Augusta, ME 04330
207-287-1070

Maryland

Office of Apprenticeship
Division of Business Resources
Department of Economic and
Employment Development
1100 N. Eutaw St., Room 304
Baltimore, MD 21201
410-333-5519

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Bldg., Charles Center
31 Hopkins Plaza, Room 1028
Baltimore, MD 21201
410-962-2676

Massachusetts

Department of Labor and Industry
Division of Apprenticeship Training
Leverett Saltonstall Building
100 Cambridge St.

Apprenticeship Training Program

Boston, MA 02202
617-727-3488

Bureau of Apprenticeship and Training
U.S. Department of Labor
One Congress St., 11th Floor
Boston, MA 02114
617-565-2291

Michigan

Bureau of Apprenticeship and Training
U.S. Department of Labor
801 S. Waverly, Room 304
Lansing, MI 48917
517-377-1640

Minnesota

Division of Voluntary Apprenticeship
Minnesota Department of Labor and
Industry
443 Lafayette Rd.
Labor and Industry Building, 4th Floor
St. Paul, MN 55155-4303
612-296-2371

Bureau of Apprenticeship and Training
U.S. Department of Labor
316 Robert St., Room 134
St. Paul, MN 55101
612-290-3951

Mississippi

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Building, Suite 1010
100 W. Capital St.
Jackson, MS 39269
601-965-4346

Missouri

Bureau of Apprenticeship and Training
U.S. Department of Labor
1222 Spruce, Room 9.102E
St. Louis, MO 63103
314-539-2522

Montana

Apprenticeship and Training Bureau
Employment Policy Division
Department of Labor and Industry
P.O. Box 1728
Helena, MT 59626-0055

406-444-4500

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Office Building
301 South Park Ave.
Room 396, Drawer 10055
Helena, MT 59626-0055
406-449-5261

Nebraska

Bureau of Apprenticeship and Training
U.S. Department of Labor
106 S. 15th St., Room 801
Omaha, NE 68102
402-221-3281

Nevada

State Apprenticeship Council
Capitol Complex
1445 Hot Springs Rd., Suite 101
Carson City, NV 89710
702-687-4850

Bureau of Apprenticeship and Training
U.S. Department of Labor
301 E. Stewart Ave.
Las Vegas, NV 89105
702-388-6396

New Hampshire

Apprenticeship Director
New Hampshire Labor Department
State Office Park South
95 Pleasant St.
Concord, NH 03301
603-271-2528

New Hampshire Apprenticeship
Council
19 Pillsbury St.
Concord, NH 03301
603-225-1444

Bureau of Apprenticeship and Training
U.S. Department of Labor
143 N. Main St., Suite 205
Concord, NH 03301
603-225-1444

New Jersey

Bureau of Apprenticeship and Training

Apprenticeship Training Program

U.S. Department of Labor
Parkway Towers Building E
Third Floor
485 Route 1, South
Iselin, NJ 08830
908-750-9191

New Mexico

New Mexico Department of Labor
Labor and Industrial Division
Apprenticeship Section
501 Mountain Rd., NE
Albuquerque, NM 87102
505-841-8989

U.S. Department of Labor
Bureau of Apprenticeship and Training
505 Marquette, Room 830
Albuquerque, NM 87102
505-766-2398

New York

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Bldg., Room 809
North Pearl and Clinton Ave.
Albany, NY 12207
518-431-4008

Albany

Building 12, State Office Campus, Albany, NY 12240; 518-457-8794

Binghamton

40-42 Main St., Binghamton, NY 13905; 607-772-8770

Buffalo

200 Franklin St., Buffalo, NY 14202; 716-854-4242

Hicksville

303 Old Country Rd., Hicksville, NY 11801; 516-934-8525

New York

55 W. 125th St., Metropolitan Area, Room 1104, New York, NY 10027; 212-870-8165

Rochester

155 W. Main St., Rochester, NY 14614; 716-258-4507

Syracuse

677 S. Salina St., Syracuse, NY 13202; 315-479-3228

Utica

207 Genesee St., Utica, NY 13501; 315-793-2296

White Plains

30 Glenn St., White Plains, NY 10603; 914-997-9534

North Carolina

Bureau of Apprenticeship and Training
U.S. Department of Labor
Somerset Park, Suite 205
4407 Bland Rd.
Raleigh, NC 27609
919-790-2801

North Carolina Department of Labor
Apprenticeship and Training Division
4 West Edenton St.
Raleigh, NC 27601
919-733-7533

Apprenticeship Representatives

Apprenticeship Representative
P.O. Box 1923
Salisbury, NC 28144
704-633-2792
Counties served: Anson, Davidson, Davie, Forsyth, Iredell, Montgomery, Randolph, Richmond, Rowan, Stanly

Apprenticeship Representative
P.O. Box 9872
Asheville, NC 28815
704-298-0964
Counties served: Buncombe, Cherokee, Clay, Cleveland, Gaston, Graham, Haywood, Henderson, Jackson, Macon, Madison, Polk, Rutherford, Swain, Transylvania

Apprenticeship Representative
N.C. Department of Labor
500 W. Trade St., Suite 433
Charlotte, NC 28202
704-342-6068
Counties served: Cabarrus, Mecklenburg, Union

Apprenticeship Representative
P.O. Box 1676
Marion, NC 28752
704-652-8417
Counties served: Alexander, Burke, Caldwell, McDowell, Mitchell, Yancey

Apprenticeship Representative
P.O. Box 736
Maiden, NC 28650
704-428-9187
Counties served: Alleghany, Ashe, Avery, Catawba, Lincoln, Rockingham, Stokes, Surry, Watauga, Wilkes, Yadkin

Apprenticeship Training Program

Apprenticeship Representative

1705 Pine Forest Dr.

Scotland Neck, NC 27874

919-826-3789

Counties served: Beaufort, Bertie, Camden, Chowan, Currituck, Dare, Edgecombe, Franklin, Gates, Greene, Halifax, Hertford, Hyde, Martin, Nash, Northampton, Pasquotank, Perquimans, Pitt, Tyrrell, Warren, Washington, Wayne, Wilson

Apprenticeship Representative

P.O. Box 792

Kenansville, NC 28349

919-296-0504

Counties served: Bladen, Brunswick, Columbus, Duplin, New Hanover, Robeson, Sampson

Apprenticeship Representative

P.O. Box 36407

Greensboro, NC 27416-6407

919-274-5208

Counties served: Alamance, Caswell, Durham, Granville, Guilford, Orange, Person, Vance

Apprenticeship Representative

P.O. Box 1795

Swansboro, NC 28584

919-393-6256

Counties served: Carteret, Craven, Jones, Lenoir, Onslow, Pamlico, Pender

Apprenticeship Representative

P.O. Box 424

Garner, NC 27529

919-772-7375

Counties served: Chatham, Cumberland, Harnett, Hoke, Johnston, Lee, Moore, Scotland, Wake

North Dakota

Bureau of Apprenticeship and Training

U.S. Department of Labor

657 2nd Ave. North

Fargo, ND 58102

701-239-5415

Ohio

Ohio State Apprenticeship Council

2323 W. 5th Ave., Room 2140

Columbus, OH 43216

614-640-2242

Bureau of Apprenticeship and Training

U.S. Department of Labor

200 N. High St., Room 605

Columbus, OH 43215

614-469-7375

Oklahoma

Bureau of Apprenticeship and Training
U.S. Department of Labor
Alfred P. Murrah Federal Building
200 NW Fifth, Room 526
Oklahoma, OK 73102
405-231-4814

Oregon

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Bldg., Room 629
1220 SW 3rd Ave.
Portland, OR 97204
503-326-3157

Apprenticeship and Training Division
Bureau of Labor and Industries
State Office Building, Suite 1105
800 NE Oregon 97232
503-731-4072, ext. 278

Portland

800 NE Oregon #32, Portland, OR 97232; 503-731-4072 ext. 260

Salem

3865 Wolverine NE; E-1, Salem, OR 97310; 503-378-3287

Eugene

165 E. 7th, Room 220, Eugene, OR 97401; 503-686-7623

Coos Bay

320 Central Ave., Room 510, Coos Bay, OR 97420; 503-269-4576

Medford

700 E. Main, Room 105, Medford, OR 97504; 503-776-6201

Pendleton

200 SE Hailey, Suite 308, Pendleton, OR 97801-0730; 503-276-7884

Bend

1250 NE Erd, Room B-105, Bend, OR 97701; 503-388-6331

Pennsylvania

Apprenticeship and Training
Labor and Industry Building
7th and Forster St., Room 1303
Harrisburg, PA 17120
717-787-3687

Apprenticeship Training Program

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Building
228 Walnut St., Room 773
Harrisburg, PA 17108
717-782-3496

Rhode Island

Apprenticeship and Training
Rhode Island State Apprenticeship
Shore Council
200 Elmwood Ave.
Providence, RI 02907
401-457-1858

Bureau of Apprenticeship and Training
U.S. Department of Labor
Federal Building
100 Hartford Ave.
Providence, RI 02909
401-528-5198

South Carolina

Bureau of Apprenticeship and Training
U.S. Department of Labor
S. Thurmond Federal Building
1835 Assembly St., Room 838
Columbia, SC 29201
803-765-5547

South Dakota

Bureau of Apprenticeship and Training
U.S. Department of Labor
Oxbow I Bldg., Room 204
2400 W. 49th St.
Sioux Falls, SD 57105
605-330-4326

Tennessee

Bureau of Apprenticeship and Training
U.S. Department of Labor
Airport Executive Plaza
1321 Murfreesboro Rd., Suite 541
Nashville, TN 37210
615-781-5318

Texas

Bureau of Apprenticeship and Training
U.S. Department of Labor
VA Building, Room 2102
2320 LaBranch St.
Houston, TX 77004

713-750-1696

Utah

Bureau of Apprenticeship and Training
U.S. Department of Labor
1745 W. 1700 South, Room 1051
Salt Lake City, UT 84104
801-975-3650

Vermont

Department of Labor and Industry
Apprenticeship Division
National Life Building, Drawer 20
Montpelier, VT 05620-3401
802-828-2157

Burlington: 802-862-2385
Pittsford: 802-483-6046
Newport: 802-334-6149
Springfield: 802-885-4911

U.S. Department of Labor
Bureau of Apprenticeship and Training
Federal Bldg.
11 Elmwood Ave., Room 629
Burlington, VT 05401
802-951-6278

Virginia

Virginia Occupational Information
Coordinating Committee
P.O. Box 1358
Richmond, VA 23211
804-786-5881

Division of Apprenticeship Training
Virginia Department of Labor and Industry
Powers-Taylor Building
13 S. 13th St.
Richmond, VA 23219
804-786-2381

Apprenticeship Representatives

Richmond 804-786-2381
Abingdon 703-676-5465
Danville 804-791-5266
Fairfax 703-691-0351
Lynchburg 804-947-6682
Norfolk 804-858-6700
Roanoke 703-857-7178
Stuarts Draft 703-332-9240

Apprenticeship Training Program

Apprenticeship Information Centers

Richmond 804-225-4563
Alexandria 703-823-4135
Portsmouth 804-396-6865

Bureau of Apprenticeship and Training
U.S. Department of Labor
700 Centre, Suite 546
704 East Franklin
Richmond, VA 23219
804-771-2488

Washington

Kelso

Apprenticeship Program Coordinator, State Department of Labor and Industries, 711 Vine St.,
Kelso, WA 98626; 206-577-2200

Kennewick

Apprenticeship Program Coordinator, State Department of Labor and Industries, 500 N. Morain,
#1110, Kennewick, WA 99336; 509-735-0104

Mt. Vernon

Apprenticeship Program Coordinator, State Department of Labor and Industries, P.O. Box
1406, Mt. Vernon, WA 98273; 206-428-1350

Seattle

Apprenticeship Program Coordinator, State Department of Labor and Industries, 300 West
Harrison #502, Seattle, WA 98119; 206-281-5511

Spokane

Apprenticeship Program Coordinator, State Department of Labor and Industries, East 3901
Main, Spokane, WA 99220; 509-456-2923

Tacoma

Apprenticeship Program Coordinator, State Department of Labor and Industries, 1305 Tacoma
Ave. South, #305, Tacoma, WA 98401; 206-596-3931

Bureau of Apprenticeship and Training
U.S. Department of Labor
1400 Talbot Rd. S, Suite 100
Renton, WA 98055
206-277-5214

West Virginia

Bureau of Apprenticeship and Training
U.S. Department of Labor
550 Eagan St., Room 303
Charleston, WV 25301
304-347-5141

Wisconsin

Wisconsin DILHR-BAS
201 E. Washington Ave.
Room 211x, P.O. Box 7972
Madison, WI 53707
608-266-3133

District Offices

Local Apprenticeship Office
c/o Chippewa Valley Technical College
620 W. Claremont Ave., Room 1A
Eau Claire, WI 54701
715-833-6444

Counties served: Douglas, Bayfield, Burnett, Washburn, Sawyer, Polk, Barron, Rusk, St. Croix, Dunn, Chippewa, Pierce, Pepin, Buffalo, Jackson, Trempealeau, Monroe, Juneau, La Crosse, Adams

Local Apprenticeship Office
c/o North Central Technical College
1000 Campus Dr.
Wausau, WI 54401
715-675-3331, ext. 225

Counties served: Ashland Iron, Vilas, Price, Forest, Oneida, Lincoln, Taylor, Langlade, Marathon, Clark, Portage, Wood

Local Apprenticeship Office
U.S. Department of Labor
Bureau of Apprenticeship and Training
6921 Mariner Dr., 1st Floor
Racine, WI 53406
414-886-2917
Counties served: Racine, Kenosha, Walworth

Local Apprenticeship Office
MATC - Apprenticeship Center
2125 Commercial Ave.
Madison, WI 53704
608-246-7900

Counties served: Columbia, Sauk, Richland, Vernon, Crawford, Grant, Iowa, Dane, LaFayette, Green, Rock, Columbia, Jefferson

Local Apprenticeship Office
U.S. Department of Labor
Bureau of Apprenticeship and Training
Federal Center, Room 303
212 E. Washington Ave.
Madison, WI 53703
Counties served: Columbia, Sauk, Richland,

Apprenticeship Training Program

Vernon, Crawford, Grant, Iowa, Dane, LaFayette, Green, Rock, Columbia, Jefferson

Local Apprenticeship Office

State Office Building

819 N. 6th St., Room 260

Milwaukee, WI 53203

414-227-4398

Counties served: Milwaukee, Waukesha, Ozaukee

Local Apprenticeship Office

1825 N. Bluemound Rd.

P.O. Box 227

Appleton, WI 54913

414-832-5303

Counties served: Waushara, Winnebago, Calumet, Manitowoc, Sheboygan, Fond du Lac, Marquette, Dodge, Green Lake, Florence, Marinette, Oconto, Menominee, Shwano, Waupaca, Outagamie, Brown, Door, Kewaunee

Bureau of Apprenticeship and Training

U.S. Department of Labor

Federal Center, Room 303

212 E. Washington Ave.

Madison, WI 53703

608-264-5377

Wyoming

U.S. Department of Labor

Bureau of Apprenticeship and Training

American National Bank Bldg.

1912 Capitol Ave., Room 508

Cheyenne, WY 82001

307-772-2448

"The message from industry is, 'We don't want your loyalty. We want your work.'"

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993

Free Training or \$6,000 For College If You're Laid Off Or Can't Get A Job

Program: Employment and Training Assistance - Dislocated Workers 17.246

Description: If you've found yourself on the losing end of a plant closing or mass layoff, apply for money and re-training under the Economic Dislocation and Worker Adjustment Assistance Act (EDWAA). The program is administered by each state, and because of that, the program differs from state to state. Some even offer help to out-of-work cowboys and displaced housewives. The program's goal is to help workers find unsubsidized jobs through re-training and other employment services. Some states will even lend you money to help you pay bills until you're back at work in a new job.

What You Can Get: Workers can receive classroom, occupational and on-the-job training in skills currently in demand — such as entry level positions in health care or training to work with computers. Basic and remedial training, as well as entrepreneurial training is also available. So if you need to brush up on your math or want to start a business, this could be the place to start. Programs also include literacy classes and courses in English as a second language.

The programs also provide testing and counseling, development of personal service plans (including child care and transportation allowances), and help with relocation expenses once you have a solid job offer out of state. It is also possible to receive some pre-layoff assistance, but remember, services vary by state.

Workers in the program who have exhausted state unemployment benefits can apply for "needs related" allowances, up to the amount they formerly received from that state, while they complete their training.

Many states let you chart your own career course. If you know what you want to do, say to open a pet store, you can apply to the state for the appropriate training.

Who Is Eligible: While the program is intended to help workers affected by plant closings and layoffs on a grand scale, others are not necessarily excluded. Most benefits are also available to long-term unemployed workers with limited prospects of ever finding another job in that field. For example, farmers and ranchers who have fallen on hard times, and other self-employed people who have lost their income due to general economic conditions, including displaced "homemakers" are eligible.

Money Available: The Federal government gives each state an annual allotment, depending on how many unemployed workers live there. It spends over a billion dollars each year to help workers get back on track. In 1994 alone, half a million workers received help through this program.

National Office:

Office of Worker Retraining and Readjustment Programs
U.S. Department of Labor
Room N-5426, 200 Constitution Ave., N.W.
Washington, D.C. 20210

Dislocated Workers Program

202-219-5577

State Offices:

Because each state administers and manages its own program, it would be wise to start there to find out specific program details.

Dislocated Worker Unit Contacts

Alabama

Alabama Department of Economic and Community Affairs
401 Adams Ave.
P.O. Box 5690
Montgomery, AL 36103
334-242-5415

Alaska

Division of Community and Rural Development
Department of Community and Regional Affairs
333 W. 4th Ave., Suite 220
Anchorage, AK 99501
907-269-4658

Arizona

Job Training Partnership Program
1789 West Jefferson, Site Code 920Z
Phoenix, AZ 85997
602-542-2484

Arkansas

Arkansas Employment Security Department
2 Capitol Mall
P.O. Box 2981
Little Rock, AR 72203
501-682-1818

California

Job Training Division, MIC 69
Employment Development Department
P.O. Box 826880
Sacramento, CA 94280
916-654-9212

Colorado

Governor's Job Training Office
720 South Colorado Blvd.
Suite 550
Denver, CO 80220
303-758-5020

Connecticut

State Department of Labor

I Wanna Be Trained

Dislocated Worker Unit
200 Folly Brook Blvd.
Wethersfield, CT 06109
203-566-7550

Delaware

Delaware Department of Labor
Division of Employment and Training
University Plaza
P.O. Box 9499
Newark, DE 19714
302-761-8117

District of Columbia

Dislocated Worker Unit
1000 U St., NW, Suite 331
Washington, DC 20001
202-673-4434

Florida

Bureau of Job Training
Jobs and Benefits Division
1320 Executive Center Dr.
Atkins Building, Room 211
Tallahassee, FL 32399
904-488-9250

Georgia

Georgia Department of Labor
Sussex Place
148 International Blvd., NE
Atlanta, GA 30303
404-656-6336

Hawaii

Office of Employment and Training Administration
Department of Labor and Industrial Relations
830 Punchbowl St., Room 316
Honolulu, HI 96813
808-586-9067

Idaho

Workforce Systems Bureau
Department of Employment
317 Main St.
Boise, ID 83735
208-334-6303

Illinois

Job Training Division
Department of Commerce and Community Affairs
620 East Adams St.

Dislocated Workers Program

Springfield, IL 62701
217-785-6006

Indiana

Indiana Department of Employment and Training Services
Program Operations Division
10 North Senate St.
Indianapolis, IN 46204
317-232-7461

Iowa

Division of Workforce Development
Iowa Department of Economic Development
150 Des Moines St.
Des Moines, IA 50309
515-281-9008

Kansas

Department of Human Resources
Division of Employment and Training
401 SW Topeka Blvd.
Topeka, KS 66603
913-296-7290

Kentucky

Office of Training and Re-employment
Division of Field Services
275 East Main, 2-West
Frankfort, KY 40621
502-564-7015

Louisiana

Louisiana Department of Labor
Federal Training Program Division
P.O. Box 94094
Baton Rouge, LA 70809
504-342-7637

Maine

Workforce Development
Maine Department of Labor
Bureau of Employment and Training Programs
Hospital St.
State House Station 55
Augusta, ME 04333
207-624-6390

Maryland

Office of Employment Training
Department of Labor, Licensing and Regulations
1100 North Eutaw St.
Room 310

I Wanna Be Trained

Baltimore, MD 21201
410-767-2803

Massachusetts

Industrial Services Program
Schrafft Center
529 Main St., Suite 400
Boston, MA 02129
617-727-8158

Michigan

Michigan Jobs Commission
Victor Bldg, 5th Floor
201 N. Washington Sq.
Lansing, MI 48913
517-373-6234

Minnesota

Workforce Preparation Branch
Minnesota Department of Economic Security
390 North Robert St.
First Floor
St. Paul, MN 55101
612-296-7918

Mississippi

Employment Training Division
Mississippi Department of Economic and Community Development
301 West Pearl St.
Jackson, MS 39203
601-949-2234

Missouri

Division of Job Development and Training
Department of Economic Development
P.O. Box 1087
2023 St. Mary's Ave.
Jefferson City, MO 65102
573-751-7896

Montana

State Job Training Bureau
Montana Department of Labor and Industry
P.O. Box 1728
Mail Site 2B
1327 Lockey
Helena, MT 59624
406-444-4500

Nebraska

Nebraska Department of Labor
Job Training Program Division

Dislocated Workers Program

550 South 16th St.
Lincoln, NE 68509
402-471-9903

Nevada

State Job Training Office
505 East King, Room 501
Carson City, NV 89710
702-687-4310

New Hampshire

New Hampshire Job Training Coordinating Council
64 Old Suncook Rd.
Concord, NH 03301
603-228-9500

New Jersey

Rapid Response Team
Labor Management Committee
New Jersey Department of Labor
CN 058
Trenton, NJ 08625
800-343-3919

New Mexico

New Mexico Department of Labor
Job Training Division
1596 Pacheco St.
P.O. Box 4218
Santa Fe, NM 87502
505-827-6818

New York

New York State Department of Labor
State Office Campus, Bldg. 12
Albany, NY 12240
518-457-3101

North Carolina

Division of Employment and Training
North Carolina Department of Commerce
111 Seaboard Ave.
Raleigh, NC 27604
919-733-6383

North Dakota

Job Training Division
Job Service North Dakota
1000 E. Divide Ave.
P.O. Box 5507
Bismarck, ND 58502
701-328-2843

Ohio

Ohio Bureau of Employment Services
145 South Front St.
P.O. Box 1618
Columbus, OH 43215
614-466-3817

Oklahoma

Oklahoma Employment Security Commission
Will Rogers Bldg., Room 408
2401 North Lincoln Blvd.
Oklahoma City, OK 73105
405-557-7294

Oregon

Economic Development Department
25 Capitol St., NE
3rd Floor
Salem, OR 97310
503-373-1995

Pennsylvania

Dislocated Worker Unit
Labor and Industry Building
Room 1112E
7th and Forester St.
Harrisburg, PA 17120
717-787-9282

Rhode Island

Department of Employment and Training
175 Main St.
Pawtucket, RI 02860
401-277-3450

South Carolina

Manpower Training Unit
P.O. Box 995
Columbia, SC 29202
803-737-2588

South Dakota

South Dakota Department of Labor
Kneip Bldg.
700 Governors Dr.
Pierre, SD 57501
605-773-5017

Tennessee

Tennessee Department of Labor
Gateway Plaza

Dislocated Workers Program

710 James Robertson Parkway
4th Floor
Nashville, TN 37243
615-741-1031

Texas

Work Force Commission
211 E. 7th St., Suite 1000
Austin, TX 78701
512-936-0399

Utah

Utah Office of Job Training for Economic Development
324 South State St.
Suite 500
Salt Lake City, UT 84114
801-538-8757

Vermont

Department of Employment and Training
P.O. Box 488
Montpelier, VT 05602
802-828-4177

Virginia

Employment Security Supervisor
Virginia Employment Commission
P.O. Box 1358
Room 308
Richmond, VA 23211
804-786-3037

Washington

Employment and Training Division
605 Woodland Square Loop, SE
MS-6000
P.O. Box 9046
Olympia, WA 98507
360-438-4611

West Virginia

Governor's Administered Programs and DWU
Bureau of Employment Programs
Job Training Programs Division
112 California Ave.
Charleston, WV 25305
304-558-1847

Wisconsin

Worker Retraining and Employer Services Section
Department of Labor, Industry and Human Relations
201 E. Washington Ave.

I Wanna Be Trained

P.O. Box 7972
Madison, WI 53707
608-266-0745

Wyoming

Job Training Program
Department of Employment
100 West Midwest
P.O. Box 2760
Casper, WY 82602
307-235-3284

Free Training For Those Who Lose Their Jobs Because of Increased Trade With Mexico or Canada

Program: NAFTA Transitional Adjustment Assistance Program

Description: NAFTA is not a dirty word, but a lot of U.S. workers swear it is a plan to put them out of work and ship their jobs where labor costs are cheaper — Canada, but more significantly, to Mexico and other Latin American countries. In a dog-eat-dog global economy there are no real borders — read the label on the shirt you're wearing or check the "made in" stamps on every toy you buy your kids for Christmas.

Who Is Eligible: If you were laid off or lost your job because of the North American Free Trade Agreement (NAFTA), the government wants to help you find a new one, and probably one that pays you more than your last job. The NAFTA Transitional Adjustment Assistance Program is like a job skills and retraining SWAT team geared to provide rapid and early response to the threat of unemployment. It is an opportunity to engage in long term job retraining while receiving income assistance from Uncle Sam.

The program includes:

- on-site services to let workers know if they are eligible
- assessment of individual skills and abilities
- financial and personal counseling to prepare for job transition
- career counseling
- job placement assistance
- child care
- transportation
- occupation skills training
- basic and remedial education
- entrepreneurial training
- English as a second language
- income support for up to 52 weeks after worker has exhausted unemployment compensation while the worker is enrolled in training
- job search allowances to pay expenses for workers who search for work beyond their normal commuting area
- relocation allowances

National Office:

Office of Trade Adjustment Assistance
Employment and Training Assistance
U.S. Department of Labor
Room C4318, 200 Constitution Ave., NW
Washington, DC 20210
202-219-5555

Local Offices: For more information contact your local employment service office or your state Dislocated Worker Unit contact (see page 491).

Free Training If You Lose Your Job From Increased Imports From Other Countries

Program: Trade Adjustment Assistance — Workers - 17.245

Description: Ever notice how so many products have gotten less expensive over the last ten years? Shirts that once cost \$30 are now sold for \$15. Televisions and VCRs — not to mention computers — have never been cheaper. Visit any shopping mall, and you'll see bargains galore! So what's the deal? Simple, almost everything we now buy in the U.S. is being made overseas. But the downside to bargain hunting is that each of these products has cost Americans jobs. "Made in Japan" was a joke in the 1950s —it meant really cheapo products — but now it's a sign of quality. And U.S. workers have suffered in the long run because of these dramatic changes.

Ever the diplomat, Uncle Sam doesn't get angry, he gets even. And the government is willing to train anyone displaced by foreign imports to learn new job skills.

If you lost your job because of imports, you can get \$800 in travel expenses to look for a new job, and 90% of your moving costs will be paid if you get a solid offer. Or stay at home and let the government pay you to learn a new marketable job skill. Computer programming, anyone?

Since 1974, the Employment and Training Administration at the Department of Labor has given away several billion dollars helping workers who have lost jobs because of imports. This year alone, the Trade Adjustment Assistance (TAA) program will spend \$96.6 million to help workers learn more marketable job skills and to move to greener employment pastures. An additional \$183 million will be spent on weekly allowances to help program participants pay their bills if they have exhausted state unemployment benefits.

What You Can Get: If you qualify, there are a number of career counseling and retraining opportunities, all free. Again, the program will pay some workers to learn new skills, then help pay travel expenses while they search for a new job. Opportunities include remedial education, vocational and technical retraining, as well as on-the-job training. If you qualify for a Trade Readjustment Allowance (TRA), you can receive a weekly allowance equal to state unemployment benefits, for up to two years.

The program will reimburse you up to \$800 for travel expenses if there is a lack of good jobs in your area and you have to look elsewhere. If you find a job and need to relocate, the program will pay 90 percent of your moving costs and a lump sum payment of three times your former average weekly paycheck (up to \$800) to help you get settled in.

Who Is Eligible: Any worker, no matter what their prior income level, can apply for assistance. Go to your local State Employment Security Agency, to the unemployment insurance office, and fill out an "application for determination" to learn whether you qualify under the program. They will investigate your case and determine to what degree imports caused your layoff. If your hours were cut back by at least 80 percent, or you have lost at least 80 percent of your prior income, you may qualify.

To qualify for an allowance while you participate in the program, you must have worked at least 26 weeks — and earned more than \$30 a week — for one year prior to losing a job

Trade Adjustment Assistance Program

due to imports. You also must have exhausted all other unemployment benefits; you must meet the same weekly job search requirements as you did when receiving state unemployment benefits, including actively looking for work and accepting any offers. In addition, you must be enrolled in, or have completed, an approved job training program, but sometimes states waive this last requirement.

To be eligible for a relocation allowance, you have to find a job with the possibility of it being long term employment or an offer somewhere in the U.S. You cannot receive moving expenses if you have received a relocation allowance in the past, and you must be entirely unemployed or have had your hours cut back substantially in anticipation of a total layoff.

You must file for relocation funds within 452 days after you receive TAA certification or 182 days after completing a TAA retraining program. To file for a Trade Readjustment Allowance, you must wait 60 days after certification. But even if your application is rejected, you can qualify for reemployment help, retraining, relocation expenses and other job search allowances.

In general, the readjustment allowance is the same as your state unemployment benefits. Remember, all unemployment benefits must be exhausted in order to qualify. The amount will be reduced by any other earnings or income. The allowance continues for two years, starting your first week off the job, once you are certified. You can receive an additional 26 weeks of TRA if you apply for retraining within 210 days of a layoff and need the additional benefits to complete the program. Maximum benefits are capped at 52 times your weekly allowance, unless an extension is approved.

So what happens if you find a job during the 104-week allowance period but imports cost you that job too? As long as you are still within the certification period, the 104-week allowance period is recalculated, starting the first week of your second layoff.

Money Available: In fiscal year 1996, the program will spend \$183 million in TRA payments and another \$96.6 million to retrain workers and help them search for new jobs, and to relocate, if necessary.

National Office:

Office of Trade Adjustment Assistance
Employment and Training Administration
U.S. Department of Labor
200 Constitution Ave., N.W., Room C-4318
Washington, D.C. 20210
202-219-4756
Fax: 202-219-5555

Regional Offices:

There also are program representatives at each of DOL's regional offices:

Boston - 617-565-2217
New York - 212-337-2139
Philadelphia - 215-596-83366
Atlanta - 404-347-4411
Chicago - 312-353-0313
Dallas - 214-767-2088

Kansas City, Mo. - 816-426-3796
Denver - 303-391-5740
San Francisco - 415-744-6648
Seattle - 206-442-4543

Local Offices:

The best source of further information on how the TAA program works is the local office of your State Employment Security Agency.

State Employment Security Agencies

Alabama

Department of Industrial Relations
649 Monroe St.
Montgomery, AL 36130
334-242-8635

Alaska

Employment Security Division
Department of Labor
P.O. Box 25509
Juneau, AK 99802
907-465-2711

Arizona

Department of Economic Security
P.O. Box 6123
Phoenix, AZ 85005
602-542-4910

Arkansas

Employment Security Division
P.O. Box 2981
Little Rock, AR 72203
501-682-2121

California

Employment Development Department
P.O. Box 269058
Sacramento, CA 95826-9058
916-255-1800

Colorado

Department of Labor and Employment
attn: Trade Readjustment Assistance
251 E. 12th, 3rd Floor
Denver, CO 80203
303-866-6342

Connecticut

Employment Security Division

Trade Adjustment Assistance Program

200 Folly Brook Blvd.
Wethersfield, CT 06109
203-566-4280

Delaware

Department of Labor
4425 N. Market St.
Wilmington, DE 19809
302-761-8110

District of Columbia

Department of Employment Services
500 C St., NW
Washington, DC 20001
202-724-7101

Florida

Department of Labor and Employment Security
2012 Capitol Circle, SE
Tallahassee, FL 32399
904-922-7021

Georgia

Georgia Department of Labor
148 International Blvd., NE
Atlanta, GA 30303
404-656-3011

Hawaii

Department of Labor and Industrial Relations
1347 Kapiolani Blvd.
Honolulu, HI 96813
808-586-8812

Idaho

Department of Employment
317 Main St.
Boise, ID 83737
208-334-6114

Illinois

Department of Employment Security
401 S. State St., Room 615
Chicago, IL 60604
312-793-5700

Indiana

Employment Security Division
10 North Senate Ave.
Indianapolis, IN 46204
317-232-1095

Iowa

Department of Employment Services
1000 E. Grand Ave.
Des Moines, IA 50319
515-281-5365

Kansas

Department of Human Resources
401 Topeka Ave.
Topeka, KS 66603
913-281-5365

Kentucky

Department for Employment Service
275 E. Main St.
Frankfort, KY 40621
502-564-5331

Louisiana

Department of Labor
Office of Employment Security
P.O. Box 94094
Baton Rouge, LA 70804
504-342-2938

Maine

Bureau of Employment Security
P.O. Box 309
Augusta, ME 04330
207-287-3377

Maryland

Department of Labor, Licensing, and Regulations
1100 N. Eutaw St.
Baltimore, MD 21201
410-767-2408

Massachusetts

Department of Employment and Training
19 Staniford St., 2nd Floor
Boston, MA 02114
617-626-5333

Michigan

Employment Security Commission
7310 Woodward Ave.
Detroit, MI 48202
313-876-5500

Minnesota

Department of Jobs and Training
390 N. Robert St.

Trade Adjustment Assistance Program

St. Paul, MN 55101
612-296-3711

Mississippi

Employment Security Commission
1520 W. Capital St., Box 1699
Jackson, MS 39215
601-354-8711

Missouri

Division of Employment Security
P.O. Box 59
Jefferson City, MO 65101
314-751-3976

Montana

Department of Labor and Industry
P.O. Box 1728
Helena, MT 59624
406-444-2648

Nebraska

Department of Labor
P.O. Box 94600
Lincoln, NE 68509
402-471-9000

Nevada

Employment Security Department
500 East Third St.
Carson City, NV 89713
702-687-3911

New Hampshire

Department of Employment Security
32 S. Main St.
Concord, NH 03301
603-224-3311

New Jersey

Department of Labor and Industry
John Fitch Plaza
Trenton, NJ 08625
609-984-5666

New Mexico

Employment Security Department
P.O. Box 1928
Albuquerque, NM 87103
505-841-8409

New York

Department of Labor
State Campus
Building 12
Albany, NY 12240
518-457-4317

North Carolina

Employment Security Commission of North Carolina
700 Wade Ave.
P.O. Box 25903
Raleigh, NC 27611
919-733-7546

North Dakota

Job Service North Dakota
P.O. Box 5597
Bismarck, ND 58506
701-328-2878

Ohio

Bureau of Employment Services
145 South Front St.
Columbus, OH 43215
614-644-2707

Oklahoma

Employment Security Commission
2401 N. Lincoln Blvd.
Oklahoma City, OK 73105
405-557-7274

Oregon

Employment Department
875 Union St., NE
Salem, OR 97311
503-378-8244

Pennsylvania

Office of Employment Security
Department of Labor and Industry
P.O. Box 1899
Harrisburg, PA 17105
717-783-3284

Rhode Island

Department of Employment and Training
101 Friendship St.
Providence, RI 02903
401-277-3732

South Carolina

Employment Security Commission

Trade Adjustment Assistance Program

1550 Gadsden St.
P.O. Box 995
Columbia, SC 29202
803-737-3101

South Dakota

Department of Labor
700 Governor's Dr.
Kneip Bldg.
Pierre, SD 57501
605-773-3101

Tennessee

Department of Employment Security
Volunteer Plaza Bldg., 12th Floor
500 James Robertson Parkway
Nashville, TN 37219
615-741-2131

Texas

Employment Commission
Room 504T
101 E. 15th St.
Austin, TX 78778
512-463-2227

Utah

Department of Employment Security
P.O. Box 11249
Salt Lake City, UT 84147
801-536-7401

Vermont

Department of Employment and Training
5 Green Mountain Dr.
P.O. Box 488
Montpelier, VT 05602
802-229-0311

Virginia

Employment Commission
703 E. Main St.
P.O. Box 1358
Richmond, VA 23211
804-786-3001

Washington

Employment Security Department
P.O. Box 9046
Olympia, WA 98507
360-753-5114

West Virginia

Bureau of Employment Programs
112 California Ave.
Charleston, WV 25305
304-558-2630

Wisconsin

Dept. of Industry, Labor & Human Relations
Division of Jobs, Employment, and Training Services
201 E. Washington Ave., Room 231X
P.O. Box 7972
Madison, WI 53707
608-266-0745

Wyoming

Employment Resources Division
P.O. Box 2760
Casper, WY 82602
307-235-3242

Free Training for Teens and Low-Income Unemployed Adults

Program: Job Training Partnership Act - 17.250

Description: Under the Job Training Partnership Act (JTPA), your state receives millions of dollars each year to train teenagers, unskilled adults, the elderly, and others who have special needs to overcome in order to find and keep good jobs.

Free services can include an assessment of an unemployed individual's needs and abilities and a strategy of services such as classroom training, on-the-job training, job search assistance, work experience, counseling, basic skills training, and support services, such as transportation and child care.

What You Can Get: For young people, JTPA offers jobs and training during the summer that could include basic and remedial education, work-experience programs, and support services such as transportation. JTPA also provides year-round training and employment programs for youth, both in and out of school. Program services may include limited internships, school-to-work transition services, and alternative high school services.

Who Is Eligible: Those eligible to take advantage of JTPA services include economically disadvantaged adults and youth (ages 14-21), dislocated workers, and others who face significant employment barriers.

Money Available: The goal of JTPA is to move jobless individuals into permanent self-sustaining employment. The federal budget for this program is \$1,054,813,000. For more information, contact one of the JTPA sites listed below, or contact the Office of Employment and Training Programs, U.S. Department of Labor, 200 Constitution Ave., NW, Room N4469, Washington, DC 20210; 202-219-6236.

Job Training Partnership Act

Alabama

Governor's Liaison

Mr. William Brock

Job Training Division

Alabama Department of Economic and Community Affairs

401 Adams Ave.

P.O. Box 5690

Montgomery, AL 36103-5690

334-242-5893

Fax: 334-242-5855

State JTPA

Mr. Raymond Clenney

Alabama Department of Economic and Community Affairs

401 Adams Ave.

P.O. Box 5690

I Wanna Be Trained

Montgomery, AL 36103-5690
334-242-5300
Fax: 334-242-5855

Alabama SDA Division

(counties) Autauga, Baldwin, Barbour, Bibb, Chambers, Cherokee, Chilton, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, De Kalb, Elmore, Escambia, Etowah, Fayette, Frankline, Geneva, Greene, Houston, Jackson, Lamar, Lauderdale, Lawrence, Lee, Lime-stone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, St. Clair, Shelby, Sumter, Talladega, Tallapoosa, Tuscaloosa, Walker, Washington, Wilcox, Winston
Mr. Steve Walkley

Alabama Department of Economic and Community Affairs
401 Adams Ave.
P.O. Box 5690
Montgomery, AL 36103-5690
334-242-5152
Fax: 334-242-5855

Birmingham/ Jefferson County Job Training Consortium

Mr. Howard Melton
Birmingham/ Jefferson County Job Training Council
2015 Second Ave. North, Suite 400
Birmingham, AL 35203
334-254-2405
Fax: 334-254-2282

Mobile Consortium

Baldwin, Escambia, Mobile
Mr. Sidney Raine
Mobile County Consortium
1150 Government St.
P.O. Box A
Mobile, AL 36601
334-432-0909
Fax: 334-431-1004

Alaska

Governor's Liaison

Mr. Jeff Smith
Division of Community and Rural Development
Dept. of Community and Regional Affairs
333 W. 4th Ave., Suite 220
Anchorage, AK 99501-2341
907-269-4607
Fax: 907-269-4520

State JTPA

Mr. William Mailer
Job Training Partnership Office
333 W. 4th Ave., Suite 220
Anchorage, AK 99501-2341

Job Training Partnership Act

907-563-1073

Fairbanks North Star Borough

Mr. Kay Hoch
Fairbanks Private Industry Council
208 Wendell St.
Fairbanks, AK 99701
907-452-5939
Fax: 907-456-5888

Municipality of Anchorage/ Mat-Su

Ms. Lynn Taylor
Career Development and Training
P.O. Box 196650
Municipality of Anchorage
Anchorage, AK 99519-6650
907-343-6560
Fax: 907-258-6379

Statewide

(counties) Bristol Bay, Fairbanks-North Star, Greater Juneau, Greater Sitka, Haines, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Matanuska Susitna, North Slope

Mr. Mark Mickelson
Alaska Department of Community and Regional Affairs
Community and Rural Development Division
P.O. Box 112100
Juneau, AK 99811-2100
907-465-4890
Fax: 907-465-3212

American Samoa

Governor's Liaison, State JTPA, and Single State SDA
Mr. Sapini Siatu'u
Department of Human Resources
American Samoa Government
Pago Pago, AS 96799
9-1-0288-011-684-633-5172
Fax: 9-1-0288-011-684-633-1139

Arizona

Governor's Liaison
Mr. Bill Hernandez
Division of Employment and Rehabilitation Services
1789 W. Jefferson
P.O. Box 6123, Suite 901A
Phoenix, AZ 85005
602-542-4910
Fax: 602-542-2273

State JTPA

Mr. Dave Ellis
State JTPA Administration

I Wanna Be Trained

1789 W. Jefferson
P.O. Box 6123
Site Code 920Z
Phoenix, AZ 85005
602-542-3957
Fax: 602-542-2491

Apache County
Ms. Linda Nelson
JTPA Administration
P.O. Box 606
Springerville, AZ 85938
520-333-5526
Fax: 520-333-2412

Cochise County
Ms. Vada Phelps
JTPA Administration
77 Calle Portal, Suite C220
Sierra Vista, AZ 85635
602-458-4200
Fax: 602-458-1409

Coconino County
Ms. Betty L. Groom
JTPA Administration
Coconino Career Center JTPA
100 E. Birch Ave.
Flagstaff, AZ 86001
520-779-6668
Fax: 520-779-6671

Gila Pinal Consortium
Ms. Maxine Leather
Central Arizona Association of Government
350 S. Main St.
P.O. Box 560
Florence, AZ 85232-0506
520-868-5878
Fax: 520-868-0551

Graham County
Mr. Neil Karnes
JTPA Administration
800 Main St.
Safford, AZ 85546
520-428-7386
Fax: 520-428-5951

Greenlee County
Ms. Carline Marsh
JTPA Administration

Job Training Partnership Act

323 Chase Creek
Clifton, AZ 85533
520-865-4151
Fax: 520-865-3566

Maricopa County
Mr. Darcy Bucholz
JTPA Administration
3335 W. Durango
Phoenix, AZ 85009
602-506-5911
Fax: 602-506-8789

Mohave-Lapaz Consortium
Ms. Carolyn Fuller
JTPA Administration
P.O. Box 711
Kingman, AZ 86402
520-753-0783
Fax: 520-753-0776

Navajo County
Mr. Ray Cooper
JTPA Administration
1233 Fawnbrook Dr.
Show Low, AZ 85901
520-537-7412
Fax: 520-537-5376

Navajo Nation
(parts of counties) San Juan, San Miguel (reservations) Canoncito, Alamo, Ramah
Mr. Harold Wauneka
Navajo Department of Employment and Training
P.O. Box 1889
Window Rock, AZ 86515
520-871-7707
Fax: 520-871-7116

Phoenix (city)
Mr. Jim Moore
City of Phoenix Employment and Training Administration
200 W. Washington, 19th Floor
Phoenix, AZ 85003
602-262-6776
Fax: 602-534-3915

Pima County
Mr. Arthur Eckstrom
JTPA Administration
32 N. Stone, 16th Floor
Tucson, AZ 85701
520-740-5205

I Wanna Be Trained

Fax: 520-798-3203

Santa Cruz County
Mr. Jesus Kataura
JTPA Administration
P.O. Box 595
Nogales, AZ 85621
520-287-9167
Fax: 520-287-7447

Tribal SDA
Mr. David Ellis
ADES JTPA Administration
1789 W. Jefferson
Site Code 9202
Phoenix, AZ 85007
602-542-3957
Fax: 602-542-2491

Yavapai County
Ms. Teri Drew
NACOG-JTPA Administration
P.O. Box 2451
Prescott, AZ 86302
520-778-1422
Fax: 520-778-1756

Yuma County
Mr. John Morales
JTPA Administration
2450 S. 4th Ave.
Suite 119
Yuma, AZ 85364
520-344-3778
Fax: 520-344-2392

Arkansas

Governor's Liaison
Mr. Phil Price
Arkansas Employment Security Department
Two Capitol Mall, Room 506
Little Rock, AR 72203
501-683-2121
Fax: 501-682-3713

State JTPA
Ms. Sharon Robinette
Office of Employment and Training Services
Arkansas Employment Security Division
P.O. Box 2981
Little Rock, AR 72203
501-682-5227

Job Training Partnership Act

Fax: 501-682-3144

Central

(counties) Faulkner, Lonoke, Monroe, Prairie, Pulaski, Saline

Mr. Rodney Larsen

Central Arkansas PDD, Inc.

P.O. Box 187

Lonoke, AR 72086

501-676-2721

Fax: 501-676-5020

Eastern

(counties) Crittenden, Cross, Lee, Phillips, St. Francis

Ms. Sharon Williams

Eastern Arkansas PIC, Inc.

P.O. Box 1388

West Memphis, AR 72301

501-735-6730

Fax: 501-735-5601

Little Rock

Mr. Charles Mobley

Little Rock Job Training Program

500 W. Markham St., 2nd Floor

Little Rock, AR 72201

501-371-4488

Fax: 501-371-4873

North Central

(counties) Cleburne, Fulton, Independence, Izard, Jackson, Sharp, Stone Van Buren, White Woodruff

Mr. Van Thomas

White River PDD, Inc.

P.O. Box 2396

Batesville, AR 72501

501-793-5233

Fax: 501-793-4035

Northeast

(counties) Clay, Craighead, Greene, Lawrence, Mississippi, Poinsett, Randolph

Mr. Sammy McGuire

Employment and Training Services, Inc.

2809 Forrest Home Rd.

Jonesboro, AR 72401

501-932-5340

Fax: 501-932-5310

Northwest

(counties) Baxter, Benton, Boone, Carroll, Madison, Marion, Newton, Searcy, Washington

Mr. Mike Norton

Northwest Arkansas PDD, Inc.

P.O. Box 190

I Wanna Be Trained

Harrison, AR 72602
501-741-5404
Fax: 501-741-1905

Southeast

(counties) Arkansas, Ashley, Bradley, Chicot, Cleveland, Desha, Drew, Grant, Jefferson, Lincoln

Mr. Glenn Bell
Southeast Arkansas EDD, Inc.
P.O. Box 6806
Pine Bluff, AR 71602
501-536-1971
Fax: 501-536-7718

Southwest

(counties) Calhoun, Columbia, Dallas, Hempstead, Howard, Lafayette, Little River, Miller, Nevada, Ouachita, Sevier, Union

Ms. Terry Sherwood
Southwest Arkansas PDD, Inc.
P.O. Box 767
Magnolia, AR 71753
501-234-4030
Fax: 501-234-0135

West Central

(counties) Clark, Conway, Garland, Hot Spring, Johnson, Montgomery, Perry, Pike, Pope, Yell

Ms. Pat Heusel
West Central PDD, Inc.
P.O. Box 1558
Hot Springs, AR 71902
501-624-1036
Fax: 501-321-5444

Western

(counties) Crawford, Franklin, Logan, Polk, Scott, Sebastian

Ms. Martha Anne Holt
Western Arkansas Employment Development Agency, Inc.
P.O. Box 1266
1500 E. Main
Van Buren, AR 72956
501-474-7061
Fax: 501-474-4321

California

Governor's Liaison

Mr. Thomas Nagle
Employment Development Department
800 Capitol Mall, MIC 69
P.O. Box 826880
Sacramento, CA 95814
916-654-8210
Fax: 916-657-5294

Job Training Partnership Act

State JTPA

Ms. Vicki Johnsrud
Employment Development Department
Job Training Partnership Division
MIC 69
P.O. Box 826880
Sacramento, CA 95814
916-654-7110
Fax: 916-654-9657

Alameda County

(counties) Alameda; (cities) Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Piedmont, Pleasanton, San Leandro, Union City

Ms. Dorothy Chen
Alameda County PIC
22225 Foothill Blvd.
Suite 4
Hayward, CA 94541-2713
510-670-5700
Fax: 510-670-5706

Anaheim (city)

Ms. Marge Pritchard
Job Training Program Manager
City of Anaheim Job Training Program Division
201 S. Anaheim Blvd., #1003
Anaheim, CA 92805
714-254-4350
Fax: 714-254-4356

Butte County

Mr. William Finley
Private Industry Council of Butte County, Inc.
2185 Baldwin Ave.
Oroville, CA 95966
916-538-7301
Fax: 916-534-1167

Carson/ Lomita/ Torrance Consortium

Ms. Patricia Unangst
Employment and Training Administrator
City of Torrance
1 Civic Plaza, Suite 500
Torrance, CA 90745
310-518-8100
Fax: 310-518-8214

Contra Costa County

Mr. Arthur C. Miner
Contra Costa County PIC
2425 Bisso Lane, Suite 100

I Wanna Be Trained

Concord, CA 94520
510-646-5239
Fax: 510-646-5517

Foothill Employment and Training Consortium
(cities) Arcadia, Duarte, Monrovia, Pasadena, Sierra Madre, South Pasadena
Mr. Phillip L. Dunn
Foothill Employment and Training Consortium
234 E. Colorado Blvd., Suite 205
Pasadena, CA 91109
818-405-4219
Fax: 818-796-5766

Fresno Consortium
City and County of Fresno
Mr. Charles Francis
Fresno PIC
1999 Tuolumne St., Suite 700
Fresno, CA 93721
209-266-3742
Fax: 209-233-9633

Golden Sierra Consortium
(counties) Alpine, El Dorado, Nevada, Placer, Sierra
Ms. Kim Hemmer
Golden Sierra Job Training Agency
Dewitt Center
11532 B Ave.
Auburn, CA 95603
916-823-4635
Fax: 916-885-5579

Humboldt County
Mr. Farrel Starr
Humboldt Co. Employment Training Dept.
930 Sixth St.
Eureka, CA 95501
707-445-6230
Fax: 707-445-6228

Imperial County
Mr. Sam Couchman
Imperial County Office of Employment and Training
155 S. Eleventh St.
El Centro, CA 92243
619-339-4472
Fax: 619-352-1272

Kern/ Inyo/ Mono Consortium
Mr. Peter Parra
Employers' Training Resource
2001 28th St.

Job Training Partnership Act

Bakersfield, CA 93301
805-324-9675
Fax: 805-336-6859

Kings County
Mr. John Lehn
Job Training Office
Kings County Government Center
Hanford, CA 93230
209-582-9213
Fax: 209-582-8947

Long Beach (city)
Mr. Robert W. Johnson
City of Long Beach
Business Development Center
200 Pine Ave., Suite 400
Long Beach, CA 90802
310-570-3811
Fax: 310-570-3898

Los Angeles (city)
Ms. Susan Cleere-Flores
Youth and Employment Services Division
Community Development Department
215 W. Sixth St., 10th Floor
Los Angeles, CA 90014
213-485-5019
Fax: 213-485-8151

Los Angeles County
Ms. Lynn W. Bayer
Los Angeles County Department of Community and Senior Services
3175 W. Sixth St.
Los Angeles, CA 90020
213-738-2598
Fax: 213-487-0379

Madera County
Mr. Herman Perez
Employment and Training Office
Madera County Department of Education
114 S. "C" St.
Madera, CA 93638
209-673-7031
Fax: 209-673-5569

Marin County
Ms. Ruth McNurney
Marin County Office of Employment and Training
20 N. San Pedro Rd., #2022
San Rafael, CA 94903

I Wanna Be Trained

415-499-6003
Fax: 415-499-6750

Mendocino

Mr. Charles R. Hall
Mendocino Private Industry Council, Inc.
630 Kings Court, Suite 204
P.O. Box 480
Ukiah, CA 95482
707-468-1196
Fax: 707-468-1498

Merced County

Ms. Terry Smith Tatum
Private Industry Training Department
1020 W. Main St.
Merced, CA 95340
209-385-7324
Fax: 209-722-3776

Monterey County

Mr. Joseph Werner
Office for Employment Training Monterey County
559 Eastaligal St., Suite 201
Salinas, CA 93902
408-755-5429
Fax: 408-755-3246

Mother Lode Consortium

(counties) Amador, Calaveras, Mariposa, Tuolumne
Mr. Woody Smallwood
Mother Lode Job Training Agency
230 S. Shepherd St.
P.O. Box 1176
Sonora, CA 95370
209-533-3396
Fax: 209-533-1079

Napa County

Ms. Donna DeWeerd
Napa County Training and Employment
2447 Old Sonoma Rd.
Napa, CA 94558
707-253-4339
Fax: 707-253-4895

Nortec Consortium

(counties) Del Norte, Lassen, Modoc, Plumas, Siskiyou, Tehama, Trinity
Mr. Charles Brown
NORTEC Governing Board
7420 Skyway
Paradise, CA 95969

Job Training Partnership Act

916-872-9600
Fax: 916-872-5647

North Central Counties Consortium
(counties) Colusa, Glenn, Lake, Sutter, Yuba
Mr. Charles A. Peterson
North Central Counties
Consortium PIC
1215 Plumas St., Suite 1201
SDA Administration Office
Yuba City CA 95991
916-741-7145
Fax: 916-741-7150

Nova Job Training Consortium
(cities) Cupertino, Los Altos, Mountain View, Palo Alto, Santa Clara, Sunnyvale
Mr. Michael J. Curran
City of Sunnyvale
Department of Employment Development
505 W. Olive, Suite 550
Sunnyvale, CA 94086
408-730-7232
Fax: 408-730-7643

Oakland (city)
Ms. Gay Plair-Cobb
Oakland Private Industry Council, Inc.
360 22nd St., Suite 250
Oakland, CA 94612-3025
510-891-9393
Fax: 510-839-3766

Orange County Consortium
(county) Orange; (cities) Anaheim, Garden Grove, La Habra
Ms. Jane O'Grady
Orange County Service Delivery Area
1300 S. Grand, Bldg. B
Santa Ana, CA 92705
714-567-7370
Fax: 714-834-7132

Richmond (city)
Mr. Isiah Turner
Employment and Training
City of Richmond
330 25th St.
Richmond, CA 94808
510-307-8014
Fax: 510-307-8061

Riverside County
Ms. Maureen Martinex

I Wanna Be Trained

County of Riverside Economic Development Agency
1151 Spruce St.
Riverside, CA 92507
909-275-3100
Fax: 909-275-3131

Sacramento Consortium
(county and city) Sacramento
Mr. Marion J. Woods
Sacramento Employment and Training Agency
1217 Del Paso Blvd.
Sacramento, CA 95815
916-263-3800
Fax: 916-263-3825

San Benito County
Mr. Herman Fehl
San Benito County Employment Training Office and Community Action Agency
1131 San Felipe Rd.
P.O. Box 2107
Hollister, CA 95024
408-637-9293
Fax: 408-637-0996

San Bernardino (city)
Mr. Ernest Dowdy
San Bernardino Employment and Training Agency
646 N. Sierra Way
San Bernardino, CA 92410-4414
909-888-7881
Fax: 909-889-7833

San Bernardino County
Mr. Keith Lee
County of San Bernardino
Jobs and Employment Services Department
851 S. Mt. Vernon Ave., Suite 22
Colton, CA 92324
909-422-0488
Fax: 909-422-0309

San Diego Consortium and Private Industry Council
(city and county) San Diego
Ms. Aurelia Koby
San Diego Consortium and Private Industry Council
1551 Fourth Ave., Suite 600
San Diego, CA 92101
619-238-1445
Fax: 619-238-6063

San Francisco City and County
(city and county, a single political jurisdiction)

Job Training Partnership Act

Mr. Steve Arcelona
PIC of San Francisco, Inc.
745 Franklin St.
Suite 400
San Francisco, CA 94102-3117
415-931-7460
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San Joaquin County
Mr. Marcelo Lopez
Employment and Economic Development Department
County of San Joaquin
850 N. Hunter St.
Stockton, CA 95202
209-468-3500
Fax: 209-462-9063

San Luis Obispo County
Mr. Lee Ferrero
San Luis Obispo County Private Industry Council
3566 S. Higuera St., Suite 100
San Luis Obispo, CA 93401
805-781-2200
Fax: 805-541-4117

San Mateo County
Mr. William Demestihias
Job Training and Economic Development
262 Harbor Blvd.
Belmont, CA 94002
415-599-3840
Fax: 415-367-5066

Santa Ana (city)
Ms. Patricia Nunn
Division of Employment Services
City of Santa Ana
410 W. Fourth St.
Santa Ana, CA 92701
714-647-6545
Fax: 714-647-6579

Santa Barbara County
Mr. John Diego
Job Training Network of Santa Barbara County
2400 Professional Pkwy., Suite 150
Santa Maria, CA 93455-9944
805-346-7650
Fax: 805-346-7651

Santa Clara County
Mr. Raul Colunga

I Wanna Be Trained

County of Santa Clara
Department of Employment and Training Programs
591 N. King Rd.
San Jose, CA 95133-1600
408-928-3777
Fax: 408-251-4228

Santa Cruz County
Mr. Gregory Irish
Career Works Division
Human Resources Agency
1040 Emeline Ave.
Santa Cruz, CA 95060
408-454-4080
Fax: 408-454-4651

Shasta County
Mr. Don Peery
Shasta County PIC
1220 Sacramento St.
Redding, CA 96001
916-246-7911
Fax: 916-246-4254

Solano County
Ms. Wendy C. Therrian
Private Industry Council of Solano County
320 Campus Lane
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707-864-3370
Fax: 707-864-3386

Sonoma County
Mr. James D. Millikan
Sonoma County PIC
Job Training Office
2245 Challenger Way, Suite 104
Santa Rosa, CA 95407
707-524-6411
Fax: 707-544-6444

South Bay Consortium
(cities) El Segundo, Gardena, Hawthorne, Hermosa Beach, Inglewood, Lawndale, Manhattan Beach, Redondo Beach
Ms. Jan Vogel
South Bay/ City of Inglewood
One Manchester Blvd., Suite 880
P.O. Box 6500
Inglewood, CA 90301
310-412-5558
Fax: 310-412-4252

Job Training Partnership Act

Southeast Los Angeles County Consortium (Selaco)
(cities) Bellflower, Downey, Hawaiian Gardens, Lakewood, Norwalk
Mr. Bill R. Plaster
Private Industry Council of Southeast Los Angeles County
10900 E. 183rd St., Suite 350
Cerritos, CA 90701
310-402-9336
Fax: 310-860-4701

Stanislaus County
Mr. William May
Stanislaus County Department of Employment and Training
251 E. Hackett Rd., C-2
P.O. Box 581770
Modesto, CA 95354-0031
209-558-2100
Fax: 209-558-2164

Tulare County
Mr. Joseph Daniel
Tulare County Private Industry Council
Office of JTPA Administration
2374 W. Whitendale Ave.
P.O. Box 3146
Visalia, CA 93278-3146
209-737-4246
Fax: 209-737-4252

Ventura County
Mr. Francisco De Leon
Job Training Policy Council
400 Esplanade Dr., Suite 301
Oxnard, CA 93030
805-988-1533
Fax: 805-981-8215

Verdugo Consortium
(cities) Burbank, Glendale, La Canada, Flintridge
Ms. Madalyn Blake
Community Development and Housing
Verdugo Private Industry Council
141 N. Glendale Ave., Room 202
Glendale, CA 91206-4996
818-548-2053
Fax: 818-548-3724

Yolo County
Mr. Alex Laiewski
Community Partnership Agency
112 W. Main St.
Woodland, CA 95695
916-661-2900

Fax: 916-661-2925

Colorado

Governor's Liaison and State JTPA

Mr. Leslie Franklin

Governor's Job Training Office

720 S. Colorado Blvd., Suite 550

Denver, CO 80222-1917

303-758-5020

Fax: 303-758-5578

Adams County

Ms. Donna Marsh

Adams County Employment Center

7190 Colorado Blvd., 5th Floor

Commerce City, CO 80022

303-289-6500

Fax: 303-289-6539

Arapahoe and Douglas Counties

Ms. Patricia Kuskie

Arapahoe County Employment and Training Division

11059 E. Bethany Dr., Suite 201

Aurora, CO 80014-2617

303-752-5820

Fax: 303-752-5850

Boulder County

Ms. Toya Speckman

Boulder County Employment and Training Center

2905-C Center Green Court South

Boulder, CO 80301

303-441-3985

Fax: 303-939-0054

Colorado Springs/ El Paso County

Mr. Ray Rodriguez

County Industrial Training Administration

332 E. Willamette St.

Colorado Springs, CO 80903

719-578-6916

Fax: 719-636-3406

Denver

(city and county) Denver

Ms. Erma Zamora

Mayor's Office of Employment and Training

1391 N. Speer Blvd.

Suite 500

Denver, CO 80204

303-893-3382

Fax: 303-899-4029

Job Training Partnership Act

Jeffco Consortium

(counties) Clear Creek, Gilpin, Jefferson

Ms. Mary Kreutzer

Jeffco Employment and Training Services

900 Jefferson County Pkwy.

Golden, CO 80401

303-271-4600

Fax: 303-271-4608

Larimer County

Ms. Joni Friedman

Larimer County Employment and Training Services

3842 S. Mason

Fort Collins, CO 80525

303-223-2470

Fax: 303-223-7456

Pueblo Consortium

(counties) Chaffee, Custer, Fremont, Lake Park, Pueblo, Teller

Mr. John Martinez

Pueblo County Job Training

1000 W. 6th, Suite I

Pueblo, CO 81003

719-543-2951

Fax: 719-433-9784

Rural

(counties) Alamosa, Archuleta, Baca, Bent, Cheyenne, Conejos, Costilla, Crowley, Delta, Dolores, Eagle, Elbert, Garfield, Grand, Gunnison, Hinsdale, Huerfano, Jackson, Kiowa, Kit Carson, La Plata, Las Animas, Lincoln, Logan, Mesa, Mineral, Moffat, Montezuma, Montrose, Morgan, Otero, Ouray, Phillips, Pitkin, Prowers, Rio Blanco, Rio Grande, Routt, Saguache, San Juan, San Miguel, Sedgwick, Washington, Yuma

Mr. J. Dwight Steele

Office of Rural Job Training

1900 Grant St., Suite 800

Denver, CO 80203

303-894-7410

Fax: 303-894-7416

Weld County

Ms. Linda Perez

Weld County Department of Human Resources

P.O. Box 1805

1551 N. 7th Ave.

Greeley, CO 80631

970-353-3800

Fax: 970-356-3975

Connecticut

Governor's Liaison and State JTPA

Mr. John E. Saunders, III

I Wanna Be Trained

Connecticut Department of Labor
200 Folly Brook Blvd.
Wethersfield, CT 06109
203-566-4388
Fax: 203-566-1520

Ansonia/ Bridgeport/ Norwalk; SDA 1

(towns) Ansonia, Bridgeport, Darien, Derby, Easton, Fairfield, Greenwich, Milford, Monroe, New Canaan, Norwalk, Oxford, Seymour, Shelton, Stamford, Stratford, Trumbull, Easton, Westport, Wilton

Mr. Tim Paul
The WorkPlace, Inc.
Southwestern Connecticut's Regional Workforce Development Board
181 Middle St.
Bridgeport, CT 06604
203-576-7030
Fax: 203-335-9703

Bristol/ New Britain; SDA 2

(towns) Berlin, Bristol, Burlington, New Britain, Plainville, Plymouth, Southington

Mr. George Brusznicki
Central Connecticut Workforce Development Board, Inc.
136 Main St.
New Britain, CT 06051
203-223-4421
Fax: 203-832-9103

Danbury/ Torrington; SDA 3

(towns) Barkhamsted, Bethel, Bridgewater, Brookfield, Canaan, Colebrook, Cornwall, Danbury, Goshen, Hartland, Harwinton, Kent, Litchfield, Morris, New Fairfield, New Hartford, New Milford, Newton, Norfolk, North Canaan, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Torrington, Warren, Washington, Winchester

Mr. Owen Quinn
Danbury/ Torrington Regional Workforce Development Board
140 Main St.
Torrington, CT 06790
203-489-3556
Fax: 203-482-8391

Hartford; SDA 5

(towns) Andover, Avon, Bloomfield, Bolton, Canton, Colchester, Columbia, Coventry, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hebron, Manchester, Marlborough, Newington, Rocky Hill, Simsbury, Somers, South Windsor, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Willington, Windsor, Windsor Locks

Mr. Frank Chiamonte
Greater Hartford Chamber of Commerce
250 Constitution Plaza
Hartford, CT 06112
203-522-1111
Fax: 203-525-2656

Job Training Partnership Act

Meriden/ Middlesex; SDA 6

(towns) Chester, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Haddam, Killingworth, Meriden, Middlefield, Middletown, Old Saybrook, Portland, Westbrook

Ms. Robyn Bugbee

Regional Workforce Development Board

62 Washington St.

Middletown, CT 06457

203-343-5085

Fax: 203-343-5198

New Haven; SDA 7

(towns) Bethany, Branford, Clinton, East Haven, Guilford, Hamden, Madison, New Haven, North Branford, North Haven, Orange, Wallingford, West Haven, Woodbridge

Mr. William Villano

Regional Workforce Development Board PIC of Greater New Haven

580 Ella T. Grasso Blvd.

New Haven, CT 06519

203-624-1493

Fax: 203-562-1106

North East: Danielson/ Willimantic; SDA 4

(towns) Ashford, Brooklyn, Canterbury, Chaplin, Eastford, Hampton, Killingly, Lebanon, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Windham, Woodstock

Mr. Alex B. Johnson

Workforce One

Your Northeast RWDB

128 Chaplin St., P.O. Box 305

Chaplin, CT 06325

203-455-8009

Fax: 203-455-8025

Southeast: New London/ Norwich; SDA 8

(towns) Bozrah, East Lyme, Franklin, Griswold Groton, Ledyard, Lisbon, Lyme Montville, New London, North Stoughton, Norwich, Old Lyme, Preston, Salem, Sprague, Stonington Voluntown, Waterford

Mr. John Beauregard

Regional Workforce Development Board for Greater New London County

Shaw's Cove, Building 6, Suite 100

New London, CT 06320

203-440-3534

Fax: 203-442-5814

Waterbury; SDA 9

(towns) Beacon Falls, Bethlehem, Cheshire, Middlebury, Naugatuck, Prospect, Southbury, Thomaston, Waterbury, Watertown, Wolcott, Woodbury

Ms. Beth Barton-Mala

Workforce Connection

Regional Workforce Development Board of the Waterbury Area

29 Leavenworth St.

Waterbury, CT 06702

203-574-6971

Fax: 203-573-8951

Delaware

Governor's Liaison and State JTPA

Mr. Louis Masci
Employment and Training
Delaware Department of Labor
University Plaza
P.O. Box 9499
Newark, DE 19714-9499
302-368-6810
Fax: 302-368-6995

Single State SDA

Mr. Norman Cartier
Delaware Private Industry Council
Linden Building
625 Orange St., Suite B
Wilmington, DE 19801
302-577-6202
Fax: 302-577-6247

District of Columbia

Single State SDA

Mr. Joseph Yeldell
District of Columbia Department of Employment Services
500 C St., NW, Suite 600
Washington, DC 20001
202-724-7101
Fax: 202-724-7112

Florida

Governor's Liaison

Mr. Doug Jamerson
Dept. of Labor and Employment Security
2012 Capital Circle, Southeast
Suite 303, Hartman Bldg.
Tallahassee, FL 32399-2152
904-922-7021
Fax: 904-488-8930

State JTPA

Ms. Kathleen McLesky
Department of Labor and Employment Security
Division of Labor, Employment and Training
1320 Executive Center Dr., #300
Tallahassee, FL 32399-0667
904-488-7228
Fax: 904-487-1753

Brevard County; SDA 12

Mr. Donald H. Noren

Job Training Partnership Act

Space Coast PIC
3340 W. Eau Gallie Blvd., Suite 200
Melbourne, FL 32953
407-726-2890
Fax: 407-726-2896

Broward County; SDA 23
Mr. Mason Jackson
Broward Employment and Training Administration
330 N. Andrews Ave.
Fort Lauderdale, FL 33301
954-765-4545
Fax: 954-765-4535

Charlotte/ Collier/ Glades/ Hendry; SDA 20
Mr. Joseph Paterno
Southwest Florida Private Industry Council
46 Tenth St., South
Naples, FL 33904
313-261-0553
Fax: 313-261-5969

Citrus/ Hernando; SDA 25
Mr. Lee Ellzey
Citru-Hernando Private Industry Council
19205 Cortez Blvd.
P.O. Box 10805
Brooksville, FL 34601
904-754-5177
Fax: 904-796-1564

Escambia; SDA 1
(county) Escambia
Mr. James Boggs
Escambia County
3300 N. Pace Blvd., #501
Pensacola, FL 32505
904-433-6901
Fax: 904-434-1119

Flagler/ Lake/ Volusia Counties; SDA 9
Mr. Laurence Tomasetti
Volusia, Lake Flager PIC
P.O. Box 351-32115
1128 Beville Rd., Unit F/ G
Daytona Beach, FL 32114
904-258-7072
Fax: 904-258-1657

Gadsden/ Jefferson/ Leon/ Wakulla Counties; SDA 4
Ms. Lorene Wilson
Leon County Department of Job Training

I Wanna Be Trained

1940-44 N. Monroe St.
Northwood Centre
Tallahassee, FL 32303
904-488-2268
Fax: 904-487-3016

Heartland; SDA 18
(counties) De Soto, Hardee, Highlands, Polk, Okeechobee
Mr. Jack Lyons
Heartland PIC
300 Parkview Place
Lakeland, FL 33805
813-682-3161
Fax: 813-682-8753

Hillsborough County; SDA 14
(county) Hillsborough, excluding city of Tampa
Dr. L. Bob Law
Hillsborough County Board of Commissioners
9250 Bay Plaza Blvd., Suite 320
Tampa, FL 33619
813-744-5547
Fax: 813-744-5764

Jacksonville/ Duval County; SDA 6
(county) Duval; (city) Jacksonville
Mr. John Griffith, III
PIC of Jacksonville
421 W. Church St., Suite 201-210
Jacksonville, FL 32202-4111
904-630-3600
Fax: 904-630-3637

Lee County; SDA 21
Mr. Al Neuman
Lee County Private Industry Council, Inc.
3830 Evans Ave., Suite 3-A
Ft. Myers, FL 33901
813-939-4949
Fax: 813-939-0465

Manasota; SDA 17
(counties) Manatee, Sarasota
Ms. Mary Helen Kress
Manasota Industry Council, Inc.
1903 Northgate Blvd.
Sarasota, FL 34234
813-351-0950
Fax: 813-355-8529

North Central; SDA 5
(counties) Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Madison,

Job Training Partnership Act

Suwannee, Taylor, Union

Mr. Charles Justice
Florida's Suwannee Valley Private Industry Council
2009 NW 67th Place
Gainesville, FL 32606-1603
904-955-2200
Fax: 904-955-2209

Northeast; SDA 7

(counties) Baker, Clay, Nassau, Putnam, St. Johns

Mr. Barbara A. Kauffman
Northeast Florida PIC, Inc.
9143 Phillips Hwy., Suite 350
Jacksonville, FL 32256-7537
904-363-6350
Fax: 904-874-6356

Okaloosa/ Santa Rosa/ Walton Consortium; SDA 2

Ms. Mary Lou Reed
Private Industry Council
109 Eighth Ave.
Shalimar, FL 32579
904-651-2315
Fax: 904-651-3165

Orange/ Osceola Counties; SDA 11

Mr. John McLeod
PIC of Central Florida
1200 W. Colonial Dr.
Orlando, FL 32804-7149
407-428-5800
Fax: 407-428-5899

Palm Beach County; SDA 22

Mr. Ken Montgomery
Palm Beach County PIC
600 S. Dixie Hwy.
West Palm Beach, FL 33401
407-659-5213
Fax: 407-659-5955

Panhandle; SDA 3

(counties) Bay, Calhoun, Franklin, Gulf, Holmes, Jackson, Liberty, Washington

Ms. Freda Sheffield
Florida Pan Handle, PIC
3106 W. 23rd St.
P.O. Box 2238
Panama City, FL 32405
904-769-3321
Fax: 904-769-0322

Pasco County; SDA 13

I Wanna Be Trained

Mr. Gary Burlingame
PIC of Pasco County, Inc.
8723 Port Richey Village Loop
Port Richey, FL 34668-7206
813-847-5800
Fax: 813-848-8069

Pinellas County; SDA 15
Mr. Bruce Baptist
Pinellas PIC, Inc.
13770 58th St., North, Suite 312
Clearwater, FL
813-524-4321
Fax: 813-524-4350

Seminole County; SDA 10
Mr. Gary Earl
PIC of Seminole County
50 W. Lake Mary Blvd.
Sanford, FL 32773
407-321-5627
Fax: 407-324-2242

South Florida; SDA 24
(counties) Dade, Monroe
Mr. Joseph Alfano
Training and Employment Council of South Florida
3403 NW 82nd Ave., Suite 300
Miami, FL 33122-1029
305-594-7615
Fax: 305-477-0113

Tampa; SDA 16
(city)
Mr. Roy Opfer
City of Tampa/ City Hall
P.O. Box 3330
Tampa, FL 33601
813-223-8800
Fax: 813-223-8235

Treasure Coast; SDA 19
(counties) Indian River, Martin, St. Lucie
Ms. Nan Griggs
Treasure Coast PIC
3405 NW Federal Hwy., Suite 101
Jensen Beach, FL 34957
407-692-1500
Fax: 407-692-3721

Withlacoochee; SDA 8
(counties) Citrus, Hernando, Levy, Marion, Sumter

Job Training Partnership Act

Mr. Thomas Skinner, Jr.
Withlacoochee PIC, Inc.
506 SW Pine Ave., Pine Plaza
Ocala, FL 34474-4296
904-732-1706
Fax: 904-732-1718

Georgia

Governor's Liaison and State JTPA
Mr. David Poythress
Georgia Department of Labor
Sussex Place
148 International Blvd., NE, Room 600
Atlanta, GA 30303
404-656-3011
Fax: 404-656-2683

Altamaha Georgia Southern; SDA 10
(counties) Appling, Bulloch, Candler, Evans, Jeff, Davis, Tattnall, Toombs, Wayne
Mr. Theodore Fortino
Altamaha Georgia Southern RDC
505 W. Parker St.
P.O. Box 459
Baxley, GA 31513
912-367-3648
Fax: 912-367-3640

Atlanta; SDA 14
(city) Atlanta
Mr. Martin Cook
PIC of Atlanta, Inc.
100 Edgewood Ave., Suite 1600
Atlanta, GA 30303
404-658-6310
Fax: 404-658-7091

Central Savannah River; SDA 9
(counties) Burke, Columbia, Emanuel, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Screven, Taliaferro, Warren, Wilkes, Washington
Mr. Jesse L. Brown
East Central Georgia Consortium
P.O. Box 179
Thomson, GA 30824
706-595-8941
Fax: 706-597-9713

Coastal; SDA 20
(counties) Bryan, Camden, Effingham, Glynn, Liberty, Long, McIntosh
Mr. Vernon Martin
Coastal RDC
P.O. Box 1917
127 F St.

I Wanna Be Trained

Brunswick, GA 31520
912-264-7363
Fax: 912-262-2313

Cobb County; SDA 3
Ms. Jane Keene
Cobb County Community Development
120 Marietta Station Walk
Brumbly Bldg., Suite 210
Marietta, GA 30060
770-528-4608
Fax: 770-528-4613

Coosa Valley; 17
(counties) Bartow, Cotoosa, Chatooga, Dade, Floyd, Gordon, Haralson, Paulding, Polk, Walker
Mr. James H. Layton
Coosa Valley RDC
1 Jackson Hill Dr.
P.O. Box 1793
Rome, GA 30163-1001
706-295-6485
Fax: 706-295-6665

Dekalb County; 15
Ms. Gloria Kusmik
Dekalb County PIC, Inc.
320 Church St.
Decatur, GA 30030
404-687-3430
Fax: 404-687-3443

Fulton County; SDA 21
Mr. Gary Tyler
Fulton County Community Services and Job Training
141 Pryor St., SW, Suite 8046
Atlanta, GA 30303
404-730-7921
Fax: 404-730-7942

Georgia Mountains JTPA; SDA 2
Mr. Larry Glasco
Georgia Mountains JTPA
1310 W. Ridge Rd.
Gainesville, GA 30503
770-656-7392
Fax: 770-531-5696

Heart of Georgia/ Oconee; SDA 8
(counties) Burke, Richmond
Ms. Aray Darden
Richmond/ Burke Job Training Authority
P.O. Box 1446

Job Training Partnership Act

Augusta, GA 30913
706-722-3001
Fax: 706-721-7395

Heart of Georgia; SDA 22
Mr. Johnny Bradfield
Heart of Georgia
501 Oak St.
Eastman, GA 31023
912-374-4771
Fax: 912-324-0703

Lower Chattahoochee; SDA 6
(counties) *Chattahoochee, Clay, Harris, Muscogee, Quitman, Randolph, Stewart, Talbot*
Mr. Howard T. Pendleton
Job Training Division
City of Columbus
P.O. Box 1340
Columbus, GA 31993
706-571-4706
Fax: 706-571-4804

Metropolitan Atlanta PIC; SDA 16
Mr. Harry West
Atlanta Regional Commission
3715 Northside Pkwy.
200 Northcreek, Suite 300
Atlanta, GA 30327
404-364-2500
Fax: 404-364-2606

Middle Flint; SDA 19
(counties) *Crisp, Dooly, Macon, Marion, Schley, Sumter, Taylor, Webster*
Mr. Bobby Lowe
Middle Flint RDC
228 W. Lamar St.
Americus, GA 31706
912-928-4120
Fax: 912-928-0177

Middle Georgia; 7
(counties) *Baldwin, Bibb, Crawford, Housgon, Jasper, Jones, Monroe, Peach, Putnan, Twiggs, Wilkinson*
Mr. Albert Abrams
Middle Georgia Consortium
124 Third St.
Macon, GA 31201
912-751-6044
Fax: 912-751-6653

North Georgia; SDA 1
(counties) *Gilmer, Fannin, Murray, Pickens, Whitfield*

I Wanna Be Trained

Mr. Barry Tarter
North Georgia RDC
503 W. Waugh St.
Dalton, GA 30720
706-272-2300
Fax: 706-272-2253

Northeast Georgia; SDA 4

(counties) Barrow, Clarke, Elbert, Greene, Jackson, Madison, Morgan, Oconee, Oglethorpe, Walton

Ms. Carol Rayburn
NE Georgia RDC
305 Research Dr.
Athens, GA 30610
706-369-5703
Fax: 706-369-5792

Savannah/ Chatham County; SDA 11

Ms. Freda S. Rutherford
City of Savannah
216 W. Broughton St., Suite 202
Savannah, GA 31401
912-651-4280
Fax: 912-651-4287

South Georgia; SDA 13

(counties) Ben Hill, Berrien, Brooks, Cook, Echols, Irwin, Lanier, Lowndes, Tift, Turner

Mr. Hal A. Davis
South Georgia RDC
327 W. Savannah Ave.
Valdosta, GA 31601
912-333-5277
Fax: 912-333-5312

Southeast Georgia; SDA 18

(counties) Atkinson, Bacon, Brantley, Charlton, Clinch, Coffee, Pierce, Ware

Mr. Lace Futch
Southeast Georgia RDC
3395 Harris Rd.
Waycross, GA 31503
912-285-6097
Fax: 912-285-6126

Southwest Georgia; 12

(counties) Baker, Calhoun, Colquitt, Decatur, Dougherty, Early, Grady, Lee, Miller, Mitchell, Seminole, Terrell, Thomas, Worth

Mr. Sam Lofton
Southwest Georgia Regional Development Center
P.O. Box 346
Camilla, GA 31730
912-336-5616
Fax: 912-430-4337

Job Training Partnership Act

West Central Georgia; 5

(counties) Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Newton, Pike, Spaulding, Troup, Upson

Ms. Diane Davis

West Central Georgia Private Industry Council, Inc.

1435 North Expressway, Suite 304

Griffin, GA 30223

770-229-3220

Fax: 770-229-3200

Guam

Governor's Liaison

Mr. William Cundiff

Agency for Human Resources Development

G.I.T.C. Bldg., Room 212

590 S. Marine Dr.

Tamuning, Guam 96911

9-1-0288-011-671-475-0751

Fax: 9-1-0288-611-671-477-5022

Territory of Guam

Mr. Giovanni Sgambelluri

Agency for Human Resources Development

P.O. Box CQ

Agana, Guam 96910

Hawaii

Governor's Liaison

Ms. Lorraine H. Akiba

Department of Labor and Industrial Relations

830 Punchbowl St., Room 321

Honolulu, HI 96813

808-586-8844

Fax: 808-586-9099

State JTPA

Ms. Elaine Young

Department of Labor and Industrial Relations

830 Punchbowl St.

Honolulu, HI 96813

808-586-9060

Fax: 808-586-9068

County of Hawaii

Mr. Blayne Hanagami

Hawaii State Employment Service

777 Kilauea Ave., Suite 121

Hilo, HI 96720

808-933-4481

Fax: 808-933-4635

I Wanna Be Trained

County of Kauai

Mr. David Iha
Provost
Kauai Community College
University of Hawaii
3-1901 Kaumualii Hwy.
Lihue, HI 96766
808-245-8210
Fax: 808-245-8220

County of Maui

Mr. Alvin Tanaka
Hawaii State Employment Service
Maui Branch
2064 Wells St., 108
Wailuku, HI 96793
808-243-5232
Fax: 808-243-5428

Honolulu

(city and county)

Ms. Rolanse Crisafulli
WorkHawaii
715 S. King St., 5th Floor
Honolulu, HI 96813
808-527-6938
Fax: 808-527-6946

Idaho

Governor's Liaison

Ms. Roger B. Madsen
Idaho Department of Employment
317 Main St.
Boise, ID 83735
208-334-6110
Fax: 208-334-6430

State JTPA

Ms. Cheryl Brush
Job Training Program Bureau
317 Main St.
Boise, ID 83735
208-334-6303
Fax: 208-334-6430

Balance of State

(counties) Bannock, Bear Lake, Beneway, Bingham, Bonner, Bonneville, Boundary, Butte, Caribou, Clark, Clearwater, Custer, Franklin, Fremont, Idaho, Jefferson, Kootenai, Latah, Lemhi, Lewis, Madison Nez Perce, Oneida, Power, Shoshone, Teton, Camas, Cassia, Blaine, Lincoln, Gooding, Jerome, Minidoka, Twin Falls
Mr. Steve Raschke
Job Training Program Bureau

Job Training Partnership Act

Department of Employment
317 Main St.
Boise, ID 83835
208-334-6430
Fax: 208-334-6153

Clearwater; Area 2
Ms. Debi Fitzgerald
PIC of North Central Idaho
1626 6th Ave., North
Lewiston, ID 83501
208-746-0015
Fax: 208-743-4243

East Central; Area 6
Mr. Terry Butikofer
East Central Idaho Planning and Development Association
P.O. Box 330
12 N. Center
Rexburg, ID 83440
208-356-4524
Fax: 208-356-4544

Panhandle; Area 1
Mr. Jim Flowers
North Idaho Private Industry Council
11100 Airport Dr.
hayden, ID 83835
208-772-0588
Fax: 208-772-6196

Region Four; Area 4
Ms. Candy McElfresh
South Central Private Industry Council
315 Falls Ave.
P.O. Box 1844
Twin Falls, ID 83303-1844
208-736-3064
Fax: 208-736-3067

Southeast; Area 5
Mr. Brett Nelson
Southeast Idaho Council of Governments
280 S. Arthur
Pocatello, ID 83204-3202
208-233-4032
Fax: 208-233-4841

Southwest; Area 3
Ada, Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, Washington
Mr. George Dignan
Southwest Private Industry Council

I Wanna Be Trained

10624 W. Executive Dr.
Boise, ID 83704
208-322-7411
Fax: 208-322-3569

Illinois

Governor's Liaison
Mr. Herbert Dennis
Department of Commerce and Community Affairs
620 E. Adams St.
Springfield, IL 62701
217-785-6006
Fax: 217-785-6454

Balance of Cook County; SDA 7

Mr. Rudolph Sanchez
Cook County President's Office of Employment and Training
155 N. Wacker
Suite 525
Chicago, IL 60606
312-201-3100
Fax: 312-201-3136

Boone/ Winnebago Counties; SDA 3

Mr. Steven Johnson
Rock River Training Corporation
2222 E. State St.
2nd Floor
Highland Square
Rockford, IL 61104-1572
815-229-2770
Fax: 815-229-2796

Mr. Judy Wilhemi
Office of Employment and Training Grants
Rock Valley College
Dislocated Worker Center
3350 N. Bell School Rd.
Rockford, IL 61114
815-654-4490
Fax: 815-654-5234

Champaign Consortium; SDA 17

(counties) Champaign, Ford, Iriquois, Piatt

Mr. Al Anderson
Champaign Consortium
605 N. Neil St.
Champaign, IL 61820
217-384-8640
Fax: 217-384-3740

Chicago; SDA 9

Job Training Partnership Act

(city)

Ms. Mary Gonzalez-Koenig
Mayors Office of Employment and Training
510 N. Peshtigo Ct.
Suite 2A
Chicago, IL 60611
312-744-7700
Fax: 312-744-9001

Danville Area; SDA 18

(county) Vermillion

Ms. Renee Beasley
Vermillion County Job Training Partnership
Danville Area Community College
2000 E. Main St.
Danville, IL 61832
217-443-8700
Fax: 217-443-8553

Dupage County; SDA 6

Mr. Jack Tenison
Dupage County Department of Human Resources
421 N. County Farm Rd.
Wheaton, IL 60187
708-682-7884
Fax: 708-682-7382

Greater Egypt; SDA 25

(counties) Franklin, Jackson, Jefferson, Perry, Williamson

Mr. Earl Pate
Man-Tra-Con Corporation
P.O. Box 56
Ziegler, IL 62999
618-596-2781
Fax: 618-596-3181

Kane/ Dekalb/ Kendall Counties; SDA 5

Ms. Donna Fike
KDK Training, Employment and Business Services
12 S. First Ave.
Suite K
St. Charles, IL 60174
708-443-5351
Fax: 708-443-5350

Lake County; SDA 1

Ms. Chris Stevens
The Private Industry Council of Lake County
415 W. Washington St.
Waukegan, IL 60085
708-249-2200
Fax: 708-249-2214

I Wanna Be Trained

Land of Lincoln Consortium; SDA 20
(counties) Cass, Christian, Logan, Menard, Sangamon
Ms. Maura Gardiner
Sangamon County Land of Lincoln Consortium
727 N. Grand Ave., East
Springfield, IL 62702
217-525-7060
Fax: 217-525-2934

La Salle County; SDA 12
(counties) Bureau, Lasalle, Lee, Putnam
Mr. Dale Broadway
Business Employment Skills Team, Inc.
LaSalle County Courthouse, Suite 406
Ottawa, IL 61350
815-433-6980
Fax: 815-434-3381

Mr. Robert Yanello
Dislocated Worker Center
Illinois Valley Community College
815 N. Orlando Smith Ave.
Oglesby, IL 61348-9691
815-223-1385
Fax: 815-223-1385

Macon/ Dewitt Counties; SDA 19
Mr. John Roark
Macon County Employment and Training Grants Administration
364 N. Water St.
Decatur, IL 62523
217-362-2200
Fax: 217-422-0567

Madison/ Bond Counties; SDA 22
Mr. Daniel Churovich
Madison County Employment and Training Department
130 Hillsboro Ave., Suite 103
P.O. Box 670
Edwardsville, IL 62025
618-692-6200, ext. 4445
Fax: 618-656-6945

Mr. James K. Monday
Madison County Administrator
157 N. Main, Suite 165
Edwardsville, IL 62025-1963
618-692-6200
Fax: 618-692-7476

McHenry County; SDA 2

Job Training Partnership Act

Mr. Carl Martens
McHenry County JTPA
666 Russel Court
Woodstock, IL 60098
815-338-7100
Fax: 815-338-7125

Peoria County; SDA 15
(counties) Marshall, Peoria, Stark, Woodford
Mr. Bashir Ali
City of Peoria
613 NE Jefferson St.
Peoria, IL 61603
309-672-8513
Fax: 309-672-8663

Private Industry Council of Northern Cook County; SDA 8
(Cook County Townships) Barrington, Elk Grove, Evanston, Hanover, Maine, Niles, New Trier, Northfield, Palatine, Schaumburg, Wheeling
Ms. Mary Pepperl
Private Industry Council of Northern Cook County
2604 E. Dempster St., Suite 502
Des Plaines, IL 60016
708-699-9040
Fax: 708-699-9057

Ms. Rita R. Athas
Northwest Municipal Consortium
1616 E. Golf Rd.
Des Plaines, IL 60016
708-296-9200
Fax: 708-296-9207

Rock Island County; SDA 13
(counties) Henry, Mercer, Rock Island
Mr. Phillip Olson
Rock Island Tri-County Consortium
1504 Third Ave.
Rock Island, IL 61201
309-793-5200
Fax: 309-793-5204

SDA 11
Ms. Margaret Cooper
Kankakee Community College
P.O. Box 888
817 River Rd.
Kankakee, IL 60901
815-933-0373
Fax: 815-933-0370

SDA 23

I Wanna Be Trained

(counties) Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Fayette, Jasper, Lawrence, Marion, Moultrie, Richland

Ms. Susan Flessner
Lake Land College JTPA
1420 Wabash Ave.
Mattoon, IL 61938
217-235-2222
Fax: 217-235-2228

SDA 36

(counties) Alexander, Edwards, Gallatin, Hamilton, Haron, Johnson, Massac

Mr. James Murphy
Private Industry Council, Inc.
U.S. Route 45 South
P.O. Box 696
Harrisburg, IL 629-46
618-253-3331
Fax: 618-253-7722

St. Clair County; SDA 24

Mr. Steven Schneider
St. Clair County Intergovernmental Grants Department
19 Public Square, Suite 200
Belleville, IL 62220
618-277-6790
Fax: 618-236-1190

Tazewell County; SDA 16

(counties) Fulton, Mason, Mclean, Tazewell

Mr. Norman Hill
United PIC, Region 16 SDA
15 S. Capitol St.
Pekin, IL 61554
309-353-4475
Fax: 309-353-1632

West Central Illinois Valley; SDA 21

(counties) Calhoun, Green, Jersey, Macoupin, Montgomery, Morgan, Scott, Shelby

Ms. Mik Arnett
SDA 21 Private Industry Council
116 S. Plum St.
P.O. Box 260
Carlinville, IL 62626
217-854-9642
Fax: 217-854-8082

Whiteside County; SDA 4

(counties) Carroll, Jo Davies, Ogle, Stephenson, Whiteside

s. Nancy Sweitzer
NW Illinois Job Training Partnership Act
24711 Emerson Rd.
Sterling, IL 61081

Job Training Partnership Act

815-625-3623
Fax: 815-625-3664

Will County; SDA 10
Ms. Sharon May
PIC of Will County
1115 Plainfield Rd.
Joliet, IL 60435
815-727-4444
Fax: 815-727-1276

Ms. Rowena Klein-Roberts
Dislocated Worker Assistance Center
Joliet Junior College
1216 Houbelt Ave.
Joliet, IL 60436
815-727-6544, ext. 1300
815-722-1895

SDA 14
(counties) Adams, Beown, Hancock, Henderson, Knox, McDonough, Pike, Schuyler
Ms. Blanche Shoup
Carl Sandburg College
P.O. Box 231
Galesburg, IL 61402-0231
309-344-1575
Fax: 309-344-2446

Indiana

Governors Liaison and State JTPA
Mr. Timothy C. Joyce
Indiana Department Workforce Development
10 N. Senate Ave.
Room SE 302
Indianapolis, IN 46204
317-233-5661
Fax: 317-233-4793

Circle Seven Training Council
(counties) Boone, Hamilton, Hancock, Hendricks, Johnson, Morgan, Shelby
Mr. Lance Ratliff
Interlocal Association
1499 Windhorst Way, Suite 120
Greenwood, IN 46142
317-882-7492
Fax: 317-885-8658

East Central SDA
(counties) Blackford, Delaware, Henry, Jay, Randolph
Ms. Barbara Street
East Central PIC
504 W. Arch

I Wanna Be Trained

P.O. Box 1069
Portland, IN 47371
219-726-8316
Fax: 219-726-8431

Hoosier Falls SDA
(counties) Clark, Crawford, Floyd, Harrison, Orange, Scott, Washington
Mr. Gary Behnke
Hoosier Falls PIC
1613 E. 8th St.
P.O. Box 1567
Jeffersonville, IN 47130
812-288-6451
Fax: 812-284-8314

Kankakee Valley SDA
(counties) Jasper, Laporte, Newton, Porter, Pulaski, Starke
Ms. Linda Woloshansky
Kankakee Valley Workforce Developmental Services
150 Lincoln Square, Suite 2002
P.O. Box 450
Valparaiso, IN 46384
219-464-4861
Fax: 219-464-2881

Lakeshore Partnership, Inc.
Mr. Doug Roof
Lakeshore Employment and Training Partnership
Gainer Bank Bldg.
504 Broadway, Suite 923
Gary, IN 46402
219-882-0033
Fax: 219-882-9253

Madison/ Grant SDA
Mr. Marc Scharnowske
JobSource
206 E. 9th St.
P.O. Box 149
Anderson, IN 46015-0149
317-641-6518
Fax: 317-641-6548

Marion County SDA
Mr. William Stephan
Workforce Development Division
200 E. Washington St., Suite 1142
Indianapolis, IN 46204
317-342-5677
Fax: 317-342-3980

North Central SDA

Job Training Partnership Act

(counties) Cass, Fulton, Howard, Miami, Tipton, Wabash

Ms. Richalene Kozumplik
Career Resources, Inc.
36 W. 5th St., Suite 102B
P.O. Box 47
Peru, IN 46970-0047
317-473-5571
Fax: 317-472-3932

Northeast Indiana PIC, Inc.

(counties) Adams, Allen, Dekalb, Huntington, Noble, Steuben, Wells, Whitley, LaGrange

Mr. Steve Corona

JobWorks

201 E. Rudisill Blvd.
Fort Wayne, IN 46806
219-744-9416
Fax: 219-745-0114

Northern Indiana Partnership

Mr. Juan Manigault

Workforce Development Services of Northern Indiana

425 N. Michigan St., Suite 400 P.O. Box 1048

South Bend, IN 46624

219-239-2380

Fax: 219-239-2386

Shawnee Trace SDA

(counties) Davies, Duois, Gibson, Greene, Knox, Lawrence, Martin, Pike, Sullivan

Ms. Paula Pinkstaff

Vincennes University

P.O. Box 887

Vincennes, IN 47591-0887

812-885-5309

Fax: 812-885-5455

South Central Indiana PIC Corporation

(counties) Bartholomew, Brown, Jackson, Jennings, Monroe, Owen

Ms. Shannon Laurent

Vincennes University/ South Central Workforce Development Services

441 W. Gourley Pike

P.O. Box 1266

Bloomington, IN 47402

812-332-4496

Fax: 812-332-4509

Southeastern Indiana

(counties) Dearborn, Decatur, Fayette, Franklin, Jefferson, Ohio, Ripley, Rush, Switzerland, Union, Wayne

Mr. Don Richardson

Southeastern Indiana Employment and Training Center

River Valley Resources, Inc.

1315 Clifty Dr.

I Wanna Be Trained

Madison, IN 47250
812-265-2652
Fax: 812-265-2664

Southwest Indiana SDA
(counties) Perry, Posey, Spencer, Vanderburgh, Warrick
Mr. Jerry Yazbick
PIC of Southwest Indiana
700 N. Weinbach Ave., Suite 101
Evansville, IN 47711
812-475-1147
Fax: 812-475-1149

Tecumseh Area Partnership
(counties) Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren, White
Mr. Thomas Ahlers
Workforce Development Center
639 S. Earl Ave.
P.O. Box 4729
Lafayette, IN 47903
317-447-2610
Fax: 317-448-4880

Western Indiana
(counties) Clay, Parke, Putnam, Vermillion, Vigo
Mr. Patrick Dougherty
Western Indiana PIC
251 N. 18th St.
Terre Haute, IN 47807
812-234-6602
Fax: 812-232-7644

Iowa

Governor's Liaison and State JTPA
Mr. Jeff Nall
Iowa Department of Economic Development
Division of Workforce Development
150 Des Moines St.
Des Moines, IA 50309
515-281-9013
Fax: 515-281-9033

SDA 01
(counties) Allamakee, Clayton, Fayette, Howard, Winneshiek
Ms. Fern Rissman
Upper Explorerland Regional Planning Commission
134 W. Greene St.
P.O. Box 219
Postville, IA 52162
319-864-7554
Fax: 319-864-7445

Job Training Partnership Act

SDA 02

(counties) Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, Worth

Mr. Gerald Lattimer

Job Training Partnership of N. Iowa

Northern Iowa Area Community College

500 College Dr.

Mason City, IA 50401

515-423-5457

Fax: 515-421-4112

SDA 03

(counties) Buena Vista, Clay, Dickinson, Emmet, Lyon, O'brein, Osceola, Palo Alto, Sioux

Ms. Anne Scott

Northwest Iowa Planning and Development Commission

2303 W. 18th St., Box 4143

Spencer, IA 51301

712-262-7225

Fax: 712-262-7665

SDA 04

(counties) Cherokee, Ida, Monona, Plymouth, Woodbury

Mr. Dennis Wolf

Western Iowa Technical Community College

4647 Stone Ave.

P.O. Box 1254

Sioux City, IA 51102

712-274-6401

Fax: 712-274-6412

SDA 05

(counties) Calhoun, Hamilton, Humbolt, Pocahontas, Webster, Wright

Mr. Gary Woodward

Iowa Central Community College

330 Avenue M

Fort Dodge, IA 50501

515-576-7459

Fax: 515-955-5695

SDA 06

(counties) Hardin, Marshall, Poweshiek, Tama

Ms. Sue Greenwood

Iowa Valley Employment and Training

3705 S. Center St.

P.O. Box 1116

Marshalltown, IA 50158-1116

515-752-6963

Fax: 515-754-1443

SDA 07

Mr. Dave Mazur

Area 7 Job Training Administration

3420 University Ave., Suite A

I Wanna Be Trained

Waterloo, IA 50701
319-291-2546
Fax: 319-291-2723

SDA 08
(cities) Delaware, Dubuque
Mr. David Leary
East Central Intergovernmental Association
330 Nesler Center
P.O. Box 1140
Dubuque, IA 52004-1140
319-556-4166
Fax: 319-556-0348

Mr. Gene Geisen
Dislocated Worker Center
1449 Central, 3rd Floor
Dubuque, IA 52001
319-556-4166
Fax: 319-556-0348

SDA 09
Mr. John Kiley
Job Training Partnership Act
304 W. Second St.
Davenport, IA 52801-1212
319-326-0744
Fax: 319-322-8241

SDA 10
(counties) Benton, Iowa, Johnson, Jones, Linn, Washington
Mr. Bob Ballantye
East Central Iowa Employment and Training Consortium
1201 6th St., SW
Cedar Rapids, IA 52404
319-398-5013
Fax: 319-398-5252

SDA 11
(counties) Boone, Dallas, Jasper, Madison, Marion, Polk, Story, Warren
Ms. Ramona Cunningham
Central Iowa Employment and Training Consortium
215 Keo Way, 2nd Floor
Des Moines, IA 50309-1728
515-281-9725
Fax: 515-281-9727

SDA 12
(counties) Audubon, Carroll, Crawford, Greene, Guthrie, Sac
Ms. Lisa Smith
Region 12 Council of Governments
1009 East Anthony

Job Training Partnership Act

Carroll, IA 51401
712-792-9914
Fax: 712-792-1751

SDA 13

(counties) Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie, Shelby
Mr. Gary Johnson
Iowa Western Community College
310 W. Kaneshville Blvd., First Floor
Council Bluffs, IA 51503
712-322-4138
Fax: 712-322-5097

SDA 14

(counties) Adair, Adams, Clarke, Decatur, Ringgold, Taylor, Union
Mr. Jerry Smith
Matura Action Corporation
209 N. Elm
Creston, IA 50801
515-782-8591
Fax: 515-782-5101

SDA 15

(counties) Appanoose, Davis, Jefferson, Keokuk, Lucas, Mahaska, Monroe, Van Buren, Wapello, Wayne
Ms. Marilyn Runnells
JTPA Indian Hills COmmunity College
Regional Training Center
525 Grandview
ottumwa, IA 52501
515-682-8577
Fax: 515-682-0102

SDA 16

(counties) Des Moines, Henry, Lee, Louisa
Mr. Dennis Hinkle
Job Training Partnership
RW Commercial Plaza
2850 Mt. Pleasant St., Suite 104
Burlington, IA 52601-2001
319-752-6363
Fax: 319-752-4010

Kansas

Governor's Liaison and State JTPA
Mr. Wayne L. Franklin
Kansas Department of Human Resources
401 SW Topeka Blvd.
Topeka, KS 66603
913-296-7474
Fax: 913-296-0179

I Wanna Be Trained

Kansas City; SDA 03

(counties) Johnson, Leavensworth, Wyandotte; (city) Kansas City

Ms. Ann Conway

Kansas Private Industry Council, Inc.

Gateway Centre II, Suite 1020

Fourth and State Ave.

Kansas City, KS 66101

913-371-1607

Fax: 913-371-6189

SDA 01

(counties) Barber, Barton, Chase, Cheyenne, Clark, Cloud, Comanche, Decatur, Dickinson, Edwards, Ellis, Ellsworth, Finney, Ford, Grove, Graham, Grant, Gray, Greeley, Hamilton, Harvey, Haskell, Hodgeman, Jewel, Kearny, Kiwa, Lane, Lincoln, Logan, Mcpherson, Marion, Meade, Mitchell, Morris, Morton, Ness, Norton, Osborne, Ottawa, Pawnee, Phillips, Pratt, Rawlins, Reno, Republic, Rice, Rooks, Rush, Russell, Saline, Scott, Seward, Sheridan, Sherman, Smith, Stafor, Stanton, Stevens, Thomas, Trego, Wallace, Wichita; (cities) Colby, Concordia, Dodge City, Garden City, Great Bend, Hays, Hutchinson, Liberal, Norton, Salina

Mr. Glenn Gondoble

Kansas Department of Human Resources

332 E. 8th St.

P.O. Box 398

Hays, KS 676-1

913-628-1014

Fax: 913-625-0092

Mr. Fred Johnson

Kansas Department of Human Resources

402 E. Second

P.O. Box 877

Wichita, KS 67201

316-266-8615

Fax: 316-266-8656

SDA 02

(counties) Atchison, Brown, Clay, Doniphan, Douglas, Franklin, Geary, Jackson, Jefferson, Marshall, Nemaha, Osage, Pottawatomie, Riley, Shawnee, Webaunsee, Washington; (cities)

Atchison, Junction City, Lawrence, Manhattan, Marysville, Ottawa, Topeka

Mr. Jefferson R. Forrest

Private Industry Council

117 SW 10th St., 3rd Floor

Topeka, KS 66612

913-234-0500

Fax: 913-234-0552

SDA 04

(counties) Butler, Cowley, Harper, Kingman, Sedgwick, Sumner; (cities) Arkansas City, El Dorado, Wellington, Wichita

Ms. Earline Wesley

Department of Human Services

City of Wichita

455 N. Main, City Hall, 2nd Floor

Job Training Partnership Act

Wichita, KS 67202
316-268-4691
Fax: 316-268-4219

SDA 05

(counties) Allen, Anderson, Bourbon, Chautauqua, Cherokee, Coffey, Crawford, Elk, Greenwood, Labette, Linn, Lyon, Miami, Montgomery, Neosho, Wilson, Woodson; (cities) Chanute, Coffeyville, Pittsburg

Mr. Jim Stowell
Kansas Department of Human Resources
JTPA
3008 N. Joplin
Pittsburg, KS 66762
316-232-2620
Fax: 316-232-1222

Kentucky

Governor's Liaison

Ms. Jill Day
Office of Training and Reemployment
Workforce Development Cabinet
275 E. Main St., 2 West
Frankfort, KY 40621
502-564-5360
Fax: 502-564-8974

State JTPA

Ms. Rhonda Richardson
Department for Employment Services
Division for Field Services
275 E. Main St.
2nd Floor W.
Frankfort, KY 40621
502-564-3906
Fax: 502-564-7459

Ashland Substate Area

(counties) Boyd, Carter, Elliott, Greenup, Lawrence

Mr. Mike Sturm
Workforce Development Employment Services
1844 Carter Ave.
P.O. Box 911
Ashland, KY 41105
606-920-2024
Fax: 606-920-2026

Bardstown Substate Area

(counties) Marion, Nelson, Washington

Mr. Sam Clements
Kentucky Department for Employment Services
Workforce Development Cabinet
860 West Stephen Foster Ave.

I Wanna Be Trained

Bardstown, KY 40004
502-348-2709
Fax: 502-349-6608

Barren River; SDA Area K

(counties) Allen, Barren, Breckinredge, Butler, Daviess, Edmonson, Grayson, Hancock, Hardin, Hart, Henderson, Logan, Larue, Mclean, Marion, Meade, Metcalfe, Monroe, Nelson, Ohio, Simpson, Union, Warren Washington, Webster

ms. Donna Dorris
Barren River SDA
177 N. Graham Ave.
P.O. Box 90005
Bowling Green, KY 42102-9005
502-781-2381
Fax: 502-842-0768

Bluegrass Area; SDA Area 1

(counties) Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott, Woodford

Ms. Susan Craft
Bluegrass SDA
699 Perimeter Dr.
Lexington, KY 40517
606-269-8021
Fax: 606-272-6656

Bowling Green Substate Area

(counties) Allen, Butler, Edmonson, Logan, Simpson, Warren

Mr. John Miller
803 Chestnut St.
P.O. Box 90003
Bowling Green, KY 42102
502-746-7425
Fax: 502-746-7825

Corbin Substate Area

Mr. Joe Johnson
310 E. Center St., NE
P.O. Box 1368
Corbin, KY 40702
606-528-3460
Fax: 606-523-5642

Covington Substate Area

(counties) Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, Pendleton

Mr. Lee Cordray
320 Garrard St.
Covington, KY 41011
606-292-6666
Fax: 606-292-6675

Cumberlands; SDA Area H

Job Training Partnership Act

(counties) Adair, Casey, Clinton, Cumberland, Green, Laurel, McCreary, Pulaski, Rockcastle, Russell, Taylor, Wayne, Whitley

Mr. Stuart Carman
Cumberland SDA
2374 Lakeway Dr.
Russell Springs, KY 42642
502-866-4200
Fax: 502-866-2044

Danville Substate Area

(counties) Boyle, Gerrard, Lincoln, Mercer

Mr. Jim Dunn
Department for Employment Services
121 E. Broadway
Danville, KY 40422
606-239-7411
Fax: 606-239-7541

Eastern Kentucky; SDA Area G

(counties) Bell, Breathitt, Carter, Clay, Elliott, Floyd, Harlan, Hackson, Johnson, Knott, Knox, Lawrence, Lee, Leslie, Letcher, Magoffin, Martin, Menifee, Morgan, Owsley, Perry, Pike, Wolfe

Mr. Jeff Whitehead
Eastern Kentucky Concentrated Employment Program
941 N. Main
Hazard, KY 41701
606-436-5751
Fax: 606-436-5755

Elizabethtown Substate Area

Mr. Jim Skees
916 N. Mulberry
Elizabethtown, KY 42701
502-737-6848
Fax: 502-737-0070

Frankfort Substate Area

(counties) Anderson, Franklin, Woodford

Ms. Amy Newman
High and Metro St.
Frankfort, KY 40601
502-564-7046
Fax: 502-564-7794

Georgetown Substate Area

(counties) Bourbon, Harrison, Scott, Nicholas

Mr. Ted Beebe
1236 Paris Pike
Georgetown, KY 40324
502-863-2402
Fax: 502-863-1966

Glasgow Substate Area

I Wanna Be Trained

(counties) Barren, Hart, Metcalfe, Monroe

Ms. Catherine Brantley
445 N. Green St.
P.O. Box 317
Glasgow, KY 42141
502-651-2121
Fax: 502-651-8916

Green River; SDA Area J

Ms. Sonya Fife
Green River SDA
3860 US Highway 60 West
Owensboro, KY 42301
502-926-4433
Fax: 502-684-0714

Harlan Substate Area

Ms. Karen Middleton
124 S. Cumberland Ave.
P.O. Box 798
Harlan, KY 40831
606-573-9403
Fax: 606-573-5903

Hazard Substate Area

(counties) Breathitt, Knott, Lee, Leslie, Letcher, Owsley, Perry, Wolfe

Ms. Linda Buckner
742 High St.
Hazard, KY 41701
606-439-2358
Fax: 606-435-6039

Henderson Substate Area

(counties) Henderson, Union, Webster

Ms. Brenda Stone
212 N. Water St,
P.O. Box 1269
Henderson, KY 42420
502-826-2746
Fax: 502-831-2717

Hopkinsville Substate Area

Ms. Helen Bowers
110 River Front Dr.
P.O. Box 1128
Hopkinsville, KY 42240
502-887-2509
Fax: 502-887-2599

Lexington Substate Area

(counties) Fayette, Jessamine

Mr. Robert Ligon

Job Training Partnership Act

300 S. Upper St.
Lexington, KY 40508
606-252-1226
Fax: 606-253-3129

Lincoln Trail; SDA Area B

(counties) Allen, Barren, Breckinridge, Butler, Daviess, Edmonson, Grayson, Hancock, Hardin, Hart, Henderson, Logan, Larue, Mclean, Marion, Meade, Metcalfe, Monroe, Nelson, Ohio, Simpson, Union, Warren, Washington, Webster

Mr. James Greer
Lincoln Trail SDA
613 College Street Rd.
P.O. Box 604
Elizabethtown, KY 42702-0604
502-769-2393
Fax: 502-769-2993

Louisville/ Jefferson County; SDA C

(county) Jefferson; (city) Louisville

Ms. Pamela O. Anderson
North Central Kentucky Council SDA Job Training
410 W. Chestnut St., 10th Floor
Louisville, KY 40202
502-574-2500
Fax: 502-574-4288

Louisville Substate Area

(counties) Bullitt, Henry, Jefferson, Shelby, Spencer, Oldham, Trimble

Mr. Paul Keibler
Department for Employment Services
600 W. Cedar St.
Louisville, KY 40202
502-595-3206
Fax: 502-595-4623

Madisonville Substate Area

(counties) Crittenden, Hopkins, Muhlenberg

Ms. Doris Veazey
P.O. Box 1226
Madisonville, KY 42431
502-825-6562

Mayfield Substate Area

(counties) Calloway, Fulton, Graves, Hickman

Ms. Susan Cash
319 S. Seventh St.
P.O. Box 796
Mayfield, KY 42066
502-247-3857

Maysville Substate Area

(counties) Bracken, Fleming, Lewis, Mason, Robertson

I Wanna Be Trained

Mr. Charlotte Pennington
211 Kehoe Viaduck
P.O. Box J
Maysville, KY 41056
502-564-3347

Middlesboro Substate Area
(county) Bell
Ms. Jennifer Jones
1905 Cumberland Ave.
P.O. Box 96
Middlesboro, KY 40965
502-248-2792

Morehead Substate Area
(counties) Bath, Menifee, Montgomery, Morgan, Rowan
Mr. Byrd Perry
126 Bradley Ave.
P.O. Box 1090
Morehead, KY 40351
606-784-7538

North Central Kentucky Council; SDA Area D
(counties) Bullitt, Henry, Oldham, Shelby, Spencer, Trimble
Ms. Pamela Anderson
North Central Kentucky Council SDA Job Training
410 W. Chestnut St., 10th Floor
Louisville, KY 40202
502-574-2500
Fax: 502-574-4288

Northern Kentucky; SDA Area E
(counties) Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, Pendleton
Mr. Barbara Stewart
Employment and Traiing Division
16 Spiral Dr.
P.O. Box 668
Florence, KY 41022
606-283-1885
Fax: 606-283-8178

Owensboro Substate Area
(counties) Daviess, Hancock, McLean, Ohio
Mr. Wayne Baird
311 W. Second St.
Owensboro, KY 42301
502-686-3297
Fax: 502-686-3258

Paducah Substate Area
(counties) Ballard, Carlisle, Livingston, Marshall, McCracken
Ms. Sue Cash

Job Training Partnership Act

418 S. Sixth St.
P.O. Box 1267
Paducah, KY 42002
502-575-7000
Fax: 502-575-7008

Pikeville Substate Area
(county) Pike
Mr. Bennie Bartely
216 College St.
Pikeville, KY 42301
606-686-3297
Fax: 606-686-3258

Prestonsburg Substate Area
(counties) Floyd, Johnson, Magoffin, Martin
Ms. Deborah Allen
558 N. Lake Dr.
Prestonsburg, KY 41653
606-886-2396
Fax: 606-886-6141

Purchase/ Pennyrile; SDA Area A
(counties) Ballard, Caldwell, Calloway, Carlisle, Christian, Crittenden, Fulton, Graves, Hickman, Hopkins, Livingston, Lyon, McCracken, Marshall, Muhlenberg, Todd, Trigg
Ms. Sheila Clark
Purchase/Pennyrile SDA
300 Hammond Dr.
Hopkinsville, KY 42240
502-886-9484
Fax: 502-886-3211

Somerset Substate Area
(counties) Adair, Casey, Clinton, Cumberland, Green, McCreary, Pulaski, Russell, Taylor Wayne
Mr. Doug Singleton
410 E. Mt. Vernon St.
Somerset, KY 42502
606-679-8044
Fax: 606-679-6570

Tenco; SDA F
Ms. Marlene Duffy
Tenco SDA
Buffalo Trace ADD
P.O. Box 460
327 W. Second St.
Maysville, KY 41056
606-564-6894
Fax: 606-564-0955

Winchester Substate Area

I Wanna Be Trained

(counties) Clark, Estill, Powell, Madison

Ms. Maggie Williams
15 W. Lexington Ave.
P.O. Box 538
Winchester, KY 40391
606-737-7793
Fax: 606-737-7310

Louisiana

Governor's Liaison

Mr. Joseph Stone
Office of Labor
P.O. Box 94094
Baton Rouge, LA 70804-9094
504-342-7693
Fax: 504-342-7960

State JTPA

Mr. Robert Fore
Louisiana Department of Labor
1001 N. 23rd St.
P.O. Box 94094
Baton Rouge, LA 70804-9094
504-342-7620
Fax: 504-342-7664

Calcasieu Consortium; SDA 51

(parishes) Calcasieu, Cameron, Jefferson Davis

Ms. Cheryl Heisser
Calcasieu Job Training Office
3501 Fifth Ave., Suite C-5
Lake Charles, LA 70605
318-437-3380
Fax: 318-437-3475

East Baton Rouge Parish; SDA 21

Dr. Shirley DeVard
East Baton Rouge Parish SDA
4523 Plank Rd.
Baton Rouge, LA 70805
504-358-4538
Fax: 504-356-7868

Fifth Planning District; SDA 50

(parishes) Allen, Beauregard, Vernon

Mr. T.L. Berry, Jr.
Fifth Planning District Consortium
P.O. Box 779
Leesville, LA 71496-0779
318-238-4179
Fax: 318-238-0072

Job Training Partnership Act

First Planning District; SDA 10

(parishes) Plaquemines, St. Bernard, St. Tammany

Mr. Al Waller, St. Bernard Parish Government

8201 W. Judge Perez Dr.

Suite 208

Chalmette, LA 70043

504-278-4263

Fax: 504-278-4266

Fourth Planning District; SDA 40

(parishes) Acadia, Evangeline, Iberia, St. Landry, St. Martin, St. Mary, Vermilion

Mr. Chris Dunbar

St. Landry Parish Police Jury

1141 Prudhomme Circle

Opelousas, LA 70570

318-942-5678

Fax: 318-942-9654

Jefferson Parish; SDA 11

Mr. Darryl Ward

Jefferson Parish Department of Employment and Training

1221 Elmwood Park Blvd.

Harahan, LA 70123

504-736-6450

Fax: 504-736-6765

Lafayette Parish; SDA 41

Mr. Benny Soulier

Lafayette Parish Government Job Training

815 W. Congress St.

Lafayette, LA 70501

318-267-7034

Fax: 318-267-7113

Orleans Parish; SDA 12

Ms. Cheryl Cramer

Orleans PIC, Inc.

7166 Crowder Blvd.

New Orleans, LA 70127

504-242-6742

Fax: 504-242-6755

Ouachita Parish; SDA 81

Mr. Frank Jones

Ouachita Parish Police Jury

P.O. Box 1811

Monroe, LA 71210

318-327-1386

Fax: 318-327-1393

Rapides Parish; SDA 61

Ms. Jan Haworth

I Wanna Be Trained

Rapides Parish Job Training Office
5608 Coliseum Blvd.
P.O. Box 7556
Alexandria, LA 71306
318-448-1591
Fax: 318-442-7834

Caldwell Parish Consortium; SDA 83
(parishes) Caldwell, East Carroll, Franklin, Jackson, Madison, Richland, Tensas
Mr. C.W. Frazier, Jr.
Private Industry Council, Inc.
P.O. Box 14269
Monroe, LA 71207-4269
318-387-7962
Fax: 318-361-0279

Second Planning District; SDA 20
Mr. Harry Viener
Tangipahoa Parish School Board
JTPA Program
1745 SW Railroad Ave.
Suite 201
Hammond, LA 70403
504-345-4134
Fax: 504-542-8535

Seventh Planning District; SDA 70
(parishes) Bienville, Bossier, Balance of Caddo, Claiborne, Desoto, Lincoln, Natchitoches, Red River, Sabine, Webster
Mr. Harold LaBorde, Jr.
Coordinating and Development Corporation
5210 Hollywood
P.O. Box 37005
Shreveport, LA 71133-7005
318-632-2022
Fax: 318-632-2099

Shreveport; SDA 71
(city)
Ms. Candace Higginbotham
Department of Economic Development
1237 Murphy St., Room 102
P.O. Box 31109
Shreveport, LA 71130
318-673-7500
Fax: 318-673-7512

Sixth Planning District; SDA 60
(parishes) Avoyelles, Catagoula, Concordia, Grant, Lasalle, Winn
Mr. Gary Fallis
Lasalle Community Action
Courthouse Building, Room 23

Job Training Partnership Act

P.O. Drawer 19
Jena, LA 71342
318-992-8271
Fax: 318-992-8750

St. Charles Parish; SDA 32
(parishes) St. Charles, St. James, St. John
Ms. Sue Agnelly
River Parishes Employment and Training Office
P.O. Box 1010
Hahnville, LA 70057
504-783-5030
Fax: 504-785-0923

Terrebonne Parish Consortium; SDA 31
(parishes) Assumption, Lafourche, Terrebonne
Mr. Keith Ortego
Administrator
The Work Connection
P.O. Box 4236
Houma, LA 70361
504-873-6855
Fax: 504-873-6876

Union Parish Consortium; SDA 82
(parishes) Morehouse, Union, West Carroll
Mr. Charles Kelley
Union Parish Community Action Agency
P.O. Box 520
Farmerville, LA 71241
318-368-9606
Fax: 318-368-2842

Maine

Governor's Liaison
Ms. Valerie Landry
Department of labor
20 Union St.
P.O. Box 309
Augusta, ME 04332
207-287-3788
Fax: 207-287-5292

State JTPA
Ms. Mary Lou Dyer
Bureau of Employment and Training Programs
Hospital St.
State House Station 55
Augusta, ME 04333
207-289-3377
Fax: 207-287-4767

I Wanna Be Trained

12-County SDA

(counties) Androscoggin, Aroostook, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Somerset, Waldo, Washington, York

Mr. George Ezzy

Job Training Administrative Office

Hospital St.

State House Station 55

Augusta, ME 04333

207-289-3378

Fax: 207-287-3611

Cumberland County

Ms. Elizabeth P. Levenson

Cumberland County Training Resource Ctr.

P.O. Box 8048

Portland, ME 04104-8048

207-775-5891

Fax: 207-772-0836

Penobscot Consortium

(counties) Hancock, Penobscot, Piscataquis

Mr. John Dorrer

Training and Development Corporation

18 School St.

Bucksport, ME 04416

207-469-6385

Fax: 207-469-6348

Marshall Islands

Marshall Islands

Ms. Dorothy Nadeau

Com-Majuro

P.O. Box 1258

Majuro, Republic of the Marshall Islands 96960

9-1-0288-11-692-9-3394

Fax: 9-19-0288-11-692-9-3348

Maryland

Governor's Liaison

Ms. Sheila Tolliver

Labor Licensing and Regulations

1100 N. Eutaw St., Room 600

Baltimore, MD 21201

410-767-2400

Fax: 410-767-2986

State JTPA

Mr. Gary Moore

Labor Licensing and Regulations

1100 N. Eutaw St., Room 310

Baltimore, MD 21201

410-767-2800

Job Training Partnership Act

Fax: 410-767-2842

Anne Arundel County

Ms. Dorothy McGuinness
Business and Workforce Development Center of Anne Arundel County
877 Baltimore/ Annapolis Blvd., Suite 305
Severna Park, MD 21146
410-315-9680
Fax: 410-315-8664

Baltimore

(city)

Ms. Linda Harris
Office of Employment Development
417 E. Fayette St., Suite 468
Baltimore, MD 21202
419-396-1910
Fax: 410-752-6625

Baltimore County

Mr. John Wasilisin
Baltimore County Office of Employment and Training
1 Investment Place, Suite 409
Towson, MD 21204-3911
410-887-4357
Fax: 410-887-5673

Frederick County

Ms. Marie Keegin
Frederick County Job Training Agency
520 N. Market St.
Frederick, MD 21701
301-694-1165
Fax: 301-696-2906

Lower Shore

(counties) Somerset, Wicomico, Worcester

Ms. Odetta Perdue
Lower Shore PIC
P.O. Box 99
428 W. Market St.
Snow Hill, MD 21863
410-632-3300
Fax: 410-632-1466

Mid-Maryland Private Industry Council

(counties) Carroll, Howard

Ms. Dorothy Lehman
Howard County Employment and Training Center
10650 Hickory Ridge Rd.
Columbia, MD 21045
410-313-4600

I Wanna Be Trained

Fax: 410-313-7383

Montgomery County

Mr. John Zeller
Montgomery County PIC
8500 Colesville Rd.
Silver Spring, MD 20910
301-495-0440
Fax: 310-495-0459

Prince George's County

Mr. Joseph Puhalla
Prince George's Private Industry Council
1802 Brightseat Rd.
Landover, MD 20785
301-386-5522
Fax: 301-386-5533

Southern Maryland

(counties) Calvert, Charles, St. Mary's
Ms. Mary Podmostko
Southern Maryland Job Training Network
Charles County Community College
P.O. Box 910, Mitchell Rd.
La Plata, MD 20646
301-870-3008
Fax: 301-934-5255

Susquehanna Region

(counties) Cecil, Harford
Ms. Diane Ford
Susquehanna Region PIC
410 Girard St.
Havre De Grace, MD 21078
410-939-4240
410-939-5171

Upper Shore

(counties) Caroline, Dorchester, Kent, Queen Anne's, Talbot
Mr. Gerald Bilderback
Upper Shore PIC
P.O. Box 8
Wye Mills, MD 21679
410-822-1716
Fax: 410-827-9466

Western Maryland

(counties) Allegany, Garrett, Washington
Mr. Peter Thomas
Western Maryland Consortium
P.O. Box 980
33 W. Washington St.

Job Training Partnership Act

Hagerstown, MD 21741
301-791-3076
Fax: 301-790-3502

Massachusetts

Governor's Liaison

Mr. Nils L. Nordberg
Department of Employment and Training
C.F. Hurley Bldg.
Government Center
19 Staniford St.
Boston, MA 02114
617-626-6600
Fax: 617-727-0315

State JTPA

Ms. Joan I. Branton
Director Job Training and Employment Services
Department of Employment and Training
19 Staniford St., 3rd Floor
Boston, MA 02114
617-626-6610
Fax: 617-727-0315

Berkshire County

(municipalities) Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Hancock, Gr. Barrington, Hinsdale, Lee, Lenox, Lanesborough, Monterey, Mt. Washington, New Ashford, New Marlborough, N. Adams, Otis, Peru, Pittsfield, Richmond, Sayo Heffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor

Mr. David Yorke
Berkshire Employment and Training Program
184 North St.
Pittsfield, MA 01201-5111
413-499-2220
Fax: 413-499-0503

Mr. Lynn Griesemer
Donohue Institute for Governmental Services
400 Columbus Ave.
Pittsfield, MA 01201
413-499-2220
Fax: 413-499-0503

Mr. Edward DeMore
Economic Development and Industrial Corporation
43 Hawkins St.
Boston, MA 02114
617-635-3342
Fax: 617-635-4286

Bristol County

(municipalities) Attleboro, Berkley, Bighton, Fall River, Mansfield, N. Attleborough, Norton,

I Wanna Be Trained

Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport

Mr. James Calkins
Bristol County Training Consortium
162 Pleasant St.
Fall River, MA 02721
508-675-1161
Fax: 508-675-1166

Brockton (city)

(municipalities) Abington, Avon, Bridgewater, Brockton, Easton, East Bridgewater, Hanson, Stoughton, Whitman, West Bridgewater

Mr. Joseph Joseph
Brockton Area PIC
P.O. Box 2278
45 Oakdale St.
Brockton, MA 02405
508-584-1887
Fax: 508-587-1944

Cape Cod/ Martha's Vineyard/ Nantucket

Ms. Kristina E. Dower
JTEC/ Job Training and Employment Corp.
270 Communication Way
Building 2 A and B
Hyannis, MA 02601
508-790-0400
Fax: 508-790-0969

Franklin and Hampshire Counties

(municipalities) Amherst, Ashfield, Athol, Belchertown, Bernardston, Buckland, Charlemont, Chesterfield, Colrain, Conway, Cummington, Deerfield, Easthampton, Erving, Gill, Goshen, Granby, Greenfield, Hadley, Hatfield, Hawley, Heath, Juntington, Leyden, L. Everett, Middlefield, Monroe, Montague, New Salem, Northfield, Northampton, Orange, Pelham, Petersham, Phillipston, Plainfield, Royalston, Rowe, Shelburne, Shutesbury, Southampton, South Hadley, Sunderland, Ware, Warwick, Wendell, Westhampton, Whately, Williamsburg, Worthington

Mr. Arthur A. Schwenger
Franklin/ Hampshire Employment and Training Consortium
One Arch Place
Greenfield, MA 01301
413-774-3182
Fax: 413-784-1765

Hampden County

(municipalities) Agawam, Blandford, Brimfield, Chester, Cricopee, E. Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Montgomery, Monson, Palmer, Russell, Southwick, Springfield, Rolland, Wales, Westfield, Wilbraham

Mr. Raymond Jarvis
Hampden County Employment and Training
1176 Main St.
Springfield, MA 01103
413-781-6900

Job Training Partnership Act

Fax: 413-736-0650

Lower Merrimack Valley

(county) Northern Essex; (municipalities) Amesbury, Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Methuen, Merrimack, Newbury, Newburyport, N. Andover, Rowley, Salisbury, West Newbury

Mr. Peter Vanier

Department of Training and Development

11 Lawrence St., 6th Floor

Lawrence, MA 01840

508-683-9963

Fax: 508-794-1901

Metro North

(municipalities) Arlington, Belmont, Burlington, Cambridge, Chelsea, Everett, Malden, Medford, Melrose, N. Reading, Reading, Revere, Somerville, Stoneham, Wakefield, Watertown, Wilmington, Winchester, Winthrop, Woburn

Ms. Nancy Brown

Employment Resources, Inc.

432 Columbia St.

Cambridge, MA 02141

617-494-1154

Fax: 617-494-1956

Metro South/ West

(municipalities) Acton, Ashland, Bedford, Bellingham, Boxborough, Brookline, Carlisle, Canton, Concord, Dedham, Dover, Framingham, Franklin, Foxborough, Holliston, Hopkinton, Judson, Lexington, Lincoln, Littleton, Marlborough, Maynard, Medfield, Medway, Millis, Natick, Needham, Newton, Norfolk, Norwood, Plainville, Sharon, Sherborn, Southborough, Stow, Sudbury, Walpole, Waltham, Wayland, Wellesley, Weston, Westwood, Wrentham

Ms. Claudette Kokolski

Metro South/ West Employment and Training Administration

P.O. Box 740

275 Prospect St.

Norwood, MA 02062

617-769-4120

Fax: 617-769-5226

Montachusett Regional Employment Board, Inc.

Ms. Phyllis Lary

Private Industry Council

76 Summer St., Suite 235

Fitchburg, MA 01420

508-345-6108

Fax: 508-345-8002

New Bedford/ JTEC

(municipalities) Acushnet, Barnstable, Bourne, Brewster, Chatham, Chilmark, Dartmouth, Dennis, Eastham, Edgartown, Fairhaven, Falmouth, Freetown, Gay Head, Gosnold, Harwich, Lakeville, Marion, Mashpee, Mattapoisett, Nantucket, New Bedford, Oak Bluffs, Or Leans, Provincetown, Rochester, Sandwich, Tisbury, Truro, Wareham, Wellfleet, West Tisbury, Yarmouth

I Wanna Be Trained

Ms. Gloria William
New Directions
800 Purchase St.
New Bedford, MA 02740
508-979-1616
Fax: 508-979-1656

North Shore

(municipalities) Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Peabody, Rockport, Salem, Saugus, Swampscott, Topsfield, Wenham

Mr. Harry MacCabe
Northshore Employment and Training
20 Wheeler St.
Lynn, MA 01902
617-595-0484
Fax: 617-599-8550

Northern Middlesex County

(municipalities) Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsborough, Westford

Mr. Henry Przydzial
Office of Employment and Training
206 Jackson St.
Lowell, MA 01852
508-459-2336
Fax: 508-459-2111

Northern Worcester

Ms. Phyllis S. Lary
North Central Massachusetts Regional Employment
Crown Point
76 Summer St., Suite 235
Fitchburg, MA 01420
508-345-6108
Fax: 508-345-8002

South Coastal

(municipalities) Braintree, Carver, Cohasset, Duxbury, Halifax, Hanover, Hingham, Holbrook, Hull, Kingston, Marshfield, Middleborough, Milton, Norwell, Pembroke, Plymouth, Plympton, Randolph, Rockland, Scituate, Quincy, Weymouth

Mr. Paul Ricca
South Coastal Career Development Administration
1431 Hancock St., 3rd Floor
Quincy, MA 02169
617-328-7300
Fax: 617-328-0215

Southern Worcester

(municipalities) Auburn, Blackstone, Boylston, Brookfield, Charlton, Douglas, Dudley, E. Brookfield, Grafton, Hardwick, Holden, Hopedale, Leicester, Mendon, Milbury, Milford, Millville, New Braintree, N. Bridge, Northborough, Oakham, Oxford, Paxton, Rutl and Shrewsbury,

Job Training Partnership Act

Southbridge, Spencer, Sturbridge, Sutton, Upton, Uxbridge, Warren, Webster, Westborough, West Boylston, W. Brookfield, Worcester

Mr. Stephen Willand
City Manager's Office of Employment and Training
10 Mechanie, Suite 103
Worcester, MA 01614
508-799-1590
Fax: 508-799-1595

Michigan

Governor's Liaison and State JTPA

Mr. Douglas E. Stites
Michigan Jobs Commission
201 N. Washington Square
Lansing, MI 48909
517-373-6227
Fax: 517-373-0314

Allegan and Ottawa Counties; SDA 1

Mr. Gary Scholten
Ottawa County Department of Employment and Training
12251 James St.
Holland, MI 49424
616-393-5644
Fax: 616-393-5612

Arena C/ Clare/ Gladwin/ Iosco/ Roscommon; SDA 2

(counties) Arenac, Clare, Gladwin, Iosoco, Ogemaw, Roscommon

Ms. Roberta Volker-Foreman
Region 7B Employment and Training Consortium
402 N. First St.
P.O. Box 408
Harrison, MI 48625
517-539-2173
Fax: 517-539-6053

Barry/ Branch/ Calhoun; SDA 3

Ms. Delores Diggs
Mid-Counties Employment and Training Consortium
68 E. Michigan Mall, 2nd Floor
P.O. Box 1574
Battle Creek, MI 49016
616-965-0521
Fax: 616-965-6669

Bay/ Midlands/ Saginaw; SDA 4

Mr. Dennis Brieske
Saginaw/ Midland/ Bay Job Training Consortium
1600 N. Michigan, Room 400
Saginaw, MI 48602
517-754-1144
Fax: 517-754-1439

I Wanna Be Trained

Berrien/ Cass/ Van Buren; SDA 5

Mr. Ralph Kirch
185 E. Main St.
Benton Harbor, MI 49022
616-927-1064
Fax: 616-927-1399

Central Upper Peninsula; SDA 6

(counties) Alger, Delta, Dickinson, Marquette, Menominee, and Schoolcraft

Mr. Orrin Baily
Six County Consortium for Employment and Training
2831 N. Lincoln Rd.
Escanaba, MI 49829
906-789-9732
Fax: 906-789-9952

Detroit; SDA 7

(city)

Mr. Willie Walker
City of Detroit Employment and Training Department
707 W. Milwaukee St.
Detroit, MI 48202
313-876-0674
Fax: 313-876-0686

Downriver Community Conference and Monroe County; SDA 8

Mr. James Jones
Downriver Community Conference
15100 Northline
Southgate, MI 48195
313-281-0700
Fax: 313-281-3418

Eastern Upper Peninsula/ Chippewa/ Luce/ Mackinac; SDA 9

(counties) Chippewa, Luce, Mackinac

Ms. Gwen Worley
E.U.P. Employment and Training Consortium
2901 I-75 Business Spur
Marie, MI 49783
906-635-1752
Fax: 906-635-0115

Genesee and Shiawasee Counties; SDA 10

Mr. Gregory Eason
Jobs Central, Inc.
711 N. Saginaw St., Suite 222
Flint, MI 48503
810-233-5627
Fax: 810-233-8652

Central Area Partnership Consortium; SDA 11

Job Training Partnership Act

(counties) Gratiot, Ionia, Isabella, Montcalm

Mr. Ralph Loeschner
Central Area Partnership Consortium
904 Oak Dr. (Turk Lake)
P.O. Box 368
Greenville, MI 48838
616-754-9315
Fax: 616-754-9310

Hillsdale/ Jackson/ Lenawee; SDA 12

Ms. Anita Macri
Region II Employment and Training Consortium
120 W. Michigan Ave.
Jackson, MI 49201
517-788-4490
Fax: 517-788-4647

Kalamazoo and St. Joseph Counties; SDA 14

Mr. Robert Straits
W.E. Upjohn Institute for Employment Research
515 W. South St.
Kalamazoo, MI 49007
616-385-0451
Fax: 616-343-7310

Kent/ Grand Rapids; SDA 15

(county) Kent; (city) Grand Rapids

Ms. Beverly Drake
Area Community Services
Employment and Training Council
144 E. Fulton St.
Grand Rapids, MI 49503
616-336-4100
Fax: 616-336-4118

Lake/ Mason/ Mecosta/ Newaygo/ Osceola; SDA 16

Mr. Paul Griffith
West Central Employment and Training Consortium
110 Elm St.
Big Rapids, MI 49307
616-796-4891
Fax: 616-796-8316

Lansing Tri-County Consortium; SDA 17

(counties) Clinton, Eaton, Ingham; (cities) Lansing, East Lansing

Mr. Michael Quinn
Lansing Tri-County Employment and Training Partnership
1850 W. Mount Hope Ave.
Lansing, MI 48910-2495
517-487-0106
Fax: 517-487-0113

I Wanna Be Trained

Macomb and St. Clair Counties; SDA 19

Mr. John Bierbusse
Macomb/ St. Clair PIC, Inc.
21885 Dunham Rd.
Verkuilen Bldg.
Mt. Clemens, MI 48036-1030
313-469-5220
Fax: 313-469-7488

Muskegon and Oceana Counties; SDA 20

Mr. Paul Roy, Jr.
Dept. of Employment and Training
Muskegon County
20 W. Muskegon Ave.
Muskegon, MI 49440
616-724-6381
Fax: 616-724-6687

Northeast Lower Michigan; SDA 21

(counties) Alcona, Alpena, Cheboygan, Crawford, Montmorency, Oscoda, Otsego, Presque Isle

Mr. Kurt Ries
Northeast Michigan Consortium
P.O. Box 711
Onaway, MI 49765
517-733-8548
Fax: 517-733-8069

Northwest Lower Michigan; SDA 22

(counties) Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford

Mr. Alton Shipstead, Jr.
Northwest Michigan Council of Governments
2200 Dendrinos
P.O. Box 506
Traverse City, MI 49685-0506
616-929-5000
Fax: 616-929-5012

Oakland County; SDA 23

(excluding Pontiac Consortium)

Mr. John Almstadt
Oakland County Employment and Training Division
Department of Public Services
Executive Office Building
1200 N. Telegraph Rd.
Pontiac, MI 48341-0482
810-858-5520

Oakland County and Pontiac (city); SDA 24

(townships) Independence, Orion, Pontiac, Waterford, White Lake

Ms. Sandra Lee-Spinks
Greater Pontiac Area Consortium

Job Training Partnership Act

17 S. Saginaw, 2nd Floor
Pontiac, MI 48342-2227
810-858-1891
Fax: 810-858-2004

Thumb Area/ Huron/ Lapeer/ Sanilac/ Tuscola; SDA 13
(counties) Huron, Lapeer, Sanilac, Tuscola
Mr. Marvin Pichla
Thumb Area Employment and Training Consortium
3270 Wilson St.
Marlette, MI 48453
517-635-3561
Fax: 517-635-2230

Washtenaw County; SDA 30
(counties) Livingston, Washtenaw; (city) Ann Arbor
Ms. Tenda Rusher
Washtenaw County Employment Training and Human Services Group
555 Towner St.
P.O. Box 915
Ypsilanti, MI 48197-0915
313-484-6650
Fax: 313-484-7271

Wayne County; SDA 25
(excluding City of Detroit and Downriver Community Conference)
Ms. Kathleen Alessandro
Wayne County PIC
2850 Second St.
Suite 201
Wayne, MI 48184
313-729-4172
Fax: 313-729-7884

Western Upper Peninsula; SDA 26
(counties) Baraga, Gogebic, Houghton, Iron, Keweenaw, Ontonogan
Mr. James Saari
Western Upper Peninsula
Manpower Consortium
100 Marquette St.
Ironwood, MI 49938
906-932-4059
Fax: 906-932-3992

Livingston County; SDA 29
Mr. William S. Sleight
Livingston County Job Training Services
828 E. Grand River Ave.
Howell, MI 48843
517-546-7450
Fax: 517-546-2353

Micronesia

(federates states of Micronesia)

Single State SDA

Ms. Aliksa M. Andrike
Republic of the Marshall Islands
P.O. Box 136
Majuro Marshall Islands 96960

Chuuk Service Delivery Area

Mr. Samuel M. Nathan
Chuuk Service Delivery Area
P.O. Box 309
Weno Chuuk FSM 96942
691-330-4358

State of Kosrae

Mr. Aron Alokua
State of Kosrae
Eastern Caroline Islands 96944

State of Pohnpei

Mr. Elsa Thomas
Community College of Micronesia
P.O. Box PS157
Palikir, Pohnpei
Eastern Caroline Islands 96941
9-1-0288-011-691-320-2457
Fax: 9-1-0288-011-691-320-5356

Minnesota

Governor's Liaison and State JTPA

Mr. Byron Lee Zuidema
Community Based Services
Minnesota Department of Economic Security
390 N. Robert St., 1st Floor
St. Paul, MN 55101
612-296-3700
Fax: 612-296-0994

Anoka County; SDA 12

Mr. Jerry Vitzthum
Anoka County Job Training Center
1201 89th Ave., NE, Suite 235
Blaine, MN 55434
612-783-4800
Fax: 612-783-4844

Dakota County; SDA 14

Ms. Helen Dahlberg
Dakota County Jobs and Training
Dakota County Judicial Center
1560 W. Highway 55

Job Training Partnership Act

Hasting, MN 55033
612-438-8345
Fax: 612-438-8349

*Duluth; SDA 4
(city)*

Mr. Norman E. Ferris, III
Duluth Job Training Program
332 City Hall
Duluth, MN 55802
218-723-3419
Fax: 218-723-3636

East Central; SDA 5

(counties) Chisago, Isanti, Kanabec, Kandiyohi, Mcleod, Meeker, Mille Lacs, Pine, Renville, Sherburne, Wright

Ms. Diane Bublit
Private Industry Council 5
P.O. Box 579
500 Elm St., East
Annandale MN 55302
612-274-2650
Fax: 612-274-3516

Minneapolis; SDA 10

Mr. F.A. Wells
Minneapolis Employment and Training Program
350 S. Fifth St.
Room 310 1/2 City Hall
Minneapolis, MN 55415-1388
612-673-5700
Fax: 612-673-2108

Northeast; SDA 3

(counties) Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis (exlucing City of Duluth)

Mr. Dennis Wain
Northeast Minnesota Office of Job Training
820 N. 9th, Suite 240
P.O. Box 1028
Virginia, MN 55792
218-749-1274
Fax: 218-749-1673

Northwest; SDA 1

(counties) Kittson, Marshall, Norman, Pennington, Polk, Red Lake, Roseau

Mr. William Wisheart
Northwest SDA
424 N. Broadway, Suite A
Crookston, MN 56716
218-281-5180
Fax: 218-281-5185

I Wanna Be Trained

Ramsey County; SDA 15

Ms. Constance Peikert
Ramsey County Job Training
Gladstone Community Center
1945 Manton St.
Maplewood, MN 55109
612-770-8900
Fax: 612-770-6890

Rural Minnesota CEP, Inc.; SDA 2

(counties) Becker, Beltrami, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Lake of the Woods, Mahnommen, Morrison, Otter Tail, Pope, Stevens, Todd, Traverse, Wadena, Wilkin

Mr. Larry Buboltz
Rural Minnesota CEP, Inc.
803 Roosevelt Ave.
P.O. Box 1108
Detroit Lakes, MN 56501
218-847-9205
Fax: 218-847-3535

South Central; SDA 7

(counties) Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, Watonwan

Ms. Sandra Oppergard
South Central PIC
P.O. Box 3327
410 Jackson St., 3rd Floor
mankato, MN 56001
507-345-1837
Fax: 507-345-2414

Southeast; SDA 8

(counties) Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha

Mr. Richard Harris
Southeast Minnesota PIC
Civic Plaza Dr.
300 11th Ave., SW, Suite 110
Rochester, MN 55901
507-281-4670
Fax: 507-252-2495

Southwest; SDA 6

(counties) Big Stone, Chippewa, Cottonwood, Jackson, Lac Qui Parle, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, Rock, Swift, Yellow Medicine

Ms. Juanita Lauritsen
Southwest Minnesota PIC
1424 E. College Dr.
P.O. Box 3097
marshall, MN 56258
507-532-4411
Fax: 507-532-4703

Job Training Partnership Act

St. Paul; SDA 11

(city)

Ms. Jacqui Shoholm
Workforce Development Division
215 E. 9th St., 3rd Floor
St. Paul, MN 55101
612-228-3262
Fax: 612-228-3277

Stearns, Benton Counties; SDA 17

Ms. Joyce Belford
Stearns-Benton Employment and Training Council
3333 W. Division
Terrace Level, Suite C
St. Cloud MN 56302-0615
612-656-3990
Fax: 612-259-4625

Washington County; SDA 16

Mr. Fred Feuerpfeil
Washington County Job Training Center
14900 N. 61st St.
Stillwater, MN 55082
612-430-6850
Fax: 612-430-6245

West Metro; SDA 9

(counties) Carver, Hennepin (excluding City of Minneapolis), Scott

Mr. William Brumfield
Hennepin County Training and Employment Assistance
300 S. 6th St.
Minneapolis, MN 55487-0012
612-348-5203
Fax: 612-348-3932

Winona County; SDA 18

Mr. Mike Haney
Minnesota Department of Jobs and Training
52 E. 5th St., Box 739
Winona, MN 55987
507-453-2920
Fax: 507-453-2960

Mississippi

Governor's Liaison and State JTPA

Ms. Jean Denson
Department of Economic and Community Development
Employment Training Division
301 W. Pearl St.
Jackson, MS 39203-3089
601-949-2234

I Wanna Be Trained

Fax: 601-949-2291

Central Mississippi SDA

Mr. F. Clarke Holmes
Central Mississippi Planning and Development District
P.O. Box 4935
Jackson, MS 39296
601-981-1511
Fax: 601-981-1515

Gulf Coast

(counties) Hancock, Harrison, George, Jackson and Stone

Ms. Mary Lee McNeil
Gulf Coast Business Services Corporation
2510 16th St.
P.O. Box 4233
Gulfport, MS 39502-4233
601-897-1881
Fax: 601-863-0204

Hinds County

Ms. Virginia Anderson
Hinds County Service Delivery Area
207 Amite St., Number 1
Jackson, MS 39201
601-354-1424
Fax: 601-354-1745

Mississippi Service Delivery Area

(counties) Adams, Alcorn, Amite, Attala, Benton, Bolivar, Carroll, Choctaw, Claiborne, Clarke, Clay, Coahoma, Covington, De Soto, Forrest, Franklin, George, Greene, Grenada, Holmes, Humphreys, Issaquena, Jasper, Jefferson Davis, Jones, Kemper, Lamar, Lauderdale, Lawrence, Leake, Lee, Leflore, Lincoln, Lowndes, Marion, Marshall, Montgomery, Neshoba, Newton, Noxubee, Oktibbeha, Panola, Pearl River, Perry, Pike, Prentiss, Quitman, Scott, Sharkey, Smith, Stone, Sunflower, Tallahatchie, Tate, Tippah, Tishomingo, Tunica, Walthall, Washington, Wayne, Webster, Wilkinson, Winston, Yalobusha

Mr. Steve Halliburton
Department of Economic and Community Development
301 W. Pearl
P.O. Box 23669
Jackson, MS 39225-3669
601-949-2150
Fax: 601-949-2291

Planning and Development District

Central Mississippi (counties) Copiah, Madison, Rankin, Simpson, Warren, Yazoo

Ms. Geraldine Yates
Central Mississippi SDA
1700 Lakeland Dr.
Jackson, MS 39296
601-981-1511
Fax: 601-981-1515

Job Training Partnership Act

Three Rivers

(counties) Calhoun, Chickasaw, Itawamba, Union, Lafayette, Lee, Monroe, Pontotoc

Mr. Vernon R. Kelley, III

75 S. Main St.

Post Office, Drawer B

Pontotoc, MS 38863

601-489-2415

Fax: 601-489-6815

Missouri

Governor's Liaison and State JTPA

Ms. Julie Gibson

Department of Economic Development

2023 St. Mary's Blvd.

Jefferson City, MO 65102

314-751-4750

Fax: 314-751-6765

SDA 01

(counties) Andrew, Atchison, Buchanan, Caldwell, Clinton, Daviess, Dekalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan, Worth

Ms. Betty Trimble

Area Job Training Partnership Administration

North Central Missouri College

912 Main St.

Trenton, MO 64683

816-359-3622

Fax: 816-359-3082

SDA 02

(counties) Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby, Warren

Mr. Michael Shepard

Private Industry Council, Inc.

120 W. Monroe

P.O. Box 244

Paris, MO 65275

816-327-5125

Fax: 816-327-5128

SDA 03

(counties) Cass, Clay, Platte, Ray

Mr. Clyde McQueen

Full Employment Council

1740 Paseo, Suite D

Kansas City, MO 64108

816-471-2330

Fax: 816-471-0132

SDA 04

I Wanna Be Trained

(counties) Bates, Benton, Carroll, Chariton, Cedar, Henry, Hickory, Johnson, Lafayette, Pettis, St. Clair, Saline, Vernon

Mr. Harlan McGinnis
Western Missouri PIC, Inc.
P.O. Box 701
515 S. Kentucky
Sedalia, MO 65302-0701
816-827-3722
Fax: 816-826-5033

SDA 05

(counties) Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage

Mr. Jim Marcantonio
Private Industry Council, Inc.
3411 Knipp Dr.
Jefferson City, MO 65109
314-634-7325
Fax: 314-634-8048

SDA 06

(city) St. Louis

Ms. Vanetta Rogers
St. Louis Agency on Training and Employment
317 N. 11th St., Suite 400
St. Louis, MO 63101
314-241-4300
Fax: 314-622-3511

SDA 07

(counties) Barry, Barton, Dade, Jasper, Lawrence, McDonald, Newton

Mr. Marvin Parks
Private Industry Council, Inc.
P.O. Box 1351
211 Main St.
Suite 326
Joplin, MO 64802-1351
417-782-5872
Fax: 417-782-7609

SDA 08

(counties) Christian, Dallas, Greene, Polk, Stone, Taney, Webster

Ms. Gay Larson
Job Council of the Ozarks
1514 S. Glenstone
Springfield, MO 65804-1436
417-887-4343
Fax: 417-887-1892

SDA 09

(counties) Camden, Crawford, Dent, Gasconade, Laclede, Maries, Miller, Morgan, Phelps, Pulaski, Washington

Job Training Partnership Act

Ms. Janet Vaughn
Central Ozarks Private Industry Council, Inc.
1202 Forum Dr.
Rolla, MO 65401
314-364-7030
Fax: 314-364-1865

SDA 10

(counties) Butler, Carter, Douglas, Howell, Oregon, Ozark, Reynolds, Ripley, Shannon, Texas, Wayne, Wright

Ms. Patricia Lindeman
Ozark Action, Inc.
P.O. Box 588
710 E. Main St.
West Plains, MO 65775
417-256-6147
Fax: 417-256-7318

SDA 11

(counties) Bollinger, Cape Girardeau, Dunkin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, St. Francois, Ste. Genevieve, Scott, Stoddard

Mr. Ron Swift
Southeast Missouri (SEMO) PIC
760 S. Kingshighway St., Suite F
Cape Girardeau, MO 63701-7630
314-334-0990
Fax: 314-334-0335

SDA 12

(county) Jackson

Mr. Clyde McQueen
Full Employment Council, Inc.
3675 S. Noland Rd., Suite 301
Independence, MO 64055
816-254-3297
Fax: 816-471-0132

SDA 13

(county) St. Louis

Mr. Wayne Flesch
Department of Human Services
121 S. Meramec Ave.
P.O. Box 16911
Clayton, MO 63105
314-889-3453
Fax: 314-889-3420

SDA 14

(county) St. Charles

Mr. Marvin Freeman
Employment and Training Center
2020 Parkway Dr.

I Wanna Be Trained

Saint Peters, MO 63376
314-447-6464
Fax: 314-441-7045

SDA 15
(counties) Franklin, Jefferson
Mr. Ronald Ravenscraft
Jefferson/ Franklin Counties, Inc.
P.O. Box 350
4630 Yaeger Rd.
Hillsboro, MO 63050
314-789-3502
Fax: 314-789-3889

Montana

Governor's Liaison and State JTPA
Ms. Ingrid Danielson
Department of Labor and Industry
State Job Training Bureau
P.O. Box 1728
Helena, MT 59624
406-444-4500
Fax: 406-444-3037

Balance of State
(counties) Beaverhaed, Big Horn, Blaine, Carbon, Carter, Cascade, Chouteau, Custer, Daniels, Dawson, Fallon, Fergus, Flathead, Gallatin, Garfield, Glacier, Golden Valley, Granite, Hill, Jefferson, Judith Basin, Lake, Liberty, Lincoln, McCone, Madison, Missoula, Musselshell, Park, Petroleum, Phillips, Pondera, Powder River, Powell, Prairie, Ravalli, Richland, Roosevelt, Rosevud, Sanders, Sheridan, Stillwater, Sweet Grass, Teton, Toole, Treasure, Valley, Wheatland, Wibaux, Yellowstone
Ms. Sue Mohr
Montana Job Training Partnership, Inc.
101 N. Last Chance Gulch
Helena, MT 59601
406-444-1309
Fax: 406-444-1316

Nebraska

Governor's Liaison and State JTPA
Mr. Dan Dolan
Department of Labor
P.O. Box 94600
550 S. 16th St.
Lincoln, NE 68509-4600
Fax: 402-471-9000
Fax: 402-471-2318

Greater Lincoln
(counties) Lancaster, Saunders; (city) Lincoln
Ms. Joan modrell
Lincoln Training Resources Center

Job Training Partnership Act

129 N. 10th St.
Lincoln, NE 68508
402-471-7111
Fax: 402-441-6038

Greater Nebraska

(counties) Adams, Antelope, Arthur, Banner, Blaine, Boone, Box Cutte, Boyd, Brown, Buffalo, Burt, Butler, Cass, Cedar, Chase, Cherry, Cheyenne, Clay, Colfac, Cuming, Custer, Dakota, Dawes, Dawson, Deuel, Dixon, Dodge, Dundy, Fillmore, Franklin, Grontier, Furnas, Gage, Garden Garfield, Gosper, Grant, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Holt, Hooker, Howard, Jefferson, Johnson, Kearney, Keith, Keya Paha, Kimball, Knox, Lincoln, Logan, Loup, Madison, Mcpherson, Merrick, Morrill, Nance, Nemaha Muckolls, Otoe, Pawnee, Perkins, Phelps, Pierce, Platte, Polk, Red Willow, Richardson, Rock, Saline, Saunders, Scotts Bluff, Seward, Sheridan, Sherman, Sioux, Stanton, Thayer, Thomas, Thurston, Valley, Wayne, Webster, Wheller, York

Mr. Mike Holland
Greater Nebraska Job Training Program
941 O St.
Terminal Bldg., Suite 800
Lincoln, NE 68508
402-471-3181
Fax: 402-471-3482

Greater Omaha

(counties) Douglas, Sarpy, Washington; (city) Omaha
Ms. Ola Anderson
Job Training of Greater Omaha
2421-23 N. 24th St.
Omaha, NE 68110
402-444-4700
Fax: 402-444-3755

Nevada

Governor's Liaison and State JTPA
Ms. Barbara Weinberg
Capitol Complex
400 W. King St.
Suite 108
Carson City, NV 89710
702-687-4310
Fax: 702-687-3957

Northern Nevada

(counties) Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lyon, Mineral, Pershing, Storey, Washoe, White Pine; (city) Carson City
Ms. Tina Nappe
Job Opportunities in Nevada
560 Mill St.
P.O. Box 1130
Reno, NV 89520
702-785-6106
Fax: 702-785-4710

Southern Nevada

(counties) Clark, Esmeralda, Lincoln, Nye

Mr. Richard Blue, Jr.

Nevada Business Services

820 Shadow Lane

4th Floor

P.O. Box 4428

Las Vegas, NV 89106

702-598-2089

Fax: 702-598-3899

New Hampshire

Governor's Liaison, State JTPA, Single State SDA

(counties) Balknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan

Mr. Ray Worden

New Hampshire Job Training Coordinating Council

64-B Old Suncook Rd.

Concord, NH 03301

603-228-9500

Fax: 603-228-8557

New Jersey

Governor's Liaison

Mr. Peter Calderone

State of New Jersey

Department of Labor CN 055

Trenton, NJ 08629-0055

609-292-2323

Fax: 609-633-9271

State JTPA

Mr. Robert Guadagnino

Office of Employment and Training Services

CN055, Room 603

Trenton, NJ 08625

609-984-2244

Fax: 609-777-0483

Atlantic/ Cape May Consortium

Mr. John Bettis

Atlantic/ Cape May Consortium

Private Industry Council, Inc.

750 Delilah Rd.

Pleasantville, NJ 08232

609-485-0052

Fax: 609-485-0067

Bergen County

Mr. Thomas M. Klemm

Bergen County Private Industry Council, Inc.

Job Training Partnership Act

17-25 DiCarolis Court
Hackensack, NJ 07601
201-487-3400
Fax: 201-487-1036

Burlington County
Mr. George Fekete
Burlington County Department of Economic Development
49 Rancocas Rd.
Mount Holly, NJ 08060
609-265-5055
Fax: 609-265-5006

Camden County
Mr. William J. Maguire
Camden County Family Development and Training Resource Center
315 S. White Horse Pike
Magnoliam, NJ 08049
609-566-7202
Fax: 609-566-7261

Cumberland/ Salem Consortium
Mr. Charles A. Thomas
Cumberland/ Salem Job Training Consortium
P.O. Box 1398
220 N. Laurel St.
Bridgeton, NJ 08302
609-451-8920
Fax: 609-451-2514

Essex County
Mr. Barry Rubin
Division of Employment and Training
15 S. Munn Ave.
East Orange, NJ 07018
201-674-4500
Fax: 201-674-8201

Gloucester County
Ms. Janice Benjamin
JTPA Division of Community Resources
(CC) Budd Blvd.
Route 45 and Budd Blvd.
Woodbury, NJ 08096
609-384-6970
Fax: 609-384-0207

Hudson County
Mr. Edward Farrelly
Office of Employment and Training
71 Adams St.
Hoboken, NJ 07030

I Wanna Be Trained

201-659-0689, ext. 3359
Fax: 201-659-3067

Jersey

(city)

Mr. Benjamin Lopez
Jersey City Office of Employment and Training
121-125 Newark Ave.
Jersey City, NJ 07302
201-860-0080
Fax: 201-860-0007

Mercer County

Ms. Virgen Velez
County of Mercer Office of Training and Employment Services
640 S. Broad St.
Trenton, NJ 08650
609-989-6824
Fax: 609-396-9563

Middlesex/ Somerset/ Hunterdon

(counties) Hunterdon, Middlesex, Somerset

Ms. Patricia Roman
Middlesex County Employment and Training Department
506 Jersey Ave.
New Brunswick, NJ 08901-2053
908-745-3920
Fax: 908-745-4050

Monmouth County

Mr. William J. Wood
County of Monmouth
Department of Employment and Training
170 Monmouth St.
Red Bank, NJ 07701
907-747-2282
Fax: 908-747-7202

Morris/ Sussex/ Warren Consortium

Ms. Carol Novrit
PIC of Morris, Sussex, and Warren Counties
30 Schayler Place
P.O. box 900
Morristown, NJ 07963-0900
201-285-6880
Fax: 201-984-0132

Newark

(city)

Mr. Howard Atkins
City of Newark
Mayor's Office of Employment and Training

Job Training Partnership Act

55 Liberty St.
Newark, NJ 07102
201-733-5383
Fax: 201-733-3690

Ocean County
Mr. Louis C. Goetting
Ocean County PIC
1959 Route 9
Toms River, NJ 08753
908-240-5995, ext. 28
Fax: 908-349-5627

Passaic County
Mr. Nicholas DiMinni
PIC of Passaic County, inc.
388 Lakeview Ave.
Clifton, NJ 07011
201-340-3400, ext. 235
Fax: 201-340-7214

Union County
Mr. Frank Guzzo
Union County Department of Human Services
Administration Bldg., 4th Floor
Elizabeth, NJ 07207
908-527-4805
Fax: 908-558-4885

New Mexico
Governor's Liaison
Mr. Clinton D. Harden, Jr.
New Mexico Department of Labor
P.O. Box 1928
Albuquerque, NM 87103
505-841-8409
Fax: 505-841-8491

State JTPA
Mr. Howard Williams
New Mexico Department of Labor
Job Training Division
1596 Pacheco St.
P.O. Box 4218
Santa Fe, NM 87502-4218
Fax: 505-827-6827
Fax: 505-827-6812

Albuquerque/ Bernalillo County Consortium
(county) Bernalilli; (city) Albuquerque
Mr. Carlos Duran
Private Industry Council

I Wanna Be Trained

1701 4th St.
Albuquerque, NM 87103
505-768-6050
Fax: 505-768-6044

New Mexico SDA

(counties) Catron, Chaves, Cibola, Colfax, Curry, DeBaca, Dona Ana, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, Roosevelt, Sandoval, San Juan, San Miguel, Santa Fe, Sierra, Socorro, Taos, Torrance, Union, Valencia

Mr. Clinton D. Harden, Jr.
New Mexico Department of Labor
P.O. Box 4218
Santa Fe, NM 87502-4218
505-827-6827
Fax: 505-827-6812

New York

Governor's Liaison

Mr. John E. Sweeney
New York State Department of Labor
State Office Campus
Building 12
Albany, NY 12240
518-457-2741
Fax: 518-457-6908

State JTPA

Mr. Joseph A. Baez
Workforce Development and Training Div.
State Office Campus Building
Building #12
Albany, NY 12240
518-457-0361
Fax: 518-457-4625

Albany/ Rensselaer/ Schenectady; SDA 12

Mr. Joseph Mancinelli
Rensselaer County Employment and Training
County Office Building
1600 7th Ave.
Troy, NY 12180
518-270-2860
Fax: 518-270-2865

Allegheny/ Cattaraugus/ Chataauqua; SDA 35

(counties) Allegany, Cattaraugus, Chataauqua

Ms. Karen LaSota
Allegheny/ Cattaraugus/ Chataauqua Private Industry Council
1701 Lincoln Ave.
Olean, NY 14760
716-373-8038

Job Training Partnership Act

Fax: 716-373-8031

Broome/ Tioga; SDA 20
(counties) Broome, Tioga
Ms. Terry Stark
Broome County Office of Employment and Training
30 Wall St.
Binghamton, NY 13901
607-773-7138
Fax: 607-773-7184

Buffalo/ Cheektowaga/ Erie/ Tonawanda Consortium; SDA 32
(city) Buffalo
Ms. Brenda McDuffie
Buffalo/ Cheektowaga/ Tonawanda Consortium
506 Delaware Ave.
Buffalo, NY 14202
716-885-9840
Fax: 716-885-9849

Cayuga/ Cortland; SDA 22
Ms. Judy K. Davison
Cortland County Office Bldg.
Department of Employment and Training
60 Central Ave.
Cortland, NY 13045
607-753-5201
Fax: 607-753-5199

Chautauqua; SDA 36
Ms. Jane Cleaver
Private Industry Council of Chautauqua, Inc.
200 Harrison St.
P.O. Box 3358
Jamestown, NY 14702-3358
Fax: 716-664-9053
Fax: 716-664-9368

Chemung/ Schuyler/ Steuben; SDA 26
Ms. Joan Moffe
Chemung/ Schuyler/ Steuben Private Industry Council, Inc.
109 W. Water St.
Painted Post, NY 14870
607-937-8337
Fax: 607-937-5420

Chenango/ Delaware/ Otsego; SDA 21
Mr. Victor Ronovech
Delaware County PIC
97 Main St.
Suite 4
Delhi, NY 13753

I Wanna Be Trained

607-746-7477
Fax: 607-746-7106

Clinton/ Essex/ Franklin/ Hamilton; SDA 16
Mr. James E. Calnon
ACCESS
185 Margaret St.
Plattsburgh, NY 12901-1837
518-561-4295
Fax: 518-561-8831

Columbia/ Greene Counties; SDA 13
Mr. Robert Bodratti
Columbia Greene Community College
Office of Employment and Training
Box 1000
Hudson, NY 12534
518-828-4181, ext. 3101
Fax: 518-828-8543

Dutchess/ Putnam Consortium; SDA 8
Ms. Cynthia S. Romine
Dutchess/ Putnam PIC
Dutchess Community College
Alumni House; Pendell Rd.
Poughkeepsie, NY 12601
914-471-4500
Fax: 914-471-9789

Fulton/ Montgomery/ Schoharie; SDA 14
Ms. Phyllis O'Brien
Fulton/ Montgomery/ Schoharie Private Industry Council, Inc.
29 E. Main St.
Amsterdam, NY 12010
518-842-3676
Fax: 518-842-9823

Genessee/ Livingston/ Orleans/ Wyoming; SDA 30
Mr. William H. Williams, III
Genessee County Job Development Bureau
45 Liberty St.
Batavia, NY 14020
716-344-2042
Fax: 716-344-2442

Hempstead/ Long Beach Consortium; SDA 2
Mr. Clinton Boone
Department of Occupational Resources
50 Clinton St., 4th Floor
Hempstead, NY 11550
516-485-5000
Fax: 516-485-5009

Job Training Partnership Act

Jefferson/ Lewis Counties; SDA 17

Mr. Martin A. DelSignore
County of Jefferson Employment and Training Administration
1222 Coffen St.
Watertown, NY 13601-1822
315-782-9252
Fax: 315-785-5070

Monroe County; SDA 29

Mr. William S. Loftus
County of Monroe Employment and Training
375 Westfall Rd., 3rd Floor
Rochester, NY 14620
716-274-7880
Fax: 716-274-7841

New York City; SDA 4

Ms. Nora Chang Wang
New York City Department of Employment
220 Church St., Room 514-I
New York, NY 10013
212-442-2157
Fax: 212-964-8983

Niagara County; SDA 31

Mr. Paul Parise
Niagara County Employment and Training Department
5467 Upper Mountain Rd.
Lockport, NY 14094
716-439-7535
Fax: 716-439-7539

Oneida/ Herkimer/ Madison; SDA 19

Mr. David Mathis
Oneida County Office of Employment and Training
800 Park Ave.
Utica, NY 13501
315-798-5908
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Onondaga County/ Syracuse; SDA 24

Mr. Frank J. Lazarski
City of Syracuse Employment Training Agency
677 S. Salina St.
Syracuse, NY 13202
315-473-8250
Fax: 315-472-9492

Ontario/ Seneca/ Wayne/ Yates/ Finger Lakes; SDA 27

Ms. Karen Springmeier
Division of Human Services

I Wanna Be Trained

Finger Lakes SDA
3871 County Rd., Suite 46
Canandaigua, NY 14424
716-396-4013
Fax: 713-396-4528

Orange County; SDA 9
Mr. Charles Bruno
Orange County PIC
75 Webster Ave.
Goshen, NY 10924
914-294-5151
Fax: 914-294-3546

Oswego County; SDA 25
Ms. Nancy J. Bellow
Oswego County Department of Employment and Training
200 N. Second St.
Fulton, NY 13069
315-598-1280
Fax: 315-598-9372

Oyster Bay Consortium; SDA 1
(towns) Oyster Bay, North Hempstead; (city) Glen Cove
Mr. Eugene Faber
Employment and Training Division
977 Hicksville Rd.
Massapequa, NY 11758
516-795-5610
Fax: 516-799-5008

Rochester; SDA 28
(county) Monroe; (city) Rochester
Ms. Sue Keefe
Office of Employment and Training
30 Church St., City Hall
Rochester, NY 14614
716-258-8854
Fax: 716-258-8864

Rockland County; SDA 7
Mr. Donald R. Slive
PIC of Rockland County
One lue Hill Plaza, Suite 812
Pearl River, NY 10965
914-735-7040
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Saratoga/ Warren/ Washington; SDA 15
Mr. Anthony Scavone
Saratoga County Employment and Training
South Street School

Job Training Partnership Act

Ballston Spa, NY 12020
518-885-8991
Fax: 518-885-6550

St. Lawrence County; SDA 18
Mr. Edmund Russell, Jr.
Office of Economic Development
48 Court St.
Canton, NY 13617
315-379-2283
Fax: 315-379-2394

Suffolk County; SDA 3
Mr. Michael B. Falcone
Commissioner
Suffolk County Department of Labor
P.O. Box 1319
Smithtown, NY 11787
516-853-6538
Fax: 516-853-6510

Sullivan County; SDA 11
Ms. Pamela Rourke
Sullivan County Employment and Training Office
County Government Center
100 North St.
Monticello, NY 12701
914-794-3000, ext. 5006
Fax: 914-794-3459

Syracuse/ Onondaga; SDA 24
Ms. Diane Adams
Job Training
677 S. Salina St.
Syracuse, NY 13202
315-448-8741
Fax: 315-472-9492

*Tonawanda
(town)*
Mr. James Finamore
Town of Tonawanda Job Training Department
1835 Sheridan Dr.
Kenmore, NY 14223
716-877-8800
Fax: 716-876-4255

Ulster County; SDA 10
Mr. John J. Gibbons
Ulster County Job Training Administration
County Office Building Annex
300 Flatbush Ave.

I Wanna Be Trained

Kingston, NY 12401
914-338-7970
Fax: 914-338-7979

Westchester County (Balance); SDA 6
Mr. Clyde R. Jones
Westchester PIC
150 Grant St., 6th Floor
White Plains, NY 10601
914-285-3910
Fax: 914-285-3958

Yonkers City; SDA 5
Dr. Marvin Lewis
Yonkers Private Industry Council
45 S. Broadway, Suite 501
Yonkers, NY 10701
914-964-0105
Fax: 914-964-0322

North Carolina

Governor's Liaison and State JTPA
Mr. R. Scott Ralls
Division of Employment and Training
Department of Commerce
111 Seaboard Ave.
Raleigh, NC 27604
919-733-6383
Fax: 919-733-6923

Alamance/ Orange/ Randolph; SDA 30
Ms. Janice S. Scarborough
Regional Consolidated Services Employment and Training
363 S. Cox St.
P.O. Box 1883
Asheboro, NC 27204-1883
910-629-5141
Fax: 910-629-1290

Albemarle Consortium; SDA 26
(counties) Camden, Chowan, Currituck, Dare, Gates, Hyde, Pasquotank, Perquimans, Tyrrell, Washington
Ms. Lisa Johnson
Albemarle SDA Commission
P.O. Box 646
512 S. Church St.
Hartford, NC 27944
919-426-5753
Fax: 919-426-8482

Buncombe/ Henderson/ Madison/ Transylvania; SDA 29
Ms. Helen R. Beck

Job Training Partnership Act

Mountain Area Job Training Services
Buncombe County Office of Employment
40 Coxe Ave.
Suite G-100
Asheville, NC 28801
704-255-5151
Fax: 704-255-5833

Burke County; SDA 27
Mr. Ralph Cousins
Blue Ridge Community Action, Inc.
P.O. Box 1785
Morganton, NC 28655
704-438-6255
Fax: 704-433-0208

Cape Fear; SDA 24
(counties) Brunswick, Columbus, New Hanover, Pender
Ms. Margie Parker
Cape Fear Council of Governments
1480 Harbour Dr.
Wilmington, NC 28461
910-395-4553
Fax: 910-395-2684

Capital Area; SDA 11
Mr. Leo Rhodes
Wake County Job Training Office
P.O. Box 550
Raleigh, NC 27602
919-856-6040
Fax: 919-856-6038

Central Piedmont Employment and Training Consortium; SDA 4
(counties) Durham, Orange
Ms. Sharon Baker
Central Piedmont
P.O. Box 667
Durham, NC 27702
919-560-4121
Fax: 919-560-4646

Ms. Ruth Covington
Employment Security Commission of North Carolina
P.O. Box 26988
Raleigh, NC 27611
919-733-2374
Fax: 919-733-8130

Centralina Job Training Consortium; SDA 3
(counties) Cabarrus, Iredell, Lincoln, Rowan, Stanly, Union
Mr. David Hollars

I Wanna Be Trained

Centralina Council of Governments
1300 baxter St.
P.O. Box 35008
Charlotte, NC 28235
704-372-2416
Fax: 704-347-4710

Charlotte (city) Mecklenburg County; SDA 5
Mr. Gus Psomadakis
City of Charlotte Employment and Training Department
City Hall
600 E. Trade St.
Charlotte, NC 28202
704-336-3952
Fax: 704-336-2527

Cumberland County; SDA 6
Ms. Pauline Goodman
Cumberland County Workforce Development Center
116 Green St.
P.O. Box 1829
Fayetteville, NC 28302-1829
919-323-3421
Fax: 919-323-5755

Davidson County; SDA 7
Ms. Pat Everhart
Davidson County Employment and Training
P.O. Box 1067
lexington, NC 27293-1067
704-242-2065
Fax: 704-246-5410

Gaston County; SDA 8
Mr. Charles Vinson
Gaston County Job Training Center
P.O. Box 1578
Gastonia, NC 28053-1578
704-853-6000
Fax: 704-853-6001

Greensboro/ High Point/ Guilford; SDA 9
(county) Guilford
Ms. Lillian Plummer
Guilford Job Training
Drawer W-2
Greensboro, NC 27401
910-373-5922
Fax: 910-373-5840

Kerr-Tar; SDA 20
(counties) Franklin, Granville, Person, Warren, Vanca, Caswell

Job Training Partnership Act

Ms. Jane Ball-Groom
Kerr-Tar Regional Council of Governments
238 Orange St.
P.O. Box 709
Henderson, NC 27536
919-492-8561
Fax: 919-492-9110

Lumber River Job Training Consortium; SDA 23
(counties) Bladen, Hoke, Robeson, Scotland
Ms. Sylvia Pate
Lumber River Council of Governments
4721 Fayetteville Rd.
Lumberton, NC 28358
910-618-5533
Fax: 910-618-5576

Mid-Carolina SDA
Ms. Debra Van Gorder
P.O. Drawer 1510
Fayetteville, NC 28302
910-323-4191
Fax: 910-323-9330

Mountain Area Job Training Services
Ms. Helen Beck
40 Coxe Ave., Suite G-100
Asheville, NC 28801
704-255-5151
Fax: 704-255-5833

Neuse River Job Training Consortium; SDA 25
(counties) Carteret, Craven, Duplin, Greene, Jones, Lenoir, Onslow, Pamlico, Wayne
Ms. Elizabeth Barnhill
Neuse River Council of Governments
P.O. Box 1717
New Bern, NC 28563
919-638-3185
Fax: 919-638-3187

Northwest Piedmont Job Training Consortium; SDA 19
(counties) Davie, Stokes, Surry, Yadkin
Ms. Peggy Galloway
Northwest Piedmont Job Training Consortium
280 S. Liberty St.
Winston-Salem, NC 27101
910-722-9346
Fax: 910-725-1598

Region C Job Training Consortium; SDA 15
(counties) Cleveland, McDowell, Polk, Rutherford
Mr. Bill Robertson

I Wanna Be Trained

isothermal Planning and Development Commission
P.O. Box 841
Rutherford, NC 28139
704-287-0262
Fax: 704-287-2735

Region D Job Training Consortium; SDA 16
(counties) Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes, Yancey
Ms. Carole Coates
Region D Council of Governments
P.O. Box 1820
Boone, NC 28607
704-265-5434
Fax: 704-265-5439

Region H Job Training Consortium; SDA 18
(counties) Anson, Montgomery, Moore, Richmond
Ms. Carol T. Norton
Pee Dee Council of Governments
302 Leak St.
Rockingham, NC 28379-3765
910-895-6306
Fax: 910-895-3369

Region L Job Training Consortium; SDA 21
(counties) Edgecombe, Halifax, Nash, Northampton, Wilson
Ms. Pamela Whitaker
Region L Council of Governments
P.O. Drawer 2748
Rocky Mount, NC 27802
919-446-0411
Fax: 919-446-5651

Region M Job Training Consortium; SDA 22
(counties) Chatham, Harnet, Lee, Sampson
Ms. Beth Fox
Region M Council of Governments
131 Gillespie St.
P.O. Drawer 1510
Fayetteville, NC 28302
910-323-4191
Fax: 910-323-9330

Region Q Job Training Consortium; SDA 28
(counties) Beaufort, Bertie, Hertford, Martin, Pitt
Ms. Karen Clary
Mid-East Commission
P.O. Drawer 1787
Washington, NC 27889
919-946-8043
Fax: 919-946-5489

Job Training Partnership Act

Southwestern NC; SDA 13

(counties) Cherokee, Clay, Graham, Haywood, Jackson, Macon, Swain

Mr. Keith Henry

Southwestern North Carolina Planning and Economic Development Commission

P.O. Drawer 850

Bryson City, NC 28713

704-488-9211

Fax: 704-488-3950

Ms. Ruth Covington

Employment Security Commission of North Carolina

P.O. Box 26988

Raleigh, NC 27611

919-733-2374

Fax: 919-733-8130

Western Piedmont Job Training Consortium; SDA 17

(counties) Alexander, Burke, Caldwell, Catawba

Ms. Sheila Dotson

Western Piedmont Council of Governments

317 First Ave., NW

Hickory, NC 28601

704-322-9191

Fax: 704-322-5991

Ms. Ruth Covington

Employment Security Commission of North Carolina

P.O. Box 26988

Raleigh, NC 27611

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Winston-Salem/ Forsyth County Consortium; SDA 12

(county) Forsyth; (city) Winston-Salem

Ms. Martha Campbell

Workforce Development City of Winston-Salem

P.O. Box 2511

Winston-Salem, NC 27102

910-727-2970

Fax: 910-727-2878

Ms. Ruth Covington

Employment Security Commission of North Carolina

P.O. Box 26988

Raleigh, NC 27611

919-733-2374

Fax: 919-733-8130

North Dakota

Governor's Liaison; Single Statewide SDA

(counties) Adams, Barnes, Benson, Billings, Bottineau, Bowman, Burke, Burleigh, Cass, Cavalier, Dickey, Divide, Dunn, Eddy, Emmons, Foster, Golden Valley, Grand Forks, Grant,

I Wanna Be Trained

Griggs, Hettinger, Kidder, La Moure, Logan, Mchenry, McIntosh, Mckenzie, Mclean, Mercer, Morton, Mountrail, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Renville, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Stutsman, Towner, Trail, Walsh, Ward, Wells, Williams

Mr. Gerald P. Balzer
Governor's Employment and Training Forum
P.O. Box 5507
Bismarck, NC 58502-1537
701-224-2836
Fax: 701-224-4000

Ohio

Governor's Liaison and State JTPA
Ms. Evelyn Bissonnette
Ohio Bureau of Employment Services
145 S. Front St., 4th Floor
Columbus, OH 43215
614-466-3817
Fax: 614-752-6582

Adams/ Brown/ Highland/ Jackson/ Pike/ Scioto; SDA 18
(counties) Adams, Brown, Highland, Jackson, Pike, Scioto
Mr. Richard Bussa
Scioto County Community Action Organization
433 3rd St.
P.O. Box 1525
Portsmouth, OH 45662
614-354-4531
Fax: 614-354-3933

Akron, Medina/ Summit Counties; SDA 22
Ms. Laraine Duncan
Akron/ Medina/ Summitt PIC
161 S. High St., Suite 200
Akron, OH 44308
216-375-2912
Fax: 216-375-2081

Allen/ Auglaize/ Hardin/ Mercer; SDA 2
Mr. Tim McCourtie
Job Training Partnership #2 Office
616 N. Main St.
Lima, OH 45801
419-229-5872
Fax: 419-222-2785

Ashtabula/ Geauga; SDA 26
Mr. Troy Bailey
Ashtabula/ Geauga Training and Employment Consortium
4817 State Rd.
P.O. Box 1177
Ashtabula, OH 44004-1177

Job Training Partnership Act

216-998-2990
Fax: 216-992-7826

Athens/ Gallia/ Hocking/ Lawrence; SDA 24
(counties) Athens, Gallia, Hocking, Lawrence, Meigs, Perry, Vinton
Mr. Douglas Philabaun
Ironton-Lawrence County CAO
305 N. Fifth St.
P.O. Box 517
Ironton, OH 45638
614-532-3534
Fax: 614-532-4763

Butler County; SDA 6
Mr. George Estes
Butler County Commissioners
130 High St.
Hamilton, OH 45011
513-887-3217
Fax: 513-887-3221

Carroll/ Holmes/ Tuscarawas/ Stark; SDA 23
(counties) Carroll, Holmes, Tuscarawas, Stark, Wayne
Mr. Donald Singer
Job Training Partnership
300 Market Ave., North
Canton, OH 44702
216-455-7121
Fax: 216-455-2457

Central Ohio; SDA 15
(counties) Coshocton, Delaware, Licking, Morgan, Muskingum
Mr. Gregory Wince
Central Ohio Rural Consortium Employment and Training Administration
33 W. Main St., Room 206
Newark, OH 43055
614-345-9707
Fax: 614-345-0150

Cincinnati; SDA 8
(city) Cincinnati
Mr. Henry Christmon
Employment and Training Division
19 W. Elder St.
Cincinnati, OH 45210
513-352-6362
Fax: 513-352-2316

Clermont/ Warren Consortium; SDA 12
Mr. John E. McManus
Center of Clermont County
2400 Clermont Center Rd., Suite 106

I Wanna Be Trained

Batavia, OH 45103
513-732-7464
Fax: 513-732-7477

Cleveland; SDA 20
(city) Cleveland
Mr. Miguel Torres
Department of Personnel/
Human Resources
Mural Bldg., Lower Level
1925 St. Clair Ave.
Cleveland, OH 44114
216-664-3531
Fax: 216-664-2951

Clinton/ Fairfield/ Fayette/ Pickaway; SDA 17
(counties) Clinton, Fairfield, Fayette, Pickaway, Ross
Mr. Keith Hyde
Private Industry Council
P.O. Box 230
Circleville, OH 43113
614-474-7518
Fax: 614-474-9675

Columbiana and Mahoning Counties; SDA 30
Mr. Raymond McAtee
Mahoning and Columbiana Training Association
149 Boardman Canfield Rd.
Boardman Plaza
Boardman, OH 44512
216-726-1647
Fax: 216-758-2841

Crawford/ Hancock/ Marion/ Wyandot; SDA 10
Mr. Steven R. Pyles
Private Industry Council
163 E. Center St.
Marion, OH 43302
614-383-3210
Fax: 614-382-6260

Cuyahoga County; SDA 21
Mr. George Hill
Cuyahoga County JTPA
1641 Payne Ave.
Cleveland, OH 44114
216-987-8503
Fax: 216-987-8523

Darke/ Logan/ Miami/ Shelby; SDA 3
Mr. Karl Wilson
Upper Valley JVS

Job Training Partnership Act

8811 Career Dr.
Piqua, OH 45356
513-778-1980
Fax: 513-778-0103

Erie/ Huron/ Sandusky/ Seneca/ Ottawa; SDA 13

Mr. Lawrence Baty
Private Industry Council
2511 Countryside Dr.
P.O. Box 621
Fremont, OH 34320
419-355-0510
Fax: 419-355-0709

Franklin County; SDA 16

Ms. Frankie Coleman
Private Industry Council
400 E. Town St., Suite 220
Columbus, OH 43215
614-228-3907
Fax: 614-225-6341

Hamilton County; SDA 7

Mr. David Schwier
Hamilton County Employment and Training Agency
222 E. Central Parkway
Cincinnati, OH 45202
513-946-1643
Fax: 513-946-2267

Lake County; SDA 25

Mr. Art Iacofano
Lake County Employment and Training
105 Main St.
P.O. Box 490
Painesville, OH 44077
614-350-2760
Fax: 216-639-8332

Lorain County; SDA 19

Mr. William Ogle
Lorain County Employment and Training
103 2nd St.
Elyria, OH 44035
216-322-5262
Fax: 216-322-1663

Montgomery/ Preble Counties; SDAS 4 and 5

Ms. Judy Crawford
Greater Dayton Job and Training Office
14 W. Fourth St., Suite 270
Dayton, OH 45422

I Wanna Be Trained

513-225-5500
Fax: 513-496-7994

Morrow/ Ashland/ Richland/ Knox; SDA 14

Mr. Robert Gordon
MARK Consortium
99 Park Ave., East
Mansfield, OH 44902
419-524-2382
Fax: 419-524-7340

Northwestern Ohio; SDA 1

(counties) Defiance, Fulton, Henry, Paulding, Putnam, Van Wert, Williams

Mr. Gary Andres
Northwestern Ohio PIC
1935 E. Second St.
Defiance, OH 43512
419-784-3777
Fax: 419-782-4649

Portage County; SDA 28

Ms. Suzanne M. Livengood
Portage PIC, Inc.
449 S. Meridian St.
Ravenna, OH 44266
216-297-0720
Fax: 216-297-3469

Scioto Cao, SDA 18

Mr. Richard Bussa
SDA 18, Scioto County CAO
433 3rd St.
P.O. Box 1525
Portsmouth, OH 45662
614-354-4531
Fax: 614-354-3933

Southeast Ohio; SDA 31

(counties) Belmont, Guernsey, Harrison, Hosle, Jefferson, Monroe, Washington

Mr. Larry Hivnor
Joint Training Partnership of SE Ohio
Private Industry Council
1225 Woodlawn Ave.
Cambridge, OH 43725
614-432-5695
Fax: 614-432-3974

Tecumseh Consortium; SDA 11

Mr. Ernest Davis
Tecumseh Consortium
501 W. High St.
Springfield, OH 45506

Job Training Partnership Act

513-328-2486
Fax: 513-328-5711

Toldeo Area; SDA 9
(counties) Lucas, Wood
Mr. James T. Beshalske
Toledo Area PIC
331 14th St.
Toledo, OH 43624
419-244-3900
Fax: 419-241-7865

Trumbull County; SDA 27
Mr. Thomas Mahoney
PIC Trumbull County Inc.
Niles Park Plaza, Suite 10
815 Youngstown-Warren Rd.
Niles, OH 44446
216-652-2095
Fax: 216-652-0811

Youngstown; SDA 29
(city)
Mr. Michael Connelly
Youngstown Employment and Training Corporation
9 West Front St.
Youngstown, OH 44503
216-747-5639
Fax: 216-743-1741

Oklahoma

Governor's Liaison and State JTPA
Mr. Glen Robards, Jr.
Security Commission
2401 N. Lincoln
Will Rogers Bldg., Room 408
Oklahoma City, OK 73152
405-557-5329
Fax: 405-557-7256

Central; SDA E
(counties) Canadian; (city) Oklahoma City and Logan
Ms. Sylvia Flemming
City of Oklahoma
One North Walker Ave.
Oklahoma City, OK 73102
405-297-2445
Fax: 405-239-6725

Cleveland County; SDA L
Ms. Joan Barker
Cleveland County PIC

I Wanna Be Trained

601 N. Porter
Norman, OK 73071
405-321-2876
Fax: 405-360-2504

East Central; SDA G
(counties) *Hughes, Lincoln, Okfuskee, Pawnee, Payne, Pottawatomie, Seminole*
Mr. Art Johnson
East Central PIC, Inc.
200 S. Union
Shawnee, OK 74801
405-275-9130
Fax: 405-275-5936

Eastern; SDA J
(counties) *Adair, Cherokee McIntosh, Muskogee, Okmulgee, Sequoyah, Wagoner*
Mr. Luther Sowder
Eastern PIC, Inc.
P.O. Box 2698
Muskogee, OK 74402-2698
918-683-8553
Fax: 918-682-3258

North Central; SDA C
(counties) *Alfalfa, Blaine, Garfield, Grant, Kay, Kingfisher, Major Noble*
Mr. Chuck Wolsey
Opportunities, Inc.
P.O. Box 569
Watonga, OK 73772
405-623-7283
Fax: 405-623-2515

Northeast; SDA I
(counties) *Craig, Delaware, Mayes, Nowata, Ottawa, Rogers, Washington*
Mr. Brad Nelson
Job Training Northeast
340 W. Sixth
Clelsea, OK 74016
918-789-2574
Fax: 918-789-3523

Northwest; SDA A
(counties) *Beaver, Cimarron, Dewey, Ellis, Harper, Texas, Woods, Woodward*
Mr. Mike Bostic
Oklahoma Economic Development Association
P.O. Box 668
Beaver, OK 73932
405-625-4531
Fax: 405-625-3420

Oklahoma County PIC
Ms. Norma Noble

Job Training Partnership Act

Oklahoma County Employment Program
7401 NE 23rd St.
Oklahoma City, OK 73141
405-278-1890
Fax: 405-278-1898

South Central; SDA D
(counties) Caddo, Comanche, Cotton, Grady, Jefferson, McClain, Stephens, Tillman
Mr. Ray Friel
ASCOG
P.O. Box 1647
Duncan, OK 73534
405-252-0595
Fax: 405-252-6170

Southeast; SDA K
(counties) Choctaw, Haskell, Latimer, Leflore, McCurtain, Pittsburg, Pushmataha
Ms. Susan Wall
KEDDO
P.O. Box 638
Wilburton, OK 74578
918-465-2367
Fax: 918-465-3873

Southern; SDA H
(counties) Atoka, Bryan, Carter, Coal, Garvin, Johnston, Love, Marshall, Murry, Pontotoc
Mr. Bill Haddock
Big 5 Community Services
P.O. Box 1577
Durant, OK 74702
405-924-5331
Fax: 405-920-2004

Southwest; SDA B
(counties) Beckham, Custer, Greer, Harmon, Jackson, Kiowa, Roger Mills, Washita
Mr. Pat Cochtan
SWODA
P.O. Box 569
Burns Flat, OK 73624
405-562-4882
Fax: 405-562-4880

Tulsa City and County; SDA F
(counties) Creek, Osage, Tulsa; (city) Tulsa
Mr. Harold Craun
City of Tulsa
110 S. Hartford, 2nd Floor
Tulsa, OK 74120
918-596-7679
Fax: 918-596-7678

Oregon

I Wanna Be Trained

Governor's Liaison and State JTPA

Mr. William Easley
Business Resources Division
Oregon Economic Development Department
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Salem, OR 97310-1600
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Clackamas County

Mr. Dellimer Smith
Clackamas County Employment Training and Business
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Fax: 503-635-8946

Jackson/ Josephine

Mr. Bruce McGregor
The Job Council
673 Market St.
Medford, OR 97501
503-776-5100
Fax: 503-776-0458

Lane

Mr. Chuck Forster
Southern Willamette PIC
78 Centennial Loop, Suite B
Eugene, OR 97401
503-687-3800
Fax: 503-686-3570

Mid-Willamette Jobs Council

(counties) Marion, Polk, Yamhill
Mr. Robert Bill
Mid-Willamette Jobs Council
4001 Winema Place, NE, Suite 200
Salem, OR 97305
503-399-2300
Fax: 503-399-2394

Portland/ Multnomah/ Washington

Mr. Dennis Cole
The Private Industry Council
720 SW Washington, Suite 250
Portland, OR 97205-3504
503-241-4600
Fax: 503-241-4622

The Oregon Consortium

(counties) Baker, Benton, Clatsop, Coos, Crook, Columbia, Curry, Deschutes, Douglas, Grant,

Job Training Partnership Act

Gilliam, Harney, Jefferson, Klamath, Hood River, Lincoln, Linn, Lake, Morrow, Sherman, Tillamook, Malheur, Umatilla, Union, Wallowa, Wasco, Wheeler

Ms. Ann Abel

The Oregon Consortium

260 SW Ferry St., Suite 102

Albany, OR 97321

503-928-0241

Fax: 503-928-3096

Pennsylvania

Governor's Liaison and State JTPA

Mr. Alan R. Williamson

Deputy Secretary for Employment Security and Job Training

Pennsylvania Dept. of Labor and Industry

7th and Forster Sts., Room 1700

Harrisburg, PA 17120

717-787-3907

Fax: 717-787-8826

Allegheny County; SDA 4

excluding city of Pittsburgh

Mr. Bernard Powers

Allegheny County Department of Federal Programs

One Smithfield St., Suite 400

Pittsburgh, PA 15222

412-355-5204

Fax: 412-355-4004

Armstrong/ Butler/ Indiana; SDA 6

Mr. Fred Fornataro

Tri-County Manpower Administration

121 Sunnyview Circle, Suite 121

Butler, PA 16001-3596

412-282-4700

Fax: 412-282-4896

Beaver County; SDA 5

Ms. Ann Mizer

Job Training for Beaver County, Inc.

Stone Point Landing

500 Market St.

Bridgewater, PA 15009

412-728-2020

Fax: 412-728-2074

Bedford/ Blair/ Cambria/ Fulton; SDA 10

(counties) Bedford, Blair, Cambria, Fulton, Huntington, Somerset

Mr. James Coley

Southern Alleghenies Planning Development Commission

541 58th St.

Altoona, PA 16602-1158

814-949-6531

I Wanna Be Trained

Fax: 814-949-6505

Berks County; SDA 23
Mr. Robert Bukovsky
Berks County Employment and Training
County Service Center, 15th Floor
633 Court St.
Reading, PA 19602-1105
610-478-6900
Fax: 610-478-6903

Bradford/ Sullivan/ Susquehanna/ Tioga/ Wyoming; SDA 13
(counties) Tioga, Wyoming
Mr. James Gregory
Northern Tier Reg. Planning and Development Commission
507 Main St.
Towanda, PA 18848
717-265-9103
Fax: 717-265-7585

Bucks County; SDA 18
Mr. John Walsh, Jr.
Bucks County Office of Employment and Training
4259 Swamp Rd., Suite 303
Bucks County Bank Center
Doylestown, PA 18901
215-340-2028
Fax: 215-340-2030

Cameron/ Clearfield/ Elk/ Jefferson/ McKean/ Potter; SDA 9
(counties) Cameron, Clearfield, Elk, Jefferson, McKean, Potter
Mr. Mike Lawrence
North Central Pennsylvania Regional Planning and Development Commission
P.O. Box 488
651 Montmorenci Ave.
Ridgway, PA 15853
814-773-3162
Fax: 814-772-7045

Carbon/ Monroe/ Pike/ Wayne; SDA 15
Mr. Joseph Sebelin
Pocono Counties SDA
44 Susquehanna St.
Jim Thorpe, PA 18229
717-325-2915
Fax: 717-325-8547

Centre/ Clinton/ Lycoming/ Mifflin/ Snyder/ Union
Mr. Gary Hoover
Mid-State Employment and Training Consortium
105 S. Spring St.
Bellefonte, PA 16823

Job Training Partnership Act

814-355-0621
Fax: 814-355-0704

Chester County; SDA 21
Mr. Thomas McIntyre
Chester County Office of Employment and Training
Government Services Center
601 Westown Rd., Suite 365
West Chester, PA 19382-4521
610-344-6900
Fax: 610-344-6925

Clarion/ Crawford/ Forest/ Venango/ Warren; SDA 2
(counties) Clation, Crawford, Forest, Venango, Warren
Ms. Catherine McKissick
NW Pennsylvania Training Partnership Consortium, Inc.
Highway 322 East
P.O. Box 1
Franklin, PA 16323
814-437-3000
Fax: 814-437-9516

Cumberland/ Dauphin/ Lebanon/ Perry/ Juniata; SDA 24
Mr. James MacDonald
Susquehanna Employment and Training Corporation
100 N. Cameron St., First Floor
Harrisburg, PA 17101-2424
717-236-7931
Fax: 717-236-9016

Delaware County; SDA 20
Mr. Francis Carey
Delaware County Office of Employment and Training
20 S. 69th St., Fourth Floor
Upper Darby, PA 19082
610-713-2200
Fax: 610-713-2224

Erie County; SDA 1
(county) Erie
Ms. G. Jean Burrell
Erie Area Job Training Partnership Inc., Uniflow Center
1525 E. Lake Rd.
Erie, PA 16501
814-456-6291
Fax: 814-455-7978

Fayette and Westmoreland Counties; SDA 7
Mr. Edward J. Lyons Sr.
PIC of Fayette, Westmoreland, Inc.
531 S. Main St.
Greensburg, PA 15601

I Wanna Be Trained

412-836-2600
Fax: 412-836-8058

Franklin/ Adams Counties; SDA 27
Mr. E. David Bumbaugh
Franklin/ Adams Employment and Training Consortium
181 Franklin Farm lane
Chambersburg, PA 17201
717-263-9413
Fax: 717-263-5001

Greene and Washington Counties; SDA 8
Mr. David Suski
Washington/ Greene Job Training Agency
Courthouse Square, Room 302
Washington, PA 15301
412-228-6870
Fax: 412-228-6939

Lackawanna County; SDA 14
Mr. Fred Lettieri
Scranton-Lackawanna Human Development Agency
200 Adams Ave.
Scranton, PA 18503
717-963-6836
Fax: 717-963-1317

Lawrence and Mercer Counties; SDA 28
Mr. Ronald Haag
West Central Job Partnership PIC of Mercer and Lawrence Counties, Inc.
44 S. Beaver St.
New Castle, PA 16101
412-658-2501
Fax: 412-658-4252

Lehigh and Northampton Counties; SDA 22
Mr. Edward Murray
PIC of Lehigh Valley, Inc.
1601 Union Blvd.
P.O. Box 20490
Lehigh Valley, PA 18002-0490
610-437-5627
Fax: 610-437-1715

Luzerne and Schuylkill Counties; SDA 16
Mr. Charles F. Iuce
Luzerne County Human Resources Development Department
53 Blackman St.
Wilkes-Barre, PA 18702-4299
717-822-1101
Fax: 717-824-4514

Job Training Partnership Act

Montgomery County; SDA 19

Mr. Thomas Levins
Montgomery County Training and Employment Program
County Courthouse
Airy and Swede Sts.
Norristown, PA 19404
610-278-3549
Fax: 610-278-5979

Northumberland/ Montour, SDA 29

(counties) Columbia, Juniata, Montour, Northumberland, Snyder, Union

Mr. Bernard Zarko
Northumberland Montour Training Services, Inc.
P.O. Box 545
Mt. View Complex
Route 225 South
Shamokin, PA 17872
717-644-4500
Fax: 717-644-4510

Philadelphia; SDA 17

(city) Philadelphia

Ms. Patricia Irving
Philadelphia PIC, Inc.
3 Parkway, Suite 501
Philadelphia, PA 19102-1375
215-963-2100
Fax: 215-567-7171

Pittsburgh; SDA 3

(city) Pittsburgh

Ms. Barbara M. Parees
Department of Personnel and Civil Service Commission
Room 431 City/ County Bldg.
Pittsburgh, PA 15219
412-255-2696
Fax: 412-255-8909

York County; SDA 26

Ms. Katherine A. Fox
York County Employment and Training Program
100 W. Market St., 3rd Floor
York, PA 17401
717-771-9885
Fax: 717-771-9941

Puerto Rico

Governor's Liaison and State JTPA

Ms. Cesar Juan Almodovar
Council for Occupational Development and Human Resources Council
431 Ponce DeLeon, 17th Floor
Hato Rey, PR 00918

I Wanna Be Trained

809-754-5633
Fax: 809-763-0195

Balance of State
(excluding municipalities of San Juan and Bayamon)
Mr. Juan Martinez
Right to Employment Administration
P.O. Box 364452
San Juan, PR 00936
809-754-5690
Fax: 809-758-0690

Caguas/ Guayama Consortium
Ms. Evelyn Carrion
Box 8518
Caguas, PR 00726
809-744-5333
Fax: 809-744-5334

Guaynabo/ Villalba Consortium
Mr. Robert Ramos
P.O. Box 11864
Caparra Height Station
Guaynabo, PR 00922
809-782-9898
Fax: 809-744-5334

Municipality Bayamon
Mr. Jose Rivera
Office of Federal Programs
P.O. Box 1588
Bayamon, PR 00619
809-787-4202

Municipality of San Juan
Ms. Rosa Castro-Guzman
Family Services Department
Box 70179
Hato Rey, PR 00936
809-724-7300

Municipality of Ponce
Mr. Ramon Anglada
P.O. Box 1709
Ponce, PR 00733
809-840-2900
Fax: 809-844-8569

Technological Occupation Education Council
Mr. Ardin Teron, ESQ
Human Resources and Occupational Development
431 Ponce de Leon Ave., 16th Floor

Job Training Partnership Act

Hato Rey, PR 00918
809-754-5504
Fax: 809-274-1342

Republic of Palau

Republic of Palau

Ms. Josephine Ulengchong
Palau Combined Private industry Council/ SJTCC
P.O. Box 1000
Koror, Republic of Palau 96940
9-1-0288-011-680-488-2513
Fax: 9-1-0288-011-680-488-1725

Rhode Island

Governor's Liaison and State JTPA

Mr. Lawrence G. Fitch
Department of Employment and Training
101 Friendship St.
Providence, RI 02903-3740
401-277-3600
Fax: 401-277-2731

Mr. Robert Gray
Department of Employment and Training
Dislocated Worker Unit
109 Main St.
Pawtucket, RI 02860
401-277-3450
Fax: 401-723-3149

Balance of State

Mr. Michael Koback
Division of Job Development and Training
Rhode Island Department of Economic Development
101 Friendship St.
Providence, Ri 02903-3716
401-277-2090
Fax: 401-277-1476

Northern Rhode Island

Mr. Donald Smail
Northern Rhode Island PIC
Office Park
640 George Washington Hwy.
Lincoln, RI 02865
401-333-3944
Fax: 401-334-0585

Providence/ Cranston Job Training Partnership

Mr. William Formicola
180 Westminster St., Second Floor
Providence, RI 02903-1918

401-861-0800
Fax: 401-861-9650

South Carolina

Governor's Liaison and State JTPA
Mr. Robert David
South Carolina Employment Security Commission
1550 Gadsden St.
P.O. Box 995
Columbia, SC 29202
803-737-2688
Fax: 803-737-2642

SDA 1

(counties) Anderson, Oconee, Pickens
Mr. Robert G. Landreth
South Carolina Employment Security Commission
P.O. Box 995
Columbia, SC 29202
803-737-2609
Fax: 803-737-2642

SDA 2

(counties) Abbeville, Edgefield, Greenwood, Laurens, McCormick, Newberry, Saluda
Ms. Sandra M. Johnson
Director of Human Services
Upper Savannah COG
P.O. Box 1366
Greenwood, SC 29648
803-941-8050
Fax: 803-941-8090

SDA 3

(counties) Cherokee, Spartanburg, Union
Ms. Joy Maples
South Carolina Employment Security Commission
P.O. Box 995
Columbia, SC 29202
803-737-2615
Fax: 803-737-2642

SDA 4

(county) Greenville
Ms. Vivian Anthony
Greenville County Employment and Training
301 University Ridge
Suite 5900
Greenville, SC 29601
803-467-7220
Fax: 803-467-7051

SDA 5

Job Training Partnership Act

(counties) Richland/ Lexington

Ms. Bonnie Austin
South Carolina Employment Security Commission
P.O. Box 995
Columbia, SC 29601-3636
803-737-0107
Fax: 803-737-2642

SDA 6

(city and county) Charleston

Ms. Lenita Jacobs-Simmons
Charleston County Employment and Training Administration
P.O. Box 91
Charleston, SC 29402-0091
803-720-2206
Fax: 803-720-2209

SDA 7

(counties) Chesterfield, Darlington, Dillon, Florence, Marion, Marlboro

Ms. Bridgette Coates
Pee Dee COG
P.O. Box 5719
Florence, SC 29502
803-669-3138
Fax: 803-669-0511

SDA 8

(counties) Aiken, Allendale, Bamberg, Barnwell, Calhoun, Orangeburg

Mr. Samuel "Sam" Jordan
Lower Savannah COG
P.O. Box 850
Aiken, SC 29802
803-649-7981
Fax: 803-649-2248

SDA 9

(counties) Chester, Lancaster, York

Mr. Robert A. Barber
Catawba Regional Planning Council
100 Dave Lyle Blvd., Suite 300
P.O. Box 450
Rock Hill, SC 29731
803-327-9041
Fax: 803-327-1912

SDA 10

(counties) Clarendon, Kershaw, Lee, Sumter

Ms. Dana Pollard
Santee Lynches COG
P.O. Box 1837
Sumter, SC 29151
803-773-6628

Fax: 803-773-6902

South Dakota

Governor's Liaison and State JTPA

Mr. Lloyd Schipper
Department of Labor
Kneip Bldg.
700 Governor's Dr.
Pierre, SD 57501
605-773-4728
Fax: 605-773-4211

Mr. Michael Ryan
Department of Labor
Kneip Bldg.
700 Governor's Dr.
Pierre, SD 57501
605-773-5396
Fax: 605-773-4211

Tennessee

Governor's Liaison

Mr. Robert L. Morris, II
Department of Labor
710 James Robertson Pkwy., 4th Floor
Nashville, TN 37243-0655
615-741-6772
Fax: 615-741-3003

State JTPA

Mr. Bob Morris
Tennessee Department of Labor
710 James Robertson Pkwy., Suite 400
Nashville, TN 37243-0658
615-741-1031
Fax: 615-741-3003

SDA A

(counties) Carter, Johnson, Sullivan, Unicoi, Washington

Mr. Robert East
Alliance for Business and Training
NETN Inc.
P.O. Box 4206 CRS
Johnson City, Tn 37601-4206
615-282-1662
Fax: 615-282-1592

Fayette and Shelby Counties; SDA 14

Ms. Alma Mardis
City of Memphis
100 N. Main Bldg., Suite 2810
Memphis, TN 38103-5014

Job Training Partnership Act

901-576-6631
Fax: 901-576-6297

SDA 02

(counties) Claiborne, Cooke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Sevier, Union

Dr. Frank Skinnell
Walters State Community College
Job Training Partnership
500 S. Davy Crockett Pkwy.
Morristown, TN 37813
423-587-7034
Fax: 423-585-6769

SDA 03

Mr. Vaughn Smith
Knoxville/ Knox County Community Action Council
2247 Western Ave.
Knoxville, Tn 37950-1650
615-544-5200
Fax: 615-546-0832

SDA 04

(counties) Anderson, Blount, Campbell, Cumberland, Loudon, Morgan, Roane, Scott

Mr. Bobby Renfro
Roane State College
127 S. Kentucky St.
Kingston, Tn 37763
615-376-3799
Fax: 615-376-1519

SDA 05

(counties) Bradley, McMinn, Meigs, Monroe, Polk

Mr. Perry Storey
Cleveland State Community College
P.O. Box 3570
Cleveland, TN 37320-3570
615-478-6240
Fax: 615-378-6256

SDA 06

(counties) Bledsoe, Grundy, Hamilton, Marion, Rhea, Sequatchie

Mr. Wanza Lee
City of Chattanooga
535 Chestnut St., Suite 300
Chattanooga, TN 37402
615-757-5013
Fax: 615-757-5491

SDA 07

(counties) Cannon, Clay, Dekalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, White

I Wanna Be Trained

Ms. Maxine Drake
Upper Cumberland Human Resource Agency
342 Thurman Ave., Suite 101
Crossville, TN 38555
615-456-0691
Fax: 615-465-6641

SDA 08

(counties) Cheatham, Dickson, Houston, Humphreys, Montgomery, Robertson, Stewart, Sumner, Trousdale, Williamson, Wilson

Mr. Ross Jackson
North Tennessee Private Industry Council, Inc.
P.O. Box 1125
110 Main St.
Clarksville, TN 37041
615-551-9110
Fax: 615-551-9026

SDA 09

Mr. Erskine Lytle
Job Training and Child Care
Metro Government of Nashville and Davidson
621 Mainstream Dr., Suite 200
Nashville, TN 37228-1201
615-862-8890
Fax: 615-862-8910

SDA 10

(counties) Bedford, Coffee, Franklin, Lincoln, Moore, Rutherford

Mr. John E. Greer
Motlow State Community College
P.O. Box 88100
highland Hall
Tullahoma, TN 37388
615-455-9596
Fax: 615-455-9580

SDA 11

(counties) Giles, Hickman, Lawrence, Lewis, Marshall, Maury, Perry, Wayne

Mr. Henry Peebles
Job Training Center
6007 Mt. Pleasant Pike
Columbia, TN 38401
615-381-0068
Fax: 615-381-7643

SDA 12

(counties) Benton, Carroll, Chester, Crockett, Decatur, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, McNairy, Madison, Weakley

Mr. Lafayette McKinnie
JTPA Administrative Office
Commerce Center

Job Training Partnership Act

P.O. Box 216
Tremble, TN 38259
901-297-5872
Fax: 901-297-5871

SDA 13
(counties) Dyer, Lake, Lauderdale, Obion, Tipton
Mr. Bob Morris
Dyersburg State Community College
P.O. Box 216
Tremble, TN 38259
901-297-5872
Fax: 901-297-5871

Texas

Governor's Liaison and State JTPA
Ms. Linda J. Williamson
WorkForce Development Division
Texas Department of Commerce
211 E. 7th St., Suite 1000
Austin, TX 78701
512-936-0467
Fax: 512-936-0313

Alamo; SDA 1
(counties) Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson
Mr. Gil Sanchez
Alamo Workforce Development Council, Inc.
P.O. Box 839966
215 S. San Saba
San Antonio, TX 78283
512-554-7100
Fax: 512-554-7638

Austin/ Travis County; SDA 13
(county) Travis; (city) Austin
Mr. Alan Miller
Austin/ Travis County PIC
2015 S. IH-35, Suite 300
Austin, TX 78741
52-440-7816
Fax: 512-440-9299

Brazos Valley; SDA 10
(counties) Brazos, Burleson, Grimes, Leon, Madison, Robertson, Washington
Mr. Dale Marsico
Brazos Valley PIC
504 E. 27th St.
Bryan, TX 77803-4025
409-779-7443
Fax: 409-822-7758

I Wanna Be Trained

Cameron County; SDA 11

Ms. Raul Garcia
Cameron County PIC
955 Paredes Line Rd.
Brownsville, TX 78521-4231
210-548-6719
Fax: 210-548-6704

Central Texas; SDA 12

(counties) Bell, Coryell, Hamilton, Lampasas, Milam, Mills, San Saba

Ms. Susan Kamas
Employment and Training Central Texas Council of Governments
P.O. Box 729
200 N. Main St.
Belton, TX 76513
817-939-3771
Fax: 817-939-3207

Collin County SDA

(county) Collin; (city) McKinney

Ms. Kathleen Mehl
Collin County Training and Employment Program
321 North Central Expressway, Suite 360
McKinney, TX 75070
214-569-4650
Fax: 214-569-4665

Concho Valley; SDA 18

(counties) Coke, Concho, Crockett, Irion, Kimble, Mcculloch, Mason, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green

Ms. Monette Molinar
Concho Valley Council of Governments
P.O. Box 60050
5002 Knickerbocker Rd.
San Angelo, TX 76906-0050
915-944-9666
Fax: 915-944-9925

Corpus Christi/ Nueces County

(county) Nueces; (city) Corpus Christi

Ms. Deborah Seeger
Corpus Christi/ Nueces County SDA
1616 Martin Luther King Dr.
Corpus Christi, TX 78401
512-889-5300
Fax: 512-889-5342

Dallas County; SDA 4

(county) Dallas excluding city of Dallas

Ms. Laurie Larrea
Dallas County Employment and Training Program

Job Training Partnership Act

3625 North Hall, Suite 900
Dallas, TX 75219
214-522-7191
Fax: 214-522-8886

Dallas; SDA 15
Ms. Laurie Larrea
Private Industry Council of Dallas
3625 North Hall, Suite 900
Dallas, TX 75219
214-522-7191
Fax: 214-522-8886

Deep East Texas; SDA 19
(counties) Angelina, Houston, Jasper, Nacogdoches, Newton, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler
Ms. Betty J. Brown
Deep East Texas Council of Governments
118 S. First St.
P.O. Box 1423
Lufkin, TX 75901-1423
409-634-2247
Fax: 409-634-2869

East Texas; SDA 20
(counties) Anderson, Camp, Cherokee, Gregg, Harrison, Henderson, Marion, Panola, Rains, Rusk, Smith, Upshur, Wood, Van Zandt
Mr. Wendell Holcombe
Occupational Training and Economic Development Programs
3800 Stone Rd.
Kilgore, TX 75662-9604
903-984-8641
Fax: 903-983-1440

Fort Worth Consortium; SDA 21
(cities) Fort Worth, Arlington, Haltom, Euless, White Settlement
Mr. Richard Sapp
Department of Employment and Training Program
The Working Connection
4200 South Freeway, Suite 2300
Fort Worth, TX 76115
817-871-5300
Fax: 817-871-5355

Golden Crescent Private Industry; SDA 22
(counties) Calhoun, Dewitt, Goliad, Gonzales, Jackson, Lavaca, Victoria
Mr. H.W. Streitman
Golden Crescent Private Industry Council, Inc.
2401 Houston Hwy.
Victoria TX 77901
512-576-5872
Fax: 512-576-4335

I Wanna Be Trained

Gulf Coast (Balance); SDA 5
(counties) Austin, Brazoria, Chambers, Colorado, Fort Bend, Galveston, Liberty, Matagorda, Montgomery, Walker, Waller, Wharton
Mr. Rodney Bradshaw
Houston-Galveston Area Council
3555 Timmons Lane, Suite 500
P.O. Box 22777
Houston, TX 77027
713-627-3200
Fax: 713-621-8129

Harris County (Balance); SDA 6
(county) Harris excluding city of Houston
Ms. Deanie Diamond
Harris County PIC
P.O. Box 96100
12605 East Freeway, Suite 620
Houston, TX 77015
713-451-4257
Fax: 713-451-6936

Heart of Texas; SDA 23
(counties) Bosque, Falls, Freestone, Hill, Limestone, McLennan
Ms. Latricia Ada
Heart of Texas Council of Governments
300 Franklin Ave.
Waco, TX 76701-2297
817-756-7822
Fax: 817-756-0102

Houston; SDA 16
(city)
Mr. Terry Hudson
Houston Job Training Partnership Council
1919 Smith St., Suite 500
Houston, TX 77002-8050
713-654-1919
Fax: 713-655-0715

Lubbock/ Garza Consortium; SDA 17
(counties) Lubbock, Garza; (city) Lubbock
Mr. Donald J. McCullough
Lubbock/ Garza Counties Private Industry Council
Job Source
1218 14th St.
Lubbock, TX 79401-3201
806-765-5038
Fax: 806-765-6944

Middle Rio Grande; SDA 25
(counties) Dimmit, Edwards, Kinney, Lasalle, Maverick, Real, Uvalde, Val Verde, Zavalla

Job Training Partnership Act

Mr. Lenardo Martinez
Middle Rio Grande Development Council
P.O. Box 1199
1904 N. First
Carrizo Springs, TX 78834-1199
512-876-3533
Fax: 512-876-9415

North Central Texas (Balance); SDA 7
(counties) Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Nevarro, Palo Pinto, Parker, Rockwell, Somervell, Wise
Dr. Ike Tennison
North Central Texas COG
616 Six Flags Dr.
P.O. Box 5888
Arlington, TX 76011-6303
817-640-3300
Fax: 817-640-7806

North Texas; SDA 27
(counties) Archer, Baylor, Childress, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarganer, Young
Mr. Mona Statser
Nortex Regional Planning Commission
4309 Jacksboro Highway
Galaxy Oil Center #1, North
Wichita Falls, TX 76302
817-322-5281
Fax: 817-322-6743

Northeast Texas; SDA 26
(counties) Bowie, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus
Mr. James C. Fisher
Ark-Tex Council of Governments
P.O. Box 5307
911 Loop 151, Suite A
Texarkana, TX 75501
903-832-8636
Fax: 903-832-3441

Panhandle; SDA 28
(counties) Armstrong, Briscoe, Carson, Castro, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler
Mr. Tom Dressler
Panhandle Regional Planning Commission
415 West 8th St.
P.O. Box 9257
Amarillo, TX 79105-9257
806-372-3381
Fax: 806-373-3268

I Wanna Be Trained

Permian Basin

(counties) Andrews, Borden, Crane, Dawson, Ector, Gaines, Glasscock, Howard, Loving, Martin, Midland, Pecos, Reeves, Terrell, Upton, Ward, Winkler

Mr. Willie Taylor

Permian Basin Regional Planning Commission

P.O. Box 60660

2910 LaForce Dr., Suite 101

Midland, TX 79711

915-563-1061

Fax: 915-563-1728

Rural Capital Area

(counties) Bastrop, Blanco, Burnet, Caldwell, Fayett, Hays, lee, Llano, Williamson

Mr. James Satterwhite

Rural Capital Area PIC

P.O. Box 1565

1106 S. Mays St., Suite 220

Round Rock, TX 78680-1565

512-244-7966

Fax: 512-244-9023

Rural Coastal Bend; SDA 2

(counties) Aransas, Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, McMullen, Refugio, San Patrico

Mr. Carlos Herrera

Rural Coastal Bend PIC

P.O. Box 1780

307 N. St. Marys

Beeville, TX 78102

512-358-8941

Fax: 512-358-2130

South Plains (Balance); SDA 8

(counties) Bailey, Cochran, Crosby, Dickens, Floyd Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum

Mr. W.D. Powell, Jr.

South Plains Community Action Association

411 Austin, P.O. Box 610

Levelland, TX 79336-0610

806-894-6104

Fax: 806-894-5349

South Texas; SDA 31

(counties) Jim Hogg, Starr, Webb, Zapata

Mr. Eduardo Guerra

South Texas Private Industry Council

P.O. Box 1757

4717 Daugherty st.

Laredo, TX 78044-1757

512-722-3973

Fax: 512-725-2341

Job Training Partnership Act

Southeast Texas; SDA 30
(counties) Hardin, Jefferson, Orange
Ms. Linda Brown-Turk
Southeast Texas Regional Planning Commissioner
P.O. Drawer 1387
Nederland, TX 77627-1387
409-727-2384
Fax: 409-727-4078

Tarrant County (Balance); SDA 9
(county) Tarrant excluding Fort Worth Consortium
Ms. Judy McDonald
Tarrant County Employment and Training Administration
2601 Scott Ave., Suite 203
Fort Worth, TX 76103
817-531-5690
Fax: 817-531-5699

Texoma; SDA 32
(counties) Cooke, Fannin, Grayson
Mr. Siras Browning
Texoma Council of Governments
10000 Grayson Dr.
Denison, TX 75020-8399
903-893-2161
Fax: 903-892-8331

Upper Rio Grande; SDA 33
(counties) Brewster, Culberson, El Paso, Hudspeth, Jef Davis, Presidio
Mr. Norm Haley
Upper Rio Grande PIC
1155 Westmoreland, Suite 235
El Paso, TX 79925-5649
915-772-5627
Fax: 915-779-8366

West Central Texas; SDA 34
(counties) Brown, Callahan, Coleman, Comanche, Eastland, Fisher, Haskell, Jones, Kent, Knox, Mitchell, Nolan, Runnels, Scurry, Shackelford, Stephens, Stonewall, Taylor, Throckmorton
Mr. Tom Smith
West Central Texas COG
P.O. Box 3195
1025 East North 10th St.
Abilene, TX 79601-3195
915-672-8544
Fax: 915-675-5214

Utah

Governor's Liaison and State JTPA
Mr. Gregory B. Gardner
Job Training for Economic Development

I Wanna Be Trained

324 S. State St., Suite 500
Salt Lake City, UT 84111-7162
801-538-8750
Fax: 801-359-3928

Bear River
(counties) *Box Elder, Cache, Rich*
Mr. Garth Stockton
Bear River Association of Governments
170 North Main, Room 2
Logan, UT 84321
801-752-7242
Fax: 801-752-6962

Central
(counties) *Juab, Millard, Piute, Sanpete, Sevier, Wayne*
Ms. Lynnette Robinson
Six-County Commissioners Organization
P.O. Box 820
Richfield, UT 84701
801-896-9222
Fax: 801-896-9226

Davis County
Mr. Richard Nelson
Employment and Training Administration
50 E. State St.
Courthouse Annex
Farmington, UT 84025
801-451-3234
Fax: 801-451-3212

Mountainlands
(counties) *Summitt, Utah, Wasatch*
Ms. Susan Sheehan
Mountainlands Association of Governments
2545 N. Canyon Rd.
Provo, UT 84604-5906
801-377-2262
Fax: 801-377-2317

Southeastern
(counties) *Carbon, Emery, Grand, San Juan*
Mr. Bob Robirts
Southeastern Utah Association of Governments
P.O. Box 1106
Price, UT 84501
801-637-1959
Fax: 801-637-5448

Southwest
(counties) *Beaver, Garfield, Iron, Kane, Washington*

Job Training Partnership Act

Mr. Howard Foremaster
Five-County Association of Governments
P.O. Box 1550
St. George, UT 84771
801-673-3548
Fax: 801-673-3540

Uintah Basin
(counties) Daggett, Duchesne, Uintah
Mr. Gordon Kitchen
Unitah Basin Association of Governments
855 E. 200 North No. 1123
Roosevelt, UT 84066
801-722-4518
Fax: 801-722-4890

Wasatch Front South
(counties) Salt Lake, Tooele
Mr. Michael Gallegos
Salt Lake County Economic Development and Job Training
2001 State St., S2100
Salt Lake City, UT 84190-3710
801-468-3246
Fax: 801-468-3684

Weber and Morgan Counties
Mr. Sid Jefferies
Futures Through Training
P.O. Box 1309
Ogden, UT 84402
801-399-8850
Fax: 801-399-8114

Vermont
Governor's Liaison, State JTPA and Single State SDA
Mr. Robert Ware
Vermont Department of Employment and Training
P.O. Box 488
Five Green Mountain Dr.
Montpelier, VT 05601
802-828-4325
Fax: 802-828-4374

Virgin Islands
Governor's Liaison and State JTPA
Ms. Lisa Harris-Moorhead
Virgin Islands Department of Labor
2131 Hospital St.
St. Croix, VI 00820
809-773-1994
Fax: 809-773-0094

Single SDA

Mr. Eleuteria Roberts
Employment and Training
Virgin Islands Department of Labor
2131 Hospital St.
St. Croix, VI 00820
809-773-1994
Fax: 809-773-0094

Virginia

Governor's Liaison and State JTPA
Mr. Clarence H. Carter
Governor's Employment and Training Division
Commonwealth Bldg., 3rd Floor
4615 W. Broad St.
Richmond, VA 23230
804-367-9803
Fax: 804-461-6117

Arlington/ Alexandria; SDA 6

Ms. Carla Leap
Arlington Employment Center
2050 15th St., North, Suite 117
Arlington, VA 22201
703-358-4820
Fax: 703-358-7131

Bay Consortium Private Industry Council, Inc.; SDA 12

(counties) Accomack, Caroline, Essex, King and Queen, King George, King William, Lancaster, Mathews, Middlesex, Northampton, Northumberland, Richmond, Spotsylvania, Stafford, Westmoreland; (city) Fredericksburg
Mr. Michael Jenkins
Bay Consortium Private Industry Council, Inc.
P.O. Box 1117
Warsaw, VA 22572
804-333-4048
Fax: 804-333-6378

Capital Area Training Consortium; SDA 11

(counties) Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, Powhatan
Ms. Rosalyn Key
Capital Area Training Consortium
5410 Williamsburg Rd.
Sandston, VA 23150-1222
804-226-1941
Fax: 804-236-0503

Central Piedmont Employment Consortium; SDA 8

(counties) Amherst, Appomattox, Bedford, Campbell, Franklin, Henry, Patrick, Pittsylvania;
(cities) Bedford, Danville, Lynchburg, Martinsville
Mr. Theodore Simkins

Job Training Partnership Act

Central Piedmont PIC
P.O. Box 1009
Rocky Mount, VA 24151-8009
703-334-2781
Fax: 703-334-1593

Fifth District; SDA 3
(counties) Alleghany, Botetourt, Craig, Roanoke; (cities) Clifton Forge, Covington, Salem, Roanoke
Ms. Vicki Price
Fifth District Employment and Training Consortium
310 W. Campbell Ave., SW, 2nd Floor
Roanoke, VA 24016-3625
703-981-2520
Fax: 703-981-2773

Greater Peninsula Job Training Services; SDA 13
(counties) Gloucester, James City, York; (cities) Hampton, Newport News, Poquoson, Williamsburg
Mr. William Mann
Job Training Services
P.O. Box 7489
2019 Cunningham Dr.
Suite 206
Hampton, VA 23666
804-838-5206
Fax: 804-838-4809

New River/ Mount Rogers; SDA 2
(counties) Bland, Carroll, Floyd, Giles, Grayson, Montgomery, Pulaski, Smyth, Washington, Wythe; (cities) Bristol, Galax, Radford
Mr. Gerald Griswold
Administration Training and Services, Inc.
P.O. Box 267
Abingdon, VA 24210-0267
703-628-4185
Fax: 703-628-5175

Northern Virginia Manpower Consortium; SDA 5
(counties) Fairfax, Loudoun, Prince William; (cities) Fairfax, Falls Church, Manassas, Manassas Park
Ms. Suzanne Manzo
Department of Human Development
12011 Government Center Pkwy., Suite 200
Fairfax, VA 22035-1102
703-324-7800
Fax: 703-222-9487

Piedmont; SDA 7
(counties) Albemarle, Culpeper, Fauquier, Fluvanna, Greene, Louisa, Madison, Nelson, Orange, Rappahannock; (city) Charlottesville
Mr. Willie Blanton

I Wanna Be Trained

Piedmont Job Training Administration
400 Preston Ave., Suite 301
Charlottesville, VA 22901
804-971-3051
Fax: 804-296-2331

Richmond; SDA 10
(city)
Ms. Linda Cheatham
Job and Training Assistance Programs
701 N. 25th St.
1st Floor EESSC
Richmond, VA 23223-6539
804-780-4556
Fax: 804-780-4696

SDA 1
(counties) Buchanan, Dickenson, Lee, Russell, Scott, Tazewell, Wise; (city) Norton
Mr. Olin Mumpower
Cumberland Plateau Planning District Commission
P.O. Box 548
Lebanon, VA 24266-0548
540-889-1778
Fax: 540-889-5732

Shenandoah Valley; SDA 4
(counties) Augusta, Bath, Clarke, Frederick, Highland, Page, Rockbridge, Rockingham, Shenandoah, Warren; (cities) Buena Vista, Harrisonburg, Lexington, Staunton, Waynesboro, Winchester
Mr. Lynwood Smith
Shenandoah Valley PIC
P.O. Box 869
Harrisonburg, VA 22801-0869
540-433-1495
Fax: 540-433-3131

South Central; SDA 9
(counties) Amelia, Brunswick, Buckingham, Charlotte, Cumberland, Dinwiddie, Greensville, Halifax, Lunenburg, Mecklenburg, Nottoway, Prince Edward, Prince George, Surry, Sussex; (cities) Colonial Heights, Emporia, Hopewell, Petersburg, South Boston, Farmville
Ms. Betty Lou Weaver
South Central Employment and Training Private Industry Council
Drawer S
Farmville, VA 23901-0290
804-392-9409
Fax: 804-392-3808

Southeastern; SDA 14
(counties) Isle of Wight, Southampton; (cities) Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk, Virginia Beach
Mr. Richard Sciullo
Southeastern Virginia Job Training Administration

Job Training Partnership Act

861 Glenrock Road Circle
East Office Bldg., Suite 223
Norfolk, VA 23502-3707
804-461-3945
Fax: 804-461-6117

Washington

Governor's Liaison and State JTPA
Mr. Larry Malo
Employment and Training Division
605 Woodland Square Loop
P.O. Box 9046 M/S 6000
Olympia, WA 98507-9046
360-438-4611
Fax: 360-438-3174

Benton/ Franklin; SDA 11
Ms. Zelma Jackson
Employment Security Dept.
6515 W. Clearwater, Suite 236
Kennewick, WA 99336
509-735-8543
Fax: 509-783-5102

Eastern Washington Partnership; SDA 10
(counties) Asotin, Columbia, Ferry, Garfield, Lincoln, Pend Oreille, Stevens, Whitman
Ms. Joanne Monroe
Eastern Washington Partnership
Employment Security Dept.
P.O. Box 9046
M/S 6000
Olympia, WA 98507-9046
360-586-0900
Fax: 360-586-0898

Northwest Washington; SDA 3
(counties) Island, San Juan, Skagit, Whatcom
Ms. Gay Dubigk
Northwest Washington PIC
P.O. Box 2009
Bellingham, WA 98227
360-671-1660
Fax: 360-671-4948

Olympic Consortium; SDA 1
Mr. Bert Furuta
Kitsap Personnel and Human Resources
614 Division St.
Port Orchard, WA 98366
360-876-7185
Fax: 360-876-7187

I Wanna Be Trained

Snohomish County; SDA 4

Ms. Emily Duncan
Private Industry Council of Snohomish County
917 134th St., SW, A-10
Everett, WA 98204
360-743-9669
Fax: 360-745-5563

Southwest Washington Consortium; SDA 7 (counties) Clark, Cowlitz, Skamania, Wahkiakum

Ms. Elaine Maull
Southwest Washington PIC
1950 Fort Vancouver Way, Suite B
Vancouver, WA 98663-5000
360-696-8417
Fax: 360-696-8999

Spokane City and County Consortium; SDA 12

Mr. Larry Lengyel
Spokane City and County Employment and Training
West 808 Spokane Falls Blvd., Room 621
Spokane, WA 99201
509-625-6210
Fax: 509-625-6929

The Pacific Mountain Consortium; SDA 2 (counties) Grays Harbor, Lewis, Mason, Pacific, Thurston

Mr. Michael Kennedy
Thurston County Job Development
719 Slater Kinney Rd. SE, Suite 200
360-754-4113
Fax: 360-754-4119

The Pentad; SDA 8 (counties) Adams, Chelan, Douglas, Grant, Okanogan

Mr. Dave Petersen
The Pentad Private Industry Council, Inc.
P.O. Box 2360
233 N. Chelan Ave.
Wenatchee, WA 98807
509-663-3091
Fax: 509-663-5649

The Seattle/ King County PIC; SDA 5 (county) King; (city) Seattle

Mr. Al Starr
The Seattle/ King County PIC
Market Place One, Suite 250
2001 Western Ave.
Seattle, WA 98121
206-684-7390
Fax: 206-684-7396

Job Training Partnership Act

*The Tacoma/ Pierce County Consortium; SDA 6
(county) Pierce; (city) Tacoma*

Mr. Colin Conant

Tacoma/ Pierce County Employment and Training Consortium

747 Market St., Room 644

Municipal Bldg.

Tacoma, WA 98402

206-591-5450

Fax: 206-591-5450

Tri-Valley Consortium; SDA 9

(counties) Kittitas, Klickitat, Yakima

Mr. Michael Shanahan

Yakima County Department of Employment and Training

630 E. Yakima Ave.

Yakima, WA 98901

509-575-4252

Fax: 509-454-5373

West Virginia

Governor's Liaison and State JTPA

(counties) Albany, Big Horn, Campbell, Carbon, Converse, Crook, Fremont, Goshen, Hot Springs, Johnson, Laramie, Lincoln, Matrona, Miobrara, Park Platte, Sheridan, Sublette, Sweetwater, Teton, Uinta, Washakie, Weston

Mr. Andrew Richardson

Bureau of Employment Programs

Job Training Programs Division

112 California Ave., Room 610

Charleston, WV 25305

304-558-2630

Fax: 304-558-2992

Brooke/ Hancock/ Marshall/ Ohio/ Tyler/ Wetzel

(counties) Brooke, Hancock, Marshall, Ohio, Tyler, Wetzel

Ms. Rosemary Guida

Northern Panhandle Private Industry Council

2003 Warwood Ave.

Wheeling, WV 26003

304-277-2011

Fax: 304-277-2013

Kanawha County

Mr. Curtis Hardman

Private Industry Council of Kanawah County

P.O. Box 3726

Charleston, WV 25337

304-344-5760

Fax: 304-344-5762

Private Industry Council of West Virginia, Inc.

(counties) Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge,

I Wanna Be Trained

Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Lewis, Lincoln, Logan, McDowell, Marion, Marshall, Mason, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

Mr. John Williams
Job Training Programs
112 California Ave.
Charleston, WV 25305-0112
304-558-5920
Fax: 304-558-0675

Wisconsin

Governor's Liaison and State JTPA
Ms. June M. Suhling
Division of Jobs, Employment and Training Services
P.O. Box 7972
201 E. Washington Ave., Room 201X
Madison, WI 53707
608-266-2439
Fax: 608-267-2392

Central Wisconsin; SDA 10
(counties) Adams, Marquette, Portage, Waushara, Wood
Mr. Michael Irwin
Central Wisconsin PIC
200 9th St., South
Wisconsin Rapids, WI 54494
715-422-4700
Fax: 715-422-4715

Dane County; SDA 8
Mr. Dale Hopkins
Dane County PIC, Inc.
1602 S. Park St., Room 7
Madison, WI 53715-2159
608-241-1175
Fax: 608-284-0506

Lake Michigan; SDA 17
(counties) Door, Kewaunee, Manitowoc, Sheboygan
Mr. Jeffrey DePrez
Forward Service Corporation
2 N. 8th St., Suite 204
Manitowoc, WI 54220
414-684-6445
Fax: 414-684-4838

Marathon County; SDA 6
Ms. Phyllis Birmingham
Marathon County Department of Employment and Training
326 River Dr.

Job Training Partnership Act

Wausau, WI 54403-5449
715-847-5460
Fax: 715-848-9210

Milwaukee County; SDA 18
Mr. Federico Zaragoza
Private Industry Council of Milwaukee County
101 W. Pleasant St.
Suite 104
Milwaukee, WI 53212
414-271-7557
Fax: 414-271-4549

North Central; SDA 13
(counties) Forest, Langlade, Lincoln, Oneida, Vilas
Ms. Joan Hartmann
Forward Service Corporation
21-A.S. Brown St.
P.O. Box 597
Rhineland, WI 54501
715-362-7811
Fax: 715-362-5621

Northeastern Wisconsin; SDA 14
(counties) Brown, Florence, Marinett, Menominee, Oconto, Shawano
Mr. James Golembeski
NE Private Industry Council
1145 Pine St.
P.O. Box 187
Green Bay, WI 54305-0187
414-448-6451
Fax: 414-448-6458

Northern Lake Winnebago; SDA 4
(counties) Calumet, Outagamie, Waupaca
Mr. Bud Klister
Northern Lake Winnebago PIC
426 W. College Ave.
Appleton, WI 54911
414-832-5657
Fax: 414-832-1542

Northwest Wisconsin; SDA 9
(counties) Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, Washburn
Mr. Fred Schnook
Northwest Wisconsin CEP, Inc.
100 W. Main St.
P.O. Box 616
Ashland, WI 54806
715-682-9141
Fax: 715-682-9181

I Wanna Be Trained

Rock County; SDA 7

Mr. James Hutchinson
PIC of Rock County, Inc.
17 S. River St.
1st Floor #100
Suite 601
Janesville, WI 53545
608-752-5370
Fax: 608-752-6329

South Central Wisconsin; SDA 5

(counties) Columbia, Dodge, Jefferson, Sauk

Ms. Beth Norris
South Central Wisconsin PIC
311 E. Wisconsin St.
P.O. Box 318
Portage, WI 53901
608-742-4181
Fax: 608-742-1812

Southeastern Wisconsin; SDA 3

(counties) Kenosha, Racine, Walworth

Mr. John Milisauskas
Southeastern Wisconsin PIC, Inc.
440 Main St.
Suite 310
Racine, WI 53403-1065
414-632-3103
Fax: 414-632-4584

Southwestern Wisconsin; SDA 15

(counties) Grant, Green, Iowa, Lafayette, Richland

Ms. Roberta Early
Southwestern Wisconsin PIC, Inc.
319 Elaine Court
Route 2
Dodgeville, WI 53533
608-935-3116
Fax: 608-935-5072

West Central Wisconsin; SDA 11

(counties) Barron, Chippewa, Clark, Dunn, Eau, Claire, Pepin, Pierce, Polk, St. Croix

Mr. Richard Best
West Central Wisconsin PIC
2105 Stout Rd.
Menomonie, WI 54751
715-232-1412
Fax: 715-232-2240

Western Wisconsin; SDA 16

(counties) Buffalo, Crawford, Jackson, Juneau, Lacrosse, Monroe, Trempealeau, Vernon

Mr. Jerry Hanoski

Job Training Partnership Act

Western Wisconsin PIC
402 N. 8th St., Third Floor
P.O. Box 2908
La Crosse, WI 54602-2908
608-785-9936
Fax: 608-785-9939

Winne-Fond Lake; SDA 2
(counties) Fond Du Lac, Green Lake, Winnebago
Mr. Joe Halter
Winne-Fond Lake Consortium
315 Algoma Blvd., Suite 107
Oshkosh, WI 54901-4773
414-424-0020
Fax: 414-424-1079

WOW Job Training Partnership; SDA 12
(counties) Waukesha, Ozaukee, Washington
Mr. Leonard Cors
WOW Private Industry Council
892 Main St., Suite A
Pewaukee, WI 53072
414-695-7880
Fax: 414-695-7890

Wyoming

Governor's Liaison, State JTPA, and Single State SDA
Ms. Beth Nelson
Employment Resources Division
P.O. Box 2760
Casper, WY 82602
307-235-3601
Fax: 307-235-3293

Free Job Training and Education For Kids and High School Dropouts

Program: Job Corps

Description: Just because you dropped out of high school or barely made it through doesn't mean you'll have to survive on a bare-bones income digging ditches, flipping burgers or pumping gas for the rest of your life. Uncle Sam never even went to school. But he pays almost \$800 million each year on the Job Corps program to help people like you learn skills that can later translate into better paying jobs and a rosy future.

What You Can Get: The Job Corps is a free job training and basic education program for high school dropouts and disadvantaged youth. Once accepted, students usually live at one of 108 program centers across the country. They live in dorms - just like college - and have their room, meals, and medical expenses paid for. It's a great deal! While there, participants become full time students and get the basic education they missed, along with job training in an area of their choice.

Each year over 40,000 kids participate in the Job Corps. About 66.5% of the students leaving the Job Corps find meaningful jobs, while another 16.4% go on to further their education or get additional training. Others join the military services. Job placement and other support services are provided to all students leaving the program.

Students in the program receive the following free services:

- basic education
- General Educational Development (GED)
- occupational exploration programs
- vocational skills training
- social skills training
- work experience programs
- counseling
- leadership training
- residential living programs, including meals, lodging, and clothing
- health care
- substance abuse programs
- incentive-based allowances

Currently, Job Corps conducts training and education at three types of facilities:

Civilian Conservation Centers

There are 30 residential centers located in national parks, forests, and wildlife refuges, and on other public lands owned and operated by the U.S. Departments of the Agriculture and Interior for the U.S. Department of Labor.

Contract Centers

There are 82 residential and nonresidential centers operated by major corporations and nonprofit organizations under contractual agreements with the U.S. Department of Labor,

Jobs Corps Program

selected through open competition.

Extension Programs

These programs offer advanced training and education at Job Corps centers, special training sites, and other locations such as community colleges under contract with unions and public and private institutions. Examples are advanced food service training operated by the National Maritime Union (NMU), advanced clerical training programs operated by the Transportation-Communication International Union, and Advanced Career Training programs operated by various community colleges in conjunction with nearby Job Corps centers.

Who Is Eligible: Job Corps enrolls young people who are between 16 and 24 years of age. In addition, applicants must:

- Be economically disadvantaged
- Be a high school dropout, or if graduated, in need of additional education or training to get a meaningful job
- Be a U.S. citizen, national, legal resident, permanent resident alien, or lawfully admitted alien
- Not be on probation or parole, unless court does not require personal supervision
- Be living in an environment that is so disruptive that the prospects of participating in a non-residential program are impaired
- Have signed consent from a parent or guardian, if under 18
- Be free of serious medical or behavioral problems
- Have the motivation and capability to succeed in Job Corps

The typical Job Corps student is an 18-year-old high school dropout who reads at the 7th grade level, comes from an economically disadvantaged family, belongs to a minority group, and has never held a full time job.

Depending on the trade they want to learn, students can enroll in any Job Corps Center with openings in their state and within their Job Corps region, of which there are ten throughout the country.

If the skill you would like to learn is not available in your region, you will need to petition with your region to transfer elsewhere.

Wages Or Costs: Job Corps students don't pay anything. Tuition, room, and meals are all free of charge. The government picks up the entire bill, which runs over \$22,000 per year per student — that's comparable to what you might spend for a year at Harvard or Yale.

Students are also given a cash clothing allowance every six months for up to two years. And to cover personal expenses, they also receive a \$40 per month living allowance to start, which can increase to as much as \$100 per month if they stay in the program the entire two years. At some centers, free child care is provided for Job Corps student/parents.

Types of Jobs

Landscape Technician
Groundskeeper
Horticultural Worker I

I Wanna Be Trained

Ornamental Horticulture
Dental Technician
Dispensing Optician
EKG Technician
Environmental Control
Health Occupations
Home Health Aide
Medical Assistant
Medical Laboratory Assistant
Medical Records Clerk
Medical Secretary
Nurses Aide
Nurse, Licensed Practical
Nurse, General Duty
Program Aide
Radiological Technician
Respiratory Therapist
Surgical Technician
Ward Clerk
Accounting Clerk
Bookkeeper
Clerical, Occupations
Computer Operator
Computer Programmer
Computer Service Technician
Computer Specialist
Computer Systems Configuration Technology
Data Entry
Legal Secretary
Microcomputer Graphics and Desktop Publishing
Secretary
Stenographer
Teller
Terminal Operator
Ticket Agent
Train Clerk
Word Processing, Advanced
Construction
Bricklayer
Building and Apartment Maintenance
Cable TV Installer
Carpenter
Cement Mason
Construction Equipment Worker
Construction Estimator
Electrician
Electrician, Appliance
Floor Layer
Glazier
Janitor I
Painter
Painter, Auto

Jobs Corps Program

Pipefitter, Marine
Plasterer
Plumber
Solar Installer
Tiler
Barber
Cosmetologist
Nursery School Attendant
Teacher Aide
Drafter
Electronics Technician
Electrician, Tester
Interior Design
Surveyor Assistant
Auto Parts Clerk
Cashier Checker
Hotel Clerk
Sales Clerk Retail Trades
Salesperson, General
Stock Control Clerk
AC Refrigerator Mechanic
Auto Body Repair
Auto Diagnostic Technician
Auto Repair Technician
Construction Equipment Mechanic
Diesel Mechanic
Electronic Assembler
Front End Mechanic
Heavy Equipment Mechanic
Small Engine Mechanic
Station Installer
Commercial Artist
Furniture Upholsterer
Visual Arts
Lithographic Printer
Machinist
Painter, Sign
Offset Duplication Machine Operator
Peripheral Equipment Operator
Welder
Correctional Officer
Security Guard
Forester Aide
Ranger Training
Pointing, Corking and Cleaning
Deckhand
Heavy Equipment Operator
Industrial Truck Operator
Material Handler
Operating Engineer
Seamanship
Truck Driver, Light

I Wanna Be Trained

Food Service
Meat Cutter

National Office

Office of Job Corps
U.S. Department of Labor
200 Constitution Ave., NW, Room N4510
Washington, DC 20210
202-219-8550
800-733-JOBS

Local Offices:

For more information, contact your Job Corps office listed below. This section provides a list of vocational courses offered at 109 Job Corps centers located in 43 States, the District of Columbia, and Puerto Rico. Each entry includes the following:

- Name of center
- Job Corps region
- Address
- Phone/Fax numbers
- Special features of program
- Job training

State-By-State Listing

Alabama

Tuskegee Job Corps
Region: IV
Tuskegee University
Room 106 Moton Hall
Tuskegee, AL 36088
205-727-8711

Fax: 205-727-8171

Job Training: Secretary, Retail Sales, Home Health Aide, Welder, Electrician, Carpenter, Bricklayer, Plumber

Gadsden Job Corps

Region: IV
P.O. Box 286
Gadsden, AL 35902
205-547-6222
Fax: 205-547-9040

Special Features: Vocational offerings are being taught by Gadsden State Community College

Job Training: Advanced Word Processing, Secretary, Home Health Aide, Carpentry, Auto Repair Technician, Electrician

Alaska

Alaska Job Corps Center
Region X
750 Cope Industrial Way

Jobs Corps Program

Palmer, AK 99645

907-746-8800

Fax: 907-746-8810

Job Training: Carpentry, Building and Apartment Maintenance, Heavy Equipment Operator, Food Service, Painter, Health Occupations, Clerical

Arizona

Fred G. Acosta Job Corps

Region: IX

902 South Campbell Ave.

Tucson, AZ 85719

602-792-3015

Fax: 602-628-1552

Special Feature: ESL for Hispanic and Asian students

Job Training: Clerical, Sales Cl Ret Tr, Auto Repair Technician, Electronics Assembler, Auto Body Repair, Electrician, Plumber, Building and Apartment Maintenance

Phoenix Job Corps

Region: IX

518 South Third St.

Phoenix, AZ 85004

602-254-5921

Fax: 602-340-1965

Special Features: ESL for Hispanic, Asian and Eastern European students

Job Training: Off-center Programs, Clerical, Sales Person, Nurses Aide, Electronics Assembler, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Building and Apartment Maintenance

Arkansas

Cass Civilian Conservation

Region: VI

USDA, Forest Service

HCR 63, Box 219

Ozark, AR 72949

501-667-3686

Fax: 501-667-3689

Job Training: Food Service, Welder, Building and Apartment Maintenance, Cement Mason, Operating Engineer, Carpenter, Bricklayer, Painter

Little Rock Job Corps

Region: VI

2020 Vance St.

Little Rock, AR 72206

501-376-4600

Fax: 501-376-6152

Special Feature: Handicapped accessible

Job Training: Clerical, Food Service, Nurses Aide, Building and Apartment Maintenance, Plumber

Ouachita Civilian Conservation

Region: VI

I Wanna Be Trained

USDA, Forest Service

570 Job Corps Rd.

Royal, AR 71068

501-767-2707

Fax: 501-767-2768

Job Training: Welder, Building and Apartment Maintenance, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer

California

Inland Empire Job Corps

Region: IX

3173 Kerry St.

San Bernardino, CA 92405

714-887-6305

Fax: 714-887-8635

Special Feature: ESL for Asian students

Job Training: Clerical, Bookkeeper, Building and Apartment Maintenance, Carpenter, Tilesetter, Sales Cl Ret Tr, Food Service, Machinist, Surveyor Assist I, Landscaping, Welder, Off-center Programs

Los Angeles Job Corps

Region: IX

1106 South Broadway

Los Angeles, CA 90015

213-748-0135

Fax: 213-746-4549

Special Feature: ESL for Hispanic, Asian and Ethiopian students

Job Training: Nurse Licensed Practical, Clerical, Food Service, Offset Duplicating Machine Operator, Electronics Tech, Computer Programmer, Radiology Cl Technician, Accounting Clerk, Ward Clerk, Teacher Aide, Machinist, Welder, Auto Repair Tech, Data Entry, Building and Apartment Maintenance

Sacramento Job Corps

Region: IX

3100 Meadowview Rd.

Sacramento, CA 95832

916-393-2880

Fax: 916-424-2872

Special Features: Handicapped accessible, ESL for Hispanic and Asian students

Job Training: Clerical, Building and Apartment Maintenance, Sales Cl Ret Tr, Food Service, Security Guard, Painter, Plasterer, Cement Mason, Surveyor Assist I, Landscaping, Operating Engineer, Carpenter

San Diego Job Corps

Region: IX

1325 Iris Ave.

Imperial Beach, California 92154

619-429-8500

Fax: 619-429-3909

Special Features: ESL for Hispanic, Asian and Ethiopian students, child care for non-residential students

Jobs Corps Program

Job Training: Clerical, Bookkeeper, Sales Cl Ret Tr, Food Service, Nurses Aide, Grounds Keeper, Auto Repair Technician, Electronics Assembler, Welder, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Tilesetter Solar Installer, Nursery School Attendant

San Jose Job Corps

Region: IX

201 South 11th St.

San Jose, CA 95112

408-998-1120

Fax: 408-288-5150

Special Features: ESL for Hispanic, Asian and Ethiopian students, child care for non-residential students

Job Training: Building and Apartment Maintenance, Food Service, Electronics Technician, Drafter Assist, Computer Programmer, Off-center Programs, Clerical, Teller, Computer Operator, Accounting Clerk Landscape Gardener, Machinist, Auto Repair Technician, Offset Duplicating Machine Operator, Electronics Tester, Welder, Electrician, Carpenter, Dental Assist, Nursing Assist, Clerical

Treasure Island Job Corps

Region: IX

National Maritime Union

Job Corps Training

Bldg. 363 Treasure Island

San Francisco, CA 94130

415-362-4436 and 415-362-4458

Fax: 415-395-4219

Job Training: Deckhand, Advanced Food Service

Colorado

Collbran Civilian Conservation

Region: VIII

USDI, Bureau of Reclamation

Route 1, 5760 Highway 33

Collbran, CO 81624

303-487-3576

Fax: 303-487-3823

Job Training: Clerical, Food Service, Welder, Painter, Dental Asst, Carpentry, Cement Mason

District of Columbia

Potomac Job Corps

Region: III

No. 1 DC Village Lane, SW

Washington, DC 20032

202-574-5000

Fax: 202-563-7069

Special Feature: Child care for non-residential students

Job Training: Clerical, Data Entry, Bookkeeper, Nurses Aide, Security Guard, Landscape Gardener, Electrician, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Plumber, Train Clerk

Florida

Gainesville Job Corps

Region: IV

5301 North Waldo Rd.

Gainesville, FL 32609

904-377-2555

Fax: 904-374-8257

Special Features: Handicapped accessible, ESL for Hispanic students, alternative learning program, National Honor Society.\

Job Training: Clerical, Cashier Checker, Food Service, Nurses Aide, Auto Repair Technician, Electronics Assembler, Building and Apartment Maintenance, Auto Body Repair, Painter, Carpenter, Tilesetter, Plasterer

Jacksonville Job Corps

Region: IV

205 West Third St.

Jacksonville, FL 32206

904-353-5904

Fax: 904-359-4747

Job Training: Clerical, Secretary, Terminal Operator, Cosmetologist, Nursery School Attendant, Food Service, Auto Body Repair, Auto Repair Technician, Small Engine Mechanic, AC Refrigerator Mechanic, Machinist, Offset Duplicating Machine Operator, Welder, Electronics Assembler Diesel Mechanic, Medical Assist, Nurse Licensed Practical, Surgical Technician, Home Health Aide, Cement Mason, Carpenter, Bricklayer, Electrician, Plumber, Pipefitter Marine

Miami Job Corps

Region: IV

660 SW 3rd St.

Miami, FL 33130

305-325-1276

Fax: 305-325-0061

Special Features: ESL for Hispanic and Creole students, National Honor Society

Job Training: Clerical, Data Entry, Food Service, Accounting Clerk, Hotel Clerk, Sales Cl Ret Tr, Building and Apartment Maintenance, Welder

Georgia

Atlanta Job Corps Center

Region: IV

239 West Lake Ave., NW

Atlanta, GA 30314

404-794-9512

Fax: 404-794-8426

Special Features: ESL for Amerasians, off-center college programs

Job Training: Clerical, Center Food Service, Nurses Aide, Building and Apartment Maintenance, Data Entry, Off-center programs

Brunswick Job Corps

Region: IV

4401 Blynco Parkway

Jobs Corps Program

Brunswick, GA 31520

912-264-8843

Fax: 912-267-7192

Job Training: Clerical, Food Service, Welder, Auto Body Repair, Nurses Aide, Horticulture Wkr I, Electrician, Painter, Carpenter, Plumber, Building and Apartment Maintenance

Turner Job Corps

Region: IV

2000 Schilling Ave.

Albany, GA 31708-7501

912-883-8500

Fax: 912-434-0383

Special Feature: BSA Explorer Post

Job Training: Clerical, Sales Cl Ret Tr, Food Service, Nurses Aide, Horticulture Wkr I, Auto Repair Technician, Offset Duplicating Machine Operator, Welder, Electrician, Painter, Carpenter, Bricklayer, Building and Apartment Maintenance, Cement Mason, Plasterer, Brick Masonry, Carpentry, Painting, Cement Masonry, Computer Specialist, Construction Estimator

Hawaii

Hawaii Job Corps

Region: IX

7600 Koko Head Park Rd.

Honolulu, HI 96825

808-396-1200

Fax: 808-396-9471

Special Feature: ESL for Micronesian students

Job Training: Off-center Programs, Clerical, Food Service, Building and Apartment Maintenance, Auto Repair Technician, Auto Body Repair, Welder, Plasterer, Cement Mason, Carpenter

Idaho

Marsing Civilian Conservation

Region: X

USDI, Bureau of Reclamation

Route 1

Marsing, ID 83639

208-896-4126

Fax: 208-896-4483

Special Features: Handicapped accessible

Job Training: Clerical, Food Service, Welder, Painter, Plasterer, Cement Mason, Carpenter, Landscape Gardener, Nurses Aide

Illinois

Joliet Job Corps

Region: V

1101 Mills Rd.

Joliet, IL 60433

815-727-7677

Fax: 815-723-7052

I Wanna Be Trained

Job Training: Clerical, Food Service, Health Occupations, Auto Repair Technician, Dispensing Optician, Painter, Building and Apartment Maintenance, Tilesetter

Golconda Civilian Conservation

Region: V

USDA, Forest Service

Route 1, Box 104A

Golconda, IL 62938

618-285-6601

Fax: 618-285-3121

Job Training: Building and Apartment Maintenance, Food Service, Welder, Painter, Carpenter, Bricklayer, Clerical, Electrician

Indiana

Atterbury Job Corps Center

Region: V

P.O. Box 187

Edinburg, IN 46124

812--526-5581

Fax: 812-525-9551

Special Feature: ESL for Hispanic and Asian students

Job Training: Clerical, Food Service, Health Occupations, Auto Repair Technician, Building and Apartment Maintenance, Welder, Plasterer, Cement Mason, Carpenter, Bricklayer, Painter, Glazier, Retail Sales, Heavy Equipment Operator, Sign Painter, Heavy Equipment Mechanic

Independence JCC

Region: V

32 East Washington St., 6th Floor

Indianapolis, IN 46204

317-231-2365

Fax: 317-231-2375

Job Training: Computer Service Technician, Medical Records Transcriptionist, Aviation, Clerical

Iowa

Denison Job Corps

Region: VII

Highway 30 East, P.O. Box 608

Denison, IA 51442

712-263-4192

Fax: 712-263-6910

Job Training: Clerical, Security Guard, Food Service, Nurses Aide, Building and Apartment Maintenance, Welder, Painter, Carpenter, Bricklayer, Nurse Licensed Practical, Plumber, Rental Equipment, Electrician

Kansas

Flint Hills Job Corps

Region: VII

P.O. Box 747

Manhattan, KS 66502-0007

Jobs Corps Program

913-537-7222

Fax: 913-537-9517

Job Training: Clerical, Food Service, Health Occupations, Plumber, Building and Apartment Maintenance, Carpenter, Cement Mason

Kentucky

Carl D. Perkins Job Corps

Region: IV

Box G-1 Goble Roberts Rd.

Prestonsburg, KY 41653

606-886-1037

Fax: 606-886-6048

Job Training: Food Service, Electrician, Carpenter, Bricklayer, Building and Apartment Maintenance, Health Occupations, Retail Sales

Earl C. Clements Job Corps

Region: IV

2302 US Highway 60 East

Morganfield, KY 42437

502-389-2419

Fax: 502-389-1134

Special Feature: ESL for Hispanic and Asian students

Job Training: Auto Body Repair, Bricklayer, Building and Apartment Maintenance, Carpenter, Secretary, Electrician, Food Service, Home Health Aide, Landscape Technician, Offset Duplicating Machine Operator, Computer Service Technician, Telephone Station Installer, Painter, Plumber, Welder, Auto Repair Technician, Heavy Equipment Operator, Diesel Mechanic, Auto Parts Clerk

Great Onyx Civilian Conservation

Region: IV

USDA, National Park Service

Mammoth Cave National Park

3115 Ollie Ridge Rd.

Mammoth Cave, KY 42259

502-286-4514

Fax: 502-286-8824

Job Training: Clerical, Cement Mason, Food Service, Auto Repair Technician, Welder, Painter, Carpenter, Bricklayer, Building and Apartment Maintenance

Frenchburg Civilian Conservation

Region: IV

USDA, Forest Service

Box 935

Mariba, KY 40345

606-768-2111

Fax: 606-768-3080

Job Training: Clerical, Food Service, Auto Repair Technician, Painter, Cement Mason, Carpenter, Bricklayer

Pine Knot Civilian Conservation

Region: IV

I Wanna Be Trained

USDA, Forest Service
Pine Knot, KY 42635
606-354-2176

Fax: 606-354-2170

Job Training: Food Service, Auto Repair Technician, Welder, Painter, Cement Mason, Carpenter, Bricklayer

Whitney Young Job Corps

Region: IV

P.O. Box 307

Simpsonville, KY 40067

502-722-8862

Fax: 502-722-8719

Special Feature: National Honor Society

Job Training: Secretary, Food Service, Home Health Aide, Welder, Building and Apartment Maintenance, Carpenter, Bricklayer

Louisiana

New Orleans Job Corps

Region: VI

3801 Hollygrove St.

New Orleans, LA 70118

504-486-0641

Fax: 504-486-0823

Special Feature: National Honor Society

Job Training: Secretary, Hotel Clerk, Sales Cl Ret Tr, Food Service, Home Health Aide, Building and Apartment Maintenance, Auto Repair Technician, Welder, Carpenter, Cosmetology

Shreveport Job Corps

Region: VI

2815 Lillian St.

Shreveport, LA 71109

318-227-9331

Fax: 318-222-0768

Job Training: Clerical, Food Service, Nurses Aide, Security Guard, Building and Apartment Maintenance, Welder, Painter, Cement Mason, Carpenter, Off-center Programs

Maine

Penobscot Job Corps

Region: I

1375 Union St.

P.O. Box 8148

Bangor, ME 04401

207-990-3000

Fax: 207-942-9829

Special Feature: Handicapped accessible

Job Training: Secretary, Clerical, Bookkeeper, Food Service, Nurses Aide, Welder, Building and Apartment Maintenance, Wastewater Treatment

Jobs Corps Program

Maryland

Woodstock Job Corps

Region: III

10900 Old Court Rd.

Randallstown, MD 21133

410-461-1100

Fax: 410-461-5794

Job Training: Clerical, Bookkeeper, Food Service, Nurses Aide, Welder, Plasterer, Cement Mason, Carpenter, Landscape Gardener, Electrician, Painter, Bricklayer, Cosmetology, Retail Sales, Building and Apartment Maintenance

Woodland Job Corps

Region: III

3300 Fort Meade Rd.

Laurel, MD 20724

301-725-7900

Fax: 301-497-8978

Special Features: Moderate hearing and sight impaired accessible. ESL classes

Job Training: Clerical, Data Entry, Bookkeeper, Food Service, Nurses Aide, Plasterer, Painter, Carpenter, Building and Apartment Maintenance, Cement Mason

Massachusetts

Grafton Job Corps

Region: I

P.O. Box 575

Route 30

North Grafton, MA 01536

508-839-6904

Fax: 508-839-9781

Special Feature: Solo Parent Program in conjunction with Rhode Island Dept. of Health and Human Services

Job Training: Clerical, Food Service, Nurses Aide, Painter, Data Entry, Teacher Aide, Janitor I (Building Service), Cement Mason, Landscape Gardener, Plumber, Electrician, Building and Apartment Maintenance

Westover Job Corps

Region: I

16 Johnson Dr.

Westover Air Force Base

Chicopee, MA 01022

413-593-5731

Fax: 413-593-5170

Special Features: ESL for Hispanic and Asian students, evening program with child care for non-residential students

Job Training: Clerical, Computer Operator, Food Service, Nurses Aide, Auto Repair Technician, Welder, Painter, Carpenter, Bricklayer, Hotel Clerk, Sign Painter, Plumber, Glazier, Electrician, Landscape Technician

Michigan

I Wanna Be Trained

Detroit Job Corps

Region: V

10401 East Jefferson Ave.

Detroit, MI 48214

313-821-7000

Fax: 313-821-7126

Job Training: Clerical, Health Occupations, Welder, Building and Apartment Maintenance, Computer Operator, Visual Arts

Grand Rapids Job Corps

Region: V

110 Hall St. SE

Grand Rapids, MI 49507

616-243-6877

Special Feature: BSA Explorer Post

Job Training: Clerical, Food Service, Health Occupations, Auto Repair Technician, Welder, Carpenter, Building and Apartment Maintenance, Data Entry

Minnesota

Hubert H. Humphrey Job Corps

Region: V

1480 North Snelling Ave.

St. Paul, MN 55108

612-642-1133

Fax: 612-642-0123

Job Training: Clerical, Food Service, Health Occupations, Data Entry, Welder, Building and Apartment Maintenance, Auto Repair Technician, Carpenter

Mississippi

Batesville Job Corps Center

Region: IV

Route 3, Box 2J

Batesville, MS 38606

601-563-4656

Fax: 601-563-1644

Job Training: Clerical, Retail Sales, Food Service, Auto Repair Technician, Welder, Building and Apartment Maintenance, Lithograph Painter, Health Occupations

Gulfport Job Corps

Region: IV

3300 20th St.

Gulfport, MS 39501

601-864-9691

Fax: 601-865-0154

Job Training: Medical Assistant, Secretary, Home Health Aide, Welder, Electrician, Carpenter, Bricklayer, Plumber, Building and Apartment Maintenance, Data Entry, Advanced Career Training

Mississippi Job Corps

Region: IV

Jobs Corps Program

P.O. Box 817

Crystal Springs, MS 39059

601-892-3348

Fax: 601-892-3719

Special Feature: National Honor Society

Job Training: Bricklayer, Plumber, Building and Apartment Maintenance, Clerical, Health Occupations, Landscape Technician, Retail Sales, Food Service, Welder, Electrician, Carpenter, Advanced Career Training

Missouri

Excelsior Springs Job Corp

Region: VII

701 St. Louis Ave.

Excelsior Springs, MO 64024

816-637-5501

Fax: 816-637-1806

Job Training: Food Service, Clerical, Nurses Aide, Welder, Building and Apartment Maintenance, Painter, Cement Mason, Carpenter, Data Entry, Word Processing, Geriatric Nurse Assistant, Advanced Career Training

Mingo Civilian Conservation

Region: VII

USDI, Fish and Wildlife Service

Route 2

Box 133

Puxico, MO 63960

314-222-3537

Fax: 314-222-3801

Special Feature: BSA Explorer Post

Job Training: Clerical, Food Service, Nurses Aide, Auto Repair Technician, Welder, Painter, Operating Engineer, Carpenter, Bricklayer, Building and Apartment Maintenance

St. Louis Job Corps

Region: VII

4333 Goodfellow Blvd.

St. Louis, MO 63120

314-679-6200

Fax: 314-679-6244

Special Feature: Child care for non-residential students

Job Training: Clerical, Data Entry, Food Service, Nurses Aide, Security Guard, Welder, Painter, Train Clerk, Plasterer, Cement Mason, Carpenter, Building and Apartment Maintenance, Advanced Career Training

Montana

Kicking Horse Job Corps

Region: VIII

2000 Mollman Pass Trail

Ronan, MT 59864

406-644-2217

Fax: 406-644-2343

I Wanna Be Trained

Job Training: Clerical, Food Service, Forester Aide, Diesel Mechanic, Operating Engineer, Carpenter, Building and Apartment Maintenance, Dental Assist, Medical Assist

Trapper Creek Civilian Conservation

Region: VIII

USDA, Forest Service

5139 West Fork Rd.

Darby, MT 59829

406-821-3286

Fax: 406-821-4730 Ext.179

Job Training: Clerical, Food Service, Welder, Electrician, Painter, Cement Mason, Carpenter, Stock Clerk, Building and Apartment Maintenance

Anaconda Civilian Conservation Center

Region: VIII

USDA, Forest Service

1407 Foster Creek Rd.

Anaconda, MT 59711

406-563-3476

Fax: 406-563-8243

Job Training: Welder, Clerical, Painter, Carpenter, Operating Engineer, Construction Equipment Mechanic, Bricklayer, Food Service

Nebraska

Pine Ridge Civilian Conservation

Region: VII

USDA, Forest Service

Star Route #1

Box 39F

Chadron, NE 69337

308-432-3316

Fax: 308-432-4145

Job Training: Clerical, Food Service, Welder, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer

Nevada

Sierra Nevada Job Corps

Region: IX

5005 Echo Ave.

Reno, NV 89506

702-972-5627

Fax: 702-972-6480

Special Features: ESL for Hispanic and Asian students

Job Training: Medical Assistant, Clerical, Food Service, Security Guard, Janitor I, Landscape Gardener, Auto Repair Technician, Welder, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Electrician, Plumber, Building and Apartment Maintenance, Advanced Career Training

New Jersey

Jobs Corps Program

Edison Job Corps

Region: II

500 Plainfield Ave.

Edison, NJ 08817-2587

908-985-4800

Fax: 908-985-8551

Special Features: ESL for Hispanic, Asian and East Indian students, 22-24 year of age pilot program, accessible for hearing and sight impaired students

Job Training: Carpenter, Bricklayer, Tilesetter, Building and Apartment Maintenance, Plumber, State of NJ Auto Repair Technician, Security, Electrician, Horticulture, Clerical, Health Occupations, Painter, Food Service, Bookkeeper

New Mexico

Roswell Job Corps

Region: VI

P.O. Box 5970

Roswell, NM 88201

505-347-5414

Fax: 505-347-2243

Special Feature: ESL for Hispanic students

Job Training: Secretary, Food Service, Home Health Aide, Building and Apartment Maintenance, Electrician, Painter, Carpenter, Plumber, Clerical, Health Occupations, Advanced Career Training

Albuquerque Job Corps Center

Region: VI

1500 Indian School Rd., NW

Albuquerque, NM 87104

505-842-6500

Fax: 505-247-3262

Special Feature: English as a Second Language for Hispanic students

Job Training: Clerical, Data Entry, Sales Clerk, Food Service, Nurses Aide, Security Guard, Welder, Appliance Repair, Electrician, Carpenter, Plumber, Building and Apartment Maintenance, Security Guard, Welder, Cosmetology

New York

South Bronx Job Corps

Region: II

1771 Andrews Ave.

Bronx, NY 10453-6803

212-731-7700

Fax: 212-731-3543

Special Features: ESL for Hispanic students, day care for non-residential students

Job Training: Clerical, Bookkeeper, Ward Clerk, Food Service, Carpenter, Plumber, Building and Apartment Maintenance, Nurses Aide

Cassadaga Job Corps

Region: II

Glasgow Rd.

Cassadaga, NY 14718

I Wanna Be Trained

716-595-8760

Fax: 716-595-3963

Job Training: Interior Design, Clerical, Food Service, Painter, Carpenter, Plumber, Building and Apartment Maintenance, Off-center Programs, Nurses Aide

Delaware Valley Job Corps

Region: II

P.O. Box 325

Callicoon, NY 12723-4762

914-887-5400

Fax: 914-887-4762

Special Feature: ESL for Hispanic students

Job Training: Clerical, Food Service, Auto Repair Technician, Electronics Assembler, Auto Body Repair, Electrician, Painter, Hotel Clerk, Health Occupations, Building and Apartment Maintenance, Retail Sales, Security Guard

Gateway Civilian Conservation

Region: II

USDI, National Park Service

Floyd Bennett Field Building 129

Brooklyn, NY 11234-7017

718-338-4370

Fax: 718-421-3939

Special Features: Child care for non-residential students, ESL for Hispanic students

Job Training: Ranger Training, Clerical, Carpentry, Cement Mason, Pointing, Corking and Cleaning, Painter, Building and Apartment Maintenance, Food Service

Glenmont Job Corps

Region: II

P.O. Box 993

Route 144

Glenmont, NY 12077-0993

518-767-9371

Fax: 518-767-2106

Job Training: EKG Technician, Medical Assistant, Clerical, Food Service, Building and Apartment Maintenance, Nurses Aide, Auto Repair Technician, Auto Body Repair, Data Entry, Cosmetologist

Iroquois Civilian Conservation

Region: II

USDI, National Park Service

11780 Tibbits Rd.

Medina, NY 14102

716-798-3300

Fax: 716-798-3300

Special Feature: National Honor Society

Job Training: Clerical, Welder, Electrician, Painter, Plasterer, Carpenter, Bricklayer

Oneonta Job Corps

Region: II

Box 51A, Rd. No. 4

Oneonta, NY 13820-9325

Jobs Corps Program

607-433-2111

Fax: 607-433-1629

Special Feature: Solo Parent dorm and Day Care center for mothers and 30 children

Job Training: Clerical, Food Service, Nurses Aide, Auto Repair Technician, Auto Body Repair, Welder, Electrician, Plumber, Tile Setter, Nursery School Attendant, Hotel Clerk

North Carolina

Oconaluftee Civilian Conservation

Region: IV

USDI, National Park Service

200 Park Circle

Cherokee, NC 28719

704-497-5411

Fax: 704-497-4417

Job Training: Plasterer, Cement Mason, Carpenter, Bricklayer, Food Service, Auto Repair Technician, Welder, Painter, Building and Apartment Maintenance

Kittrell Job Corps

Region: IV

Kittrell College

P.O. Box 278

Kittrell, NC 27544

919-438-6161

Fax: 919-492-9630

Job Training: Clerical, Sales Cl Ret Tr, Food Service, Nurses Aide, Painter, Carpenter, Bricklayer, Building and Apartment Maintenance

Schenck Civilian Conservation

Region: IV

USDA, Forest Service

98 Schenck Dr.

Pisgah Forest, NC 28768

704-877-3291

Fax: 704-877-3028

Job Training: Food Service, Auto Repair Technician, Welder, Painter, Carpenter, Bricklayer, Building and Apartment Maintenance, Forester Aide, Landscape Technician

Lyndon Johnson Civilian Conservation

Region: IV

466 Job Corps Dr.

Franklin, NC 28734

704-524-4446

Fax: 704-369-7338

Job Training: Food Service, Welder, Building and Apartment Maintenance, Cement Mason, Carpenter, Bricklayer, Clerical, Painter

North Dakota

Burdick Job Corps Center

Region: VIII

1500 University Ave., W

I Wanna Be Trained

Minot, ND 58701

701-838-9976

Fax: 701-838-9979

Job Training: Auto and Farm Machinery Parts, Auto and Farm Equipment Mechanic, Food Service, Clerical, Building and Apartment Maintenance, Health Occupations, Carpenter

Ohio

Cincinnati Job Corps

Region: V

1409 Western Ave.

Cincinnati, OH 45214

513-651-2000

Fax: 513-651-2004

Job Training: Clerical, Food Service, Building and Apartment Maintenance, Auto Repair Technician, Welder, Carpenter

Cleveland Job Corps

Region: V

10660 Carnegie Ave.

Cleveland, OH 44106

216-795-8700

Fax: 216-795-1109

Job Training: Clerical, Retail Sales, Data Entry, Operator, Health Occupations, Data Entry, Building and Apartment Maintenance

Dayton Job Corps

Region: V

3849 Germantown Pike

Dayton, OH 45418

513-268-6571

Fax: 513-268-5339

Special Feature: National Honor Society

Job Training: Clerical, Hotel Clerk, Food Service, Health Occupations, Painter, Electronics Assembler, Carpenter, Building and Apartment Maintenance

Oklahoma

Guthrie Job Corps

Region: VI

P.O. Box 978

600 Academy Rd.

Guthrie, OK 73044-0978

405-282-9930

Fax: 405-282-4977

Job Training: Drafter Clerical, Food Service, Nurses Aide, Security Guard, Offset Duplicating Machine Operator, Welder, Electrician, Floor Layer, Painter, Carpenter, Plumber, Building and Apartment Maintenance, Word Processing, Physical Therapy, EKG Technician, Medical Lab Assistant, Respiratory Therapy, Phlebotomist, Nurse Licensed Practical

Talking Leaves Job Corps

Region: VI

Jobs Corps Program

P.O. B.x 948

Tahlequah, OK 74465

918-456-9959

Fax: 918-456-3508

Special Feature: Child care for non-residential students

Job Training: Clerical, Food Service, Auto Body Repair, Building and Apartment Maintenance, Health Occupations, Cosmetology, Front End Mechanic, Auto Repair Technician, Welder, Electrician, Carpenter, Diesel Mechanic

Treasure Lake Civilian Conservation

Region: VI

USDI, Fish and Wildlife Service

Route 1, Box 30

Indiahoma, OK 73552

405-246-3203

Fax: 405-246-8222

Special Feature: Child care for non-residential students

Job Training: Food Service, Health Occupations, AC Refrigeration Mechanic, Electrician, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer

Tulsa Job Corps

Region: VI

1133 N. Lewis Ave.

Tulsa, Oklahoma 74110

918-585-9111

Fax: 918-592-2430

Special Features: Vision and hearing impaired accessible, BSA Explorer Post, child care for non-residential students

Job Training: Clerical, Nurses Aide, Security Guard, Food Service, Cosmetologist, Electronics Assembler, Carpenter, Building and Apartment Maintenance, Painter, Barber

Oregon

Springdale Site

Region: X

31224 E. Crown Point Highway

Troutdale, OR 97060

503-695-2245

Fax: 503-695-2254

Special Feature: Child care

Job Training: Clerical, Food Service, Nurses Aide, Auto Body Repair, Building and Apartment Maintenance, Sign Painting

Timber Lake Civilian Conservation

Region: X

USDA, Forest Service

59868 E. Highway 224

Estacada, OR 97023

503-834-2291

Fax: 503-834-2333

Job Training: Food Service, Forester Aide, Welder, Painter, Plasterer, Carpenter, Building and Apartment Maintenance

I Wanna Be Trained

Tongue Point Job Corps

Region: X

Astoria, OR 97103

503-325-2131

Fax: 503-325-5375

Job Training: Building and Apartment Maintenance, Landscape Gardener, Food Service, Electronics Assembler, Welder, Painter, Plasterer, Cement Mason, Carpenter, Glazier, Seamanship, Electrician, Lithographic Printer, Nursing Assist, Dental Assist, Accounting Clerk, Clerical

Angell Civilian Conservation Center

Region: X

USDA, Forest Service

335 NE Blogett Rd.

Yachats, Oregon 97498

503-547-3137

Fax: 503-547-4236

Special Features: English as a Second Language for Asian, Micronesian, and Hispanic

Job Training: Clerical, Food Service Center, Forester Aide, Auto Repair Technician, Welder, Painter, Carpenter, Bricklayer

Wolf Creek Civilian Conservation

Region: X

USDA, Forest Service

2010 Opportunity Lane

Glide, OR 97443-9733

503-496-3507

Fax: 503-496-0015

Job Training: Food Service, Forester Aide, Welder, Painter, Plasterer, Cement Mason, Carpenter, Building and Apartment Maintenance, Clerical

Pennsylvania

Keystone Job Corps

Region: III

#1 Foothills Dr.

P.O. Box 37

Drums, PA 18222

717-788-1164

Fax: 717-788-1119

Special Features: ESL for Asian, Ethiopian and Hispanic students, off-center training at Tobyhanna Army Depot

Job Training: Clerical, Food Service, Nurses Aide, Floor Layer, Carpentry, Electrician, Building and Apartment Maintenance, Plumbing, Painting, Bricklayer, Cement Masonry, Plasterer

Philadelphia Job Corps

Region: III

4601 West Market St.

Philadelphia, PA 19139

215-471-9693

Fax: 215-747-8552

Jobs Corps Program

Job Training: Clerical, Food Service, Nurses Aide, Building and Apartment Maintenance

Pittsburgh Job Corps

Region: III

Highland Dr.

Pittsburgh, PA 15206

412-441-8700

Fax: 412-441-1586

Special Feature: Child care for non-residential students

Job Training: Electronics, Drafter Assist, Surveyor Assist I, Nurse General Duty, Radiological Technician,

Med-Lab Assist, Respiratory Therapy, Medical Assistant, Program Aide, Legal Secretary, Secretary, Stenographer, Computer Operator, Medical Records Clerk, Teacher Aide, Food Service, Nursery School Attendant, Hotel Clerk, Auto Body Repair, Diesel Mechanic, Building and Apartment Maintenance, Independent Truck Operator, Clerical, Nurses Aide

Red Rock Job Corps

Region: III

P.O. Box 218

Lopez, PA 18628

717-477-2221

Fax: 717-477-3046

Job Training: Clerical, Bookkeeper, Nurses Aide, Landscape Gardener, Auto Repair Technician, Carpenter, Bricklayer, Plumber, Electrician, Painter, Building and Apartment Maintenance, Cosmetologist

Puerto Rico

Ramey Job Corps

Region: II

P.O. Box 643

Ramey, PR 00604-0463

809-890-2030/2505

Fax: 809-890-4749

Job Training: Nurse Licensed Practical, Clerical, Food Service, Front End Mechanic, Electrician, Cement Mason, Carpenter, Plumber, Home Health Aide

Arecibo Job Corps Center

Region: II

P.O. Box 544

Garrochales, PR 00652-0540

809-881-2300

Fax: 809-881-7243

Job Training: Nurse Licensed Practical, Clerical, Home Health Aide, Auto Body Repair, Electrician, Building and Apartment Maintenance

Barranquitas Job Corps Center

Region: II

P.O. Box 68

Barranquitas, PR 00794

809-857-5200

I Wanna Be Trained

Fax: 809-857-2262

Job Training: Nurse Licensed Practical, Clerical, Furniture Upholsterer, Electrician, Cement Mason, Building and Apartment Maintenance

South Carolina

Bamberg Job Corps Center

Region: IV

P.O. Box 967

200 South Carlisle St.

Bamberg, SC 29003

803-245-5101

Fax: 803-245-5915

Job Training: Clerical, Food Service, Nurses Aide, Auto Body Repair, Welder, Cement Mason, Carpenter, Plumber, Building and Apartment Maintenance, Retail Sales

South Dakota

Boxelder Civilian Conservation

Region: VIII

USDA, Forest Service

P.O. Box 110

Nemo, SD 57759

605-348-3636

Fax: 605-348-3636

Job Training: Clerical, Food Service, Auto Repair Technician, Welder, Carpenter, Bricklayer, Building and Apartment Maintenance, Painter

Tennessee

Knoxville Job Corps

Region: IV

621 Dale Ave.

Knoxville, TN 37921

615-544-5600

Fax: 615-544-5609

Special Feature: National Honor Society

Job Training: Secretary, Home Health Aide, Advanced Word Processing, Data Entry, Painter, Food Service, Building and Apartment Maintenance

Jacobs Creek Civilian Conservation

Region: IV

USDA, Forest Service

Drawer W-Route No. 1

Bristol, TN 37620

615-878-4021

Fax: 615-878-7034

Job Training: Food Service, Construction Equipment Mechanic, Welder, Painter, Cement Mason, Operating Engineer, Carpenter, Bricklayer

Texas

Jobs Corps Program

David L. Carrasco Job Corps

Region: VI

11155 Gateway West

El Paso, TX 79935

915-594-0022

Fax: 915-591-0166

Special Feature: ESL for Hispanic students

Job Training: Clerical, Cosmetology, Food Service, Health Occupations, Auto Repair Technician, Electronics Tester, Welder, Building and Apartment Maintenance

Gary Job Corps

Region: VI

P.O. Box 967

San Marcos, TX 78667-0987

512-396-6652

Fax: 512-396-6666

Special Feature: ESL for Asian, Ethiopian and Hispanic students

Job Training: Clerical, Accounting Clerk, Construction Equipment Mechanic, Retail Sales, Building and Apartment Maintenance, Food Service, Meat Cutting, Auto Repair Technician, Auto Body Repair, Auto Parts Clerk, Carpentry, Electrician, Bricklayer, Cement Mason, Tile Setter, Painter, Heavy Equipment Operator, Machinist, Welder, Lithographic Printer, Material Handler, Health Occupations, Dental, Advanced Training, Automotive Diagnostic, Peripheral Equipment Operator, Environmental Control

Laredo Job Corps

Region: VI

P.O. Box 1819

101 Island St.

Laredo, TX 78044-1819

512-727-5147

Fax: 512-727-1937

Special Features: ESL for Hispanic students, Advance Vocational Training (AVT), horses on center

Job Training: Clerical, Bookkeeper, Food Service, Welder, Electrician, Carpenter

McKinney Job Corps

Region: VI

P.O. Box 750

McKinney, TX 75069-8003

214-562-7941

Fax: 214-542-8870

Job Training: Clerical, Food Service, Health Occupations, Lithographic Printing, Material Handler, Electrician, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Plumber, Building and Apartment Maintenance, Security/Correctional Officer, Desktop Publishing, Bookkeeper, Data Entry, Word Processing

Utah

Clearfield Job Corps

Region: VIII

P.O. Box 1388

Clearfield, UT 84016

I Wanna Be Trained

801-774-4000

Fax: 801-773-8906

Special Feature: ESL for Hispanic and Asian students

Job Training: Clerical, Welder, Building and Apartment Maintenance, Offset Duplicating Machine Operator, Auto Body Repair, Auto Repair Technician, Food Service, Nurses Aide, Machinist, Bookkeeper, Auto Parts Clerk, Auto Repair Technician, Diesel Mechanic, Auto Body Repair, Off-center Programs

Weber Basin Civilian Conservation

Region: VIII

USDI, Bureau of Reclamation

Rural Free Delivery (RFD) No. 6

Ogden, UT 84405

801-479-9806

Fax: 801-476-5985

Job Training: Clerical, Food Service, Welder, Painter, Carpenter, Bricklayer, Health Occupations, Building and Apartment Maintenance

Vermont

Northlands Job Corps

Region: I

100-A MacDonough Dr.

Vergennes, VT 05491

802-877-2925

Fax: 802-877-2699

Job Training: Clerical, Bookkeeper, Food Service, Nurses Aide, Auto Repair Technician, Auto Body Repair, Welder, Building and Apartment Maintenance

Virginia

Blue Ridge Job Corps Center

Region: III

245 West Main St.

P.O. Box 425

Marion, VA 24354

703-783-7221

Fax: 703-783-1751

Job Training: Medical Assist, Medical Secretary, Clerical, Bookkeeper, Ward Clerk, Accounting Clerk, Nurses Aide, Sales Cl Ret Tr, Food Service, Teacher Aide, Diesel Mechanic, Building and Apartment Maintenance, Welder, Machinist

Flatwoods Civilian Conservation

Region: III

USDA, Forest Service

Rt. 1 Box 2111

Coeburn, VA 24230

703-395-3384

Fax: 703-395-2043

Job Training: Welder, Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Plumber, Electrician

Jobs Corps Program

Old Dominion Job Corps

Region: III

P.O. Box 278

Monroe, VA 24574

804-929-4081

Fax: 804-929-3511

Job Training: Clerical, Bookkeeper, Sales Cl Ret Tr, Food Service, Nurses Aide, Auto Repair Technician, Electrician, Painter, Carpenter, Bricklayer, Plumber, Building and Apartment Maintenance, Landscape Gardener

Washington

Cascades Job Corps

Region: X

2267 Northern State Rd.

P.O. Box 819

Sedro Woolley, WA 98284

206-856-3400

Fax: 206-856-3419

Special Feature: Handicapped designated for hearing and sight impaired

Job Training: Dental Assist, Clerical, Food Service, Building and Apartment Maintenance, Landscape Technician, Cable TV Installer, Painter, Plasterer, Cement Mason, Carpenter, Nurses Aide

Columbia Basin Civilian Conservation

Region: X

USDI, Bureau of Reclamation

Building 2402

6739 24th St.

Moses Lake, WA 98837

509-762-5581

Fax: 509-762-9540

Job Training: Dental Assist, Building and Apartment Maintenance, Food Service, Painter, Plasterer, Cement Mason, Carpenter, Tilesetter, Welder, Nurses Aide

Curlew Civilian Conservation

Region: X

USDA, Forest Service

Star Route, Box 100

Wauconda, WA 98859

509-779-4611

Fax: 509-779-4328

Special Feature: High School Diploma Program

Job Training: Clerical, Food Service, Forester Aide, Auto Repair Technician, Construction Worker, Welder, Painter, Carpenter, Bricklayer, Building and Apartment Maintenance

Fort Simcoe Civilian Conservation

Region: X

USDI, Bureau of Reclamation

40 Abella Lane

White Swan, WA 98952

509-874-2244

I Wanna Be Trained

Fax: 509-874-2342

Job Training: Food Service, Auto Repair Technician, Truck Driver, Auto Body Repair, Painter, Plasterer, Carpenter, Bricklayer, Heavy Equipment Operator, Heavy Equipment Mechanic, Clerical, Dental

West Virginia

Charleston Job Corps

Region: III

Virginia and Summers Sts.

Charleston, WV 25301

304-344-4041

Fax: 304-345-3849

Job Training: Clerical, Computer Operator, Food Service, Nurses Aide, Offset Duplicating Machine Operator, Drafter, Cosmetologist, Cashier Checker, Nurse Licensed Practical, Stenographer, Diesel Mechanic, Welder, Electrician, Auto Body Repair, Auto Repair Technician, Nursery School Attendant, Commercial Artist, Carpenter, Building and Apartment Maintenance

Harpers Ferry Civilian Conservation

Region: III

USDI, National Park Service

P.O. Box 237

Harpers Ferry, WV 25425

304-725-2011

Fax: 304-728-8200

Job Training: Painter, Plasterer, Cement Mason, Carpenter, Bricklayer, Building and Apartment Maintenance, Clerical

Wisconsin

Blackwell Civilian Conservation Center

Region: V

USDA, Forest Service

Route 1 Box 233A

Laona, WI 54541

715-674-2311

Special Feature: Handicapped accessible

Job Training: Food Service, Building and Apartment Maintenance, Electrician, Welder, Painter, Carpenter, Bricklayer, Clerical

Free Training for Workers Who Are Laid Off Because Their Factories Complied With Air Pollution Laws

Program: Clean Air Employment Transition Assistance Program

Description: First, federal air pollution laws currently on the books are certainly better than none at all. Look at Mexico City, where they are laying the groundwork for respiratory fatalities due to industrial smoke — laying them in the ground, in fact. Second, even though the government may have shut down your factory here in the U.S. — because of pollution or environmental problems, Uncle Sam will help you get back on your feet with free training programs and unemployment services.

What You Can Get: Under the Clean Air Employment Transition Assistance Program, workers who have lost jobs due to a company complying with air pollution laws can receive the following free services:

- classroom studies
- job skills
- on-the-job training
- remedial education
- entrepreneurial training
- English as a second language
- job search and placement
- child care
- transportation allowances
- relocation assistance
- additional unemployment benefits so you can complete your retraining or education

Who Is Eligible: Those eligible for this program include dislocated workers who are unlikely to return to their previous industries or occupations, and who have been terminated or laid off due to a decision to reduce employment as a result of a company's compliance with the requirements of the Clean Air Act.

Money Available: The current budget for this program is \$50,000,000 per year.

National Office:

Office of Worker Retraining and Adjustment Programs
Employment and Training Administration
U.S. Department of Labor
Room N5426, 200 Constitution Ave., NW
Washington, DC 20210
202-219-5577

Or, contact the Dislocated Worker Unit contact for your state (see page 491).

Free Training If You Are Laid Off Due To Defense Cutbacks

Program: Defense Conversion Adjustment (DCA) Program

Description: Thousands of communities around the country have felt the fallout of the end of the Cold War. And the fallout has been economic, not nuclear. Base closings mean no jobs - pure and simple. Fortunately, the Defense Conversion Adjustment (DCA) Program provides retraining and other assistance for workers hurt by defense cutbacks.

What You Can Get: The DCA Program offers retraining and readjustment services, tailored to meet each individual participant. Long term training, including educational and occupational, is encouraged to enable the dislocated worker to become competitive in the future workforce. Some of the services available include:

- classroom and occupational skills
- on-the-job training
- basic and remedial education
- entrepreneurial training
- English as a second language
- job development
- job search and placement
- child care
- transportation allowances
- relocation assistance
- needs-related payments for those who have exhausted their unemployment benefits

Who Is Eligible: Those eligible include workers who lose their jobs because of plant closings or mass layoffs due to reduced U.S. defense expenditures or closed military facilities.

National Office:

Office of Worker Retraining and Adjustment Programs
Employment and Training Administration
U.S. Department of Labor
Room N5426, 200 Constitution Ave., NW
Washington, DC 20210
202-219-5577

Local Offices:

For more information contact your local employment service office, or the Dislocated Worker Unit contact for your state (see page 491).

Free Training If You Were Laid Off By A Defense Contractor

Program: Defense Diversification Program (DDP)

Description: If you have been laid off or fired because the company you worked for was on the wrong end of cutbacks at the U.S. Department of Defense, you may qualify to be retrained for another job. The Defense Diversification Program (DDP) provides retraining and readjustment assistance to workers and military personnel dislocated by defense cutbacks and base closings, as well as career planning support and assistance.

What You Can Get: The DDP offers a variety of retraining and readjustment services tailored to meet each participants' needs. The program offers long term training (both education and occupational) that will help you to be more competitive in the workforce of the future. Services include:

- classroom, job skills, and on-the-job training
- remedial education
- entrepreneurial training
- job development
- job search and placement
- child care and transportation allowance and relocation assistance
- needs-related payments for those who have exhausted their unemployment insurance

Additional support includes assistance in converting facilities to prevent closure or mass layoff and retraining workers to new technologies.

Who Is Eligible: Those eligible for the program include civilian employees of the Department of Defense, Department of Energy, and defense contractors who have been terminated or laid off, or have a notice of termination or layoff.

National Office:

Office of Worker Retraining and Adjustment Programs
Employment and Training Administration
U.S. Department of Labor
Room N5426, 200 Constitution Ave., NW
Washington, DC 20210
202-219-5577

Local Offices:

For more information contact your local employment services office, or the Dislocated Worker Unit contact for your state (see page 491).

How To Make A High School Diploma Worth More Than The Paper It's Written On

Program: School-To-Work

Description: Each year millions of young people across the country are faced with making the difficult transition from being in school for 12 straight years, to being out in the real world and making it on their own. How do you go about translating a high school education into a good paying job that allows young people to take responsibility for their lives? For too many students, this just doesn't happen. And this is where the government thinks it can help.

What You Can Get: The School-To-Work approach to learning is based on the fact that individuals learn best by doing and by relating what they learn in school to their experiences as workers. The approach has come to be accepted as a better way to educate all young people. Instead of traditional general track and vocational education programs that were based on the theory that students who didn't go to college needed to be taught a skill they could use to make a living for the rest of their lives, the school-to-careers approach is based on the concept that education for all should be made more relevant and useful to multiple future career and lifelong learning. School-To-Work sets up partnerships between schools, employers, educators, students, and others to help students make the connection between what they learn in school and what will be required of them out in the working world. Developed with the input of business, education, labor, and community-based organizations that have a strong interest in how American students prepare for careers, the effort to create a national school-to-work system contains three fundamental elements:

- School-based learning: school-to-work programs restructure the educational experience so that students learn how academic subjects relate to the world of work. Teachers work together with employers to develop broad-based curricula that help students understand the skills needed in the workplace. Students actively develop projects and work in teams, much like the modern workplace.
- Work-based learning: employers provide learning experiences for students that develop broad, transferable skills. Work-based learning provides students with opportunities to study complex subject matter as well as vital workplace skills in a hands-on, "real life" environment.
- Connecting activities: connecting schools and workplaces does not happen naturally. It requires a range of activities to integrate the worlds of school and work to ensure that the student is not the slender thread that connects the two. Connecting activities provide program coordination and administration, integrate the worlds of school and work through school and business staff exchanges, and provide student support, such as career counseling and college placements.

Who is Eligible: The program is open to any young person, including high school students, out-of-school youth, and at-risk youth.

Money Available: The federal budget for the program is currently \$58.9 million.

National Office:

National School-To-Work Learning and Information Center
400 Virginia Ave., SW, Room 210
Washington, DC 20024
800-251-7236
Website: <http://www.stw.ed.gov>

Local Offices:

The School-To-Work program may look different from state to state, but each local system provides relevant education, marketable skills, and valued credentials to all of its learners. A list is provided which includes state contacts, as well as local partnership information.

State Implementation**Grantees****Alaska**

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State of Alaska
Alaska Department of Education
801 West 10th St., Suite 200
Juneau, AK 99801-1894
907-465-8726
Fax: 907-465-3240
E-mail: ssaddler@educ.state.ak.us

Arizona

Gary Abraham
Acting Director
Governor's Division for School-to-Work
State of Arizona
1700 West Washington, Suite 101-E
State Capitol, West Wing
Phoenix, AZ 85007
602-542-2315
Fax: 602-542-3520

Colorado

Marilyn Akers
Director, School-to-Work Office
State of Colorado
Colorado School-to-Work Initiative
1580 Logan, Suite 410
Denver, CO 80203
303-894-2060
Fax: 303-894-2064

Florida

Michael Brawer, Director
State of Florida
School-to-Work Joint Services

I Wanna Be Trained

325 West Gaines St., Suite 754
Tallahassee, FL 32399
904-488-7394
Fax: 904-488-3192
E-mail: brawerm@mail.firn.edu

Hawaii

Anthony Calabrese
Project Co-Coordinator
State of Hawaii
2530 10th Ave., Room A-22
Department of Education
Honolulu, HI 96816
808-733-9120
Fax: 808-733-9138

Idaho

Karen Fraley, Executive Director
State of Idaho
500 East Baybrook Court
IBM Complex
Boise, ID 83706
208-338-8633
Fax: 208-338-8624

Indiana

Peggy O'Malley
Deputy Commissioner/State STW Director
State of Indiana
Department of Workforce Development
10 N. Senate Ave., SE
Room 302, IA Government Center
Indianapolis, IN 46204-2277
317-232-1832
Fax: 317-233-1670
E-mail: peggy_omalley_at-dwd-is@ima.isd.state.in.us

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State of Iowa
150 Des Moines St.
Workforce Development Administrative Center
Des Moines, IA 50309
515-281-9040
Fax: 515-281-9033
E-mail: mpeterso@ided.state.ia.us

Laurie Phelan
Co-Director
State of Iowa
150 Des Moines St.

School-To-Work Program

Workforce Development Administrative Center
Des Moines, IA 50309
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Fax: 515-281-9033
E-mail: lphelan@ided.state.ia.us

Kentucky

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State of Kentucky
Berry Hill Annex
700 Louisville Rd.
Frankfort, KY 40601
502-564-5901
Fax: 502-564-5904

Maine

Chris Lyons
Director
Division of Applied Technology
State of Maine
Department of Education
23 State House Station
Augusta, ME 04333-0023
207-287-5854
Fax: 207-287-5894
E-mail: clyonsstwo@aol.com

Maryland

Katherine Oliver
Assistant State Superintendent
State of Maryland
200 West Baltimore St.
Department of Education
Baltimore, MD 21201-2595
410-767-0157
Fax: 410-333-2099
E-mail: lmgilli@umd5.edu

Massachusetts

John Niles
Executive Director
State of Massachusetts
MA Office for School-to-Work Transition
101 Summer St., Fourth Floor
Boston, MA 02110
617-451-5130
Fax: 617-451-1291
E-mail: info@stw.bssc.org

Michigan

Willard Walker

I Wanna Be Trained

Director, Office of School-to-Work
State of Michigan
201 North Washington Square
Victor Office Center, First Floor
Lansing, MI 48913
517-373-6432
Fax: 517-373-8179

Nebraska

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STW Interim Director
State of Nebraska
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New Hampshire

Paul Leather
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State of New Hampshire
NH Department of Education
78 Regional Dr.
Building 2
Concord, NH 03301
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Fax: 603-271-7095
E-mail: p_leathe@tec.nh.us

New Hampshire

Mike Nichols
Administrator
State of New Hampshire
101 Pleasant St.
Concord, NH 03301
603-271-3867
Fax: 603-271-1953

New Jersey

Thomas Henry
Director, Office of School-to-Work Initiatives
State of New Jersey
240 West State St.
CN 500
Trenton, NJ 08625-0500
609-633-0665
Fax: 609-984-5328

New York

School-To-Work Program

Cynthia Laks, Coordinator
Workforce Preparation and Cont. Ed.
State of New York
The State Education Department/STW Team
Education Building, Room 305M
Albany, NY 12234
518-474-3302
Fax: 518-486-5682

North Carolina

Director, School-to-Work Transition
State of North Carolina
116 West Jones St.
Commission on Workforce Preparedness
Raleigh, Nc 27603-8001
919-715-3300
Fax: 919-715-3974
E-mail: gwpc@interpath.com

Ohio

Mary McCullough
Director
State of Ohio
Ohio STW Office
131 North High St., Suite 500
Columbus, OH 43215
614-728-4630
Fax: 614-728-6188

Oklahoma

Richard Makin
State Coordinator
State of Oklahoma
Dept. of Vocational & Technical Education
1500 West Seventh Ave.
Stillwater, OK 74074-4364
405-743-5434
Fax: 405-743-5541
E-mail: ricamaki@genesis.odvte.state.ok.us

Oregon

Nancy Hargis, Acting Coordinator
School-to-Work Programs
State of Oregon
Oregon Department of Education
255 Capitol St., NE
Salem, OR 97310
503-378-3584 ext 350
Fax: 503-373-7968
E-mail: nancy.hargis@state.or.us

Pennsylvania

I Wanna Be Trained

Michael Snyder
School-to-Work Opportunities Liaison
State of Pennsylvania
Pennsylvania Department of Education
333 Market St., 5th Floor
Harrisburg, PA 17126-0333
717-772-4177
Fax: 717-772-4178

Utah

Scott Hess, Coordinator
School to Careers
State of Utah
250 East 500 South
Utah State Office of Education
Salt Lake City, UT 84111
801-538-7850
Fax: 801-538-7868
E-mail: shess@usoe.k12.ut.us

Vermont

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State of Vermont
Office of the Governor
109 State St., Fifth Floor
Montpelier, VT 05609
802-828-3326
Fax: 802-828-3339
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Washington

Kyra Kester
State of Washington
Workforce Training & Education Coordinating Board
P.O. Box 43105
Olympia, WA 43105
360-586-8678
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West Virginia

Ron Grimes
Director
State of West Virginia
1900 Kanawha Blvd., East
Building 6, Room 235
Charleston, WV 25305-0330
304-558-2387
Fax: 304-558-3946

Wisconsin

Vicki Poole
Division Administrator

School-To-Work Program

State of Wisconsin
Department of Ind. Labor & Human Relations
201 East Washington Ave., Room 231
Madison, WI 53702
608-266-0223
Fax: 608-261-6698
E-mail: poolevi@mail.state.wi.us

Development Grant States

Alabama

Dr. Mary Louise Simms
State Occupational Information Council
Center for Commerce, Room 424
401 Adams Ave.
Montgomery, AL 36104
334-242-2990
Fax: 334-353-1816

Arkansas

Mary Swoope
Arkansas Department of Education
Vocational and Technical Education Division
Three Capitol Mall
Little Rock, AR 72201-1083
501-682-1666
Fax: 501-682-1509
E-mail: mswoope@votech.kl2.ar.us

California

Ron Fox
Employment Development Department
Workforce Development Branch
800 Capitol Mall, MC 21
P.O. Box 826880
Sacramento, CA 94280-0001
916-654-6138
Fax: 916-654-5918

Connecticut

Susan Binkowski
Department of Education
Bureau of Applied Curriculum, Tech and Career Information
25 Industrial Park Rd.
Middletown, CT 06457
860-638-4054
Fax: 860-638-4062

Delaware

Nikki Castle
Delaware School-to-Work Office
The Carvel State Office Building

820 North French St.
Wilmington, DE 19801
302-577-3762
Fax: 302-577-3922

District of Columbia

Eleanor Mavritte
State School-to-Work Office
One Judiciary Square
441 Fourth St., NW, Suite 320S
Washington, DC 20001
202-727-2578
Fax: 202-724-2382

Georgia

Tim Burgess
Office of Planning and Budget
254 Washington St., SW
Atlanta, GA 30334
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Illinois

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Louisiana

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Minnesota

John Mercer
Dept. of Children, Families and Learning
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550 Cedar St.

School-To-Work Program

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Fax: 612-297-7201

Minnesota

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Department of Children, Families and Learning
660 Capitol Square Building
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Mississippi

Dr. Shirley Norwood
Department of Education
School-to-Work Transition
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601-359-5745
Fax: 601-359-6619

Missouri

Steve Alexander
Missouri Department of Elementary and Secondary Education
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573-751-4192
Fax: 573-526-4261

Montana

Jane Karas
Office of the Commissioner of Higher Education
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Helena, MT 59620-3101
406-444-0316
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Nevada

Libby Jones
Department of Employment, Training and Rehabilitation
505 East King St.
Room 501
Carson City, NV 89710
702-687-4310
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New Mexico

Vonell Huitt
Office of the Governor

State Capitol Building
Santa Fe, NM 87503
505-827-3078
Fax: 505-827-3015

North Dakota

Dean Monteith
State Board for Vocational and Training Education
State Capitol, 15th Floor
Bismarck, ND 58505
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Puerto Rico

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Department of Labor
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Rhode Island

Judy Marmaras
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South Carolina

Brad Jones
Employment Security Commission
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South Dakota

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Pierre, SD 57501
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Tennessee

Alberta Wilks
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710 James Robertson Parkway

School-To-Work Program

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Texas

Ken Tunstall
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Virginia

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Wyoming

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Urban/Rural Grantees

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Baltimore City School-to-Work Partnership
Karen Sitnick
Assistant Director
Mayor's Office of Employment Development
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I Wanna Be Trained

Black Hills Partnership for STW Opportunities
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Vocational Director
Black Hills Special Services Cooperative
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Sturgis, SD 57785
605-347-4467
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Capital Area Training Foundation
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Dade County School-to-Work Urban/Rural Opportunities Grants

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School-To-Work Program

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Free Job Training For Food Stamp Recipients

Program: Food Stamps - 10.551

Description: Food stamps do more than offset grocery bills, in many cases they'll even qualify you for free job training. Under the Food Stamp Employment and Training Program, you can learn skills to get a better paying job. As a condition of receiving food stamps, applicants are required to "work register" when they apply for benefits. There are exceptions for anyone under age 16 or over 60, for the physically or mentally handicapped, for a parent responsible for the care of a child under six years of age, for students, and for those already participating in other job training programs.

What You Can Get: All states offer some type of training program through their Food Stamp Division, but funding for these programs is much more limited than for other training programs, so you'll have to see what's available in your area. Most Food Stamp employment programs offer job search, job search training, self-employment activities, and vocational training and basic education. There may be funds to cover such expenses as transportation and child care when you are in the training program. Remember, all states may not offer all types of help.

There are a few states where in order to receive your food stamp benefits, you have to perform some type of work for a certain number of hours each month. This is normally done through a nonprofit organization or a state government agency. Administrators hope that by working for your food stamps, you'll not only gain work experience, but you'll also develop the self confidence that will allow you to become self supporting in the future.

States that require Workfare:

- California
- Indiana
- Mississippi
- North Carolina (Catawba county)
- Pennsylvania
- Washington

States that have Optional Workfare:

- Arkansas (Izard, Lonoke, and Stone counties)
- Colorado (El Paso county)
- Florida (Escambia and Walton counties)
- North Carolina (Alamance, Davie, Mitchell, Surry, and Yadkin counties)
- Wisconsin (Florence county)

Who Is Eligible: All Food Stamp recipients are eligible for this training program. To learn what is available near you, contact your local Food Stamp office.

Money Available: The annual funds available for the training programs is \$134,000,000.

National Office:

Food Stamp Program

Food Stamp Recipients Program

Food and Consumer Service
U.S. Department of Agriculture
3010 Park Center Dr.
Alexandria, VA 22302
703-305-2762

Free Job Training for Dead Beat Dads

Program: Child Support Enforcement Research - 93.564

Description: No one likes a dead beat dad, but Uncle Sam understands that many fathers fall behind in child support not because they're evil, wicked, mean or nasty. Some just don't have a job and have never been trained to make them qualified for many jobs. The Parents Fair Share Program helps these parents get the training they need to get a paycheck that will help them set things straight with their children. According to the latest data, almost two-thirds of custodial mothers receive no child support from the fathers of their children.

What You Can Get: Fair Share provides fathers with training on how to:

- get ready for a job
- search for a job
- build job skill levels

Since it is important to get participants earning paychecks fast, sites are encouraged to offer on-the-job training, paid work experience, and other activities that mix skills training or education with part time employment. The program also forms and directs support groups to help participants learn about their rights and obligations to their children, and to help them to become better parents. Mediation programs help parents discuss disagreements regarding visitation, household expenditures, child care and other issues that arise between divorced parents.

Who Is Eligible: Any non-custodial parent whose children are on welfare is eligible for job training. Many participants are court ordered to participate, but others are accepted, provided there is space.

National Office:

Mark Gucello
Office of Planning, Research and Evaluation
Administration for Children and Families
U.S. Department of Health and Human Services
901 D St., SW
Washington, DC 20447
202-401-4538

Local Offices:

Currently the program is only being offered in seven states. For more information, contact one of the sites listed below.

California

Los Angeles County Fair Share
Bureau of Family Support Operations
5770 South Eastern Ave.
Commerce, CA 90024
213-889-2877

Florida

Duval County Parents' Fair Share
Employment and Training Security

Child Support Enforcement Research

Department of Labor
215 Market St.
Jacksonville, FL 32202
904-359-6080

Massachusetts

Massachusetts JOBS Parents' Fair Share Project
Springfield Employment Resource Ctr., Inc.
140 Wilbraham Ave.
Springfield, MA 01109
413-737-9544

Michigan

Kent County Parents' Fair Share Project
Kent County Friend of the Court
50 Monroe Ave., NW
Grand Rapids, MI 49503
616-336-2800

New Jersey

Operation Fatherhood
Union Industrial Home for Children
864 Bellevue Ave.
Trenton, NJ 08618
609-695-1492

Ohio

Options for Parental Training and Support
Montgomery County Department of Human Services
14 W. Fourth St.
Dayton, OH 45402
513-225-4077

Tennessee

Fair Share
Youth Service, USA, Inc.
67 Madison Ave., Suite 804
Memphis, TN 38103
901-527-6255

Free Job Training and More For Foster Care Teens

Program: Independent Living - 93.674

Description: All kinds of free help is out there for teenagers in foster care — and young adults who have been raised in foster homes — to get the job skills they need to make a good life on their own. The Independent Living program provides help for foster care youth between the ages of 16 and 21, help in getting a GED or a driving permit, even assistance in filling out college applications. Those who live out in the country can even get free transportation to job training programs that can assure them of a good paying career track. The goal of the program is to ease the transition from foster care to independent living.

What You Can Get: Job training is only part of the program. Kids are also given lessons on handling day to day problems, such as:

- budgeting money
- opening checking accounts
- looking for an apartment
- parenting skills
- finding health care
- training in social skills
- independent or group counseling

Independent Living programs will point you to the free programs you'll need to get ahead in the world, including:

- GED preparation
- job placement
- on-the-job training
- job interviewing skills
- career planning

Who Is Eligible: If you are in foster care or have recently left a foster home, and are between the ages of 16 and 21, this program could be a gold mine for you. To apply, contact your foster care worker or your state contact from the list below.

Money Available: The Independent Living program receives \$70,000,000 each year from the government.

National Office:

Michael Ambrose, Director
Division of Child Welfare
Children's Bureau
Administration for Children and Families
P.O. Box 1182
Washington, DC 20013
202-205-8740

Independent Living Program

Independent Living State Coordinators

Alabama

Gail Shelfer
Alabama Department of Human Resources
50 Ripley St.
Montgomery, AL 36130
334-242-9500

Alaska

Donna Bownes
Alaska Division of Family Services
P.O. Box H-051
Juneau, AK 99811
907-465-3633

Arizona

Bob Gilfillan
Arizona Department of Economic Security
P.O. Box 6123
Phoenix, AZ 85005
602-542-5120

Arkansas

Jim Dennis
Arkansas Division of Children and Family Services
P.O. Box 1437, Slot 819
Little Rock, AR 72203
501-682-8453

California

Diana Just
California Department of Social Services
744 P St., MS 9-103
Sacramento, CA 95814
916-366-2191

Colorado

Marlee Tougaw
Colorado Department of Social Services
789 Sherman St., Suite 460
Denver, CO 80203
303-866-5800

Connecticut

Bill Pinto
DCYS
170 Sigourney St.
Hartford, CT 06105
203-566-3838

Delaware

Linda Homan-Lane
Division of Child Protective Services
1825 Faulkland Rd.
Wilmington, DE 19805
302-633-2659

District of Columbia

Cecille Hollingsworth
Department of Human Services
Independent Living Program
1427 21st St., NW
Washington, DC 20036
202-727-1534

Florida

Barbara Santagini
Florida Department of Health and Rehabilitative Services
2811 E. Industrial Plaza
Tallahassee, FL 32303
904-487-2383

Georgia

Melvin Johnson
Division of Family and Children Services
Georgia Department of Human Resources
878 Peachtree St., NE, 12th Floor
Atlanta, GA 30309
404-657-3459

Hawaii

Merton Chinen
Hawaii Department of Human Services
Family and Adult Services
810 Richards St., Suite 400
Honolulu, HI 96813
808-586-5668

Idaho

Tamara Cordova
Idaho Department of Health and Welfare
450 W. State St.
Boise, ID 83720
208-334-5695

Illinois

Patricia Davis
Illinois Department of Children and Family Services
406 E. Monroe Station, #75
Springfield, IL 62701
217-785-2467

Debra Bridgeforth

Independent Living Program

Illinois Department of Children and Family Services
Research and Demonstration Unit
100 W. Randolph St.
Room 6-200
Chicago, IL 60601
312-814-4118

Indiana

Lena Harris
Supervisor Training Unit
Indiana Department of Public Welfare
Children and Family Services
402 W. Washington St.
Room 2. 364
Indianapolis, IN 46204
317-232-4420

Iowa

Alice Fisher
Iowa Division of DAFS
Hoover Building
Des Moines, IA 50319
515-281-5658

Kansas

Kendall Darling
Social and Rehabilitation Service
Youth and Adult Services
West Hall Building
300 S.W. Oakley St.
Topeka, KS 66606
913-296-7030

Kentucky

Mike Yocum
Kentucky Department of Social Services
Children and Youth Services, 6W
275 E. Main St.
Frankfort, KY 40601
502-564-2136

Louisiana

Norman Chapman
Louisiana Department of Social Services
Office of Community Services
P.O. Box 3318
Baton Rouge, LA 70821
504-342-2279

Maine

Nancy Goddard
Maine Department of Human Services

I Wanna Be Trained

State House, Station #11
Augusta, ME 04333
207-287-5060

Maryland

Sharon Hargrove
Maryland Department of Human Resources
Independent Living Coordinator
311 W. Saratoga St., Room 554A
Baltimore, MD 21201
410-767-7262

Massachusetts

Maureen Fallon
Massachusetts Department of Social Services
24 Farnsworth St.
Boston, MA 02110
617-727-0900, ext. 552

Michigan

John Evans
Michigan Department of Social Services
235 S. Grand Ave.
Lansing, MI 48909
517-373-2047

Minnesota

Claire Hill
Minnesota Department of Human Services
444 Lafayette Rd.
St. Paul, MN 55155
612-296-4471

Mississippi

Valerie Zadzielski
Department of Human Services
Office of Social Services
P.O. Box 352
Jackson, MS 39205
601-354-6654

Missouri

Jayne Tucker
Missouri Division of Family Services
P.O. Box 88
Jefferson City, MO 65103
314-751-4319

Montana

Judy Garrity
Department of Family Services
P.O. Box 805

Independent Living Program

48 N. Last Chance Gulch
Helena, MT 59604
406-444-5900

Nebraska

Mary Furnas
Nebraska Department of Social Services
301 Centennial Mall South
State Office Building
Lincoln, NE 68509
402-471-9434

Nevada

Rota Rosachi
Nevada State Welfare
Department of Human Resources
Division of Child and Family Services
711 E. 5th St.
Carson City, NV 89710
702-687-3023

New Hampshire

Dorothy Melzard
New Hampshire Division for Children, Youth and Family
Bureau of Children
6 Hazen Dr.
Concord, NH 03301
603-271-4706

New Jersey

Karen Beckmeyer
Division of Youth and Family Services
1 S. Montgomery St.
CN 717
Trenton, NJ 08625
609-984-8201

New Mexico

Carlotta Garcia
Department of Children, Youth, and Family
P.O. Box 2348
2009 Pacheco St.
Santa Fe, NM 87504
505-841-6523, ext. 1239

New York

Jay North
NYS Department of Social Services
40 N. Pearl St., Arcade 3
Albany, NY 12243
518-474-9596

North Carolina

Sara Stitsinger
North Carolina Division of Social Services
325 N. Salisbury St.
Raleigh, NC 27603
919-733-9464

North Dakota

Don Snyder
North Dakota Department of Human Services
State Capitol- Judicial Wing
600 E. Boulevard Ave.
Bismarck, ND 58505
701-328-2316

Ohio

Ava Johnson
Ohio Department of Human Services
Family Enhancement Services
65 E. State St., 5th Floor
Columbus, OH 43215
614-466-5392

Oklahoma

Claudia Hunter
Oklahoma Department of Human Services
P.O. Box 25352
Oklahoma City, OK 73125
405-521-2475

Oregon

Randall Collier
Oregon Childrens Service Division
Program Development Grant Support
500 Summer St., NE
Salem, OR 97310
503-945-6619

Pennsylvania

Jane Johnston
CJJTR/CWD
Shippensburg University
1871 Old Main Dr.
Shippensburg, PA 17257
717-532-2299

Bob Diethorn
Pennsylvania Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105
717-783-7441

Independent Living Program

Rhode Island

Susan Botelho
Rhode Island Department of Children and Families
610 Mt. Pleasant Ave., Bldg. 2
Providence, RI 02908
401-457-4503

South Carolina

Jackie Holland-Davis
Office of Children and Family Service
South Carolina Department of Social Services
P.O. Box 1520
Columbia, SC 29202
803-734-5699

South Dakota

Duane Jenner
Department of Social Services
Office of Child Protection Services
Richard F. Kniep Bldg.
700 Governor's Dr.
Pierre, SD 57501
605-773-3227

Tennessee

Gayle York Crawford
Social Services Policy Development
Tennessee Department of Human Services
400 Deaderick St., 14th Floor
Nashville, TN 37248
615-741-3251

Texas

Thomas Chapmond
Texas Department of Protective and Regulatory Services
P.O. Box 149030, MC W-417
Austin, TX 78714
512-450-3309

Susan Johnson
Texas Department of Human Services
P.O. Box 2960 (538W)
Austin, TX 78769

Utah

Roland Doliver
Utah Department of Social Services
120 N. 200W.
P.O. Box 45500
Salt Lake City, UT 84103
801-538-4080

Vermont

Bruce Duncan
Vermont Department of Social Services
103 S. Main St.
Waterbury, VT 05676
801-241-2131

Virginia

Yvonne Vaughan
Independent Living Program
Virginia Department of Social Services
730 E. Broad St.
Richmond, VA 23219
804-662-9435

Washington

Deborah Buford
Independent Living Coordinator
Washington Department of Social and Health Services/DCFS
Office Bldg. 2, Mail Stop OB-41
12th and Franklin St.
Olympia, WA 98504
206-721-4842

West Virginia

Shirlee Lively
DHHR Bureau for Children and Families
Office of Social Services
Capital Center, Bldg. 6, Room 805
1900 Kanawha Blvd.
Charleston, WV 25305
304-348-7980

Wisconsin

Ruth Murphy
WI Dept. of Health and Social Services
One W. Wilson St.
P.O. Box 7851
Madison, WI 53707
608-266-5330

Wyoming

Ed Heimer
Department of Family Service
324 Hathaway Bldg.
Cheyenne, WY 82001
307-777-5878

Triple Your Salary With Job Training for Migrant and Farmworkers

Program: Migrant and Seasonal Farmworkers - 17.247

Description: Migrant workers and seasonal laborers are some of the hardest working people in America. Yet when the crops are all picked or the economy sags, they are some of the first to be out of a job. And most of these people live just at the poverty level to begin with. Fortunately, the government has a special job training program to help them find less backbreaking work, jobs that last past the harvest — and can mean an actual shot at the American Dream.

The Department of Labor's Employment and Training Administration pays public agencies and nonprofit groups almost \$80 million a year to provide free job training, job search, and support services for migrant workers living at or below the poverty line. The program is offered in every state except Alaska, Rhode Island, and the District of Columbia.

What You Can Get: Participants can receive a weekly allowance at the current minimum wage and learn new work skills in classroom and on-the-job training programs, work experience in new employment areas, job development and placement services, relocation and education assistance — and even some health care. In some states where the poverty level is relatively high, a family with two children could take advantage of the program even if they earned \$20,000 or more the year before and only worked six months.

Who Is Eligible: Any seasonal worker and their dependents are eligible if they worked for any consecutive 12-month period in the two years prior to applying to the program. Applicants must have earned at least half of their income — or worked at least 50 percent of their time — in seasonal farmwork in the 12 months before they apply for aid. Families must be receiving some type of public assistance, and their annual income must be at either the poverty level or at 70 percent of the state's lower-living-standard income level.

Money Available: Uncle Sam provides these funds based on grant applications from public and nonprofit groups. In 1995, \$79 million was spent and more than one-third of participants received some job retraining. Of those who finish the program, almost 65 percent found new work in higher paying jobs.

National Office:

U.S. Department of Labor
National Office
Office of Special Targeted Programs
Division of Migrant and Seasonal Farmworker Programs
Room N-4641, 200 Constitution Ave., N.W.
Washington, DC 20210
202-219-5501
Fax: 202-219-5500

Local Offices: Program benefits are delivered through grants to various retraining and outreach facilities in each state. (See listing below.)

Migrant and Seasonal Farmworker Programs

Alabama

Robert E. Lunsford
Executive Director
Alabama Department of Economic and Community Affairs
401 Adams Ave.
Montgomery, AL 36103-5690
334-242-5100
Fax: 334-242-5099

E.C. Rentz, II
State Coordinator
Alabama Opportunity Program
Suite D
224 Church St.
Huntsville, AL 35801
205-536-8218
Fax: 205-533-2039

Arizona

Chief Executive Officer
Portable Practical Educational Preparation, Inc.
806 East 46th St.
Tucson, AZ 85713
520-622-3553
Fax: 520-622-1480

Elise Arnold
Executive Director
Portable Practical Educational Preparation, Inc.
806 East 46th St.
Tucson, AZ 85713
602-792-5708
Fax: 602-622-1480

Arkansas

Clevon Young
Executive Director
Arkansas Human Development Corporation
Suite 800
300 South Spring St.
300 Spring Building
Little Rock, AR 72201-2424
501-374-1103
Fax: 501-374-1413

California

Peter H. Parra
Executive Director
Employers Training Resource
County of Kern

Migrant and Seasonal Farmworkers Program

2001 28th St.
Bakersfield, CA 93301
805-861-2495
Fax: 805-631-8723

Russell Tershy
Executive Director
Center for Employment Training
701 Vine St.
San Jose, CA 95110
408-287-7924
Fax: 408-294-7849

William M. Maguy
Executive Director
Proteus, Inc.
4612 West Mineral King Ave.
P.O. Box 727
Visalia, CA 93279
209-733-5423
Fax: 209-738-1137

Ernie Flores
Executive Director
Central Valley Opportunity Center, Inc.
1748 Miles Court
P.O. Box 2307
Merced, CA 95348
209-383-2415
Fax: 209-383-2859

Colorado

Charles P. Tafoya
Executive Director
Rocky Mountain Ser/Jobs for Progress, Inc.
4100 West 38th Ave.
P.O. Box 11148
Denver, CO 80211
303-480-9394
Fax: 303-480-9214

Connecticut

John Regan
Supervisor
New England Farm Workers' Council, Inc.
423 Washington St.
Hartford, CT 06106
203-249-7693
Fax: 203-249-7696

Delaware

Sharon Warford

I Wanna Be Trained

State Director
Telamon Corporation
504 North Dupont Highway
Dover, DE 19901
302-734-1903
Fax: 302-734-0382

Florida

Frank T. Brogan
Commissioner of Education
Florida Department of Education
Division of Applied Technology and Adult Education
Adult Migrant Program and Services Section
1114 Florida Education Center
Tallahassee, FL 32399
904-487-1785
Fax: 904-488-1492

Carlos Saavedra
Director
Adult Migrant and Seasonal Farmworker Program
Suite 200
3801 Corporex Park Dr.
Corporex Plaza Two
Tampa, FL 33619
813-744-6303
Fax: 813-744-6296

Georgia

Herb Williams
State Director
Telamon Corporation
Suite 140, Building "D"
2720 Sheraton Dr.
Macon, GA 31204
912-750-7134
Fax: 912-750-7375

Hawaii

Gladys C. Baisa
Executive Director
Maui Economic Opportunity, Inc.
189 Kaahumanu
P.O. Box 2122
Kahului, HI 96732
808-871-9591
Fax: 808-871-2426

Idaho

Humberto Fuentes
Executive Director
Idaho Migrant Council

Migrant and Seasonal Farmworkers Program

104 North Kimball
P.O. Box 490
Caldwell, ID 83606-0490
208-454-1652
Fax: 208-459-0448

Illinois

Eloy Salazar
Executive Director
Illinois Migrant Council
16th Floor
28 East Jackson Blvd.
Chicago, IL 60604
312-663-1522
Fax: 312-663-1994

Indiana

H. Pope Barfield
State Director
d/b/a Transition Resource Corporation
Suite 0-2
2511 East 46th St.
Indianapolis, IN 46205
317-547-1924
Fax: 317-547-6594

Iowa

Terry Meek
Executive Director
Proteus, Inc.
175 N.W. 57th Place
Des Moines, IA 50313
515-244-5694
Fax: 515-244-4166

Kansas

Richard E. Lopez
Executive Director
SER Corporation of Kansas/SER Rural Initiatives
709 East 21st
Wichita, KS 67214
316-264-5372
Fax: 316-264-0194

Kentucky

Ronald J. Ramsey
Executive Director
Kentucky Farmworker Programs, Inc.
Suite 210
1844 Lyda St.
P.O. Box 51146
Bowling Green, KY 42102-4446

I Wanna Be Trained

502-782-2330
Fax: 502-781-9820

Louisiana

Kevin Boyd
State Director
Motivation, Education and Training, Inc.
1055 Laurel St.
Baton Rouge, LA 70802
504-343-0301
Fax: 504-343-7977

Maine

John Dorrer
Senior Vice President
Training and Development Corporation
18 School St.
Bucksport, ME 04416-1669
207-469-6385
Fax: 207-469-6348

Maryland

Karen Webster
State Director
Telamon Corporation
237 Florida Ave.
Salisbury, MD 21801
410-546-4604
Fax: 410-546-0566

Massachusetts

Heriberto Flores
Executive Director
New England Farm Workers' Council, Inc.
1628-1640 Main St.
Springfield, MA 01103
413-781-2145
Fax: 713-781-5928

Michigan

Sam R. Garcia
State Director
Telamon Corporation
Suite C
6250 West Michigan Ave.
Lansing, MI 48917
517-323-7002
Fax: 517-323-9840

Minnesota

Migrant and Seasonal Farmworkers Program

Roberto Reyna
Executive Director
Midwest Farmworker Employment and Training, Inc.
P.O. Box 1231
St. Cloud, MN 56302-1231
612-253-7010
Fax: 612-255-1215

Mississippi

Joseph W. Wheatley
Executive Director
Mississippi Delta Council For Farm Workers Opportunities, Inc.
1005 State St.
Clarksdale, MS 38614
601-627-1121
Fax: 601-627-5675

Missouri

Ken Lueckenotte
Executive Director
Rural Missouri, Inc.
1014 Northeast Dr.
Jefferson City, MO 65109
314-635-0136
Fax: 314-635-5636

Montana

Luther Robison
Executive Director
Rural Employment Opportunities, Inc.
5th Floor
25 South Ewing St.
P.O. Box 831
Helena, MT 59624-0831
406-442-7850
Fax: 406-442-7855

Nebraska

Ella Ochoa
Executive Director
NAF Multicultural Human Development Corporation
416 East 4th St.
P.O. Box 1459
North Platte, NE 69103-1459
308-534-2630
Fax: 308-534-9451

Nevada

Marcel Fernando Schaerer
Division Director
Center For Employment Training

520 Evans Ave.
Reno, NV 89512-3301
702-348-8668
Fax: 702-348-2034

New Hampshire

Peggy Vieira
Area Director
Farmworkers' Council, Inc.
44 Walnut St.
Manchester, NH 03104
603-622-8199
Fax: 603-622-8230

New Jersey

Wildelia Hernandez-Colon
State Director
d/b/a New Jersey Rural Opportunities
629 Wood St.
Vineland, NJ 08360
609-696-1000
Fax: 609-696-4892

New Mexico

Ernest E. Ortega
Executive Director
Home Education Livelihood Program, Inc.
5101 Copper, N.E.
Albuquerque, NM 87108
505-265-3717
Fax: 505-265-5412

New York

Stuart J. Mitchell
Executive Director
Rural Opportunities, Inc.
Suite 401
339 East Ave.
Rochester, NY 14604
716-546-7180
Fax: 716-546-7337

Rose Hart
State Director
Rural Opportunities, Inc.
Suite 401
339 East Ave.
Rochester, NY 14604
716-546-7180
Fax: 716-546-7337

North Carolina

Migrant and Seasonal Farmworkers Program

Richard A. Joanis
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Telamon Corporation
3937 Western Blvd.
P.O. Box 33315
Raleigh, NC 27636-3315
919-851-7611
Fax: 919-851-1139

Thom Myers
State Director
Telamon Corporation
Suite 200
4917 Waters Edge Dr.
Raleigh, NC 27606
919-851-6141
Fax: 919-851-2605

North Dakota

Helen Steffens
Assistant Director
Midwest Farmworker Employment and Training, Inc.
Suite I
1323 South 23rd St.
Fargo, ND 58103
701-293-5959
Fax: 701-293-0857

Ohio

Michal Urrutia
State Director
Rural Opportunities, Inc.
320 West Gypsy Lane Rd.
P.O. Box 186
Bowling Green, OH 43402
419-354-3552
Fax: 419-354-0244

Oklahoma

Jose Angel Gomez
Executive Director
ORO Development Corporation
Suite 204
5929 North May Ave.
Oklahoma City, OK 73112
405-840-7077
Fax: 405-848-7871

Oregon

Larry Sanchez
Manager
Oregon Human Development Corporation II

Suite 110
9620 S. W. Barbur Blvd.
Portland, OR 97219
503-245-2600
Fax: 503-245-9602

Pennsylvania

B. Kay Brown
State Director
Rural Opportunities, Inc.
2nd Floor
2331 Market St.
Camp Hill, PA 17011
717-731-8120
Fax: 717-731-8196

Puerto Rico

Cesar J. Almodovar-Marchany
Secretary
Commonwealth of Puerto Rico
Department of Labor and Human Resources
21st Floor
505 Munoz Rivera Ave.
Hato Rey, PR 00918
FTS 8-472-6620
Fax: 809-754-9244

Radames La Menza
Director
JTPA Program
Commonwealth of Puerto Rico
Department of Labor and Human Resources
19th Floor
505 Munoz Rivera Ave.
Hato Rey, PR 00918
FTS 8-754-5246
Fax: 809-754-9244

South Carolina

Richard A. Joanis
Executive Director
Telamon Corporation
3937 Western Blvd.
P.O. Box 33315
Columbia, SC 27636-3315
919-851-7611
Fax: 919-851-1139

Barbara B. Coleman
State Director
Telamon Corporation
1413 Calhoun St.

Migrant and Seasonal Farmworkers Program

P.O. Box 12217 (Capitol Station)
Columbia, SC 29211
803-256-8528
Fax: 803-256-8528 (Call in Advance)

South Dakota

Dennis Hook
Assistant Director
Midwest Farmworker Employment and Training, Inc.
421 South Pierre
P.O. Box 893
Pierre, SD 57501
605-224-0454
Fax: 605-224-5877

Tennessee

Thomas Barnes
Executive Director
Tennessee Opportunity Program For Seasonal Farmworkers, Inc.
1370 Hazelwood Dr., Suite 207
P.O. Box 925
Smyrna, TN 37167
615-833-8754
Fax: 615-833-7346

Texas

Frank Acosta
Executive Director
Motivation, Education and Training, Inc.
307 North College
P.O. Box 1749
Cleveland, TX 77328-1749
713-592-6483
Fax: 713-592-1690

Utah

Sidney R. Jefferies
Executive Director
Private Industry Council, Inc.
d/b/a Futures Through Training, Inc.
2510 Washington Blvd.
Suite 238
P.O. Box 1309
Odgen, UT 84402
801-399-8850
Fax: 801-399-8114

Vermont

Stephen Hedger
Executive Director
Central Vermont Community Action Council, Inc.
36 Barre-Montpelier Rd.

P.O. Box 747
Barre, VT 05641
802-479-1053
Fax: 802-479-5353

Virginia

Malcolm Williams
State Director
Telamon Corporation
6964 Forest Hill Ave.
Richmond, VA 23225
804-330-7006
Fax: 804-330-3007

Washington

Robert Ozuna
Director of Employment Training
Washington State Migrant Council
301 North First St., Suite 1
Sunnyside, WA 98944
509-837-5443
Fax: 509-837-8046

West Virginia

Jim Dlhosh
State Director
Telamon Corporation
100 Williamsport Ave.
Martinsburg, WV 25401
304-263-0916
Fax: 304-263-4809

Wisconsin

June M. Suhling
Division Administrator
DILHR - Employment and Training
Room 231-X
201 East Washington Ave.
P.O. Box 7972
Madison, WI 53707
608-267-7273
Fax: 608-267-0330

Lupe Martinez
Executive Director
United Migrant opportunity Services
929 West Mitchell St.
P.O. Box 04129
Milwaukee, WI 53204
414-671-5700
Fax: 414-671-4833

Migrant and Seasonal Farmworkers Program

Wyoming

Edwin M. Stolns
Executive Director
Northwestern Community Action Programs of Wyoming, Inc.
1922 1/2 Robertson Ave.
P.O. Box 158
Worland, WY 82401
307-347-6185
Fax: 307-347-4008

National

Lynda D. Mull
Executive Director
Association of Farmworker Opportunity Programs
1611 North Kent St.
Suite 910
Arlington, VA 22209
703-528-4141
Fax: 703-528-4145

Free Job Training, GED Courses, and Guaranteed Jobs For High School Kids and Poverty Zone Drop Outs

Program: Youth Fair Chance

Description: Growing up in poverty today isn't what it was earlier this century. In years past, a life of poverty was much harder. There was no government assistance, no food stamps, no volunteer organizations willing to spend time helping anyone out. But many people who grew up in the rough-and-tumble, hand-to-mouth reality of the Great Depression — not to mention immigrants who arrived here with nothing more than a dream and a coat on their back — made good. Some even went on to become millionaires, professors, doctors, lawyers and political leaders. This is what America was all about. Guess what? It still is.

Youth Fair Chance is a new community based program that gives money directly to areas where problems for kids are greatest — high poverty zones. And not just in inner cities. There are more kids living in poverty in rural parts of our country than in our cities. They've never seen crack dealers, and never heard the pop-pop-pop of gunfire in the night, but they are poor, and their chances of rising from poverty are slim. Fortunately, there is help available for them.

What You Can Get: The purpose of Youth Fair Chance is to serve kids who just aren't getting what they need from traditional job training and placement programs. Here are some of the special kinds of help they give kids who participate:

- employment and training
- help staying in school
- ways to curb teen pregnancy
- assistance in dealing with drug and gang involvement
- participation in sports and recreation
- family support
- child development and health

Who Is Eligible: Kids and young adults between 14-30 years of age who reside in rural and urban communities are eligible to take part in the program. It focuses on small neighborhoods of communities with populations of no more than 25,000 that have the highest concentration of poverty, based on the latest Bureau of the Census estimates. These communities even include migrant or seasonal farmworker communities, native Alaskan villages, or Indian reservations.

Youth Fair Chance serves these kids, both in and out of school. For those still in school, the program offers:

- school to work help
- broad-based education improvement
- training and employment opportunities
- work-based learning
- school-based learning

Youth Fair Chance Program

- student-employer matching

For kids and young adults who are out of school, Youth Fair Chance offers centers for continuing education and training. These centers offer:

- remedial education
- GED preparation
- occupational training
- English as a Second Language classes
- job search assistance
- support services
- recreation and sports programs

A number of the Youth Fair Chance projects will guarantee jobs to kids who participate and meet prior school attendance and performance standards. To be eligible for a guaranteed job, kids must be between 16-19 years of age and must make a commitment to complete high school.

Money Available: Some of the Youth Fair Chance projects will actually pay employers to hire participants in the program — up to 50% of the kids' wages on the job.

National Office:

Office of Policy and Research
Employment and Training Administration
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
202-219-8668

Local Offices: For more information on this program, contact the site nearest you from the list below.

Youth Fair Chance Sites

Arizona

Ms. Vada Phelps
Ms. Melissa Jost
Cochise Private Industry Council, INC.
77 Calle Portal, Suite 220C
Sierra Vista
Cochise, AZ 85635
602-458-4200

California

Ms. Sue Cleere-Flores
Gloria Moore
City of Los Angeles
Community Development Department
215 W. 6th St., 10th Floor
Los Angeles, CA 90014
213-237-1747

Ms. Brenda Shockley
Youth Fair Chance Demonstration-Plus
3428 W. 43rd St.
Los Angeles, CA 90008
213-290-6560

Ms. Linda Wood
Fresno Private Industry Council
1900 Mariposa Mall, Suite 280
Fresno, CA 93721
209-233-4500

Ms. Brene Patrick
Program Operations Director
San Diego Consortium and Private Industry Council
1551 Fourth Ave., Suite 600
San Diego, CA 921010
619-238-1445

Colorado

Ms. Erma Zamora
Ms. Renee Zila
Mayor's Office of Employment and Training
City and County of Denver
1391 N. Speer Blvd., Suite 500
Denver, CO 80204
303-893-3382

Connecticut

Claire Hendricks
William Villano
City of New Haven
165 Church St.
New Haven, CT 06510
203-787-8200

Georgia

Mr. Skip Darden, Director
Project CATALYST
Atlanta Private Industry Council
100 Edgewood Ave., NE, Suite 1600
Atlanta, GA 30303
404-658-6681

Indiana

Mr. Bill Stephan
City of Indianapolis
200 E. Washington St. 25th Floor
Indianapolis, IN 46204
317-327-5757

Youth Fair Chance Program

Kentucky

Mr. Paul Dole, Executive Director
Eastern Kentucky Concentrated Employment Program Inc.
458 Village Lane
Hazard, KY 41701
606-546-3152

Maryland

Ms. Linda Harris
Office of Employment Development
417 E. Fayette St.
Baltimore, MD 21201
410-396-1910

Massachusetts

Ms. Susan Morrison
Boston Youth Fair Chance Program
EDIC/Boston
43 Hawkins St.
Boston, MA 02114
617-635-3342

Mississippi

Ms. Jean Denson, Bureau Director
Employment and Training Division
Department of Economic and Community Development
301 W. Pearl St.
Jackson, MS 39203
601-949-2234

New York

Mr. Ernest Johnson
Assistance Commissioner
New York City Department of Employment
1 Centre Municipal Building, Room 1207
New York, NY 10007
212-669-4049

Ohio

Mr. Joseph Ippolito
Carol Kenney
Assistance Director of Education Programs
Youth Fair Chance Demonstration
2000 E. 9th St., Suite 820
Cleveland, OH 44115
216-664-3531

Ms. Frankie Coleman
Executive Director
Private Industry Council
400 East Town St., Suite 220
Columbus, OH 43215

614-228-3907

Oklahoma

Ms. Diane Kelley
Kim Carroll
Cherokee
P.O. Box 948
Tahlequah, OK 74475
918-456-0671

Pennsylvania

Ms. Myra Pal
Project Coordinator
Youth Fair Chance
City-County Building, Room 431
Pittsburgh, PA 15219
412-255-2696

Mr. Don Kendell
Director of Youth Operations
Private Industry Council
3 Parkway- Suite 501
Philadelphia, PA 19102
215-963-2107

Tennessee

Mr. Robin Collins
Executive Director
City of Memphis
Private Industry Council
2701 Union Extended, Room 101
Memphis, TN 38111
901-576-6536

Texas

Mr. Frank Acost
Motivation Education and Training, Inc.
Cleveland, Liberty County
Cleveland, TX 77328
713-592-6483

Richard Sapp
City of Fort Worth
Employment and Training Department
1000 Throckmorton
Fort Worth, TX 76102
817-871-5310

Washington

Mr. Renee Fellingner
Alfred Starr
Seattle-King County Private Industry Council

Youth Fair Chance Program

Market Place One, Suite 250
2001 Western Ave.
Seattle, WA 98121
206-448-0474

Wisconsin

Ms. Debra Jossart
Mr. Dan Mason
Southeastern Wisconsin Private Industry Council
440 Main St., Suite 310
Racine, WI 53403
414-636-3703

"Bill Cosby dropped out of school as a junior in college. John Johnson, who founded Ebony Magazine, never went past the third grade. Wally Amos never finished high school."

Source: *If It Isn't Broke...Break It!*, Robert J. Kriegel, Warner Books, 1991

Free Jobs And Training For Dropouts Interested In Careers In The Construction Industry

Program: Youthbuild - 12.243

Description: Bottom line: most construction jobs pay really well. If you like the work, training in the construction industry can fatten the paycheck even further. If you get the itch, you might even want to become an engineer — or better yet — become someone who gets to use the wrecking ball to tear down old houses and buildings. What a job! But how do you get started?

What You Can Get: Young men and women can get experience in the construction trades while helping to build housing for the homeless under the Youthbuild program. It's a win-win deal for everyone involved. High school dropouts and other disadvantaged young adults can get a boost in life by enrolling in Youthbuild. Participants get hands-on training in the rehabilitation and construction of housing, as well as valuable off-site education. Youthbuild teaches participants how to tear down or rehabilitate old houses and how to build new houses from the ground up. Other benefits include:

- living allowances
- job development activities
- job placement services
- job seeking skills
- on-the-job training
- driver's education courses

Who Is Eligible: Low income kids between the ages of 16 and 24 are eligible to participate.

Money Available: The federal budget for the program is currently \$50 million.

National Office:

Office of Economic Development
Community Planning and Development
U.S. Department of Housing and Urban Development
Washington, DC 20410
202-708-2035

Local Offices: For more information on the program, contact the site nearest you from the list below.

Youthbuild Grants

Alabama

Community Service Programs of West Alabama, Inc.
Louis Barnett
601 17th St.
Tuscaloosa, AL 35401

Thirty participants will be learning on-site construction skills by working to rehabilitate eight

Youthbuild Program

vacant single family houses. These homes will be rehabilitated for homeownership for low income or very low income persons.

Alaska

Southeast Alaska Guidance Association
Joe Parrish
P.O. Box 33037
Juneau, AK 99803
907-789-6172

Twenty-four participants will be learning on-site construction skills by working on the construction of 20 rental units affordable to low and very low income households.

Arizona

Vocational Building Skills, Inc.
Joseph Costion
P.O. Box 189
Chambers, AZ 86502
520-688-2425

Affordable Housing Coalition, Inc.
John Brooks
P.O. Box 30134
Flagstaff, AZ 86002
520-526-0881

City of Phoenix Human Services Department
Alton Washington
200 West Washington, 18th Floor
Phoenix, AZ 85002
502-262-6666

Twenty-eight participants will be learning on-site construction skills by working on the construction of two homes from ground level to final landscaping and the rehabilitation of existing rundown homes. When completed, the homes will be sold to low income families.

Cochise Private Industry Council, Inc.
Vada Phelps
77 Calle Portal, Suite C-220
Sierra Vista, AZ 85635
520-458-4200

Chicanos Por La Causa
Lorraine Lee
1525 North Oracle, Suite 101
Tucson, AZ 85705
520-882-0018

Arkansas

Mid Delta Community Services, Inc
Margaret Staub

I Wanna Be Trained

610 South Biscoe St.
Helena, AR 72342
501-338-6406

Arkansas Human Development Corporation
Cevon Young
300 South Spring St., Suite 800
Little Rock, AR 72201
501-374-1103

Twenty-four participants will be learning on-site construction skills by working to construct one unit of rental housing and to rehabilitate three units of rental housing.

California

Fresno County Economic Opportunities Commission
Roger Palomino
1920 Mariposa Mall
Fresno, CA 93721
209-263-1012

Thirty-six participants will be learning on-site construction skills by helping to construct 49 new homes for low income families.

Century Freeway Affirmative Action Committee, Inc.
Andrew Delgado
110 South Labrea Ave., Suite 430
Inglewood, CA 90301
310-419-8003

Thirty participants will be learning on-site construction skills by rehabilitating 12 units of low income housing. Half of the units will be owner-occupied, and half will be residential rental units.

City of Long Beach
James Hankla
333 West Ocean Blvd.
Long Beach, CA 90802
310-570-6812

Provecto Pastoral
Jerry Helfrich
171 South Gless St.
Los Angeles, CA 90033
213-881-0018

Los Angeles Conservation Corps
Bruce Saito
P.O. Box 15868
Los Angeles, CA 90015
213-749-3601

Thirty participants will be learning on-site construction skills by helping to construct 44 single family homes in South Central Los Angeles. Once completed, the homes will be sold to low income families.

Pacific Asian Consortium in Employment

Youthbuild Program

Kerry Doi
2525 Eighth St.
Los Angeles, CA 90057

Twenty-five participants will be learning on-site construction skills by helping to construct Casa Heiwa, a 100-unit rental development located in the Little Tokyo area.

Marin City Project
Betty Times
620 Drake Ave.
Marin City, CA 94965
415-331-0183

Metropolitan Area Advisory Committee
Roger Cazares
22 West 35th St., Room 100
National City, CA 91950
619-474-2232

Thirty participants will be learning on-site construction skills and working to rehabilitate six units of rental housing.

Youth Employment Partnership, Inc.
Michelle Clark-Clough
1411 Fruitvale Ave., Third Floor
Oakland, CA 94601
510-533-3447

Thirty-six participants will be learning on-site construction skills by working to construct six studio apartments.

San Diego County SER/Jobs For Progress Inc.
George Lopez
3355 Mission Ave., Suite 223
Oceanside, CA 92054
619-754-6500

California Conservation Corps
Enos Flores
1530 Capitol Ave.
Sacramento, CA 95814
805-549-3561

Youth For Service
Orville Luster
25 14th St.
San Francisco, CA 941-3
415-621-5555

New College of California
Peter Gabel
50 Fell St.
San Francisco, CA 94120
415-241-1300

I Wanna Be Trained

Sonoma County People for Economic Opportunity

Helga Lemke

555 Sebastopol Rd.

Santa Rosa, CA 95407

707-544-6911

Fifty-six participants will be learning on-site construction skills by working to construct 12 homes for homeownership.

City of Vacaville

Charles Learned

40 Eldridge Ave., Suites 1-5

Vacaville, CA 95688

707-449-5675

Community Services and Employment Training

Carolyn Rose

2150 South Mooney Blvd., Suite 3

Visalia, CA 93277

209-732-4194

Fifty-two participants will be learning on-site construction skills by working to construct seven single family homes for homeownership.

Colorado

Cole Coalition

Barbara Semien

3408 Franklin St.

Denver, CO 80205

303-293-2188

Twenty-eight participants will be learning on-site construction skills by working to rehabilitate four single family homes. The homes, upon completion, will be sold to low income families.

Rocky Mountain Mutual Housing Association, Inc.

William Sullivan

1776 South Jackson St., Suite 700

Denver, CO 80210

303-758-2801

Participants will be learning on-site construction skills by working on the rehabilitation of some of the 330 units in the Heritage Estates. The complex is occupied by homeowners who are low and moderate income families.

Connecticut

Private Industry Council of Southern Connecticut

C. Timothy Paul

181 Middle St.

Bridgeport, CT 06604

203-576-7864

Thirty-four participants will be learning on-site construction skills by working on the rehabilitation of six single family rental homes.

Regional Workforce Development Board of New Haven

Youthbuild Program

William Villano
580 Ella Grasso Blvd.
New Haven, CT 06510
203-624-1493

Twenty-four participants will be learning on-site construction skills by working on the rehabilitation of a three family rental building.

District of Columbia

Sasha Bruce Youthwork
Deborah Shore
741 Eighth St., SE
Washington, DC 20003
202-675-9340

ARCH Training Center
Duane Gautier
2427 Martin Luther King, Jr. Ave, SE
Washington, DC 20020
202-783-0958

Fifty participants will be learning on-site construction skills by working to rehabilitate 14 units of residential rental housing. Activities will include lead paint abatement, construction of wheelchair access ramps, and gut rehab.

Latin American Youth Center
Lori Kaplan
3045 15th St., NW
Washington, DC 20009
202-483-1140

Thirty participants will be learning on-site construction skills by working on the gut rehabilitation of two multi-unit buildings. A total of 29 units of cooperative housing will be created, to be purchased by low income families.

Florida

Housing Authority of the City of Daytona Beach
Carl Brinkley
118 Cedar St.
Daytona Beach, FL 32114
904-253-0216

Centro Campesino-Farmworker Center, inc.
Steven Mainster
P.O. Box 3483
Florida City, FL 33034
305-245-7738

Thirty participants will be learning on-site construction skills by working to build four single-family homeownership units.

City of Jacksonville
John Griffith

I Wanna Be Trained

421 West Church St.
Suite 201-216
Jacksonville, FL 32202
904-630-3640

Twenty-four participants will be learning on-site construction skills by working to rehabilitate ten units.

Private Industry Council for Central Florida
John McLeod
1200 West Colonial Dr.
Orlando, FL 32804
407-428-5800

Tampa United Methodist Centers, Inc.
Miria Hester
2801 North 17th St.
Tampa, FL 33605
913-248-6259

Forty participants will be learning on-site construction skills by working to construct six homes for homeownership.

Georgia

Housing Authority of Fulton County
Bettye Davis
10 Park Place South NE
Atlanta, GA 30303
404-730-5848

City of Atlanta
Mayor Bill Campbell
55 Trinity Ave., SW, Suite 2400
Atlanta, GA 30335
404-330-6100

Illinois

East St. Louis Township
Will McGaughy
210 State St.
East St. Louis, IL 62201
618-874-3650

Forty participants will be learning on-site construction skills by working to rehabilitate four single family homes. When completed, all units will be sold to low income families

City of Rockford
Mayor Charles Box
425 East State St.
Rockford, IL 61104
815-987-5590

Twenty-eight participants will be learning on-site construction skills by working to rehabilitate

Youthbuild Program

four single family houses for homeownership and two units of rental housing.

Kansas

Genesis 3 Inc.
Niketa Johnson
703 East First St.
Coffeyville, KS 67337
316-251-8484

Kentucky

Lexington-Fayette Urban County Government
Mayor Pam Miller
200 East Main St.
Lexington, KY 40507
606-258-3100

Louisiana

Jefferson Parish
Michael Yenni
P.O. Box 9
Gretna, LA 70053

Thirty participants will be learning on-site construction skills by working to construct two new single family homes. Low income families will be able to purchase the completed homes.

Lasalle Community Action Association, Inc.
Dorothy Oliver
P.O. Box 19
Jena, LA 71342
318-744-5445

Northeast Louisiana University
Paul Ferguson
Dean of Graduate Studies and Research College of Education
Strauss 112
Monroe, LA 71209
318-342-1036

City of New Orleans
Mayor Marc Morial
1300 Perdido, Room 2E10
New Orleans, LA 70112
504-565-6414

Thirty-six participants will be learning on-site construction skills by working to rehabilitate four units of rental housing.

Maine

Costal Economic Development Corporation
Jessica Hanar

I Wanna Be Trained

39 Andrews Rd.
Bath, ME 04530
207-442-7963

Portland West Neighborhood Planning Council
Peter O'Donnell
155 Brackett St.
Portland, ME 04102
207-775-0105

Forty-nine participants will be learning on-site construction skills by working to rehabilitate two three-unit buildings in the West End neighborhood of Portland. When completed, one low income family will purchase each building and rent the other two units to low income families.

Community Concepts Inc.
Charleen Chase
P.O. Box 278
South Paris, ME 04281
207-743-7716

Kennebec Valley Community Action Program
Raymond Richard
P.O. Box 1529
Waterville, ME 04903
207-873-2122

Sixteen participants will be learning on-site construction skills by working to construct one single family home and rehabilitate a two-family home. Both completed homes will be sold to low income families.

Maryland

Ricker "Rocky" McKenzie Human Development Center
Ricker McKenzie
1745 East Eager St.
Baltimore, MD 21205
410-675-4288

Forty participants will be learning on-site construction skills by working on the major rehabilitation of five housing units being prepared for rental to homeless and low and very low income families.

Community Building Group, Ltd.
Kathleen McDonald
908 Washington Blvd.
Baltimore, MD 21230
410-659-0830

Twenty-four participants will be learning on-site construction skills by working to rehabilitate five single family units and construct six single family units.

Community Building in Partnership
Cheryl Lockhart
1137 North Gilmore St.
Baltimore, MD 21217

Youthbuild Program

410-728-8607

Twenty-eight participants will be learning on-site construction skills by working on the rehabilitation of 4 three story rowhouses.

Massachusetts

YouthBuild Boston

Jackie Gelb

173A Norfolk Ave.

Boston, MA 02119

617-445-8887

Forty-nine participants will be learning on-site construction skills by working on the gut rehabilitation of four units of housing in two abandoned buildings in the inner city. Two low-income families will purchase the properties, and the new owner of the four unit building will rent the other three units to low income families.

Just A Start Corporation

Gordon Gottsche

432 Columbia St., Unit 12

Cambridge, MA 02141

617-494-0444

Thirty-two participants will be learning on-site construction skills by working to rehabilitate six housing units for homeownership and rental in three low income neighborhoods.

The Lawrence Youth Commission

Patricia Karl

11 Lawrence St., Room 615

Lawrence, MA 01840

Eighteen participants will be learning on-site construction skills by working to construct four units of new housing. The homes will be sold to low income new owners.

The YWCA of Lowell

Arva Clark

206 Rogers St.

Lowell, MA 01852

508-454-5405

Twenty-one participants will be learning on-site construction skills by working to rehabilitate four 4-bedroom townhouses. The units will be sold to low income families.

Michigan

Shiawassee Employment and Training

Margaret McAvoy

201 North Shiawassee St.

Corunna, MI 48817

517-743-5691

Young Detroit Builders

Ruby Kennedy

3535 Cass Ave.

Detroit, MI 48201

I Wanna Be Trained

313-831-2385

Twenty-eight participants will be learning on-site construction skills by rehabilitating 12 housing units. The homes will be sold to low income families.

L'anse Creuse Public Schools

Joan Garbarino

36727 Jefferson Ave.

Harrison Township, MI 48045

810-465-1941

The Inkster Housing Commission

Floyd Simmons

4500 Inkster Road

Inkster, MI 48141

313-561-2600

Oakland Livingston Human Service Agency

Robert Conway

P.O. Box 430598

Pontiac, MI 43843

810-858-5150

Minnesota

Bi-County Community Action Programs, Inc.

Mahlon Swentkofske

P.O. Box 579

Bemidji, MN 56601

218-751-4631

Forty participants will be learning on-site construction skills by working to rehabilitate six units of transitional housing for the homeless and one unit of homeownership housing.

School District 930

Jim Hinck

401 East 4th St.

Chaska, MN 55318

612-368-8809

Project for Pride in Living

Joe Silvaggio

2516 Chicago Ave., South

Minneapolis, MN 55404

612-874-8511

288 participants will be learning on-site construction skills by working to rehabilitate 50-100 public housing units and seven other housing units.

Missouri

West Central Missouri Community Action Agency

Charles Braithwait

P.O. Box 125

Appleton City, MO 64724

Youthbuild Program

816-476-2185

Resource Development Institute
Rachel Goldman
601 Walnut
Kansas City, MO 64106
816-221-5000

Northside Community Center, Inc.
Theresa Jenkins
4120 Maffitt Ave.
St. Louis, MO 63113
314-531-4161

Youth Education in Health in Souard
Robert Brandhorst
1921 South 9th St.
St. Louis, MO 63104

Sixty participants will be learning on-site construction skills by working to rehabilitate two housing units for residential rental and nine units for homeownership, and to construct two new units for homeownership.

The Housing Authority of St. Louis County
Neil Molloy
8865 Natural Bridge
St. Louis, MO 63121
314-428-3200

Twenty-eight participants will be learning on-site construction skills by working to construct two rental single family homes.

Youth and Family Center
Herman Noah
2929 North 20th St.
St. Louis, MO 63107
314-234-1147

Thirty-five participants will be learning on-site construction skills by working to rehabilitate 23 units of homeownership housing.

Nebraska

Indian Center Inc.
Chuck Trimble
1100 Military Rd.
Lincoln, NE 68508
402-438-5231

New Jersey

Urban League of Hudson County
Elnora Watson
779 Bergen Ave.

I Wanna Be Trained

Jersey City, NJ 07306

201-451-8888

Twenty-five participants will be learning on-site construction skills by helping to construct 81 units of rental housing for low income senior citizens.

The Apostles' House

Sandra Accomando

16-24 Grant St.

Newark, NJ 07104

201-482-0625

New Mexico

Taos County Government

Samuel Montoya

P.O. Box 1914

Taos, NM 87571

505-751-1542

New York

Banana Kelly Community Improvement Association

Yolanda Rivera

863 Prospect Ave.

Bronx, NY 10459

718-328-1064

Erie County Youthbuild, Inc.

Thomas Bystryk

190 Franklin St.

Buffalo, NY 14202

Thirty participants will be learning on-site construction skills by working to completely rehabilitate two houses. When completed, the homes will be sold to low income families.

Institute for Human Services, Inc.

Andrea Haradon

29 Denison Parkway East, Suite B

Corning, NY 14830

607-936-3725

Thirty participants will be learning on-site construction skills by working to construct six units of rental housing.

St. Christopher's-Jennie Clarkson Child Care Services

Luis Medina

71 Broadway

Dobbs Ferry, NY 10522

914-693-3030

Cornell Cooperative Extension Dutchess County

Betty White

P.O. Box 259

Millbrook, NY 12545

914-677-8223

Youthbuild Program

Ulster County BOCES
Kevin Copoys
175 Route 32 North
New Paltz, NY 12561
914-255-1400

Forty-eight participants will be learning on-site construction skills by working to rehabilitate two houses. Both houses will be sold to low income families upon completion.

Asian Americans for Equality Inc.
Christopher Kui
111 Division St.
New York, NY 10002
212-964-2288

Episcopal Social Services
Stephen Chinlund
18 West 18th St.
New York, NY 10011
212-675-1000

Twenty participants will be learning on-site construction skills by working to rehabilitate a four unit vacant building. After renovation, it will be sold to owner occupants.

The New York Department of Housing Preservation and Development
Deborah Wright
100 Gold St.
New York, NY 10038
212-978-6100

Thirty-two participants will be learning on-site construction skills by working to rehabilitate 32 vacant public housing units.

The YMCA of Greater New York
Denise Zimmer
333 Seventh Ave.
15th Floor
New York, NY 10001
212-630-9680

Sixty-three participants will be learning on-site construction skills by rehabilitating 64 housing units for homeless individuals.

Youth Action Programs and Homes, Inc.
Sonia Bu
1280 Fifth Ave.
New York, NY 10029
212-860-8170

Thirty participants will be learning on-site construction skills by working to rehabilitate two contiguous, vacant, city-owned buildings. A total of 12 permanent rental units will be created for homeless families.

Cattaraugus/Allegany/Erie/Wyoming County Boces
Thomas Nickler
1825 Windfall Rd.

I Wanna Be Trained

Olean, NY 14760
716-372-8293

Utica Community Action Inc.
Paul Martini
214 Rutger St.
Utica, NY 13501
315-797-6473

Sixty participants will be learning on-site construction skills by working on the rehabilitation of 19 units of housing and the construction of an additional 33 units.

North Carolina

UDI Community Development Corporation
R. Edward Stewart
P.O. Box 1349
Durham, NC 27702
919-544-4597

Thirty participants will be learning on-site construction skills by working on the construction of three new homes. The homes will be sold to low income families.

Cumberland County Planning Department
James Martin
P.O. Box 1829
Fayetteville, NC 28302
910-323-6112

Southeast Raleigh Community Development Corporation
Pauline Frazier
734 Rock Quarry Rd.
Raleigh, NC 27610
919-834-8010

Thirty participants will be learning on-site construction skills by working to build 25 single family units to be sold to low income families. Twenty-one of these single family homes will be build on six acres of a 10-acre tract.

North Dakota

Fort Berthold Housing Authority
Terrance Red Fox
1804 Dakota Dr.
New Town, ND 58763
701-627-4731

Twenty-four participants will be learning on-site construction skills be working to rehabilitate two rental houses.

Ohio

Famicos Foundation Inc.
James Williams
7049 Superior Ave.
Cleveland, OH 44013

Youthbuild Program

216-431-3461

Hough Area Partners in Progress

Maelene Myers

8610 Hough Ave.

Cleveland OH 44106

216-229-4277

Thirty-four participants will be learning on-site construction skills by working to rehabilitate six rental units.

Buckeye Community Hope Foundation

P. Gilbertson Barno

947 East Johnstown Rd., Suite 221

Gahanna, OH 43230

614-337-9718

Forty participants will be learning on-site construction skills by working to construct three low income rental housing. The housing will be sold to low income homeless, or very low income first time buyers.

Oklahoma

City of Oklahoma City

Mayor Ronald Norik

420 East Main St., Suite 920

Oklahoma City, OK 73102

405-297-2424

Twenty-four participants will be learning on-site construction skills by working to rehabilitate four vacant single family houses. When completed, the homes will be made available for purchase by low-moderate income families or individuals.

Oregon

Community Services Consortium

Don Lindly

525 SW 2nd St., Suite A

Corvallis, OR 97333

503-265-4100

Thirty participants will be learning on-site construction skills by working to construct a new rental unit for a very low income family and a new single family home.

The Northwest Youth Corps

Arthur Pope

5120 Franklin Blvd., Room 7A

Eugene, OR 97403

503-746-8653

Eighteen participants will be learning on-site construction skills by rehabilitating six homes. These homes will be rented to low income families.

The City of Portland

Mayor Vera Katz

808 SW Third Ave.

Portland, OR 97204

I Wanna Be Trained

503-823-4120

Twenty-eight participants will be learning on-site construction skills by working to rehabilitate two units of rental housing, one homeownership unit, and a five-unit residence for disabled adults.

Pennsylvania

Visions International, Inc.
John Briscoe
RD 3, Box 106B
Newport, PA 17074
717-567-7313

Frankford Group Ministry
Robin Hynicka
4620 Griscom St.
Philadelphia, PA 19124
215-744-2990

Philadelphia Youth for Change
Ms. Taylor Frome
619 Catherine St.
Philadelphia, PA 19147
215-627-8671

Seventy-five participants will be learning on-site construction skills by working to rehabilitate 12 single family homes for subsidized homeownership.

Philadelphians Concerned About Housing
Jacques Ferber
21 South 61st St.
Philadelphia, PA 19139
215-748-8750

Resources for Human Development
Robert Fishman
4333 Kelly Dr.
Philadelphia, PA 19129
215-951-0300

Twenty-one participants will be learning on-site construction skills by working to convert a school building into 36 townhouses for residential rental and also by working to rehabilitate a home for homeownership.

YouthBuild Pittsburgh, Inc.
Eric Woods
7129 Hamilton Ave.
Pittsburgh, PA 15208
412-242-7709

Forty-eight participants will be learning on-site construction skills by working to rehabilitate three housing units for homeownership.

Crispus Attucks Community Development Corp.
Michael Groft

Youthbuild Program

605 South Duke St.
York, PA 17403
717-843-1586

Thirty-five participants will be learning on-site construction skills by working to rehabilitate eight efficiency rental apartments in a vacant building.

South Carolina

Telamon Corporation
Richard Joanis
P.O. Box 12217
Columbia, SC 29211
919-851-7611

Tennessee

Memphis City Schools
Gerry House
2385 Central Ave.
Memphis, TN 38104
901-325-5444

Fifty participants will be learning on-site construction skills by working to rehabilitate 30 public housing units. In addition, participants will construct five new houses for low income owners.

Texas

Community Development Corporation of Brownsville
Don Currie
1150 East Adams, Second Floor
Brownsville, TX 78520
210-541-4955

Thirty-eight participants will be learning on-site construction skills by working to construct seven housing units for homeownership and to rehabilitate four units, one for homeownership and three for transitional housing for the homeless.

The City of Crystal City
Felix Benavidez
101 East Dimmit
Crystal City, TX 78839
210-939-3972

Dallas Youth Services Corp.
Patrick McNeil
501 North Stemmons
Dallas, TX 75207
214-939-3972

The Houston Community College System
Charles Green
P.O. Box 7849
Houston, TX 77270
713-868-0700

I Wanna Be Trained

Sixty participants will be learning on-site construction skills by helping to rehabilitate some of the public housing units.

South Plains Community Action Association, Inc.
W.D. Powell
411 Austin St., L
Loveland, TX
806-894-1621

The Housing Authority of the City of Orange
Frank Anderson
P.O. Box 3107
Orange, TX 77631
409-883-5882

The George Gervin Youth Center, Inc.
Conrad Lindemann
9200 Broadway, Room 123
San Antonio, TX 78217
210-804-1786

Thirty-six participants will be learning on-site construction skills by working to construct 14 new single family homes for sale to eligible low income families.

Vermont

King Street Area Youth Program
Roxane Leopold
87 King St.
Burlington, VT 05401
802-862-6736

Virginia

Gum Springs Community Development Corporation
Charlotte Branch
7686 Richmond Highway, Suite 114
Alexandria, VA 22306
703-660-2300

Vanguard Services Unlimited, Inc.
Deborah Volz
506 North Pollard St.
Arlington, VA 22203
703-841-0703

The Petersburg Redevelopment and Housing Authority
Herbert Hernandez
P.O. Box 311
Petersburg, VA 23804
804-733-2200

The Waynesboro Redevelopment and Housing Authority

Youthbuild Program

R Edward Delapp
P.O. Box 1138
Waynesboro, VA 22980
703-946-9230

Washington

King County Department of Human Services
Barbara Gletne
506 Second Ave., Suite 414
Seattle, WA 98104
206-296-7689

Thirty-five participants will be learning on-site construction skills by working to rehabilitate the Glenn Hotel, as well as on construction 12 new homes designed for low-income buyers.

The Yakima Valley Opportunities Industrialization Center
Henry Beauchamp
815 Fruitvale Blvd.
Yakima, WA 98902
509-248-6751

Thirty-two participants will be learning on-site construction skills by construction three, 2-story duplexes. The completed units will be sold to low income families.

West Virginia

The Randolph County Housing Authority
Mary Cuda
P.O. Box 1579
Elkins, WV 26241
304-636-6495

Forty participants will be learning on-site construction skills by working to construct four single family dwellings.

Human Resource Development and Employment Inc.
Homer Kincaid
1644 Mileground
Morgantown, WV 26505
304-296-8223

Twenty-five participants will be learning on-site construction skills by working to rehabilitate two housing units for homeownership.

Wisconsin

Red Cliff Band of Lake Superior Chippewa
Rose Gurnoe
P.O. Box 529
Bayfield, WI 54814
715-779-3700

The Housing Authority of the City of Milwaukee
Ricardo Diaz
809 North Broadway, Third Floor

I Wanna Be Trained

Milwaukee, WI 53202

414-286-5670

Twenty-seven participants will be learning on-site construction skills by rehabilitating three houses. The completed homes will be sold to low income families.

CAP Services, Inc.

Karl Pnazek

5499 Highway 10 East

Stevens Point, WI 54481

715-345-5200

State Employment Agencies

You don't have to look to Washington to get help finding a new job, because the answer is probably in your own back yard — or at least down the street. Every state offers programs to get people the training and job counseling they need to earn a steady paycheck, and overlooking these programs can really minimize your chances for advancement. Utilize your state program and soon you'll be laughing — all the way to the bank.

What's next is a state-by-state listing of State Employment Agencies for you to contact to find out about specific programs in your state. Each entry will give you the following information:

- state employment agency address and phone number
- local employment office in state capital
- whether career counseling is available
- what vocational testing is offered
- what special services and publications are available

Examples of special training and job services offered by individual states include:

- free job retraining if you're injured on the job (WA)
- translation assistance for Hispanic workers (NY)
- tuition waivers for courses at community colleges (RI)
- special training for welfare mothers (CT)
- free child care and transportation during job search (HI)
- job networking for laid off professionals (KY)
- job training and help for laid off timber workers (OR, WA)
- list of federal contractors with hiring preferences (VA)

Alabama

Department of Industrial Relations

State Employment Service

649 Monroe St.

Montgomery, AL 36131

334-242-8003

Montgomery local office: 334-286-3700

Services:

Career/Vocational Counseling: Yes

Testing: aptitude

Other Services and Publications:

- Labor market information
- Food Stamp Program: job training for individuals on food stamps.
- Professional Placement Services: special counseling and help for white collar professionals.

Alaska

Employment Security Division

Department of Labor

P.O. Box 25509

I Wanna Be Trained

Juneau, AK 99802-5509

Juneau local office: 907-465-2711

Services:

Career/Vocational Counseling: yes

Testing: General aptitude, clerical, and self-interest

Other Services and Publications:

- *Alaska Job Facts*

Arizona

Department of Economic Security

DES Public Information Office

P.O. Box 6123

1717 W. Jefferson

Phoenix, AZ 85007

602-542-4791

Local Phoenix office: 602-542-3667

Services:

Career/Vocational Counseling: yes

Testing: Aptitude

Other Services and Publications:

- Food Stamp/Job Search: refers eligible job seekers to Food Stamp program.
- special summer employment campaigns
- Work Incentive Demonstration Program (Workfare): helps AFDC recipients move toward economic self-support.
- *Services Provided By DES*

Arkansas

Employment Security Department

#2 Capitol Mall

Little Rock, AR 72203

501-682-2121

Local Little Rock office: 501-682-2127

Services:

Career/Vocational Counseling: only that involving Job Training Partnership Act participants

Testing: Yes, aptitude and clerical

Other Services and Publications:

- Labor market information
- *Employer Services: A Good Return on Your Investment*: programs that companies use to get the employees they need.

California

Employment Development Department

800 Capitol Mall, Room 5000

Sacramento, CA 95814

916-653-0707

Local Sacramento office: 916-227-0300

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude and clerical

State Employment Agencies

Other Services and Publications:

- Job Search Workshops
- Labor market information and statistics
- Experience Unlimited program - helps unemployed managers, professionals and technical workers get back to work.
- Job Match - computerized service that matches job applicant's skills with state-wide listing of job openings.

Colorado

Department of Labor and Employment

Division of Employment and Training

639 E. 18th Ave.

Denver, CO 80203

303-830-3011

Denver local office: 303-830-3000

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude

Other Services and Publications:

- Labor market information
- Job Search Workshops - subjects include interviewing, writing resumes and where to look for jobs.
- Forty Plus of Colorado, Inc. - organization of unemployed people 40 years of age or older who have professional or management experience and who help each other with job search.
- Summer Job Hunt - helps kids ages 16 through 21 find summer jobs.
- Year-round Youth Program - kids receive job placement help
- Stay In School Campaign - kids who need money to stay in school can get certified to work part-time in the summer for the federal government.

Connecticut

Connecticut Department of Labor

Program Support

200 Folly Brook Blvd.

Wethersfield, CT 06109-1114

203-566-5160

Hartford local office: 203-566-5771

Services:

Career/Vocational Counseling: Yes

Testing: Clerical, Aptitude, Interest

Other Services and Publications:

- Shared Work Program: part-time employment along with proportional unemployment benefits.
- Job Connection: businesses get tax credit for providing on-the-job training.
- Customized Job Training: group of workers are trained for a specific business's needs.
- Subsidized Transitional Employment Program: companies get wage subsidies as an incentive to hire certain workers.
- Employment Search Program: job help for mothers on welfare.
- Labor market information

Delaware

Department of Labor
Employment and Training Division
P.O. Box 9499

Newark, DE 19714-9499

302-761-8129

Newark local office: 302-368-6622

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude

Other Services and Publications:

- *Directory of Job Training, Employment & Education Programs*: includes listing of organizations and agencies in DE that offer job training programs.
- Women's Vocational Services: special employment and training services for divorced or separated women.

District of Columbia

Office of Job Service
Department of Employer Services
500 C St., NW, Room 317

Washington, DC 20001

202-724-7049

Services:

Career/Vocational Counseling: Yes

Testing: Clerical and Aptitude

Other Services and Publications:

- First Source Agreement Program: certain D.C. contractors must give job preference to D.C. residents.
- Regional Employment Program: matches D.C. workers with job openings in the MD and VA suburbs.
- A Real Chance: job opportunities for public assistance recipients
- Adult Literacy programs
- On-the-job training: companies receive financial incentives to provide workers with on-the-job training.
- Training and Retraining for Employment Program: referrals, job placement, training, and allowances for those needing training.

Florida

Department of Labor and Employment Security
1320 Executive Center Dr.

300 Atkins Bldg.

Tallahassee, FL 32301

904-488-7228

Local Tallahassee office: 904-488-8701

Services:

Career/Vocational Counseling: Yes, including workshops

Testing: Clerical and Aptitude

State Employment Agencies

Other Services and Publications:

- Professional Placement Network: helps unemployed professionals find work through networking.
- Job Club: activities include resume writing, interviewing techniques, and more
- Job Skills Workshops

Georgia

Employment Services Division

Department of Labor

148 International Blvd.

Atlanta, GA 30303

404-656-6380

Atlanta local office: 404-699-6900

Services:

Career/Vocational Counseling: No

Testing: Clerical

Other Services and Publications:

- *(Re)Place Yourself: A Job Hunting Guide*
- *Personal Data Book: A Record for Job Hunters*
- Job Corps Services: screening for applicants.
- OLIVOR System: a computerized system for unemployment benefits

Hawaii

Hawaii State Employment Service

830 Punch Bowl St., Room 112

Honolulu, HI 96813

808-586-8700

Services:

Career/Vocational Counseling: On a very limited basis as time permits for general applicant. Do provide Veterans counseling.

Testing: No

For JTPA contact: *Work Hawaii Brochure*, 715 South King St., Suite 500, Honolulu, Hawaii 96813, 808-523-4221.

- Referral to job training programs
- Improving your English - referrals to free English improvement programs.
- Child care and transportation - will help you with free transportation or child care if you need it while job searching
- Disabled Veterans Outreach Program - helps veterans directly in their job search.

Idaho

Idaho Department of Employment

317 Main St.

Boise, ID 83735

208-334-6100

Boise local office: 208-334-6211

Services:

Career/Vocational Counseling: Yes

Testing: Clerical and Aptitude

Other Services and Publications:

- Rent-A-Kid Program: Job Service calls daily on kids to fill positions for employers.

- Wage Surveys for irrigators

Illinois

Department of Employment Security

401 S. State St.

Chicago, IL 60605

312-793-5700

Aurora local Job Service office: 708-844-6640

Services:

Career/Vocational Counseling: Yes, with emphasis on Vets

Testing: Clerical and Job Skills Aptitude

Other Services and Publications:

- Hire The Future: summer job program for teens
- Job Search computer system: matches applicants with job openings.
- Job Search Workshops
- *Doorways to Jobs: A Directory of Job Training*
- *Illinois Department of Employment Security Services*
- *Merchandising Your Job Talents*

Indiana

Department of Workforce Development

10 N. Senate

Indianapolis, IN 46204

317-232-7670

Local Indianapolis office: 317-684-2400

Services:

Career/Vocational Counseling: Yes, through workshops

Testing: Yes, guidance testing and referral

Other Services and Publications:

- Basic Education Classes
- Training Opportunities Workshops
- On-the-Job Training
- Academic Skills Upgrades: conducts classes for companies whose workers need to be better educated.
- Industry-Based Training: pays companies to retrain workers in-house.
- Labor market information

Iowa

Job Service Program Bureau

Department of Employment Services

1000 East Grand Ave.

Des Moines, IA 50319

800-562-4692

Des Moines local office: 512-281-9619

Services:

Career/Vocational Counseling: Yes

Testing: Clerical

Other Services and Publications:

State Employment Agencies

Kansas

Division of Employment and Training
Department of Human Resources
401 Topeka Ave.
Topeka, KS 66603
913-296-5317

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude, Clerical

Other Services and Publications:

- Job Search Workshops
- Chamber of Commerce relocation package: 913-234-2644
- Career Assistance Network: 913-273-5190
- Topeka Youth Project: 913-273-4141

Kentucky

Department for Employment Services
275 East Main St., 2nd Floor
Frankfort, KY 40621
502-564-5331
Local Office: 502-564-7046 (Frankfort)

Services:

Career/Vocational Counseling: Yes

Testing: Occupational, Clerical, Aptitude, Toyota Motor Corporation Skills Testing

Other Services and Publications:

- On-the-job training
- JOBS: job training and placement program for AFDC recipients.
- Professional Placement Network: help for management-level professionals who have lost their jobs - (502) 564-3906.

Louisiana

Office of Employment Security
Department of Labor
P.O. Box 94094
Baton Rouge, LA 70804-9094
504-342-3013
Local Baton Rouge office: 504-925-4311

Services:

Career/Vocational Counseling: No

Testing: Aptitude, Clerical

Other Services and Publications:

- Labor Market Information
- On-the-Job Training
- Shared Work Unemployment Compensation: workers can work part-time and still earn a proportion of the unemployment insurance.

Maine

Job Service Division
Bureau of Employment Security

I Wanna Be Trained

P.O. Box 309

Augusta, ME 04330

207-287-3431

Local Augusta office: 207-624-5120

Services:

Career/Vocational Counseling: Yes

Testing: General Aptitude

Other Services and Publications:

- Strategic Training for Accelerated Reemployment Program: help for those on unemployment get the help and training they need.
- Health Occupations Training Project: education and training in health care jobs.
- Jobs for Maine's Graduates Program: helps high school students make transition from school to job market.
- Maine Training Initiative Program: job training for those who don't qualify for JTPA job training.
- Summer Youth Program: provides work and basic education for teens during the summer.
- Resume Preparation Assistance

Maryland

Job Service

Department of Employment and Economic Development

1100 North Eutaw St.

Room 208

Baltimore, MD 21201

410-767-2000

Local Baltimore office: 410-767-2121

Services:

Career/Vocational Testing: Yes

Testing: Clerical, Aptitude if required by employer

Other Services and Publications:

- On-the-Job Training
- Courses offered at local community colleges
- Area skill development centers

Massachusetts

Department of Employment and Training

19 Staniford St.

Boston, MA 02114

617-626-6000

Boston local office: 617-626-6000

Services:

Career/Vocational counseling Yes, job specialists available

Testing: Clerical, Aptitude

Other Services and Publications:

- Training and Employment Directory: listing of jobs and places to get the necessary training for them in the state.
- Personal employment plan: creates a special job plant to your needs.
- Resume writing services
- Job search workshops

State Employment Agencies

Use of:

- Fax machines
- photocopiers
- telephones
- job guides
- labor market books
- career resource materials
- child care listings
- transportation information

Michigan

Bureau of Employment Service
Employment Security Commission
7310 Woodward Ave.

Detroit, MI 48202

313-876-5309

Local Detroit office: 313-822-9510

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude, Clerical, Interest Inventory

Other Services and Publications:

- Labor market data
- local, statewide, and interstate job banks
- job service resume system
- job development
- job seeking skills workshops and Job Clubs
- occupational information

Minnesota

Reemployment Program

Administration

390 N. Roberts St.

St. Paul, MN 55101

612-297-2177

Local St. Paul office: 612-642-0363

Services:

Career/Vocational Counseling: Yes, to those facing employment barriers

Testing: Proficiency and aptitude as well as vocational

Other Services and Publications:

- Mass recruitment: screening for companies needing large numbers of workers.
- Referral to community-based agencies

Mississippi

Mississippi Employment Security Commission

1520 West Capitol St.

P.O. Box 1699

Jackson, MS 39215-1699

601-961-7478

I Wanna Be Trained

601-354-8711

Southfort local office: 601-961-7802

Services:

Career/Vocational Counseling: Yes

Testing: Yes, Clerical, Aptitude (not all offices)

Other Services and Publications:

- Labor market Information

Missouri

Employment Service

Division of Employment Security (DOLIR)

P.O. Box 59

Jefferson City, MO 65104

314-751-3976

Jefferson local office: 314-526-8115

Services:

Career/Vocational Counseling: Yes

Testing: Clerical, when requested by employer

Other Services and Publications:

- Automated job match: your skills, abilities and salary requirements are matched up with available job openings.
- Missouri Resume Retrieval Service: when job opening occurs, your resume is automatically sent to employer.
- Labor Market information

Montana

Job Service/Employment and Training Division

P.O. Box 1728

Helena, MT 59624

406-444-4100

Helena local office: 406-447-3200

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude, Clerical, Literacy, Interest

Other Services and Publications:

- Teacher Placement: special program that matches up teachers and school administrators with available job openings in MT.
- On-the-job training: businesses receive subsidy to provide workers with on-the-job training.
- *For A Working Montana*: outlines all the job programs
- Job matching system
- Labor market information

Nebraska

Job Training Program

Department of Labor

P.O. Box 94600

Lincoln, NE 68509

402-471-2127

Lincoln local office: 402-441-7111

State Employment Agencies

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude

Other Services and Publications:

- Work Experience: a paid employment experience with a public or non-profit agency.
- Classroom training: available through community colleges.
- Pacific Institute: develops independent thinking skills to set personal and professional goals.
- On-the-job training

Nevada

Department of Employment, Training, and Rehabilitation

Employment Security Division

500 East Third St.

Carson City, NV 89713

702-687-4650

Carson City local office: 702-687-4560

Services:

Vocational/Career Counseling: yes

Testing: Clerical, Aptitude

Other Services and Publications:

- On-the-job Training
- Claimant Employment Program: helps put workers claiming unemployment into job training programs.
- Job Search Skills Workshops: resume preparation, interviewing skills, and appropriate dress.
- Short-term Labor: provides part-time work for those eligible to work at a moment's notice.
- *Employment Guide: Nevada Job Finding Techniques*

New Hampshire

Employment Service Bureau

Department of Employment Security

32 South Main St.

Concord, NH 03301

603-224-3311

Local Concord office: 603-228-4100

Services:

Vocational/Career Counseling: Yes

Testing: Aptitude, Performance, Interest

Other Services and Publications:

- Outstanding Personnel List: local employment offices select job seekers who have high levels of achievement to show employers.
- Community Work Experience Program: gain work experience through community organizations.
- On-the-job training
- referral to supportive services
- *How to Prepare Yourself for Job Interviews*
- *Veterans Resource Directory*
- *Job Interviewing Techniques*

New Jersey

Employment Services

New Jersey Department of Labor

Labor and Industry Bldg., CN 058

Trenton, NJ 08625

609-292-5005

Local office: 609-292-0620

Services:

Career/Vocational Counseling: Yes

Testing: GATB, Uses Interest Inventory

- Vocational Information Profile (VIP)

Other Services and Publications:

- Career evaluation
- Training programs for newly locating companies: companies new to an area and looking for skilled workers may qualify for free training.
- Job Development
- World of Work seminars
- *Job Hunters Guide*

New Mexico

New Mexico Department of Labor

P.O. Box 1928

Albuquerque, NM 87103

505-841-8406

Local office: 505-841-9327

Services:

Career/Vocational Counseling:

Testing: Clerical, Aptitude

Other Services and Publications:

- Career Information System: computer program that tells you what you need to do given your background and career goals.
- *Large Employers in the Albuquerque Area*

New York

New York State Department of Labor

Community Service Division

State Campus

Building 12, Room 582

Albany, NY 12240

518-457-3584

Local office: 518-465-0797

Services:

Career/Vocational Counseling: Yes

Testing: Aptitude, clerical, literacy and career interest

Other Services and Publications:

- On-the-job training: screens workers for available opportunities to train on the job.
- Displaced Homemaker Program: provides counseling, training, support services and job placement to homemakers who have lost their support.
- Job Search Skills: tip sheets, workshops, and seminars
- Project Trabajo: makes sure job programs are accessible to Hispanic community; provides

State Employment Agencies

needed translation help.

- Rural Programs: offers help to seasonal farm workers find jobs.
- Community services: referral to appropriate human service programs for the unemployed.
- *Benefits for Veterans and Their Families*

North Carolina

Employment Security Commission

P.O. Box 27625

Raleigh, NC 27611

919-733-7522

Local office: 919-733-3941

Services:

Vocational/Career Counseling: Yes

Testing: Aptitude, Clerical

North Dakota

Employment and Training Division

Job Service

P.O. Box 5507

Bismarck, ND 58502

701-328-2861

Local Job Service: 701-328-5000

Services:

Vocational/Career Counseling: Yes

Testing: Aptitude and Interest, Typing and Spelling

Other Services and Publications:

- Job Search Assistance workshops
- JOBS

Ohio

Ohio Employment Service Division

Ohio Bureau of Employment Services

145 South Front St.

Columbus, OH 43215

614-466-4636

Local office: 614-268-7990 (North)

614-237-2585 (East)

Services-

Vocational/Career Counseling: Yes

Testing: Clerical, Aptitude

Other Services and Publications:

- Child care information: provides a computer printout of licensed day care centers in your area.
- Ex-offender services
- *Writing an Effective Resume*
- *Job Search Techniques*
- *Ohio Military Transition Assistance Program*
- *Job Search Strategies*

Oklahoma

Oklahoma Employment Service
Employment Security Commission
Will Rogers Memorial Office Building
2401 North Lincoln Blvd.
Oklahoma City, OK 73105
405-557-0200
Local office: 405-424-0881
Services:

Vocational/Career Counseling: Yes
Testing: Spelling, Typing and Dictation
Other Services and Publications:

- Labor market information
- Job Development: Service contacts employer on behalf of job applicant with specific skills where no job openings exist in the local office for that particular skill.
- Computerized Matching: job seekers are matched with job openings

Oregon

Oregon Employment Department
875 Union St., NE
Salem, OR 97311
503-378-8420
Local Office: 503-378-4846
Services:

Vocational/Career Counseling: only through the JTPA program
Testing: Clerical (nonaptitude available)
Other Services and Publications:

- Timber Industry Dislocated Workers Program

Pennsylvania

Bureau of Job Center Field Operations
Labor and Industry Bldg., Room 419
Seventh and Forster Sts.
Harrisburg, PA 17121
717-787-3354
Local Office: 717-783-3270
Services:

Vocational/Career Counseling: Yes
Testing: Skills Testing:, Aptitude (when requested by employer)
Other Services and Publications:

- Pennsylvania Conservation Corps: summer and year-round work on public land and in community centers for young people, ages 14 to 25.
- On-The-Job-Training
- *Career Guide* Newspaper

Rhode Island

Department of Employment and Training
101 Friendship St.

State Employment Agencies

Providence, RI 02903

401-277-3732

Local office: 401-277-3606

Services:

Vocational/Career Counseling: yes

Testing: GATB, CDM (Career Decision Maker) and APTICOM, as well as clerical

Other Services and Publications:

- Job Search Workshops: covers interviewing, applications, and marketing job skills.
- Resume Writing Seminars: professionally printed resumes provided to help you with job search.
- Call-A-Teen Program: a statewide, odd job employment programs for teens 14 to 17 years old.
- Tuition Waivers: for courses at state colleges or universities if you're receiving benefits.

South Carolina

South Carolina Employment Service

P.O. Box 995

Columbia, SC 29202

803-737-2400

Local office: 803-737-9935

Services:

Vocational/Career Counseling: Yes

Testing: Clerical, at employers request, aptitude

Other Services and Publications:

- Rural manpower service programs: helps seasonal farmworkers with referrals to employment agencies and support services.
- *South Carolina Employer Services Catalog*

South Dakota

South Dakota Department of Labor

700 Governors Drive

Pierre, SD 57501

605-773-3101

Local office: 605-773-3372

Services:

Vocational/Career Counseling: yes

Testing: yes, clerical, aptitude

Other Services and Publications:

- Job Related Education: job specific education that furthers the training in your chosen field.
- Skill Training: training conducted for up to two years at vocational schools and college.
- Work Experience program: pays you federal minimum wage while you work at a real job.
- *How Job Service Can Help You Find A Job*
- *How Job Training Can Improve Your Work Skills*

Tennessee

Department of Employment Security

Volunteer Plaza, 12th Floor

500 James Robertson Parkway

Nashville, TN 37243

615-741-2131

Local office: 615-741-3626

Services:

Vocational/Career Counseling: yes

Testing: Aptitude

Other Services and Publications:

- Referral to skill training

Texas

Texas Employment Commission

101 East 15th St.

Austin, TX 78778

512-463-2222

Local office: 512-478-8734

Information: 512-463-2873

Services:

Other Services and Publications:

- *Annual Report of the Texas Employment Commission*

Utah

Job Service

Department of Employment Security

Administration

140 East, 300 South

Salt Lake City, UT 84101

801-536-7400

Public Relations: 801-536-7462

Local Office: 801-536-7000

Services:

Vocational/Career Counseling: yes

Testing: GATB, Proficiency (typing, dictation, spelling)

Other Services and Publications:

- Temporary Placement Offices in Salt Lake and Ogden
- Job Seeking Skills Workshop
- labor market information

Vermont

Employment Service Administration

Department of Employment and Training

P.O. Box 488

Montpelier, VT 05602

802-229-0311

Local office: 802-828-3860

Services:

Vocational/Career Counseling: yes

Testing: GATB, Interest Inventory Profile (VIP), Basic Skills assessments

Other Services and Publications

- Group Assessment (COMPASS): help in focusing on career choices.
- Vermont Occupational Information System: information on job projections, job specific education.

State Employment Agencies

- Federal Occupational and Career Information System: matches your interests and abilities with suitable Federal jobs.
- State Training Inventory: a computer file of training programs being offered at schools and training institutions in the northeast.

Virginia

Virginia Employment Commissioner
703 East Main St.
Richmond, VA 23219
804-786-3001

Local office: 804-674-3650

Services:

Career/Vocational Counseling: yes

Testing: Typing, if required by job order

Other Services and Publications:

- JOBS program: offers education, training, and job-related services to welfare recipients.
- Federal Contractor Job Listing: companies with large federal government contracts lists jobs with VA Job Service.
- labor market information
- employability training

Washington

Washington Employment Security Department
TRB 2 Unit
P.O. Box 9046
Olympia, WA 98507-9046
360-753-0747

Local office: 206-438-7800

Services:

Career/Vocational Counseling: yes

Testing: Not on a regular basis, although will do some aptitude testing for specific individuals with need

Other Services and Publications:

- JobNet: matches worker's skills and abilities with available jobs in any geographical area.
- Classroom, vocational and on-the-job training
- Job Search Workshops: resume writing, interviewing techniques, grooming, and more.
- Job Search Skills Training Program: special retraining program for workers who have been injured on the job.
- Special Employment Services (Dislocated Timber Workers): screens unemployed timber workers who are eligible to receive four days of work and one day of training per week.

West Virginia

West Virginia Bureau of Employment Programs
112 California Ave.
Charleston, WV 25305-0112
304-558-2630

Local office: 304-558-0342

Services:

Career/Vocational Counseling: yes

I Wanna Be Trained

Testing: Aptitude and proficiency tests

Other Services and Publications:

- Governor's Summer Youth Program: offers summer jobs to disadvantaged young people who need a step up.
- *Workforce Development Directory*: outlines all the training programs state-wide.
- *Plan For Tomorrow Today: A Guide to Careers-Occupations in Washington State*

Wisconsin

Department of DILHR

Job Service, 2nd Floor

201 East Washington Ave.

Madison, WI 53702

608-266-0327 Department of Job Service

Local office 608-266-1492

Services:

Vocational/career counseling: yes

Testing: Typing, general aptitude (for apprenticeships only)

Other Services and Publications:

- Setting Employment Goals
- Interviewing Skills/Techniques
- Resume and Job Search Assistance

Wyoming

Wyoming Department of Employment

P.O. Box 2760

Casper, WY 82602

307-235-3611

Local office: 307-234-4591

Services:

Career/Vocational Counseling: Yes

Testing and Assessment Services: Yes

Other Services

- computerized listing of job openings
- on-the-job training
- labor market information
- resume preparation assistance
- workshops
- resource center

State Funded Job Training Assistance

A priority in all states is job training and education because a well trained, employed work force is a prime asset. Programs that assist businesses with the costs involved in training or upgrading job skills of new or existing workers are available in all states except New Hampshire, Montana, and Wyoming. These states choose to use only the federal programs available for this purpose. All states have a wide variety of federally funded programs and services for job seekers and employers. State money is used in many of these programs, also. For instance, in Oregon the JOBS Program, which provides welfare recipients with a variety of education, training, and job placement services is comprised of 35% federal funds and 65% state funds. State funded programs tend to target small individual groups, so each state must consider its own unique economic, social, demographic and political issues when deciding on the state budget. The advantage of a state funding its own program is that the state can decide (with federal approval) what restrictions are required to be eligible for some programs. As an example, the state of Washington has no income restrictions for the Displaced Homemaker program, allowing individuals to receive assistance before they reach poverty level.

There are programs like New York's Green Thumb Program for seniors and Youth Conservation Corps programs in Iowa, Michigan, Wisconsin and Ohio which not only help the people who are involved in these programs but the state benefits as well. While these individuals are learning job skills, earning an income, and improving their self esteem, the state benefits from the results of their labor by improving the appearances of state highways, parks, and other recreational areas. Other programs that have had positive results at a minimal cost are: Arkansas's Educators-in-Industry program which provides educators the opportunity to learn about employers needs, and allows employers to express their views on the types of employees needed in the workforce; the Kansas Parole Job Fair which had a total cost of approximately \$200 in 1996, and provided information regarding the job skills of offenders to the attention of local employers who were often unaware of the skills learned, developed and practiced by inmates; Maine's Professionals in Transition program, an organized support group for professionals to meet and make positive changes in their careers; and Hawaii's Career Kokua, a computerized library of occupational and educational information.

The following chapter will give you an idea of what types of programs each state offers. Some of them, although operated with state funds, are administered through federal agencies.

Alabama

*** Alabama Industrial Development Training**

Alabama Industrial Development Training (AIDT)

One Technology Court 334-242-4158

Montgomery, AL 36116-3200

Fax: 334-242-0299

TDD: 334-242-0298

Alabama Industrial Development Training (AIDT) is a state-funded education institution established to develop and coordinate training programs for companies that are creating jobs in

I Wanna Be Trained

Alabama. They recruit and assist companies in selecting Alabama residents for enrollment in training programs. Training programs average 60 to 80 hours in length. Trainees usually attend a three to four hour training session on two nights a week for about ten weeks. Training sessions may be conducted at the company receiving the training, in AIDT mobile training units, in classrooms and labs at one of AIDT's three training centers in Huntsville, Montgomery and Mobile, or at a local community college.

*** Veterans Benefits**

Department of Veterans Affairs

P.O. Box 1509 334-242-5077

Montgomery, AL 36102-1509

Fax: 334-242-5102

Preference in State Classified Employment: All persons who have been honorably discharged from the US Armed Forces at any time shall have five points added to any earned ratings in examination for entrance to the state classified service. Those honorably discharged and entitled to pension, compensation, or disability allowance under existing laws shall have 10 points added to any earned ratings. Wives and widows of certain disabled or deceased veterans may have the 10 point preference extended to them and added to any earned ratings.

Educational Benefits: This program is administered by the Alabama Department of Veterans Affairs and veterans must meet certain qualifications to establish eligibility for his/her dependents. Programs offered include the American Legion and Auxiliary Scholarship Program and the Disabled American Veterans Scholarship Program. Complete details can be obtained by contacting the office listed above.

Alaska

*** State Training and Employment Program (STEP)**

Katherine A. Brown, Grants Administrator

Division of Community and Rural Development

Department of Community and Regional Affairs

P.O. Box 112100 (150 Third St., Room 111)

Juneau, AK 99811-2100 907-465-4863

Fax: 907-465-3212

The State Training and Employment Program (STEP) attempts to prevent future claims against unemployment benefits by: attracting new business due to an available skilled labor force and lower employer unemployment insurance costs; training or retraining workers for new or emerging industries and technologies; and promoting local hire. STEP is funded by 1/10% of employee contributions to the Unemployment Insurance (UI) Trust Fund. These contributions are deposited in a special account within the state general fund. Persons are eligible who are unemployed and receiving unemployment insurance benefits, or who have exhausted their UI benefits; are employed but likely to lose their job within 6 months due to the job's elimination; or due to obsolescence of their job skills; or have worked in a job covered by unemployment insurance during the last 3 years but are ineligible for benefits because the job was seasonal, temporary, part-time, or wage contributions were insufficient, or due to underemployment. These programs are typically conducted in classrooms or other institutional settings; foster economic development in high growth industry; and are tailored to meet specific needs of a particular employer or group of employers. The employer must commit to hiring those who successfully complete training.

Arizona

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Program
3221 North 16th St., Suite 302
Phoenix, AZ 85016 602-640-2964

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1 to 6 years. Most trades require 3 to 4 years. The State Apprenticeship Council sponsors and funds the program.

*** Veterans Benefits**

Veterans Service Commission
Veterans Service Division
3225 North Central Ave., Suite 509 602-255-4183
Phoenix, AZ 85012-2409 Fax: 602-255-1038

Tuition and Fees-Deferred Payment: A veteran or eligible dependent who has applied for education benefits under the GI Bill at state-supported community colleges. Colleges and universities may defer payment of tuition, fees and required books for a period of 120 days with no interest charges. If, at the end of such period, the person has not received from the US Department of Veterans Affairs the initial benefit monies for tuition and fees, an extension may be granted until such time benefits are received.

Employment Preferences: An honorably discharged veteran shall be eligible for employment preference, rights, and privileges under any merit system in the state or any political subdivisions thereof, regardless of age, if otherwise qualified.

*** Work Force Recruitment and Job Training**

Grant Program

Job Training Manager
Arizona Department of Commerce
3800 North Central, Suite 1500 602-280-1352
Phoenix, AZ 85012 Fax: 602-280-1301

This state funded program provides business with grants for short-term customized, job and business specific training for new employees. The Department administers the program but works with training providers such as community colleges, private post-secondary institutions, and trade schools. Businesses must maintain or exceed current level of training expenditures and attempt to leverage other training resources. Eligible costs include: recruitment, screening, intake, assessment, interviewing, training design, materials design and accession, trainer costs, equipment, management and administration of training project and travel (not to exceed 10% of project). Ineligible costs are trainee wages and fringe benefits, and basic skills training. Selection is based on: number of new jobs created, location of business, average wages for new employees, total cost of training, training cost per employee, amount of business matching funds, use of local labor force, use of target groups, employee benefit package, financial well-being of business, and community support for the project. Start-up financing for new business ventures is not available. Eligible companies must have a profitable operating history of at least 2 years.

Arkansas

*** Arkansas Industrial Coordinator Program**

Vocational and Technical Education Division
Arkansas Department of Education
Three Capitol Mall
Luther Hardin Building 501-682-1505
Little Rock, AR 72201-1083

Fax: 501-682-1509

This program was developed out of research and in-depth analysis conducted by the Vocational, Adult and Technical Education Division. The network of 14 Coordinators act as training brokers with specific responsibilities for: developing and maintaining direct contact with business and industry within a multi-county area; promoting, developing and coordinating specialized training programs; keeping industry informed of the training available from public and state supported secondary and post-secondary educational and training institutions; and maintaining economical and industrial data to serve as a basis for long-range planning.

*** Arkansas Industry Training Program**

Arkansas Industrial Development Commission
Arkansas Industry Training Program
One Capitol Mall 501-682-1302
Little Rock, AR 72201

Fax: 501-682-1188

The primary function of the Arkansas Industry Training Program (AITP) is to offer pre-employment training, free of charge, to companies and to underemployed and unemployed persons in Arkansas. Trainees are not paid while in training. On-the-job training is offered if the equipment is too large, unique, or proprietary to set up in a training area. Training takes place in the community in which the company locates. Classes may be held in an educational institution, at the company site, in a donated community site, or a leased AITP facility. Classes are normally conducted at night, 3 to 4 hours a night, 3 to 4 nights a week, for 3 to 15 weeks. AITP provides training for possible jobs; it does not subsidize companies or trainees. All AITP funds are expended for direct training costs. Trainees voluntarily enroll in the classes so they are not obligated to accept employment, nor are they assured of employment and may accept or reject any job offered.

*** Educators-in-Industry**

Arkansas Industrial Development Commission
One State Capitol Mall 501-692-7327
Little Rock, AR 72201

Fax: 501-682-7341

This program provides educators the opportunity to visit a variety of local employers and hear directly from them about how the subjects taught in the classroom relate to the "real world", learn about current employment requirements, as well as future trends; develop ideas, materials, and lists of resource people for the classroom; and receive three hours of graduate or undergraduate credit. Employers are given the opportunity to teach local educators at a three-hour session at their place of business; communicate directly with educators about the types of employees needed in the workforce; conduct a tour of their place of business and explain current operations and future trends; and provide information packets to be shared with students. Educator-in-Industry provides unique opportunities for educators to play a vital role in the economic development of Arkansas by learning how to better prepare students for the workplace and for employers to play a vital role in the education of Arkansas' young people by giving the curriculum in schools an added dimension of reality.

State Funded Job Training Assistance

*** Existing Workforce Training Program**

Arkansas Industrial Development Commission
One State Capitol Mall
Little Rock, AR 72201 501-682-7232

The focus of this program is skills upgrade training, specific to a company's current workforce at any level. Skills upgrade training is defined as instruction conducted in a classroom environment at a worksite, an education institution, or a neutral location, that provides an existing, full-time employee with the new skills necessary to enhance productivity, improve performance, and/or retain employment. Skills upgrade training programs provide skills development to help a company and its employees adapt to new or altered technologies, management/supervisory systems, continuous quality improvement initiatives, or production methods or the new skills needed by the company to remain competitive, productive, and economically viable. To be considered for financial assistance, a manufacturing industry must: submit an application prior to the beginning of training; provide assurance that the participants involved in the proposed training program possess the prerequisite literacy skills; and clearly tie the proposed training to specific business goals and performance objectives. The Existing Workforce Training Program will pay a portion of the costs for the approved training program; grants will range from 20-70% of allowable training costs, depending upon a series of scoring criteria; and the maximum funding for any one company site cannot exceed \$50,000 per year.

*** State Highway and Transportation Programs**

Arkansas State Highway and
Transportation Department
P.O. Box 2261 501-569-2227
Little Rock, AR 72203-2261 Fax: 501-569-2698

The following programs are available to students:

Cooperative Office Education (COE) is a cooperative work and training program for high school students who have completed the necessary prerequisites and are preparing for employment in office occupations. The student receives academic, vocational instruction, on-the-job training related to their career goals, and receive school credit for the employment.

Summer Employment Program: The Department hires students to work during the summer months in positions ranging from clerical to statewide travel crews. Two new programs were added in 1992. The Association of Black Engineers in Arkansas (ABEA) requested summer intern positions for young minority students who are pursuing an engineering career, and New Futures coordinated the placement of at-risk youth as part of the organizations effort to aid students with meaningful summer employment.

Engineering Interns: provides employment for civil engineering students during the summer months. An Orientation Program was added in an effort to better inform students about career possibilities within the Department and to encourage them to consider full-time employment upon graduation.

Career Development: emphasizes the importance of math, science, and English and encourages students to pursue careers in the highway and transportation field. An engineer from the Department highlights the satisfaction obtained from planning, designing and construction long-lasting projects which have positive impacts on education, economic development and the quality of life.

*** Workforce Development Initiatives**

Governor's Commission on Adult Literacy
221 West Second St.
Suite 408
Little Rock, AR 72201

501-324-9400

Fax: 501-324-9405

As the only state entity designated as the hub of a statewide network for literacy, the Governor's Commission on Adult Literacy is working to build capacity and quality of services in the area of adult learning. During 1995, the adult education/literacy community provided workplace literacy programs to 300 employers which served the education needs of over 10,000 workers. Programs available include: the Workforce Alliance for Growth in Economy (WAGE) program, a partnership between local employers as an adult collaborative effort to address the need to improve the basic skills of the unemployed and underemployed workforce. The Family-to-Work Support Center enables educators to provide workplace relevant instruction tied to employment goals of learners while meeting the employability requirements of employers. In the Workers Involved in Skills Education (WISE) program, team members develop education programs for workplaces by visiting the work site and conducting a deductive analysis of the work process. By watching workers do their jobs, the team can develop assessments and curriculum to teach essential skills in terms of the job itself.

*** Youth Apprenticeship/Work Based Learning**

Consortia Project

Ron Schertzer, Program Manager
Apprenticeship and Technical Education
Vocational and Technical Education Division
Department of Education
Luther S. Hardin Building
Three Capitol Mall
Little Rock, AR 72201-1083

501-682-1360

Fax: 501-682-1509

The primary objective of the program is to link resources of business and industry, education and the community to bridge the gap between the classroom and the workplace. It gives high school students an opportunity to develop career skills, evaluate their own potential for success, establish personal goals, earn paid apprenticeships, obtain college-level experience and gain personal contact within a specific occupation. All consortia are funded with state funds and other individually acquired sources.

California

*** Apprentice Program**

Department of Labor
State Apprenticeship Council
1301 Clay St., Suite 1090-N
Oakland, CA 94612-5217

510-637-2951

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council

State Funded Job Training Assistance

sponsors and funds the program.

*** Employment Training Panel**

Employment Training Panel (ETP)
1100 J St., 4th Floor 916-327-5640
Sacramento, CA Fax: 916-327-5260

The Employment Training Panel (ETP) program is designed to assist business in acquiring and retraining highly skilled workers and staff needed to increase competitiveness and productivity. A performance-based contract is developed and a cost reimbursement per trainee is negotiated. Trainees must remain on the payroll 90 days after training in order for employer to earn cost reimbursement. The average cost reimbursement ranges between \$1,000-\$2,500 per trainee that successfully completes the program. Trainees eligible include someone who is unemployed and receiving unemployment insurance benefits or has exhausted his benefits within the past 2 years; an employee covered by the Unemployment Insurance System and is in danger of being laid off; and an employee in a firm that is becoming a high performance or diversified workforce. Priorities of the program are: growth of the California economy by stimulating exports and the production of goods and services that are imported from outside the state; new employees for firms locating or expanding in the state; development of a high performance workplace for the future; training displaced workers; joint developments with business management and worker representatives; and retention and expansion of manufacturing workforce.

Colorado

*** Colorado FIRST Customized Job Training Program**

Office of Business Development	303-892-3840
1625 Broadway, Suite 1710	Fax: 303-892-3848
Denver, CO 80202	TDD: 303-659-2656

Colorado FIRST Customized Training Program provides quality training for companies that are relocating, expanding, or facing new competition. The program will assist employers in training new or current workers in permanent, non-seasonal jobs and provide short-term, job specific training designed to fit the company's needs. Program requirements include: jobs must pay above minimum wage levels and be accompanied by a health care coverage plan; companies must participate in the training costs, directly and indirectly; and Colorado FIRST funds do not pay wages of trainees. Financial assistance for direct training costs include: instructor wages, travel, and per diem allowances; development of curriculum and instructional materials; cost of essential training supplies, equipment and space; and training at employer's location or local community college or vocational school.

*** State Veterans Benefits**

Colorado Department of Human Services
Division of Veterans Affairs
789 Sherman, Suite 460 303-894-7474
Denver, CO 80203 Fax: 303-866-2368

Some of the benefits Colorado provides for veterans include:

Educational Benefits: Reduced or Free Tuition at certain designated state institutions of post-secondary education for members of the Colorado National Guard (must serve 2 years for each year of education granted).

Educational Opportunities for Children: Free Tuition in certain state-supported schools for children of POW or MIA who were Colorado residents when they entered the Armed Forces, or for children of Colorado national guardsmen who died or were permanently disabled. Limited to dependents who do not qualify for federal educational benefits.

Employment Preference, Privileges: Disabled veterans shall have 10 points added to their grade and non-disabled veterans or widows of veterans whose death was due to military service shall be credited with an additional 5 points on civil service examinations.

Connecticut

*** Agriculture Education**

Milton S. Natusch
State Department of Education
25 Industrial Park Rd.
Middletown, CT 06457 203-638-4055

The agricultural education program serves secondary students, out-of-school youth, and adults in full and part-time programs in regional centers throughout the state. The focus is on preparing individuals for entrepreneurial opportunities or for entry into occupations in which agricultural knowledge and skills are required. The program includes inter-related components which are: classroom instruction, laboratory experience, and supervised work experience. Fees are involved except for students participating in eligible high school programs.

*** Apprenticeship**

Bob Martin
State Department of Education
Vocational-Technical School System
25 Industrial Park Rd.
Middletown, CT 06457 203-638-4125

This program provides trade-related classroom instruction to apprentices registered with the State Department of Labor. Thirty six hours of classroom instruction per apprentice course are set up in 13 locations, based on the number of registered apprentices and the types of apprentice trades. No state or federal money is used. State-registered apprentices must pay \$100 tuition fee per course and half will be reimbursed by the employer.

*** Community Services**

Director of Community Services
Connecticut Department of Correction
90 Brainard Rd.
Hartford, CT 06114 203-566-1061

This program provides services in a residential or non-residential setting for inmates returning to the community including: pre-release planning, counseling, job development and placement counseling, substance abuse counseling, follow-up and other necessary services. Private non-profit agencies are eligible to receive funds for this community based service program. In general contractors act as brokers, advocates, referral agents, and counselors in obtaining necessary supportive services from their own and other public and private agencies. Services provided are dependent on individual client need.

*** Customized Job Training (CJT)**

Program Manager

State Funded Job Training Assistance

Connecticut Department of Labor
200 Golly Brook Blvd.
Wethersfield, CT 06109 203-566-2450

The goal of the Connecticut Workplace-Based Customized Job Training Center (CJT) Program is to help businesses grow and prosper in Connecticut by becoming highly productive and globally competitive and to build a stable, highly skilled workforce. The program is designed to stimulate the creation and retention of jobs in the state by providing financial assistance for training which the company could not have provided through its own resources. Non-financial assistance in the form of assessment of training needs and brokering of services is also given to businesses. Programs and contracts are developed on a discretionary basis to address specific training needs. Most programs have no client eligibility standards. Others may target dislocated workers or other populations.

*** Displaced Homemaker Program**

Program Manager
Connecticut Department of Labor
200 Folly Brook Blvd.
Wethersfield, CT 06109 203-566-2450

This program coordinates a statewide network of job training and support services for the displaced homemaker population. A broad program of support services and occupational training provided through four multi-purpose service centers and their satellites in different parts of the state. Participants must be someone who has worked in the home providing unpaid household services for family members; has been dependent on the income of another family member but is no longer supported by that income or is receiving public assistance; and has had or would have difficulty in securing employment sufficient to provide for economic independence. Activities include referral, counseling, assessment of skills, job training for various occupations, job placement, and supportive services, such as child care and transportation assistance.

*** Institute for Industrial and Engineering**

Technology (IIET)
Dr. Edward Rybczyk
Central Connecticut State University
185 Main St.
New Britain, CT 06051 203-827-7966

IIET is an outreach function of the School of Technology (SOT) at Central Connecticut State University (CCSU) and offers non-credit courses and services to industry. The SOT has had a proven record of success by providing its services to over 1200 companies in Connecticut. IIET was selected to assist in delivering applications oriented problem solving services to organizations for them to stay competitive. Programs may be designed for individual organizations and employers for individuals. IIET has five Centers designed to provide services; the Manufacturing Applications Center, Procurement Technical Assistance Center and the Flexible Manufacturing Networks Center receive both federal and state money. The remaining two centers are self-sufficient; the Technical Training Center focuses on training companies on advanced manufacturing technologies and concepts ranging from quality assurance to engineering design and analysis. The Human Resource Development Center provides assistance to displaced employees, offers basic skills training, provides continuing education support to the public and private industry as well as manages the conference center at 185 Main St. in New Britain, CT.

*** Hispanic Human Resource Development Program**

I Wanna Be Trained

Joyce R. Thomas
Department of Social Services
25 Sigourney St.
Hartford, CT 06106 203-424-5876

This program serves persons who are targeted as language disadvantaged by providing English as a Second Language and specific skills to enter into the labor market. To be eligible you must be a Hispanic young adult, out of school, unemployed, with a language barrier. Activities include training, education, employment and supportive services.

*** Job Development Unit**

Job Development and Placement Specialist
Commission on the Deaf and Hearing Impaired
1245 Farmington Ave.
West Hartford, CT 06107 203-561-0153

This program provides job counseling, locations and/or develops job opportunities for deaf and hard of hearing persons, assists employers as well as deaf and hard of hearing persons with on-site training and in resolving on-the-job problems, arranges for sign language interpreting services in vocational situations. Any Connecticut resident of working age exhibiting a hearing loss (including deafness) is considered eligible to pursue vocational services through the Job Unit.

*** Job Training Finance Program**

David Willis
Planning and Program Development
Connecticut Development Authority
845 Brook St.
Rocky Hill, CT 06067 203-258-7816

This program is designed to provide below prime-rate-bank loans in amounts up to \$250,000 to credit-worthy manufacturers and related economic base businesses, to assist such firms in the educational upgrade of their production workers. Program also offers performance grants up to \$25,000 as part of the loan package. The borrower submits training plan applications to participating commercial lender. Eligible expenses include training plan development and administration, training expenses, training facilities, and salaries, wage benefits for trainees and in-house instructors.

*** Opportunities Industrialization Centers**

Executive Director
Opportunities Industrialization Centers
232 North Elm St.
Waterbury, CT 06702 203-756-7987

State funding is offered to Opportunities industrialization Centers (OIC) in order to provide basic education, skill training, plus job counseling toward employment to unemployed and/or underemployed young adults. OIC's services are only available to low-income and welfare recipients.

*** Services for the Blind**

Stephen M. Thal, Supervisor
Vocational Rehabilitation Services for the Blind
Wethersfield, CT 06109 203-249-8525, ext. 220

Basic rehabilitation services for persons age 17-21 may include: low vision aids, diagnostic evaluation, counseling and guidance, physical restoration, vocational training, rehabilitation technology evaluation, adaptive equipment and services to assure a client is satisfactorily

State Funded Job Training Assistance

placed. Additional services provided to individuals who are blind may include: rehabilitation teaching evaluation and training, such as activities of daily living, braille and/or technology orientation and mobility, may include evaluation and training in cane travel techniques as well as orientation to home and work environments. Staff can provide in-service training to employers and community agencies who request it.

*** Workers Rehabilitation**

Director
Division of Workers' Rehabilitation
Connecticut Workers' Compensation Commission
21 Oak St., 4th Floor
Hartford, CT 06106 203-493-1500

The Workers Compensation Commission provides Vocational Rehabilitation services to individuals injured under the Connecticut Workers' Compensation Act. Funding is provided from part of the Workers' Compensation Commission Budget which is an assessment against the insurance industry. To be eligible for the services of this program, an individual must have an accepted workers' compensation case and the injury must prevent return to former, or most recent, work and pose permanent restrictions. Workers' Rehab provides aptitude testing, evaluation, job development, job-seeking skills, counseling, formal training, job placement, and on-the-job training.

*** Workfare**

General Assistance
Connecticut Department of Social Services
25 Sigourney St.
Hartford, CT 06106 203-424-5381

Participation in case management plan activities, which may include Workfare, is required of employable recipients of General Assistance. Activities under this program include: work experience (work crews at public works, custodial duties, clerical duties, and teacher's aide) at municipal sites, state agencies, or non-profit organizations; education (such as GED preparation) substance abuse counseling; training (such as clerical skills, data entry, and machine skills training); job search activities. Local Welfare Officials are required to submit proposed Employability Plan and Workfare sites for approval. Recipients who fail to participate as assigned are subject to a 90-day suspension of financial benefits.

Delaware

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Lock Box 36 Federal Building
Wilmington, DE 19801 302-573-6113

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Blue Collar Training Funds**

Delaware Economic Development Office
99 Kings Highway
P.O. Box 1401 302-739-4271
Dover, DE 19903 Fax: 302-739-5749

The Blue Collar Training Funds program provides funds for business expansion, start-up, or retention. Eligible applicants include educational agencies, employers, employee organizations, proven training providers, and community-based organizations. Characteristics of training available are: short term; transferable skills; primarily for entry level positions to enter or re-enter the workforce, to permit employee upgrade, and to retain or train employees; on-site and/or classroom training; and the numbers of trainees involved should be cost-effective. Costs covered by the Blue Collar Training Fund include: instructors, classroom space/facilities, liability insurance, administrative support systems, program development, training supervision, maintenance of training records, progress monitoring, and wage subsidies to trainees.

*** Department of Corrections Education and Training**

Department of Corrections
80 Monrovia Ave. 302-739-5601
Smyrna, DE 19977 Fax: 302-739-6740

One of the biggest concerns officials for the Department of corrections have, as it relates to its clients, is education and absence of essential job skills. The agency offers a variety of vital programs to equip clients with some of the basic skills needed to obtain employment upon release. The Volunteers of America provide a Literacy Program which provides reading skills to anyone from non-readers to 4th grade level and Literacy Training which trains residents to tutor other residents.

Florida

*** Department of Labor**

State Apprenticeship Council
City Center Building
Suite 4140
227 North Bronough St.
Tallahassee, FL 32301 904-942-8336

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Quick Response Training Program**

Florida Department of Commerce
Division of Economic Development
Quick Response Training Program
107 West Gaines St., Suite 466 904-922-8645
Tallahassee, FL 32399-2000 Fax: 904-921-1101

The Quick Response Training Program is a customer-driven training program designed as an inducement to secure new businesses to Florida as well as provide existing businesses the

State Funded Job Training Assistance

necessary training programs for expansion. Through this program, Florida is able to effectively retain, expand and attract employers offering high-quality jobs. Eligible projects are new or expanding/existing businesses that produce exportable goods or services, create new jobs and employ workers who require customized entry-level skills training. Training Requirements include: 1) Training services can be provided through community colleges, school districts, area vocational-technical centers, state universities, and when approved, at licensed and certified post-secondary private institutions. Training is limited to 18 months or less. 2) Training can be conducted at the business's own facility, at the training provider's facility, or at a combination of sites. 3) Program instructors can be either full or part time educators or professional trainers from the business. 4) The selection of trainees is the responsibility of the business, although assistance is available. The business is also responsible for establishing criteria to select trainees.

*** Veterans Preference in Employment**

Department of Veterans' Affairs

P.O. Box 31003

St. Petersburg, FL 33731 813-898-4443

Florida laws relating to veterans are intended to provide selected veterans with an advantage in employment as a recognition of their sacrifices in the service of the nation, and also as compensation for deferring their civilian careers. There are 4 Veterans' Preference categories: 1) Persons with a service connected disability which is compensable under public laws, 2) the spouse of any person who has a total and permanent service disability and who, because of this disability cannot qualify for employment; 3) any veteran of any war who served one day on active duty during a wartime period; 4) the unremarried widow or widower of a veteran who died as a result of a service connected disability. Specific questions regarding preference eligibility, including required documentation, should be referred to the office listed above.

*** Veterans Scholarship Programs**

Administrative and Public Information Division

Department of Veterans' Affairs

P.O. Box 31003

St. Petersburg, FL 33731 813-893-2451

The State of Florida provides scholarships for dependent children of deceased or disabled veterans or children of servicemen classified as prisoners of war or missing in action. Applicants must be between the ages of 16 and 22. The value of each award will be the amount of tuition and fees charged for 2 semesters or 3 quarters by the institution the applicant is attending. The payment is made directly to the institution, no disbursement is made to the student. For more information or an application, contact the Public Information Division.

Georgia

*** HOPE Grants**

Student Finance Commission

2082 East Exchange Place, Suite 200 770-414-3000

Tucker, GA 30084-5305 800-776-6878

The Helping Outstanding Pupils Educationally (HOPE) program provides scholarships and grants to students attending public and approved private institutions. The intent of this award is to encourage advance training and education. This HOPE award may be applied toward tuition, books, and other education-related expenses. Funding is received from the Georgia Lottery for Education.

*** Quick Start**

I Wanna Be Trained

Georgia Department of Technical and Adult Education
1800 Century Place, Suite 400 404-679-1700
Atlanta, GA 30345 Fax: 404-679-1710

Quick Start provides high-quality training services at no cost to new or expanding businesses in Georgia. Some of the elements of Quick Start training include: training needs analysis, examines the needs and develops recommendations for training that will be required; a detailed training plan gives a description of the training services and training schedule that will be custom-designed to meet a company's needs; high-quality training using advanced instructional technologies; and an expert in manufacturing and business technologies, instructional designers, computer experts, video production technicians and other professionals. Every company works with a Certified Economic Developer Trainer (CEDT). The CEDT is located at one of the Georgia's Department of Technical and Adult Education's 32 technical institutes or one of the four colleges affiliated with Quick Start.

Hawaii

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
300 Ala Moana Blvd., Room 5113
Honolulu, HI 96850 808-541-2519

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Career Kokua**

Research and Statistics Office
Career Kokua Program
Department of Labor and Industrial Relations
830 Punchbowl St., Room 321 808-586-8999
Honolulu, HI 96813 Fax: 808-586-9099

Career Kokua, the Hawaii Career Information Delivery System, is a computerized library of occupational and educational information. This information is accurate, up-to-date, and easily retrievable. Its information covers career exploration, occupations, how to prepare for specific jobs, wages, schools, programs of study, job search aides, military careers, community resources, and financial aid. The general public can use Career Kokua computers at Employment offices. Career Kokua computers are located at all secondary schools, community colleges, University of Hawaii's Manoa campus, some community agencies, the Employment Resource Centers and at some military bases. The user agencies receive handbooks and training so their counselors can assist students, clients, and interested persons. Funds for this service are provided by the state and by user fees.

*** Employment and Training Fund Program**

Department of Labor and Industrial Relations
830 Punchbowl St., Room 321 808-586-8839
Honolulu, HI 96813 Fax: 808-586-9068

State Funded Job Training Assistance

The Employment and Training Fund (EFT) Program makes available to employers and individuals timely and innovative programs in business-specific training, upgrade training, new occupational skills training, management skills training and similar activities. EFT may be used to fund: the operation of the state employment service for which no federal funds have been allocated; business-specific training programs to create a more diversified job base and to carry out the purposes of the new industry training program; industry or employer-specific training programs where there are critical skill shortages in high growth occupational or industry areas; training and retraining programs to assist workers who have become recently unemployed or are likely to be unemployed; programs to assist residents who do not qualify for federal or state job training programs to overcome employment barriers; and training programs to provide job-specific skills for individuals in need of such assistance to improve career employment prospects.

*** Employment Training and Job Placement**

Services for Low-Income Persons

Office of Community Services
Department of Labor and Industrial Relations
335 Merchant St., Room 101 808-586-8675
Honolulu, HI 96813 Fax: 808-586-8685

Gaps in services or special needs to assist low-income persons and low-income persons with disabilities in becoming employed are addressed by Chapter 42D Contracts with Private Sector Service Agencies. The services assist low-income persons and low-income persons with disabilities with employment through pre-employment training, occupational skills training including on-the-job training, and job development and placement.

*** Offender/Ex-Offender Program**

David Kamiyama
Offender/Ex-Offender Project
Alu Like Inc.
1427 Dillingham Blvd., #205B 808-848-8255
Honolulu, HI 96817 Fax: 808-842-3717

The Project will complete an in-depth assessment on the capabilities, needs, and vocational potential of the ex-offenders seeking services from the project. A determination on the course of training, work, and services most appropriate to address each individual's employment goals and needs will be jointly agreed to by the ex-offender and the project's Employment Specialist. The service plan will identify employment goals and projected timetable of services. The Project will assist with referrals to Job Training Partnership Act (JTPA) programs to provide classroom training in basic education and/or vocational skills, worksite experience, on-the-job and other training designed to enhance the employment potential of participants. On-the-job training sites will be developed by the project prior to referral to a JTPA program. Referrals to JTPA programs will be initiated due to the project not having training monies for participants. Due to recent budget cuts, this program is currently available only on the island of Oahu.

*** Operation Nightingale**

Patrick Dickson
Operation Nightingale
Kapiolani Community College
Building 854-5, 600 Pensacola St.
Honolulu, HI 96814 808-538-7744

Operation Nightingale assists international nurses to pass the state licensure exam for registered nurses. Kapiolani Community College offers instruction in English and test-taking strategies so that registered nurses can be licensed to meet the critical nursing shortage in the

state. The program is advertised in the news media and at health care institutions.

*** Psychosocial Rehabilitation Program**

Brenda Hashimoto, Program Specialist
Adult Mental Health Division
Department of Health
Box 3378
Honolulu, HI 96801 808-733-9333

Through the Department of Health's nine Community Mental Health Centers' Psychosocial Rehabilitation program, the following vocational rehabilitation services are provided to persons with severe disabling mental illness: 1) Functional assessment/evaluation to determine the individual's capabilities and level of functioning. 2) Work-activity programs to assist individuals in their development of desired work habits and attitudes. 3) Psycho-educational classes to assist the individual with the understanding of their illness, medication, symptoms, and stress. 4) Social skills training for the development of interpersonal, communication, problem-solving, and independent living skills. 5) Vocational counseling services to individuals referred and participating in the Psychosocial Rehabilitation Services during the time that they are with the programs. 6) Support services for individuals who are employed and/or interested in employment.

Idaho

*** Customized Education and Training**

Division of Vocational Education
650 West State St.
P.O. Box 83720 208-334-3216
Boise, ID 83720-0095 Fax: 208-334-2365

Short-term training programs for adults are supported primarily by employer contributions, user fees, and business and industry donations. The goal is to deliver customized training for employer needs that actively contributes to Idaho's continued economic, rural and community development. The Idaho technical college system helped more than 37,500 Idaho employees upgrade their skills or learn brand new ones in fiscal year 1995 and provided customized training to numerous Idaho businesses.

*** Workforce Development Training Fund**

Manager, Business Development
Idaho Department of Commerce
700 West State St. 208-334-2470
Boise, ID 83720 Fax: 208-334-2631

The Workforce Development Training Fund will be created to fund a trained workforce for Idaho employers. This Fund is to provide training and retraining opportunities that would not otherwise exist for Idaho's workforce. It will be dedicated to provide training for: skills necessary for specific economic opportunities and industrial expansion initiatives; and upgrading skills of currently employed workers at risk of being permanently laid off. The program is still in development and many details have not yet been addressed. It will be funded by a small portion of the state's share of the unemployment tax. The legislation provides opportunities for workforce retention and workforce expansion and should be implemented by the summer of 1996.

State Funded Job Training Assistance

Illinois

*** Displaced Homemakers**

Doris Moy
Illinois Department of Labor
Displaced Homemakers Program 312-793-7111
160 North LaSalle Fax: 312-793-5257
Chicago, IL 60601 TDD: 312-782-2000

A displaced homemaker is a person who 1) has worked in the home for a substantial number of years providing unpaid services for family members; 2) is not gainfully employed; 3) has difficulty in securing employment; and 4) was dependent on the income of another family member but is no longer supported by such income, or was dependent on federal assistance and is no longer eligible for such assistance. Agencies eligible to apply for program funds are those which can demonstrate that they are currently providing some type of services to the population. Allowable activities for individuals include assessment; career guidance and testing; self-confidence building; assertiveness training, job readiness workshops, job development and placement; work experience; supportive services, and referrals.

*** Earnfare**

Deborah McCarrel
Illinois Department of Public Aid
400 Iles Park Place 217-785-0465
Springfield, IL 62762 Fax: 217-782-5708
TDD: 217-785-8035

Participants engage in assigned employment activities equal to the amount of the Food Stamp benefits divided by the federal minimum wage. Subsequently, minimum wage assistance is earned for each additional hour of performance in Earnfare activity up to a maximum of \$231 per month. Participants continue working at the initial Earnfare provider worksite for six months out of any twelve consecutive month period or until reassigned or reassessed. Participants must accept bona fide offers of employment and apply for jobs for which the provider makes a referral. Transportation expenses are provided for job interviews arranged by Earnfare employers. A clothing allowance is available which allows an individual to receive up to \$100 in a 12-month period for clothing needed to go to the Earnfare assignment.

*** Educational Opportunities for Children of Deceased War Veterans**

Vickey Campbell
Illinois Department of Veterans Affairs
833 South Spring 217-782-3418
P.O. Box 19432 Fax: 217-524-0344
Springfield, IL 62794-9432 TDD: 217-524-4645

With certain restrictions, this state funded program offers payments of \$250 for matriculation and tuition fees, board, room rent, books and supplies at elementary school, high school, and other institutions in Illinois for youth between the ages of 10-18 years. Requirements are extensive; details are available from the office listed above.

*** Employer Training Assistance Program**

Dennis Sienko
Prairie State 2000 Authority
James R. Thompson Center
Suite 4-800

I Wanna Be Trained

100 West Randolph St. 312-814-2700
Chicago, IL 60601 Fax: 312-814-2703
TDD: 312-814-3842

Prairie State 2000 is an Illinois State Agency that invests in currently employed worker training tied to technological or productivity quality changes in the workplace. The focus is on assisting job retention through skills upgrading. Funds are awarded under two programs: the Employer Training Assistance Program (ETAP) and the Individual Training Assistance Program (ITAP). Prairie State receives referrals from local and state economic development groups, trade associations, community colleges and directly from employers. Grants and loans are awarded to businesses on the basis of financial need and type of retraining planned. Allowable activities include trainer costs, materials, and supplies.

*** Employment Services Coalition Program**

Bing Senger
Illinois Department of Children and Family Services
Division of Youth and Community Services
406 East Monroe St. 217-785-2570
Springfield, IL 62702 Fax: 217-785-0395
TDD: 217-524-3715

This program is an interagency, collaborative venture to provide work experience and create employment opportunities for troubled youth in the north and west areas of Chicago. The primary activities of the coalition are: the teaching of basic literacy skills, the provision of work experience to enrolled youth, and post-work center job development. Those eligible are youth, ages 14-17, who have been adjudicated to be delinquent or to be in violation of probation for a delinquent act, or who the judge would otherwise commit to the Juvenile Division of the Department of Corrections, and no other resources are available to meet the youths needs.

*** Illinois Labor-Management Program**

Sue Fierce
Illinois Department of commerce and Community affairs
High Performance Workplace Division 217-785-6219
620 East Adams Fax: 217-524-3701
Springfield, IL 62701 TDD: 217-785-6055

Local labor management committee programs and services include: programs to establish and increase the effectiveness of cooperative labor management initiatives in the workplace, in both private and public sectors; conducting educational workshops/seminars on issues of mutual concern to local labor and management; implementation/facilitation of joint construction agreements to promote benefits of cooperation in the construction industry; programs promoting labor management cooperation in small to medium sized firms as a foundation for human resource development; programs creating partnerships between local businesses, labor unions and schools addressing future job skills needed to increase quality and productivity; and, programs promoting the use of labor management committees in layoff or plant closing situations.

*** Individual Training Assistance Program**

Dennis Sienko
Prairie State 2000 Authority
James R. Thompson Center
Suite 4-800
100 West Randolph St. 312-814-2700
Chicago, IL 60601 Fax: 312-814-2703
TDD: 312-814-3842

State Funded Job Training Assistance

Prairie State 2000 is an Illinois State Agency that invests in currently employed worker retraining tied to technological or productivity/quality changes in the workplace. The focus is upon assisting job retention through skills upgrading. Experienced Illinois employed workers are candidates for retraining vouchers. Unemployed workers may be eligible, assuming all other training resources have been exhausted.

*** Industrial Training Program**

Jerry L. Burger
Illinois Department of Commerce and Community Affairs
620 East Adams 217-785-6284
Springfield, IL 62701 Fax: 217-524-3701
TDD: 217-785-6055

or

Industrial Training Program
Department of Commerce and Community Affairs
James R. Thompson Center
100 West Randolph St.
Suite 3-400 312-814-2809
Chicago, IL 60601 Fax: 312-814-2370

The purpose of this program is to increase economic development activities to small and medium-sized businesses and to increase the cost efficiency of state-delivered economic development programs and services. Any multi-company project sponsored by manufacturing associations, community colleges, strategic manufacturing partnerships, and grant recipients or administrative entities under the Job Training Partnership Act is eligible to apply for funding. Individual companies may apply for funding if they are retraining their workforce or training new employees in conjunction with an expansion or new location.

*** MIA/POW Scholarships**

Vickey Campbell
Illinois Department of Veterans Affairs
833 South Spring
P.O. Box 19432 217-782-3418
Springfield, IL 62794-9432 Fax: 217-524-0344
TDD: 217-524-46455

The Missing-in-Action/Prisoner of War scholarship includes benefits to defray costs of tuition and certain fees or treatment at therapeutic, rehabilitative or higher educational facilities for any spouse, natural child or step-child of an eligible veteran. Application is made through the state controlled university or college that the applicant wished to attend or through any local Department of Veterans Affairs service office. The child must begin using the scholarship prior to his or her 26th birthday.

*** Project Second Chance**

Bob Senger
Illinois Department of Children and Family Services
Division of Youth and Community Services
406 East Monroe St. 217-785-2570
Springfield, IL 62702 Fax: 217-785-0395
TDD: 217-524-3715

This program involves the development and coordination of local employment and training services for youth leading to unsubsidized employment. Private sector agencies recruit and train a corps of volunteers to provide client employment assistance to project youth, direct placement of youth in unsubsidized employment, and enrollment of youth in vocational training

programs, community colleges or high school programs. Youths ages 16 through 20 served by private sector youth service agencies funded by the Department of Family Services are eligible for services.

*** Senior Employment Specialist Program**

Paul Crutchfield
Illinois Department on Aging
Senior Employment Specialist
State of Illinois Center
Suite 10-350 312-744-4016
100 West Randolph St. Fax: 312-814-2916
Chicago, IL 60601-3220 TDD: 800-2552-8966

The Illinois Department on Aging (IDOA) is mandated by the Illinois Act on Aging to coordinate training and employment-related activities for the state's older individuals. IDOA funds the Area Agencies on Aging to hire Senior Employment Specialists, whose main responsibilities are to establish an effective system of coordination and delivery of training and employment services for older individuals by tapping the resources and coordinating with Illinois' 26 Job Training Partnership Act private industry councils, Employment Service Office, private and public sector employers, universities and colleges, the Older Americans act Title V Senior Community Service Employment Program and other training and employment-related services. The purpose of the program is to provide older individuals the maximum opportunity for training and employment programs and services.

*** State Literacy Grant Program**

Judith Rake
Illinois Secretary of State Literacy Office
431 South 4th St. 217-7855-6921
Springfield, IL 62701 Fax: 217-785-6927
TDD: 217-524-0040

The Literacy Office administers two grant programs to improve the basic skills of adults. The community literacy program currently uses volunteers to upgrade the basic skills of adults functioning below the ninth grade level. The workplace literacy grant provides dollars to businesses which match the public money to provide job-specific basic skills at the worksite.

*** Youth Employment and Training Program**

Bob Senger
Illinois Department of Children
and Family Services
Division of Youth and Community Services 217-7855-2570
406 East Monroe St. Fax: 217-785-0395
Springfield, IL 62702 TDD: 217-524-3715

Youth are referred to this program as a condition of probation by the Juvenile Court Judge or the governor's Youth Service Initiative Coordinator. If the youth meets eligibility criteria, a full range of unified Delinquency Intervention Services will be made available, including pre-employment training classes. The goals of these services are: to improve self-awareness, self-confidence and self-reliance; to improve the ability to communicate and work with peers, adults and authority figures; to facilitate the ability to cope with stressful situations and deal with frustration; to enhance the ability to handle responsibility; and to increase the ability to confidently seek employment.

State Funded Job Training Assistance

*** Training 2000 Program**

Business Development Division
Indiana Department of Commerce
One North Capitol, Suite 700
Indianapolis, IN 46204-2288

800-662-7832
Fax: 317-233-5123

TDD: 317-233-5977

Indiana's Training 2000 program is designed to provide financial assistance to new and expanding industries committed to training their workforce. The program will reimburse a company up to a maximum of 50% of their eligible training costs. Reimbursement will not exceed \$200,000 for retraining existing workers. Reimbursement for training new hires will be evaluated on a case-by-case basis. Types of assistance eligible include instruction costs, some travel costs and materials and supplies. Eligible training activities include: basic skills; reading, writing, and math; transferable skills which will enhance an employee's general knowledge, employability and flexibility in the workplace; company-specific skills which are unique to an individual company's workplace, equipment and/or capital investment; and quality-assurance skills which are intended to increase the quality of the company's product. Sixty percent of the grant award will be made available for reimbursement as soon as the training contract is executed. Once the company has achieved 80% of its contracted job creation and investment goals, an additional 20% is made available. After the company achieves 100% of its contracted job creation and investment goals, the remaining 20% of the grant award will be made available for reimbursement.

Iowa

*** Iowa Conservation Corps**

Duane Leitch
Iowa Department of Economic Development
200 East Grand Ave. 515-281-9020
Des Moines, IA 50309

Fax: 515-242-4809

The Iowa Conservation Corps (ICC) has three components that provide meaningful employment and career education opportunities to youth between the ages of 14 and 24 in projects that enhance the state's human and natural resources. The Summer Conservation Program employs youth to perform conservation-related work for schools, cities and counties where they gain work skills and an appreciation of Iowa's natural heritage; the In-School Program provides part-time employment during the school year for handicapped and disadvantaged youth at schools, cities, counties, and nonprofit agencies with hopes of enhancing the youth's future employability; and the Young Adult Program provides persons 18-24 with conservation and human services employment. In 1995, 142 out of 148 corp members in the Young Adult Program either found unsubsidized employment or entered/ returned to college upon completion of the program.

*** Iowa Jobs Training Program**

Iowa Department of Economic Development
Division of Work Force Development
Business and Industrial Training
150 Des Moines St. 515-281-9026
Des Moines, IA 50309

Fax: 515-281-9033

The Iowa General Assembly established the Iowa Jobs Training Program by combining the Small Business New Jobs Training Program and the Iowa Retraining Program. The program consists of the following two components:

I Wanna Be Trained

1) Small Business New Jobs Training Services: This program provides repayable loans up to \$50,000 or grants of less than \$5,000 to train new employees of small businesses (500 or fewer employees) that are either new, expanding, or relocating to Iowa. Loans are repaid through the diversion of increased payroll receipts or through the diversion of increased property taxes. Training services that are customized to meet the individual needs of each business range from adult basic education to highly technical training. Methods of training include classroom and on-the-job training.

2) Retraining Services: This component provides forgivable loans up to \$50,000 or grants of less than \$5,000 for businesses that are retooling and, must retrain their existing employees. A loan is forgiven if a business completes its training program and retrains at least the number of employees agreed to prior to funding. Training services, customized to meet the individual needs of each business, range from adult basic education to highly technical training. On-the-job training is not available for this component. All other training methods are utilized. Unlike the new jobs training component, retraining assistance is available to a business of any size.

*** Job Developers**

Client Services
Human Resource Center
Education/Job Training/Treatment
901 29th Ave. S.W.
Cedar Rapids, IA 52404 319-398-3907

Four Job Developers, one at each residential correctional facility and one that handles probation/parole clients in the Cedar Rapids area, identify job opportunities for residents, assesses their skills and oversees their placement in appropriate positions within the community. The Job Developer counsels residents during the intake phase of the program, during the job search periods and after employment with a view toward instructing them in proper appearance, job seeking practices, self-confidence and self-image, vocational strengths and interests, and other job related issues while job-seeking and after employment. There is also an instructor who teaches a class on job-related social skills to clients referred both from residential and probation/parole services. Employment training for offenders ages 16-21 is also available.

Kansas

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
444 S.E. Quincy St., Room 247
Topeka, KS 66683-3571 913-295-2624

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Kansas Industrial Retraining (KIR) Program**

Kansas Department of Commerce & Housing
Business Development Division
700 S.W. Harrison, Suite 1300 913-296-5298

State Funded Job Training Assistance

Topeka, KS 66603-3712

Fax: 913-296-3490

TDD: 913-296-3487

This program is a job retention tool which assists employees of restructuring industries who are likely to be displaced because of obsolete or inadequate job skills and knowledge. Eligible industries include basic enterprises that are restructuring their operations through incorporation of existing technology, development and incorporation of existing diversification of production, or the development and implementation of new production activities. At least five existing employees must be trained to qualify for assistance. The program may be used to assist firms involved in both pre-employment and on-the-job training. Pre-employment training may be used to allow the company and prospective employees an opportunity to evaluate one another before making any employment commitments. Prospective employees are given the knowledge and specific skills necessary for job entry. Trainees usually attend classes on their own time and without pay. On-the-job training is conducted after hiring. Trainees may receive instruction on the company's own production equipment on the plant floor or on similar machinery in a classroom setting.

*** Parole Job Fair**

Mike Hammond, Parole Officer II

Technical Advisor, Job Fair

Department of Corrections

London State Office Building

Topeka, KS 66612-1284 913-296-8069

The Job Fair was designed to provide offenders with additional information regarding the kinds of job skills local employers need, and the types of jobs which are available. Employers who have taken part in the fair indicated that they had been previously unaware of the job skills of some of the offenders. Some of those skills were learned, developed, and practiced during the offender's incarceration. The Corrections Department believes the types of opportunities which are made available during such events are beneficial to all involved, and intends to cooperate with other state and local agencies to promote these activities. The total cost to conduct the most recent Job Fair was approximately \$200.

*** State of Kansas Investments in Lifelong Learning (SKILL)**

Kansas Department of Commerce & Housing

Business Development Division

913-296-5298

700 S.W. Harrison, Suite 1300

Fax: 913-296-3490

Topeka, KS 66603-3712

TDD: 913-296-3487

The SKILL program may be utilized by individual business or consortiums of companies adding new jobs. Like the KIT program, SKILL is intended to help companies offset the costs of training employees for new jobs. SKILL's funding capacity, however, is substantially larger because the number and average wages of the new employees determine the project funding limit. Training projects costs are financed through tax exempt, public purpose bonds issued on an as needed basis by the Kansas Development Finance Authority. The maximum amount of assistance for which a company qualifies is directly tied to the number of new jobs created and the taxable wages of those jobs over 10 years. If a company is unable to create jobs in sufficient numbers to generate withholding tax revenue according to its annual projections, the business may be required to repay a portion of the training funds on a shared basis with the state. If a company leaves the state before the bonds are retired, the full cost must be repaid, less any withholding tax contributions collected prior to the company's departure.

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Federal Building, Room 187-J
600 Martin Luther King Place
Louisville, KY 40202 502-582-5223

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Bluegrass State Skills Corporation (BSSC)**

Cabinet for Economic Development
2300 Capitol Plaza Tower
500 Mero St. 502-564-7140
Frankfort, KY 40601 Fax: 502-564-3256

BSSC provides grants for the customized skills training of workers for new, expanding, and existing industries in Kentucky. Grants are awarded for portions of an employer's eligible costs of training Kentucky residents in job skills ranging from entry level to advanced, including retraining and skills upgrading of existing employees. BSSC works with other employment, job training resources, and financial incentive agencies to design a training program customized to meet the specific needs of a company. Approved training can be provided by an educational institution, private training specialists, or by the company's own trainers. Funds can be used for curriculum design and customization, instructor salaries and instructional materials. BSSC also can help to cover a portion of the travel costs for the employees of new and expanding Kentucky industries that must be sent outside of Kentucky or the USA for training as company instructors. The instructor must return to the company and train other employees on similar equipment, processes, and procedures. BSSC can reimburse the company partially for the instructor/trainer's out-of-state travel, food, and lodging expenses.

*** Kentucky TECH System**

Cabinet for Workforce Development
Department for Technical Education
500 Mero St.
Capitol Plaza Tower 502-564-4286
Frankfort, KY 40601 Fax: 502-564-5316

The Department for Technical Education manages state-supported technical education programs and facilities, including the Kentucky TECH system. Kentucky TECH offers technical training in more than 50 job areas at 25 post-secondary and 54 secondary facilities across the state, retraining for employed adults who need new or upgraded skills, and vocational assessment. Customized employee training and assessment programs are provided to businesses and industries at technical schools, in mobile facilities or at work sites. The Kentucky TECH System guarantees employers that graduate state-operated vocational-technical schools have demonstrated competence in the skills listed on the approved task lists which represent industry-validated specification for each occupational program. Should a former student be considered by the employer as performing below a satisfactory level on any skill on the approved task lists, the Kentucky TECH System agrees to provide specific retraining

State Funded Job Training Assistance

at no charge for instructional costs to the employee or employer. This guarantee extends for two years from the date of graduation.

Louisiana

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Suite 133, Afton Village Condo
3535 Sherwood Forest Blvd.
Baton Rouge, LA 70816 504-389-0253

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Quickstart Training**

Quickstart Training
Department of Education 504-342-3343
P.O. Box 94064 Fax: 504-342-3552
Baton Rouge, LA 70804-9064 TDD: 504-342-3998

Companies that qualify for Quickstart Training are new or expanding businesses or industry that are creating at least 10 new jobs. Services provided include: 1) Identification of required skill level of the jobs to be performed. 2) Development of a lead-time schedule covering factors such as preparation of training materials, recruitment and selection of trainees, class starts, duration, and completion, employment of instructors, training site preparation, and other pertinent items. 3) Instructors salaries, curriculum preparation, and the facility for training are without cost to the company, unless some training is conducted within the plant. 4) Training is conducted to help prepare trainees for potential employment opportunities in the company's new or expanding operation. Successful completion of the training program carries no obligation for trainees to accept any offer of employment, nor is an offer guaranteed to trainees. 5) Training supplies and materials such as manuals and hand tools are generally furnished by the technical college depending on the number of jobs created and the cost of these items. 6) Equipment for training purposes is sometimes furnished by the technical college depending on the cost and the possibility of it being used in other training programs at the institute.

Maine

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Federal Building
68 Sewall St., Room 401
Augusta, ME 04330 207-622-8235

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups.

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Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Business Visitation Program**

Department of Labor
Bureau of Employment and Training Programs
55 State House Station 207-624-6390
Augusta, ME 04333-0055 Fax: 207-624-6499
TDD: 207-794-1110

80% of all new jobs come from existing businesses. This is why the Business Visitation Program (BVP) assists local companies and communities to identify and resolve business problems. The program enlists local volunteers and the Chamber of Commerce to gather information about development problems, and economic and community concerns. It then links businesses with a variety of financial, technological, business planning, marketing and job training concerns. The goal of the BVP program is to stimulate local economic growth and prevent dislocation.

*** Job Development Training Fund**

Department of Economic And Community Affairs
Office of Business Development
State House Station #59 207-287-3153
Augusta, ME 04333 Fax: 207-287-5701

or

Department of Labor
Bureau of Employment and Training Programs
State House Station #55 207-287-33379
Augusta, ME 04333 Fax: 207-287-4767

The Job Development training Fund has two training objectives. First, it is used to assist companies that locate or expand in Maine by helping cover a part of their unusual, unforeseen or extraordinary training costs. Second, it is available to companies that need to upgrade or retrain their employees in order to remain competitive. To apply, a company must complete a written application outlining the need for training reimbursement: providing information on the company's location or expansion plans, number of positions created, and a training plan to fill those positions created, and a training plan to fill those positions; or, provide information on the company's need for upgrade and retrain assistance, the number of positions affected, and a training plan to upgrade and/or retrain those positions.

*** Maine Training Initiative (MTI) Program**

Department of Labor
Bureau of Employment and Training Programs
55 State House Station 207-624-6390
Augusta, ME 04333-0055 Fax: 207-624-6499
(In Maine) TDD: 800-794-1110

The Maine Training Initiative (MTI) is a state-funded program designed to make job training more available and accessible. The Job Training Service uses MTI funds to supplement other programs and to enroll people who otherwise would not meet federal eligibility guidelines. The MTI program broadens the range of possible career preparation activities.

*** Maine's Veterans Services**

State Funded Job Training Assistance

Frank Soares, Director
Maine Veterans Services Bureau
State House Station #117
Camp Keyes
Building 7, Room G8 207-626-4467
Augusta, ME 04333-0033

Fax: 207-626-4509

Veterans Dependents Educational Benefits Program: Free tuition (waiver) will be granted to eligible dependents who attend a State of Maine Supported Institution of higher learning. Eligible dependents are granted benefits for a maximum of 8 semesters which must be completed within 6 consecutive academic years from the date of first entrance. Call this office for eligibility requirements.

*** Professionals in Transition (PROFIT)**

Nancy Jones
Professionals in Transition (PROFIT)
c/o Maine Job Service
2 Anthony Ave. 207-624-5120
Augusta, ME 04330 Fax: 207-624-5107

PROFIT was organized as a support group for professionals whose careers are in transition. Whether unemployed, underemployed or making a career change, these men and women meet together to make a positive change in their future. Placement of Maine professionals with Maine business is PROFIT's primary goal. PROFIT has two distinct outreaches to fulfill its goals: 1) to its professional members--to provide a forum for the exchange of information and ideas, education in the current employment market, and an environment of mutual support and encouragement; and 2) to the business community--to establish a direct link to qualified, skilled, professional candidates thus eliminating the need for costly recruiting activities. Bi-weekly meetings are held which feature a variety of speakers covering a wide-range of topics. PROFIT is self-managed through an independent steering committee.

*** Rapid Employment and Development Initiative**

Department of Economic and Community Development
Office of Business Development
State House Station #59 207-287-3153
Augusta, ME 04333 Fax: 207-287-5701

or

Department of Labor
Bureau of Employment and Training Programs
State House Station #55 207-287-3379
Augusta, ME 04333 Fax: 207-287-4767

Maine responds to expansion or relocation of a company's needs through the Rapid Employment and Development Initiative (REDI). To provide workers who can learn a job quickly and adapt to change REDI offers a seamless, non-bureaucratic education and training system that includes: single point of contact, rapid response, and customized education and training. Key aspects of REDI are: recruitment, assessment, workplace literacy, computer literacy, competencies training, technical skills training, and education.

*** Strategic Training for Accelerated**

Reemployment (STAR) Program

Department of Labor
Bureau of Employment and Training Programs
55 State House Station 207-624-6390
Augusta, ME 04333-0055

Fax: 207-624-6499

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(In Maine)TDD: 800-794-1110

The STAR program is a state-funded program that provides training for individuals receiving unemployment compensation or facing a layoff. Two years of training is allowable. The Job Training Service provides 100% of the cost for one year of training, and 50% of the cost for training that requires more than one year for completion. Frequently, participants are able to access post-secondary (Pell) grants or student loans for their share of two-year costs.

Maryland

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
300 West Pratt St., Room 200
Baltimore, MD 21201 410-962-2676

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Displaced Homemaker Program**

Maryland Department of Human Resources 410-767-7477
311 West Saratoga St. Fax: 410-767-0256
Baltimore, MD 21201-3521 TDD: 410-767-7025

The Displaced Homemaker Program provides services to women who have been homemakers for most of their adult lives and have lost their primary source of income because of separation, divorce or death of a spouse. These programs help the homemaker cope with the immediate crisis, increase her self-confidence and develop the skills needed to support herself and her family. Displaced Homemaker Programs offer: Individual and career counseling, career development workshops, assistance in obtaining education and training, support groups, job referral and placement. To be eligible homemakers must be over 30, depended for support on the income of a family member and lost that income because of separation, divorce, death, disability of a spouse, or who have been dependent of government assistance as the parent of a dependent child and are no longer eligible for that assistance.

*** Partnership for Workforce Quality**

Department of Business and Economic Development
Division of Regional Development
Office of Regional Response
217 East Redwood St.
Baltimore, MD 21202 410-767-0095

The Partnership for Workforce Quality (PWQ) provides matching grants to reimburse Maryland business (targeting manufacturers with 500 or fewer employees) for direct costs related to training activities for upgrading the skills of the business's current employees. The objectives of the program are to improve the competitiveness and productivity of the workforce and business community; to upgrade employees skills for new technologies or production process; and to assist Maryland businesses in promoting employment stability. For qualifying companies that make a commitment to the training goals, PWQ will reimburse up to 50% of the direct cost of

State Funded Job Training Assistance

training. The PWQ program is a catalyst to assist businesses in establishing a formalized training program. Program staff assist business with related activities which include the following: provides connections to other state services; guides businesses to resources available for productivity and training needs assessments; and advises business of the appropriate training curriculum in accordance with program guidelines and recommends resources for curriculum development.

Massachusetts

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
One Congress St., 11th Floor
Boston, MA 02114 617-565-2291

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Bay State Skills Corporation**

Bay State Skills Corporation
101 Summer St., 2nd Floor 617-292-5100
Boston, MA 02110 Fax: 617-292-5105

The Bay State Skills Corporation (BSSC), a quasi-public agency, administers four categories of training programs for businesses, each of which targets a specific population and works closely with private industry to develop and provide the training needed for a changing employment market.

*** Tuition Waiver for Veterans**

Veterans Services Department
100 Cambridge St., Room 1002 617-727-3570
Boston, MA 02202 Fax: 617-727-5902

Veterans of Massachusetts can be eligible for any state-supported course in an undergraduate degree program or certified program offered by a public college or university. To be eligible, a veteran must also be a legal resident of Massachusetts for one year and he/she must not be in default of any federal student loans. Veterans will be eligible on a space-available basis for a waiver of full or partial tuition based on proper documentation of the eligibility of the veteran. There is also the Public Service Scholarship Program which awards scholarships to children of veterans who were killed in action or are missing in action. Contact the Veterans Services Department for complete details.

*** Veterans Employment Preference**

Veterans Services Department
100 Cambridge St., Room 1002 617-727-3570
Boston, MA 02202 Fax: 617-727-5902

Veterans are given preference in the eligibility lists of civil service positions. Civil service uses a system of absolute veteran's preference in which someone qualifying as a veteran who receives

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70 points or above on an Open Competitive Exam (including police and firefighter) is immediately placed at the head of the eligibility list. On Promotional Exams all types of veterans have two points added to their scores but are not placed at the head of the list. For Labor Service, there is no exam required and veterans, whether disabled or not, are placed at the top of the eligibility list.

Michigan

*** Economic Development Job Training Program**

Michigan Jobs Commission
201 North Washington Square
Lansing, MI 48913 517-373-9808

The Economic Development Job Training (EDJT) Program helps Michigan businesses create new jobs or retain existing jobs which are at risk by improving the skills and competitiveness of Michigan's workforce. Any Michigan business which agrees to create jobs or retain jobs at risk of being lost in manufacturing, research and development, warehousing and distribution, a world headquarters, or a business which exports goods and services outside Michigan is eligible to receive education and training services funded by this program. Funded applications must show a specific employer need for the worker training, a written commitment from the employer to hire or retain the workers after completion of training, and training for full-time jobs of sufficient skill, wage, and benefit level to warrant training costs. Employers must provide a 25% match for training existing workers. Grants are awarded on a competitive application process and grant applications will be continuously accepted throughout the year until funding is exhausted.

*** Job Service Resume System**

Michigan Employment Security Commission
7310 Woodward St. 313-876-5510
Detroit, MI 48220 In MI: 800-852-9868

The Job Service Resume System is a computer-assisted means of matching job seekers and employers. The system matches resumes from those seeking professional, managerial, technical and high-level sales positions with appropriate job openings. The system primarily serves job seekers and employers throughout Michigan. In addition, the system will accept job openings from employers outside the state and will search its files for qualified applicants willing to work anywhere in the country, and accepts resumes from job seekers outside Michigan who wish to work in the state. The Resume System does not charge a fee, and is funded by employer-paid unemployment insurance taxes.

*** Manpower Information and Services for**

Troubled Youth (MISTY)

Michigan Department of Social Services
MISTY Program Manager
235 South Cesar Chaves Ave., Suite 411
P.O. Box 30037 517-335-6435
Lansing, MI 48909 Fax: 517-335-4019

MISTY is a statewide comprehensive employment, vocational, and job training program which provides funding for services to youth exiting Michigan Department of Social Services training schools. MISTY eligible youths must be in a community placement and must be engaged in employment-related endeavors. Eligible for funding are activities related to: employment testing, academic needs evaluation; job placement and follow-up services; assistance while in training; cost or fees for training; subsidized employment; and work related clothing and tools. State wards age 15 to 20 years of age are eligible, with priority consideration for youths over age 16,

State Funded Job Training Assistance

who lack marketable skills and experience difficulty in finding employment.

*** Michigan Civilian Conservation Corps**

Michigan Department of Natural Resources
Michigan Civilian Conservation Corps (MCCC)
Parks and Recreation Division
P.O. Box 30257 517-373-9900
Lansing, MI 48909

Fax: 517-373-4625

Activities are funded that improve Michigan's natural resources and help participants obtain work records, skills, and work experience to increase their likelihood of obtaining permanent employment. Services provided include basic education; GED preparation; work experience; job skills training, subsidized food, shelter and clothing; public information activities; life skills and placement assessment. Corps members are paid at least the minimum wage for employment activities. Unemployed residents of Michigan age 18 through 25 who are not the son or daughter of an elected or appointed public official, are recruited through local offices of the Department of Social Services, Job Training Partnership Act, and the Employment Security Commission to work in the MCCC for up to one year. Priority for enrollment is given to persons who are receiving Aid to Families with Dependent Children. The program is funded through a combination of state general funds and an endowment fund also composed of state funds.

*** Michigan Occupation Information System**

(MOIS)

MOIS Office
Ingham Intermediate School District
611 Hagadorn Rd.
Mason, MI 48854 Fax: 517-676-3399

517-676-1051 ext/338

MOIS is the primary source of career information customized to the state of Michigan. It is a major career exploration tool for both young people and adult workers. The system is used at over 1,400 sites around Michigan. The computer system searches through thousands of pages of information and allows users to explore over 2,000 job titles arranged in over 400 occupational clusters. The major file in the MOIS system is the occupational file covering the nature of the occupation, working conditions, worker requirements, earnings and advancement, employment and outlook, education and training, and sources of additional information. MOIS supports self-awareness and world-of-work awareness through 16 different search strategies covering work and personal characteristics such as aptitudes, interests, education, training, physical demands and job content. Many schools, libraries, and public agencies make it available for use by the public. The MOIS system is supported totally by user fees.

Minnesota

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
316 Robert St., Room 134
St. Paul, MN 55101 612-290-3951

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training

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periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Displaced Homemaker Program**

Minnesota Department of Economic Security
Workforce Preparation Branch
Minnesota Displaced Homemaker Program
390 North Robert St., Room 125
St. Paul, MN 55101 612-296-5325

Twelve Displaced Homemaker programs are delivered through five nonprofit corporations, five community action agencies, and two community colleges. The programs provide the transitional services and vocational preparation needed to allow displaced homemakers to learn to make choices concerning training or employment. A displaced homemaker is defined as a person who worked in the home for a minimum of two years caring for home and family, but due to separation, divorce, death or disability of spouse, or other loss of financial support, must support self and family. Eligibility is based on income guidelines; enrollment is limited to one year. Services are free to those eligible. Workshops, groups for support and networking, self esteem building, one-to-one personal or vocational counseling, job seeking methods, and resume development are among the resources used to help participants build confidence, identify skills, and seek training or employment.

*** Extended Employment Program**

David Sheerwood-Gabrielson
Extended Employment Program
Minnesota Department of Economic Security
Rehabilitation Services Branch 612-296-9150
390 North Robert St. 800-326-9095
St. Paul, MN 55101 TDD: 612-296-3900

This program provides on-going employment support services to individuals in a variety of work settings including community rehabilitation program in-house sites, community-based group sites, and community-based individual sites. Individuals work in a variety of occupations including manufacturing, food service, office occupations, hospitality occupations, janitorial, and other service industries. The focus has been to increase the number and types of employment choices available to people with the most severe disabilities, paying particular attention to supporting integrated employment in the communities in which the individuals live.

*** Minnesota Job Skills Partnership**

Minnesota Department of Trade and Economic Development
500 Metro Square 800-657-3858
121 7th Place East 612-296-0388
St. Paul, MN 55101-2146 Fax: 612-296-5287
TDD: 612-282-6142

The Partnership was created to act as a catalyst between business and education in developing cooperative training projects that provide training for new jobs or retrain existing employees. Grants are awarded to public and/or private educational institutions with new or expanding businesses as partners. All projects must have at least one educational institution and one business working together. Funds may be used for educational infrastructure improvements necessary to support businesses located or intending to locate in Minnesota. Up to \$200,000 of Partnership funds per grant can be awarded for a project, and a cash or in-kind contribution from the contribution business must match Partnership funds. A project may be funded for up to three years.

State Funded Job Training Assistance

*** Youth Program**

Kay Tracy or Peggie Jackson
Youth Program
Minnesota Department of Economic Security
Workforce Preparation Branch
390 North Robert St. 612-296-6064
St. Paul, MN 55101 Fax: 612-456-8519

A young person may receive a combination of the following services based on an assessment of individual need: academic enrichment and basic skills training, private sector limited internships, work experience, Youth Service Corps experiences, personal counseling, vocational counseling, life training, mentoring, peer support groups, and tutoring services. The education component of the program focuses on applied basic skills with a problem solving emphasis.

Mississippi

*** Education Opportunities**

Mississippi Office of State
Student Financial Aid
3825 Ridgewood Rd. 601-982-6663
Jackson, MS 39211-6453 In MS: 800-327-2980

The Mississippi Office of State Student Financial Aid offers unique programs which are not offered through the financial aid offices on the campuses of institutions of higher learning but are administered in conjunction with the financial aid offices of the individual campuses. Some of the programs available include: Mississippi Psychology Apprenticeship Program, Health Care Professions Loan/Scholarship Program, Nursing Education Loan/Scholarship, Nursing Teacher Stipend Program, Mississippi Law Enforcement Officers and Firemen Scholarship Program, southeast Asia POW/MIA Scholarship Program, and Mississippi Public Management Graduate internship Program. A catalog listing all programs, eligibility requirements and who to contact is available from the office listed above.

*** Industrial Training Program**

Bureau of Industrial Services
Mississippi State Department of Education
P.O. Box 771 601-359-3989
Jackson, MS 39205 Fax: 601-359-6619

The state-funded industrial training program's purpose is to assist new and existing industries in meeting their training requirements. Customized training is provided to applicants before they are hired. This training is to prepare trainees for immediate placement in new jobs. Post-employment training is customized to include on-the-job programs that are conducted after the employees have been hired. This training provides job specific training. Retraining and upgrade training is customized retraining developed for existing company employees to meet changing skill requirements caused by new technology. Upgrade training consist of courses designed to assist industry employees in advancing from one job level to another. The training program is delivered through the 15 community or junior colleges, each of which has an industrial coordinator.

*** Skills Enhancement Program**

Center for Quality & Productivity
State Board for Community and Junior Colleges
3825 Ridgewood Rd. 601-982-6480

I Wanna Be Trained

Jackson, MS 39211 Fax: 601-982-6365

The Skills Enhancement Program is Mississippi's workforce literacy initiative, developed to offer basic skills training taught in a functional context (job related). The program addresses the critical need for upgrading skills levels so employees can learn and adapt to new technology and develop communication and problem-solving skills. Mississippi offers workforce training to businesses and industries of the state to help companies become more productive and Mississippi more competitive.

*** Skill/Tech**

Center for Quality & Productivity

State Board for Community and Junior Colleges

3825 Ridgewood Rd. 601-982-6480

Jackson, MS 39211 Fax: 601-982-6365

Created through the Mississippi Workforce and Education Act, Skill/Tech establishes a partnership between Skill/Tech staff and advisors and Mississippi business and industry. Skill/Tech utilizes one-stop career centers established at each of the 15 community colleges. The Centers will provide a variety of services such as: assessment, counseling, skills training and placement for individual clients; and job analysis, testing and curriculum development, workplace literacy training and customized technical training for businesses.

Missouri

*** Educare**

Department of Social Services

Division of Family Services

P.O. Box 88

Jefferson City, MO 65103-0088

573-526-4836

Educare is part of the governor's approach to welfare reform. To enable families to move from welfare to work, Missouri's program invests in both generations. By developing, strengthening and improving a child's learning and nurturing environment, their chances for success in adulthood can be vastly improved. While their parents are in job training, pre-school children can be receiving assistance that will increase their chances for success.

*** Missouri Customized Training Program**

Department of Economic Development

Division of Job Development and Training

Missouri Customized Training Program 800-877-8698

P.O. Box 1087 Fax: 314-751-6765

Jefferson City, MO 65102-1087

TDD: 800-347-8699

The purpose of this program is to increase and improve the state's work force by: helping new or expanding businesses recruit and train new workers for newly created jobs; and, helping retrain existing workers as a result of sizable new capital investment, introduction of new products or services, or to upgrade quality and/or increase productivity. Employees are custom trained to meet specific needs of employers in one or all three of the following methods: Skill Training is in a classroom setting at the employer's place of business or at one of more than 80 educational facilities throughout Missouri; On-the-Job Training at the worksite provides hands-on experience on the employer's own equipment, employers will be reimbursed 50% of an eligible trainee's wages; and Task Oriented Training identifies tasks for a given job. Participants include Missouri residents, as well as unskilled youth and adults in need of training with limited income or facing barriers to employment and permanently laid-off workers.

State Funded Job Training Assistance

*** Missouri Community College New Jobs Training Program**

Department of Economic Development
Division of Job Development and Training
Missouri Customized Training Program

P.O. Box 1087 800-877-8698

Jefferson City, MO 65102-1087

Fax: 314-751-6765

TDD: 800-347-8699

This program provides education and training to workers employed in newly created jobs in Missouri. Whether the new jobs are a result of a new industry or an existing industry that is expanding, this program can offer the resources necessary to train workers in new jobs at a reduced cost. Missouri is one of the few states that provides this program to companies. Training assistance can include skill assessment, orientation, pre-employment training, training facilities and equipment, instructor, curriculum development, travel and a variety of other training related services. Through On-the-Job Training, the employer can be reimbursed up to 50% of wages paid to workers in the new jobs. Eligible participants include all businesses with a sound credit rating currently located in or locating to Missouri, engaged in interstate or intrastate commerce for the purpose of manufacturing, processing, or assembling products. Companies that conduct research and development or provide services in interstate commerce are also eligible. Retail businesses, health and professional services do not qualify for the program. The program is offered at community colleges located in 12 districts in Missouri.

*** Task Oriented Training**

Department of Economic Development
Division of Job Development and Training
Missouri Customized Training Program

P.O. Box 1087 800-877-8698

Jefferson City, MO 65102-1087

Fax: 314-751-6765

TDD: 800-347-8699

The purpose of this program is to provide companies/employers with comprehensive, on-site job analyses. By using customized job profiles, companies are able to develop on-the-job training programs which are both structured and manageable. To the employer the program provides: comprehensive job analyses; development of a structured, manageable on-the-job training program; cross-training strategies; basis for performance evaluation; identification of training needs; and linkages to vocational or technical schools, community colleges, etc. To employees the program provides: job achievement measurement; creates buy-in of company training program; awareness of safety concerns; and a pathway for improving job skills and career.

*** Veterans Tuition Waiver**

Missouri Veterans Commission
1719 Southridge Dr.

P.O. Drawer 147 314-751-3779

Jefferson City, MO 65102-0147

Fax: 314-751-6836

The state of Missouri offers tuition-free scholarships for certain surviving family members of veterans who died as a possible result of exposure to Agent Orange or similar toxic chemicals during the Vietnam War.

Montana

*** Apprenticeship Program**

I Wanna Be Trained

Department of Labor
State Apprenticeship Council
Federal Office Building
301 South Park Ave.
Helena, MT 59626-0055 406-441-1076

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Displaced Homemaker Program**

State Job Training Bureau
Department of Labor and Industry
P.O. Box 1728 406-444-4500
Helena, MT 59624-1728 Fax: 406-444-3037
TDD: 406-444-0532

The Department of Labor and Industry administers the State Displaced Homemaker Program, which is funded through state dollars. This program provides training, counseling and services to help displaced homemakers achieve independence and economic security. Although there is no income requirement for this program, individuals must be 18 years of age or older; have worked as an adult without remuneration to care for the home and family and for that reason has diminished marketable skills; has been dependent on public assistance or on an income of a relative but is no longer supported by that income; will become ineligible for public services; is unemployed or underemployed; or is a criminal offender.

*** Dislocated Worker Program for State**

Employees
State Job Training Bureau
Department of Labor and Industry 406-444-4500
P.O. Box 1728 Fax: 406-444-3037
Helena, MT 59624-1728 TDD: 406-444-0532

Dislocated state employees whose employment loss means they are unlikely to return to their previous occupation are eligible for assistance. The program emphasizes a comprehensive, timely array of retraining and re-employment services, tailored to workers' individual needs, including long term job preparation.

Nebraska

*** Nebraska's Customized Job Training**

Job Training Coordinator
Department of Economic Development
301 Centennial Mall South, 4th Floor 800-426-6505
P.O. Box 94666 402-471-3780
Lincoln, NE 68509-4666 Fax: 402-471-3778

The purpose of customized job training is to provide state training assistance on projects which offer an opportunity for economic development in Nebraska. Use of the funds is limited to eligible companies and eligible training projects. In general, the types of companies qualifying

State Funded Job Training Assistance

are those engaged in activities which sell goods or services primarily to a non-Nebraska market: manufacturing, processing, warehousing, and headquarters facilities are some samples. Eligible training projects in these industries will include new investment in Nebraska which expand full-time employment or assist in upgrading job skills of existing employees in order to retain the jobs in the state.

*** Tuition Waiver**

Department of Veterans Affairs
301 Centennial Mall South
P.O. Box 95083
Lincoln, NE 68509-5083 402-471-2458

Tuition may be waived by the University of Nebraska, state colleges, and technical community colleges on behalf of any child, spouse, widower, or widow, resident of the State of Nebraska, whose parent was a member of the Armed Forces of the U.S., and who died or was totally disabled due to a service-connected disability, classified as Missing in Action or a Prisoner of War, and meet other eligibility requirements.

Nevada

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
301 Stewart Ave., Room 311
Las Vegas, NV 89101 702-388-6396

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Claimant Employment Program**

Employment Security Division
Employment, Training and Rehabilitation Department
500 East Third St. 702-687-4635
Carson City, NV 89713 Fax: 702-687-8351

The Claimant Employment Program (CEP) serves Nevada employers by building a stronger, more skilled and reliable work force by placing program-qualified claimants of Unemployment insurance (UI) into training and re-training situations increasing their employability and decreasing the probability of future unemployment. CEP offers classroom, vocational and on-the-job training to help unemployed claimants gain necessary skills to find and keep jobs. The program offers employers the opportunity to enhance their work force with qualified, competent employees trained to the employer's unique needs. And, CEP offers unemployed Nevadans enhanced employment futures.

*** Quick Start Job Training Program**

State Job Training Office
400 West King St., Suite 108
Capitol Complex 702-687-4310

I Wanna Be Trained

Carson City, NV 89710

Fax: 702-687-8917

The Nevada Quick Start Training Program provides short-term, intensive job training to assist new and expanding firms to reach productivity quickly. A customized program is designed covering recruitment, hiring and job training. Each project is tailored to fit the firm's needs. Major elements include the development of a job applicant list, preparation of the training program and materials, and classroom training. A firm participating in the program is required to contribute, either in-kind or cash, an amount equal to 25% of the state portion of the project budget. The program is available for training in jobs with wages exceeding \$8.32 (70% of the average statewide annual hourly wage). The program may be used prior to plant opening and up to 90 days following. Depending on the extent of training required, a maximum of \$1,000 per trainee is available for classroom training.

New Hampshire

*** Apprenticeship Program**

Department of Labor

State Apprenticeship Council

143 North Main St., Room 205

Concord, NH 03301 603-225-1444

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

New Jersey

*** Customized Training Program**

New Jersey Department of Labor

Division of Workforce Development

Office of Customized Training

CN 9933 609-292-2239

Trenton, NJ 08625-0933

Fax: 609-777-1768

Customized training is provided to prevent job loss caused by obsolete skills, technological change or national or global competition; or for employees at a facility being relocated into New Jersey. To be eligible employers, labor organization or community-based organization must be seeking to create, upgrade or retain jobs in a labor demand occupation for their workers. Each employer that receives customized training services must contribute a minimum of 40% of the total cost of the customized training service. A minimum of 3% of the total funds is dedicated to occupational safety and health training and is linked to skills training and workplace needs.

*** New Jersey Tuition Free Program**

Division of Workforce Development

Employment Security and Job Training

Department of Labor, CN 058

Trenton, NJ 08625-0058

609-292-6852

Fax: 609-292-7667

The New Jersey Tuition Free Program allows unemployed New Jersey residents, who have been in the labor market for a two-year period to take vocational courses at New Jersey State

State Funded Job Training Assistance

Colleges and community colleges on a class space available basis. Courses can be full or part time. For additional information contact this office or your nearest N.J. Department of Labor Workforce Development Program Center.

*** Workforce Development Program**

Division of Workforce Development
Employment Security and Job Training
Department of Labor, CN 058
Trenton, NJ 08625-0058

609-292-6852
Fax: 609-292-7667

The Workforce Development Program (WDP) is a New Jersey Department of Labor sponsored retraining program for unemployed front line mainstream workers who have inadequate job skills to compete in today's economy. Sponsored training must be in a demand occupation and provided by an approved N.J. school. This program is targeted for permanently separated unemployed individuals. Benefits of the program include: continue to collect unemployment insurance while attending full time approved training; availability of additional benefits while in training (ABT); up to \$4,000 training grants; and the N.J. Tuition Free Program. For additional information contact this office or your nearest N.J. Department of Labor Workforce Development Program Center.

New Mexico

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
505 Marquette, Room 830
Albuquerque, NM 87102 505-766-2398

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations, or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Industry Development Training Program**

Department of Education
Education Building
300 Don Gaspar
Santa Fe, NM 87501-2786

505-827-6635
Fax: 505-827-6696

The Industrial Development Training Program is designed to provide quick-response manpower training to new or expanding businesses in New Mexico. Under the program financial assistance is available to assist new or expanding business with the cost associated in training employees. The amount of funding allocated is determined by the number of trainees (minimum of 3 individuals) and the amount of training needed. Training can be customized to meet the companies' needs and may be classroom, on-the-job, or a combination of both. Training assistance of up to 1,040 hours per trainee is available under the program. However, a wage scale or the DOT code is used to determine number of training hours required. Costs are reimbursed to the employer at the rate of one-half of the hourly wage rate paid to the trainee. Trainees must be guaranteed full-time employment upon successful completion of the training program.

*** Senior Employment Program**

New Mexico State Agency on Aging
La Villa Rivera
228 East Palace Ave.
Santa Fe, NM 87501

505-827-7640
In NM: 800-432-2080
Fax: 505-827-7649

The New Mexico State Agency on Aging operates a state funded Senior Employment Program serving older workers 55 years of age and older whose income is at or below 125% of poverty level. The program funds 125 positions in which approximately 250 older workers are employed and trained throughout an average year.

New York

*** Adolescent Vocational Exploration (AVE)**

Office of Equity and Access
State Education Department
The University of New York
CEC Room 5C85 518-473-6810
Albany, NY 12230 Fax: 518-474-7468

Thirteen AVE projects provide services to economically disadvantaged 14-17 year olds who are at risk of dropping out of school and failing to develop the skills needed for employment. Services provided include academic and skills assessment, career and vocational exploration, tutoring and/or basic skills remediation, counseling and career and life skills instruction. This is a one year program. Like the Progressive Adolescent Vocational Exploration (PAVE) program, students completing programs that meet established criteria may be eligible to receive one academic credit which may be used toward the completion of high school requirements. The New York State Department of Labor contracts with the State Education Department to provide training and technical assistance to service providers, and to assist in establishing academic credit guidelines.

*** Adult Literacy Education Aid Grants**

Scott Jill
Workforce Preparation and Continuing Education
Department of Education
Education Building Annex
Hawk and Elk Sts. 518-474-5808
Albany, NY 12234 Fax: 518-474-0319

This program provides funds for literacy and basic skill instruction, GED preparation, English as a Second Language (ESL) and life skills programs operated by post-secondary institutions, community based organizations, volunteer literacy agencies, and libraries.

*** Affirmative Action Program**

Antonio Murphy
Department of Labor
State Campus, Building 12 518-457-1020
Albany, NY 12240 Fax: 518-457-6908

This consists of four separate contracts, each of which identify, recruit, and train minorities, disabled individuals, veterans, and women for jobs in the construction industry, nursing, and business. Services provided include: on-the-job training or internships, job search assistance, counseling, entry-level skill training, pre-vocational skill training, literacy and/or basic or remedial education, employability skills instruction, life skills instruction, and tuition assistance.

*** AIDS Institute Educational Services**

Richard Cotronio
Department of Health
AIDS Institute
Educational Services
Empire State Plaza
Corning Tower, Room 270
Albany, NY 12237 Fax: 518-474-5450
518-474-3045

This program provides job training and technical assistance to health and human service providers. Activities provided include: Overview of HIV Infection and AIDS, HIV Test Counselor Training, Semi-annual HIV/AIDS Physicians' Training and Infection Control Training for health care providers. Other contracts provide a variety of HIV/AIDS educational activities. Some training is done by the AIDS Institute staff. Appropriation amounts include funds to support the HIV/AIDS Physicians Training and Infection Control Training.

*** Another Chance Initiative for Education,
Vocation, or Employment (ACHIEVE)**

Joseph Baez
Workforce Development
Department of Labor
State Campus, Building 12
Albany, NY 12240 Fax: 518-457-6908
518-457-0209

ACHIEVE focuses on increasing employment readiness and the basic skills of school drop-outs through on-the-job training, work experience, job search assistance, counseling, wage subsidy, stipends, literacy and/or basic or remedial education, life skills instruction, day care, and transportation. The focus group for this program is 18-19 year olds, but ages range from 16-21 years of age.

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Program
Leo O'Brien Federal Building, Room 809
North Pearl & Clinton Ave.
Albany, NY 12207 518-431-4008

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Career Exploration Internship Program**

Tony Schilling
Department of Education
Education Building
Washington Ave.
Albany, NY 12234 Fax: 518-474-4909
518-474-5506

Services provided include structured on-site career exploration, mentoring, and related instruction for youth enrolled in secondary schools, and also for secondary school dropouts. It is

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a program of structured, supervised, non-paid intensive career exploration for students ages 14 and above.

*** Chamber of Commerce On-The-Job Training**

Program

Workforce Development & Training Division
Department of Labor
State Campus, Building 12
Albany, NY 12240 Fax: 518-457-6908
518-457-0206

The On-The-Job Training (OJT) Program provides financial incentives to employers by helping them offset the high cost of training new workers. A company can receive a reimbursement of up to 50% of an employees' wages while the employee acquires the skills necessary to perform the job. The length of training is determined by the individuals background and the complexity of the job. In addition to this wage subsidy, other benefits may be provided to reduce an employer's training cost. Some of these include: cost of related classroom instruction; reasonable cost of tools, materials and equipment; 75% reimbursement if a new job is created or an Unemployment Insurance recipient is hired under the program; and although the OJT Program is designed primarily for new workers, some Chambers can provide reimbursement to companies who are upgrading the skills of their current workforce.

*** Children of Veterans Awards**

Executive Department
Division of Veterans Affairs
5 Empire State Plaza, Suite 2836
Albany, NY 12223-1551
518-474-6114
Fax: 518-473-0379

The award provides student financial aid to children of veterans who served in the United States Armed Forces during specified periods of war or national emergency and, as a result of service, died, suffered a 40% or more disability, were a prisoner of war or are Missing in Action. The student must enroll full time in an approved post-secondary educational program in New York State, be a New York State resident, meet U.S. citizenship requirements, and be in good academic standing. Contact this office for additional information on specific requirements.

*** Correctional Services Occupational Training**

John Nuttall, Education Programs
Program Services
Department of Corrections
1220 Washington Ave. 518-457-8143
Albany, NY 12226-2940 Fax: 518-457-2940

The Correctional Services Occupational Training Program provides on-the-job training, counseling, stipends, skills upgrading, skills retraining, basic skills and/or literacy instruction, and employability skills instruction to inmates so that they may enter or re-enter gainful employment when released.

*** Displaced Homemaker Program**

Karen Coleman
Dislocated Worker Unit
Department of Labor
State Campus, Building 12
Albany, NY 12240 Fax: 518-457-6908
518-457-6998

This program assists displaced homemakers in becoming economically independent by providing the counseling, on-the-job training or internships, job search assistance, skills upgrading, skills retraining, pre-vocational skills training, literacy instruction, basic or remedial

State Funded Job Training Assistance

education, employability skills instruction, life skills instruction, and day care and transportation assistance. Services available may vary from center to center. There are 24 programs statewide, operated by 19 contractors.

*** Dislocated Worker Assistance Center**

Dislocated Worker Assistance Center (DWAC)

State Office Building 315-793-2754

207 Genesee St., Room 108 315-793-2753

Utica, NY 13501 Fax: 315-793-2509

DWAC is a program jointly administered by the New York State AFL-CIO and New York State Department of Labor, designed to help individuals who have permanently lost their jobs. The Center provides a full array of services to dislocated workers and their families, including peer counseling, assessment, job training, education and worker literacy programs, job development, program eligibility certification, and referral for all training programs and benefits available to dislocated workers. In addition to dislocated workers, the Center offers services to Displaced Homemakers--those who have been in the role of a homemaker and are now reentering the labor market due to a change in income resulting from death, divorce, separation, or permanent dislocation or disability of a spouse. This center serves individuals from a three county area consisting of Oneida, Herkimer, and Madison counties.

*** Emergency Medical Technical Certification**

Program

Edward Wrongski

Department of Health

Corning Tower

Empire State Plaza 518-474-2219

Albany, NY 12237 Fax: 518-474-5450

This program provides funding to community colleges, county governments and other approved sponsors to conduct entry-level and upgrade training to emergency medical technicians.

*** Firm/Industry Specific Training**

Empire State Development Corporation

633 3rd Ave.

New York, NY 10017 212-803-3100

Firm/Industry Specific Training is one form of assistance available through the Regional Economic Development Partnership Program. Services available include entry level skills training, literacy and English as a second language instruction, and basic or remedial education.

*** Green Thumb Program**

Green Thumb Environmental

74 Main St.

P.O. Box 214

Stamford, NY 12167 607-652-2015

Enacted by the State Legislature in 1974, the Green Thumb Program provides meaningful and fulfilling work for senior citizens through various service activities designed to enhance the state's natural beauty and to play a vital role in maintaining the natural and man-made resources in New York State. To be eligible individuals must be at least 55 years old and fall within the income guidelines provided within state law. A certificate from a physician stating that one is healthy enough to work is required. Green Thumb will provide \$30 toward the cost of a physical. The program is operated to ensure that employees earnings remain below the threshold that would impact social security benefits. This arrangement provides senior citizens

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with an opportunity to remain active, supplement their income, and provide a valuable service to the state without incurring a financial penalty. Work is part time, averaging three days a week for 7½ hours per day. Payment for Green Thumb work is equal but not limited to the prevailing New York State minimum wage.

*** Health Care Worker Training Program**

Anne Bryant
Workforce Development & Training Division
Department of Labor
State Office Campus, Building 12
Albany, NY 12240 518-457-0119

This program was designed to facilitate career advancement for employed health care workers by providing cross training and retraining opportunities to workers being affected by changes in the industry. The training program design may include, but is not limited to, one or more of the following: an on-the-job training program and/or site education program for credentials or a licensed health care professional; training in multiple skills to upgrade or retrain current employees by adding additional competencies and skills; retraining opportunities for workers that will prepare them to meet changes in patient care needs and/or work in alternative patient care settings. Funding for projects is awarded on a yearly basis through a Request for Proposal process. Eligible applicants include health care worker unions, joint labor management committees, health care providers (hospitals, long term care facilities) or consortia of health care providers. The program requires a 100% match from other funding sources for all funds requested.

*** Job Training for Individuals with Disabilities**

Office of Mental Retardation and Developmental Disabilities
44 Holland Ave. 518-474-6601
Albany, NY 12229 Fax: 518-473-1271

Services provided include sheltered workshops which provide developmentally disabled individuals a range of vocational services and employment in a protected environment; supported employment including job-site training both in job skills and interpersonal skills; the Employment Training Program for youth and adults providing basic life skills and on-the-job training for developmentally disabled; and the Youth Opportunity Program which provides employment and training to economically and educationally disadvantaged youth.

*** Jobs For Youth**

Joseph Baez
Workforce Development
Department of Labor
State Campus, Building 12 518-457-0209
Albany, NY 12240 Fax: 518-457-6908

The Jobs for Youth (JFY) Apprenticeship Program serves in-school and out-of-school Job Opportunity and Basic Skills (JOBS) eligible youth, 17-21 years of age. This two-year program offers an integrated program of study that includes academic curriculum, work-related instruction, and supervised, structured on-the-job training. Following this program, youth will be placed into entry level or full-time registered apprenticeships, exclusively or in combination with post-secondary studies.

*** Liberty Partnerships**

Department of Education
The University of the State of New York
Office of Equity and Access

State Funded Job Training Assistance

CEC Room 5C85 518-473-6810
Albany, NY 12230 Fax: 518-474-7468

The Program awards grants to post-secondary institutions for the purpose of providing supportive services to students in public and non-public schools who are identified as having a high risk of dropping out of school. Awards are made on a competitive basis to degree-granting institutions, individually or in consortia, in cooperation with school districts and no-for-profit community-based organizations. The purpose of the program is to provide those students with a broad range of services designed to increase their motivation and ability to complete secondary education and seek entry into post-secondary education or the work force.

*** Progressive Adolescent Vocational Exploration (PAVE)**

Office of Equity and Access
State Education Department
The University of New York
CEC Room 5C85 518-473-6810
Albany, NY 12230 Fax: 518-474-7468

PAVE is a two-year program which replaced the Structured Education Support Program. It is a career exploration and educational support program which focuses on serving economically disadvantaged youth who are at risk of dropping out of school or graduating without marketable skills. Supportive services include classroom instruction, remedial support, counseling, employment assistance, and personal development activities. During the second year of the PAVE program, students will have the opportunity to participate in internships, apprenticeship programs, entrepreneurial programs and activities, and other individual work exploration activities. Students completing programs that meet established criteria may be eligible to receive one academic credit which may be used toward the completion of high school requirements. The New York State Department of Labor contracts with the State Education Department to provide training and technical assistance to service providers, and to assist in establishing academic credit guidelines. There are 21 PAVE projects throughout New York State.

*** Skills Training Program**

Peter Manella, Director
Skills Training Program
Department of Economic development
One Commerce Plaza
Albany, NY 12245 518-474-0672

The New York State Department of Economic Development has grant funding available through the Skills Training Program to help businesses retain jobs, create new employment opportunities, and improve competitiveness by implementing principles of High Performance Work Organizations. Types of training projects can include: implementing industrial modernization initiatives, training workers in employee participation practices, upgrading workers skills to adapt to new production processes, and training new workers for expanding companies. Applicants for training projects may include educational institutions, individual businesses, industry groups or associations, labor unions or organizations, community-based organizations, and local Job Training Partnership agencies. Skills Training Program funds must be matched on at least a dollar-for-dollar value basis. Special consideration is given to projects such as: businesses employing fewer than 200 persons, training for disadvantaged persons, displaced homemakers and dislocated workers for new jobs; businesses located in distressed areas; and assistance to minority or women-owned businesses.

*** South Forty Corporation**

State of New York
Department of Correctional Services
The Harriman State Campus
1220 Washington Ave. 518-457-8182
Albany, NY 12226-2050

Fax: 518-457-7252

South Forty provides vocational assessment, pre-employment training, and job placement services to work release participants at New York City Work Release Facilities. Vocational assessment services are provided to referred inmates to examine their capabilities, needs, and vocational potential and to develop a service strategy and employment goal. Clients are evaluated by taking into account his or her family situation, work history, education, occupational skills, interests, aptitudes, attitude towards work, motivation, behavior patterns affecting employment, potential financial resources and supportive service needs, and personal employment information as it relates to the local labor market.

*** Teacher Opportunity Corps**

Department of Education
The University of the State of New York
Office of Equity and Access
CEC Room 5C85 518-473-6810
Albany, NY 12230 Fax: 518-474-7468

The goals of the Teacher Opportunity Corps (TOC) program are to enhance the preparation of teachers and prospective teachers in addressing the learning needs of students at risk of truancy, academic failure or dropping out of school, and to increase participation in teaching careers by individuals who are from economically disadvantaged backgrounds or from minority groups historically underrepresented in teaching. Participants in the 17 current TOC projects are provided with specialized curricula addressing the needs of at-risk students; internships; clinical experiences; mentoring during the first year of teaching; counseling and other supportive services; and financial assistance.

*** Teacher Resource and Computer Training**

Center

Isabel Pickett
Teacher Centers
Department of Education
Washington Ave. 518-473-1234
Albany, NY 12234 Fax: 518-473-4909

These centers provide skills upgrading and life skills instruction; professional support and staff development primarily for teachers, other school professionals, and parents. Services are provided by teachers, administrators, consultants, and university faculty. There are 117 centers statewide. Approximately 290,000 teachers, other school professionals, and parents are served annually.

*** Vera Institute of Justice**

State of New York
Department of Correctional Services
The Harriman State Campus
1220 Washington Ave. 518-457-8182
Albany, NY 12226-2050

Fax: 518-457-7252

Vera is a non-residential work incentive, skills training program comprised of a Vocational Development Program (VDP) and Neighborhood Work Projects (NWP) located in New York city which encompasses releasees from the five boroughs of the metropolitan area. The program is designed to enhance the employability and future employment opportunities by enrolling

State Funded Job Training Assistance

releasees and providing work experience in structured settings. Counseling services are also available. This is a not-for-profit organization which specializes in inmate follow-up job placement services where releasees can return to work with NWP and work with their VDP job developers to find further employment.

*** Wildcat Services Corporation**

State of New York
Department of Correctional Services
The Harriman State Campus
1220 Washington Ave. 518-457-8182
Albany, NY 12226-2050 Fax: 518-457-7252

Wildcat provides supportive work, training, employment services, and job placement for individuals participating in the Department of Correctional Services Work Release Program. Enrollment can range from 6 to 18 months depending on the training needs of the individual participants. Participants can be trained to perform construction, maintenance, painting, and clerical tasks. The program goal is to place at least 55% of releasees in unsubsidized employment. Wildcat also provides post-placement follow-up services for two years.

*** Workforce Development Initiative**

Donald Menze
The City University of New York
Workforce Development Center
New York, NY 10021 212-387-1490

This is a comprehensive array of workforce related initiatives for employed adults addressing the following goals: promoting and supporting small business; retraining and skill upgrading; meeting the shortages of qualified teachers, preparing undergraduates for skill shortage occupations; job creation and economic development; and labor market research, planning, and program coordination.

*** Workplace Literacy Program**

Robert Knowler
Adult and Family Education Team
Office of Workforce Preparation and Continuing Education
Department of Education Building, Room 307
Albany, NY 12234 518-474-5808

The Workplace Literacy Program is designed to build the capacity of labor organizations, expand literacy opportunities for union members and other workers, as well as to encourage the establishment of job-related literacy and basic skills education. To be eligible to participate in a Workplace Literacy Program in New York State, a person must be an employee of a public or private employer or a member of a union and have a demonstrated need for job-related literacy and/or basic skills education.

North Carolina

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Program
Somerset Part, Suite 205
4407 Bland Rd.
Raleigh, NC 27609 919-790-2801

Apprenticeship is a combination of on-the-job and related classroom instruction in which

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workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Focused Industrial Training**

Glynda Lawrence, Associate Director
Business and Industry Services
N.C. Department of Community Colleges
200 West Jones St. 919-733-7051
Raleigh, NC 27603-1337

Fax: 919-733-0680

Focused Industrial Training (FIT) is a special training program for North Carolina's traditional industries. Serving primarily manufacturing clients, FIT uses individualized needs assessments and consultations to design and implement targeted, customized training for organizations who need to upgrade workers' skills because of technological or process advances. FIT is designed to serve the special needs of existing industry. This program keeps North Carolina's economy strong and healthy. Qualified instructors conduct classes at the company site, or in one of the 58 community colleges throughout the state.

*** New Industry Training Program**

Joe Sturdivant, Director
Business and Industry Services
N.C. Community College system
200 West Jones St. 919-733-7051
Raleigh, NC 27603-1337

Fax: 919-733-0680

Companies that create at least 12 new production jobs are eligible for training programs which are administered at one of the 58 community colleges throughout the state. Industrial training specialists visit an existing operation to study the job skills, work schedules, production processes and any other pertinent variables and then prepare a proposal regarding the nature of the jobs and the skills they require. Companies may use their own instructors or the local college may assign faculty members or recruit special instructors. Employees can be trained before they're hired, after they're hired, or programs can be designed to include both options. The State of North Carolina finances this program completely, including all classroom materials such as texts, workbooks, and some computer-based packages.

*** Employment and Training Grant Program**

Public Affairs
Department of Commerce
301 North Wilmington St. 919-733-7651
Raleigh, NC 27626-0571

Fax: 919-733-8356

The purpose of the grant program is to make grants available to local agencies operating on behalf of the Private Industry Councils serving Job Training Partnership Act service delivery areas for the purpose of upgrading the foundation of basic skills of the adult population and existing workforce in North Carolina.

*** Training Initiatives**

Research and Statistics Division
Department of Labor
4 West Edenton St. 919-733-4940

State Funded Job Training Assistance

Raleigh, NC 27601 Fax: 919-733-6197

The Department of Labor develops and operates model, pilot, and demonstration programs which can be replicated for system wide or statewide applications. These programs are able to field test new tools or processes which can more efficiently serve targeted populations. They operate programs which address target populations or address skill or labor shortages in either an industry or business sector or specific geographic area.

North Dakota

*** No-Cost Job Training**

The North Dakota Department of Economic
Development and Finance

1833 East Bismarck Expressway
Bismarck, ND 58504-6708

701-328-5300

Fax: 701-328-5320

TDD: 800-366-6888

The No-Cost Job training for New and Expanding businesses program is administered by the Job Service of North Dakota in cooperation with education and training providers: to assist in designing training for a company's specific needs; business loans for training for a company's specific needs; business loans for training are obtained from the North Dakota Department of Economic Development & Finance and repaid through state income tax withholding credits. Instead of the state income tax on the wages paid to new employees going to the state general fund, that income tax revenue is used to pay off the loan. Once the loan is repaid, state income taxes on wages revert to the state's general fund. Qualifying criteria includes: businesses location in the state must create a minimum of five new jobs, expanding businesses must increase employment by at least one employee; business must not be closing or reducing its operations in one area of the state and relocating the same operation to another part of the state; every employee participating in the new jobs training program must be paid at least \$7.50 an hour plus benefits within the first 12 months; and business must have an economically and socially desirable purpose.

*** Workforce 2000**

Job Training Division

Job Service of North Dakota 701-224-2861

P.O. Box 5507 Fax: 701-224-3262

Bismarck, ND 58502

TDD: 800-438-2509

Job Service North Dakota, the State Board for Vocational & Technical Education, and the Department of Economic Development & Finance collaborated to form Workforce 2000. This is a unique job training resource that goes beyond the Federal government's federally funded programs which are limited in helping expanding or modernizing business. Workforce 2000 provides state funds for supporting business start-ups, expansion, and retention by making available customized retraining and upgrade training for any worker. Workforce 2000 will help businesses undergoing major technological changes, where training is critical to remain competitive.

Ohio

*** Adult Vocational Education Full Service**

Centers

Ohio Department of Education

Division of Vocational and Adult Education

I Wanna Be Trained

Business/Industrial Training and Development

65 South Front St., Room 907
Columbus, OH 43215

614-466-3430
Fax: 614-644-5702

There are 36 Adult Vocational Full Service Centers located across the state of Ohio. Center programs and services include job assessment, employee testing and assessment, technical skill training, customized training for specific business and industry needs, seminar development, career counseling, and job placement. For businesses and other organizations, the Centers serve as an out-of-house training and development solution. They are also a human resources tool for classifying job skills and evaluating related individual abilities. In addition, the Centers offer support programs which help students access needed resources such as child care and financial aid.

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
200 North High St., Room 605
Columbus, OH 43215 614-469-7375

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations, or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Civilian Conservation Corps**

Ohio Department of Natural Resources
Division of Civilian Conservation
4383 Fountain Square, Building B-1
Columbus, OH 43224 614-265-6423

This program provides young adults the challenge of learning opportunities, teamwork and the development of a positive work ethic while accomplishing meaningful conservation/recreation projects to benefit the State of Ohio. Corps members start out earning a wage competitive with other training programs and get raises as they work and learn. Members can choose to live at home or in one of the residential camps where food, lodging, and transportation to work projects is provided. Assistance in obtaining a GED or going to college is also available. To be eligible you must be unemployed, between 18 and 24 years of age, and a resident of the State of Ohio.

*** Education Initiative for Young Girls**

Women's Services Office
Employment Services Bureau
P.O. Box 1618 614-466-4496
Columbus, OH 43216-1618

Fax: 614-466-5025

The Women's Division works to focus attention on current and future employment opportunities for all Ohio women. This state funded booklet is designed for 8th grade female students who are preparing to become a significant part of the work force. The latest edition of this booklet features occupations that will be available in Ohio for high school graduates with vocational or some post-secondary technological training or schooling. The booklet is designed to impress upon young women the correlation between mastering math and science studies and

State Funded Job Training Assistance

subsequent success in gaining entry into both the traditional and, especially, the non-traditional work force. This publication has received praise and has been reproduced in other states.

*** Ohio Career Information System**

Employment Services

Department of Education

65 South Front St., Room 912

614-466-5718

Columbus, OH 432155-4183

Fax: 614-644-5960

The Ohio Career Information System (OCIS) is a computer-based information system which provides users with educational and occupational information. Approximately 1,700 user sites exist throughout the state. Users include youth and adults affiliated with public, primary and secondary schools; two and four-year colleges; correctional facilities; the Ohio Industrial Commission; the Ohio Rehabilitation Services Commission; and other public, non-profit, and private job training institutions. A combination of state funds and user fees support the program. The target population starts with the 7th grade, continues through 12th grade, and also is used by adults.

*** Ohio Industrial Training Program**

Ohio Department of Development

Ohio Industrial Training Program

77 South High St.

614-466-4155

P.O. Box 1001

800-848-1300

Columbus, OH 43266-0101

Fax: 614-644-1789

The Ohio Industrial Training Program (OITP) is designed to provide financial assistance and resources for customized training involving employees of new and expanding Ohio manufacturing businesses and will consider other industries creating a large number of new jobs. The program links Ohio's public educational system (vocational, technical, and universities) to the needs of industry by acting as a brokering source of specialized training services. Financial assistance may be provided for business and industry where there is manufacture and/or assembly of goods or information production, for verifiable retention of jobs, expansion of industry through capital investments, or for new industry. Funding is conducted through the regional OITP Office on reimbursement basis, for a portion of training expenses incurred, including (but not limited to): instructor costs, materials, special needs, such as assessment, curriculum development and software rentals. Companies that are requesting up to \$10,000 in training funds may apply for the OITP Mini-Grant. Regardless of the size of the company, the training proposals are evaluated on the same criteria as the standards competitive proposals (number of new or retained jobs, number trained, etc) and are subject to the same guidelines as the standard grants.

*** Secondary Job Training**

Vocational and Adult Education Division

Employment Education Section

Department of Education

65 South Front St., Room 907

614-466-3430

Columbus, OH 43215

Fax: 614-466-5702

This program prepares youths and adults to make informed career choices; to achieve personal and family goals; and to successfully enter, compete, and advance in a changing work world. All of Ohio's 11th and 12th grade secondary students have access to comprehensive vocational education programs through 94 Vocational Education Planning Districts (VEPD). Approved educational agencies within the VEPD's determine the programs to be implemented based on analysis of state and local labor markets. Students are offered a variety of programs targeting those occupations projected to have the largest annual growth in Ohio through the year 2000.

*** Women's Conference**

Women's Services Office
Employment Services Bureau
P.O. Box 1618 614-466-4496
Columbus, OH 43216-1618 Fax: 614-466-5025

Kaleidoscope...A Conference for Women is a dynamic conference offering a unique education and training opportunity for women. Workshops including wellness, personal finance, communications, and education provide a "kaleidoscope" of educational experiences. The conference remains affordable because of the generous contributions from conference partners and volunteers. Contact this office for more information on upcoming conferences.

*** Workforce Development**

Ohio Bureau of Employment Services
145 South Front St.
Columbus, OH 43212 614-466-0582

This program promotes projects to employers and employees to increase Ohio's high skill workforce by giving employers the tools needed to upgrade the skills of their employees and to create and increase knowledge of workforce development resources. The agency wants to continue to improve the basic skill of Ohio workers which will result in employers having a larger supply of skilled workers and reducing the cost of recruitment, hiring, and training employees.

Oklahoma

*** Training for Industry Program**

Oklahoma Department of Vocational and Technical Education
Training for Industry Program
1500 West 7th Ave. 405-743-5530
Stillwater, OK 74074-4364 Fax: 405-743-6821

Training for new and expanding industry is provided through the Training for Industry Program (TIP). It is delivered through a statewide network of 29 area vo-tech schools equipped at a cost of more than \$50 million. TIP provides customized training that meets companies specific needs. Employees are trained in the process and on the equipment used by the company. Programs range from basic skills, through Total Quality Management and ISO 9000, to the latest in organizational design and management training. TIP will assist with the recruitment and assessment of a customized employee training program at no cost. Representatives from the company and Vo-Tech meet to assess the competencies needed in each job category and to design the training program. A statement of understanding that outlines responsibilities, areas and length of training, number of employees to be trained, and any special requirements will be developed. There are no applications to complete or reviews by committees.

Oregon

*** Apprenticeship Program**

Director of Apprentice and Training Division
Bureau of Labor and Industries
800 N.E. Oregon St., #32 503-731-4070
Portland, OR 97232 Fax: 503-731-4103

This state funded program registers apprentices and employers who serve as training agents. Apprenticeship is a combination of on-the-job training and related classroom instruction in

State Funded Job Training Assistance

which workers learn the practical and theoretical aspects of a high skilled occupation. Apprenticeship programs are operated voluntarily by employers, employer associations, or management and labor groups. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. There are currently more than 7,000 registered apprentices with over 4,500 employers registered as training agents in Oregon.

*** Career Information System**

Cheryl Buhl, Director	
Career Information System	800-459-1266
1244 University of Oregon	541-346-2345
Eugene, OR 97403-1244	Fax: 541-346-2346

The mission of the Career Information System (CARES) is to collect current labor market and educational data and develop it into useful career information; provide a practical means of access to career information by individuals who need it; and to promote the integration of career information into schools and social agencies. Using this system you can obtain information on such topics as: occupational descriptions and preparations; industry descriptions and employment; programs of study and training, including short-term training programs, descriptions, and schools in Oregon; job search and employers; entrepreneurship; and military occupations and worklife. Currently CARES has 545 user sites located across the state.

*** Educational Aids for Veterans**

Public Information	
Department of Veterans Affairs	800-692-9666
Oregon Veterans' Building	503-373-2085
700 Summer St., N.E., Suite 150	Fax: 503-373-2362
Salem, OR 97310-1201	TDD: 503-373-2217

Oregon Educational Aid benefits, up to \$50 a month, are available to certain veterans who take approved college courses. These courses must be taken in an accredited Oregon school, except when the course of study is not available in Oregon. Benefits are paid for classroom instruction needed as part of an apprenticeship program or other on-the-job training programs. Benefits are also paid for home study courses and for vocational flight training.

*** Employer-at-Injury Program**

Reemployment Assistance Unit	
Benefits Section	
Workers' Compensation Division	
Department of Consumer and Business Services	800-445-3948
350 Winter N.E.	Salem: 503-945-7585
Salem, OR 97310	Medford: 541-776-6032

The Employer-at-Injury Program helps reduce employer claim costs and helps workers remain productive while recovering from on-the-job injuries. The program offers reimbursements to eligible Oregon employers who return their injured workers to light duty work while their claims are open. Reimbursements can include up to three months 50% wage subsidy; \$2,500 for worksite modification; \$750 for tuition, books and fees necessary to update the worker's existing skills or to meet the requirements of the job; \$1,000 for tools and equipment required for the job; and \$400 for required clothing. This program is funded by worker and employer cents-per-hour assessments and contributions to the Worker Benefit Fund.

*** JOBS Plus**

Welfare Reform Manager
Oregon Department of Human Resources

I Wanna Be Trained

Adult and Family Services Division
500 Summer St., N.E.
Salem, OR 97310-1013

503-945-6115
Fax: 503-373-7492
TDD: 503-945-5895

JOBS Plus is an added component of the existing federal JOBS Program in six Oregon counties. Use of \$2.7 million in lottery funding was approved to cover start-up costs of the three-year demonstration project. JOBS Plus participants are placed in limited duration, on the job training in private businesses, where they earn at least the minimum wage. Participants are paid by employers, who are then reimbursed by the state for minimum wages and payroll taxes. The employer assigns a workplace mentor to help participants learn job skills and good work habits. Participants do not lose any benefits and in most cases brings an increase. Each participant has an Individual Education Account established, into which the employer contributes \$1 for each hour worked. These funds will be available to the participant for further education after the worker finds unsubsidized employment.

* Preferred Worker Program

Reemployment Assistance Unit
Benefits Section

Workers' Compensation Division

Department of Consumer and Business Services 800-445-3948

350 Winter N.E.

Salem: 503-945-7585

Salem, OR 97310

Medford: 541-776-6032

The Preferred Worker Program provides incentives to Oregon employers who hire or reemploy workers with a permanent disability who can't return to regular work because of an Oregon on-the-job injury. The incentives include six months at 50% wage subsidy; up to \$25,000 for worksite modification; exemption from paying workers compensation premiums for the Preferred Worker for up to three years; full claim cost payment for the life of the claim if the Preferred Worker has a new accepted, compensable on-the-job injury during the premium exemption period; and payment for certain items needed to obtain or maintain employment, such as tools, clothing, or tuition, books and fees for a class or course of instruction to update existing skills or to meet the requirements of an obtained job. This program is funded by worker and employer cents-per-hour assessments and contributions to the Worker Benefit Fund.

* Workforce Development Programs

Economic Development Department

Industry Development Division

503-986-0206

Workforce Development Section

In OR: 800-223-3306

775 Summer St., N.E.

Fax: 503-581-5115

Salem, OR 97310

TDD: 503-986-0123

The Department directly operates three industry workforce development programs: Targeted Training, Key Industry Training, and Capacity Building. The Targeted Training program works with business, develops the need for and negotiates to award grants to community colleges and others for training programs customized to the needs of the specific new, or expanding businesses. The Key Industry Training program awards grants to community colleges and others for training programs addressing the common training needs of two or more businesses within an industry, profession or association. The Capacity Building program awards grants to unions and trade associations to build their capacity for addressing long-term training and education needs. All three programs are funded through the Oregon State Lottery.

* Worksite Redesign Program

Workers' Compensation Division

Department of Consumer and Business Services

350 Winter N.E.

503-945-7585

State Funded Job Training Assistance

Salem, OR 97310 503-378-3272

The Worksite Redesign Program offers research and development grants to Oregon employers and employer groups. Grants are awarded to develop and put into use solutions to workplace ergonomic problems that lead to on-the-job injuries and illnesses and that can't be solved with readily available equipment and technology. This program is funded by worker and employer cents-per-hour assessments and contributions to the worker Benefit Fund.

Pennsylvania

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Federal Building
228 Walnut St., Room 773
Harrisburg, PA 17108 717-782-3496

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations, or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Customized Job Training Program**

Office of Technology Development
Department of Commerce
352 Forum Building 717-787-4147
Harrisburg, PA 17120 Fax: 717-234-4560

The objectives of the Customized Job Training (CJT) Program are to improve skill levels of employees and their ability to obtain higher quality jobs through training; creation of new jobs or retention of jobs that would otherwise be lost; inclusion in the work force of significant number of dislocated workers, displaced homemakers and public assistance recipients; and the improvement of the ratio of net new hires to upgraded jobs funded by the CJT Program. CJT enables businesses to improve efficiency, lower costs or otherwise better compete in the global marketplace through the expansion of existing businesses; new business start-ups or relocation of firms from out of state; and increased levels of capital investment which will require training. Costs covered under this program include the trainer's salary, materials, administration costs, and some curriculum development.

*** Education Programs**

Office of Postsecondary and Higher Education
Department of Education
333 Market St. 717-787-4313
Harrisburg, PA 17126-0333 Fax: 717-783-5420

The Department of Education administers a wide range of programs designed to serve various target groups. Most funds are directed to local education agencies including school districts, area vocational-technical schools, and community colleges, for the support of secondary and post-secondary education. Programs include Secondary Vocational Education which subsidizes school districts and area vocational technical schools for the higher costs of secondary vocational education and to improve vocational educational programs; Adult Affidavits

subsidizes school districts and area vocational technical schools for providing vocational extension and pre-employment training for out-of-school youths and adults; Health Occupations/Schools of Practical Nursing subsidizes secondary education agencies for providing health occupational/licensed practical nursing programs for out-of-school youths and adults; and community college Variable Stipend supports the higher costs of occupational-technical training programs in community colleges, and to encourage community colleges to develop curricula designed to further industrial development, reduce unemployment and improve employability skills.

*** The New Directions Program**

Special Programs Unit
Department of Labor and Industry
Bureau of Employment Services and Training 717-787-6915
Harrisburg, PA 17121 Fax: 717-787-5785

The New Directions Program focuses on the extensive use of education, skill training, employment services and supportive services such as child care, transportation, extended medical coverage, etc., to increase the potential for clients to secure and maintain long-term employment that will enable them to be self-supporting. The program builds on the strengths of previous employment and training activities while redirecting resources and efforts to provide a wider range of services to all welfare clients who can most benefit from these services. New Directions is driven fundamentally by client needs. Because the aspiration and needs of individual welfare clients vary depending upon their educational background, prior work history and family circumstances, a wide range of employment and training services are needed to help these welfare clients achieve self-sufficiency.

*** Pennsylvania Literacy Corps**

Office of Postsecondary and Higher Education
Department of Education
333 Market St. 717-787-5532
Harrisburg, PA 17126-0333 Fax: 717-783-5420

The purpose of the Pennsylvania Literacy Corps is to increase training of citizens in need of literacy instruction by preparing college students to serve as tutors through a credit-bearing college course. Since the beginning of the program in fiscal year 1989-1990, 2,000 tutors have provided services to approximately 5,500 individuals.

*** Single Point of Contact (SPOC) Program**

Special Programs Unit
Department of Labor and Industry
Bureau of Employment Services and Training 717-787-6915
Harrisburg, PA 17121 Fax: 717-787-5785

The SPOC Program was specifically designed to provide intensive educational, employment services, and skill training to clients of Aid to Families with Dependent Children (AFDC, AFDC/U) and eligible General Assistance (GA) clients. The resources from three state departments (Labor and Industry, Public Welfare and Education) were combined and utilized to provide services to New Directions clients who could benefit from enhanced educational, training, and employment services. The full implementation of the Family Support Act has provided additional resources to the Commonwealth to expand services to AFDC, AFDC/U and GA clients (in all 67 counties of Pennsylvania) who require educational, training and employment services in order to reduce their dependency on welfare.

State Funded Job Training Assistance

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Federal Building
100 Hartford Ave.
Providence, RI 02909 401-528-5198

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** College Tuition Waiver**

Jack Hurley, Administrative Benefits
R.I. Department of Labor
101 Friendship St.
Providence, RI 02903 401-277-3651

An individual receiving unemployment insurance is eligible to enroll in any course, for credit, in any college or university operated by the state, without the payment of any tuition or registration fees, provided there is a vacancy in the class. While attending classes the individual must still actively seek employment. If an individual has exhausted benefits within 60 days before the start of a class for which that individual has registered, they will still be eligible for benefits. An individual whose tuition benefits have become exhausted after they start a class, shall be eligible for continuation of tuition benefits until the completion of the class.

*** Job Training Assistance for Business**

Rhode Island Human Resources investment Council (HRIC)
Department of Employment and Training
101 Friendship St. 401-277-6700
Providence, RI 02903 Fax: 401-277-6999
TDD: 401-277-3718

The HRIC provides assistance to businesses to provide job training skills to their employees. The HRIC is a significant component of the state's employment and training coordination efforts by responding to the workforce and economic development challenges which are not addressed by federally funded programs. Key HRIC initiatives include: Competitiveness Improvement Program, Project Upgrade, Adult Literacy Collaborative, Regional Employment and Training Boards, grants to the Rhode Island Economic Development Corporation to finance training for new jobs resulting from economic expansion, funding support for Rhode Island Manufacturing Extension Service, support for the Rhode Island Export Assistance Center, support of Rhode Island Area Coalition for Excellence, funding for Rhode Islands School-to-Work Program, support of Rhode Island Skills Commission activities, funding for Jobs for Rhode Island Grads Program, funding for HRIC/United Way "Making it Work" Project, and creation of a statewide customer-friendly "One-Stop" system.

South Carolina

*** Continuing Education Programs**

I Wanna Be Trained

Economic Development Division
State Board for Technical and Comprehensive Training
111 Executive Center Dr. 803-737-9321
Columbia, SC 29210 Fax: 803-737-9371

Continuing education programs can be structured as certificate programs or as customized programs designated to improve specific workplace skills. Courses are often customized to meet the employer's specific training objectives. State technical colleges have worked directly with employers to train workers using proprietary processes producing proprietary products. South Carolina's technical colleges provide instructors and develop course materials and education programs are offered at Technical College campuses, employer's facilities, and mobile training facilities.

South Dakota

*** Customized Industrial Training**

Governor's Office of Economic Development
711 East Wells Ave. 800-872-6190
Pierre, SD 57501-3369 605-773-5032
TDD: 605-773-3256

The Governor's Office of Economic Development coordinates all employee training programs for the Department of Labor and the four Technical Institutes located in the state. The Customized Industrial Training program allows training to be customized to meet the needs of any new or expanding South Dakota employer. Training is normally done in a classroom setting with a qualified instructor coordinated through one of the four Technical Institutes. Companies help design curriculum content and participant screening requirements, and commit to hire trained participants. Funding is available to train eligible participants for entry level employment. The payment made to the employer is considered compensation for extraordinary training costs. Employers who commit to a post training wage or \$8 per hour are eligible for this program.

*** Specialized Training Programs**

Economic Development Division
State Board for Technical and Comprehensive Training
111 Executive Center Dr. 803-737-9321
Columbia, SC 29210 Fax: 803-737-9371

South Carolina's technical education (TECH) system is regarded as one of the nation's best. TECH's 15 resource centers offer specialized training programs for manufacturers and non-manufacturing businesses. The resource centers constantly update offerings in keeping with the business climate. The TECH system also offers mobile training units, making equipment and instructors available throughout the state.

Tennessee

*** Industrial Training Service**

Tennessee Department of Economic and Community Development
Industrial Training Service 615-741-1746
Suite 660, Volunteer Plaza In TN: 800-342-8470
500 James Robertson Parkway Outside TN: 800-251-8594
Nashville, TN 37243-0406 Fax: 615-741-0607

The Industrial Training Service (ITS) offers customized training as an incentive for creating new

State Funded Job Training Assistance

jobs. The Service is offered to manufacturing and service sector businesses. Using ITS a business can open its doors quickly and expand as new production technologies are developed. The major ITS benefits include: Preemployment Training has special programs designed to focus on developing basic skills in new employees; On-the Job Training focuses on the development of specific skills and knowledge vital to production; System Support Training may include courses on new methods for increased mechanization, personnel interaction, quality and materials handling; Supervisory and Leadership Skills is designed to develop those skills essential for general supervision as well as the basics of leadership behavior; Training for Unique Equipment and Processes, in some cases, training programs are developed for companies involved in new equipment or processes within the new plant or expansion; and Training Materials developed for new employees and instructors participating in ITS programs.

Texas

*** Skills Development Fund**

Texas Workforce Commission
101 East 15th St. 512-475-2216
Austin, TX 78778 Fax: 512-475-2321

The Skills Development fund (SDF) is intended to aid public community and technical colleges in meeting industry and workforce training needs. SDF will award grants to businesses and labor unions for training programs designed for their specific needs and carried out through contracts with public community and technical colleges throughout the state. In regions without a community or technical college, businesses may request a non-local college to provide training. SDF grants are designed to cover the costs of program design, actual instruction, texts, and reusable equipment. Businesses or labor unions that need equipment specialized to their operations will be expected to supply it. SDF has two distinct goals: the creation of new jobs, whether through business start-ups or the expansion or relocation of existing businesses in Texas; and the creation of a highly trained and competitive Texas workforce.

*** Smart Jobs Fund**

Texas Department of Commerce
Business Development Division
Smart Jobs Fund 512-936-0190
P.O. Box 12728 Fax: 512-936-0188
Austin, TX 78771 TDD: 512-936-0555

The Smart Jobs Fund is a business incentive program that assists Texas businesses in training their work force for jobs that lead to opportunities for advancement. The Smart Jobs Fund provides grants to employers for customized training in occupations that are in the manufacturing sector, emerging technologies, and in demand. The program is "employer driven", which means the employer determines what training is needed for their work force, so long as they meet the requirements set forth by the Legislature. These requirements include certain salary levels, and employer match, and a worker retention period of three months after the training project is completed.

Utah

*** Career Apprenticeship Starts Here (C.A.S.H.)**

Program
Utah State Office of Education
250 East 500 South 801-538-7889

I Wanna Be Trained

Salt Lake City, UT 84111

Fax: 801-538-7521

The C.A.S.H. Program is a state-of-the-art program developed to provide high school students with a carefully supervised combination of the on-the-job training and classroom instruction they will need to prepare them to achieve their career goals. Any student at least 16 years of age who wishes to begin a career in an apprenticeable occupation may participate in the program. The advantages for employers who participate in the program includes: identifies training which is nationally recognized by the industry; provide systematic and structured form of training; attracts applicants who possess a firm background in reading, writing, and mathematics; promotes long-term employee commitment; and reduces training cost. This is a voluntary program involving no cost to the employer or the apprentice.

*** Emergency Work Program**

Office of Family Support

Department of Human Resources

P.O. Box 45500

Salt Lake City, UT 84145-0500 801-538-3964

This program is for unemployed single parents and couples without children and unemployed two-parent families who do not qualify for Aid for Families with Dependent Children (AFDC) assistance. Services provided include assessment and development of a self sufficiency plan and assignment to a work project site. Clients in the emergency Work Program are paid by the program while working at a work site. The employer does not pay the client but is asked to provide the client with basic work skills. Monthly grants are divided into pay periods and pay days to simulate the work environment. Payment is made only for those hours actually completed or excused. Child care reimbursements are made for participants with children.

*** General Assistance Self Sufficiency Program**

Office of Family Support

Department of Human Resources

P.O. Box 45500

Salt Lake City, UT 84145-0500 801-538-3964

This program either provides money to correct a client's medical problem so that the client can return to work or provides direction in pursuing another line of work that does not conflict with the medical condition. These clients are paid a monthly grant in line with Aid for Families with Dependent Children (AFDC) grant levels. Additional services are assessment and development of a self-sufficiency plan, assignment to one or more self-sufficiency activities, follow up and referral to allied agencies. Contract services are provided such as self esteem groups, legal services for Social Security Insurance appeals, and Job Service Workshops. Clients served are individuals and couples without children and those over 60 years of age who are medically unable to work at least 30 days or who are marginally employable. Clients normally possess a statement of disability that is provided by a psychologist, the Office of Rehabilitation, or a doctor or other who determines disability.

*** Short Term Intensive Training**

Department of Community and Economic Development

Division of Business and Economic Development

324 South State, Fifth Floor 801-538-8700

Salt Lake City, UT 84114 Fax: 801-538-8888

The Short Term Intensive Training (STIT) programs are customized and designed to meet full-time job openings. Programs are usually less than one year in length and will be designed to meet the specific training needs of a company while matching needs with people seeking employment. Although potential employees must pay tuition to participate, STIT can provide qualified employees from which a company can hire. STIT gives the option of training at 50-

State Funded Job Training Assistance

70% discount of normal training cost. Funding for this program is distributed to State Colleges.

*** Single Head of Household Program**

Department of Community & Economic Development
Office of Job Training for Economic Development
324 South State St., Fifth Floor
Salt Lake City, UT 84114-7162 801-538-8750

The Single Head of Household Program is designed to break the cycle of welfare dependency by moving economically disadvantaged single parents into permanent, self sustaining employment through a variety of education, job training, and support services. The programs goals are: placement in a job with a beginning wage which exceeds \$6 per hour with health benefits; placements are made in areas with opportunities for advancement; and the long term impact of the program is measured by decreased welfare payments made by the state and an increase in taxes paid.

*** Utah Custom Fit Training**

Dale Stephens
Business/Industry Relations Specialist
Applied Technology Education Services
Utah State Office of Education 801-538-7867
250 East 500 South Fax: 801-538-7521
Salt Lake City, UT 84111 TDD: 801-538-7876

Custom Fit Training is a tool for bringing business and education together by assisting businesses with their training needs. New and expanding businesses can participate as well as businesses in need of revitalization. Activities include instruction, curriculum development, assessment, and on-the-job training. Eligible applicants are for-profit enterprises or services. State priorities are technical training needs for business to encourage economic growth in the state and to involve education institutions assisting these businesses/industries. The following guidelines apply: training is short-term; company must be new, expanding, or in need of revitalization; trainees must be full time; company must meet regional minimum wage standards; and all funding is subject to legislative appropriation and State Board of Education approval. The range and average of financial assistance is a maximum of \$500 per trainee, with an average of \$250 per trainee. Actual levels of funding are determined by regional coordinators based on need and availability of funds.

*** Vocational Rehabilitation**

Utah State Office of Rehabilitation
250 East 500 South 800-473-7530
Salt Lake City, UT 84111 Fax: 801-538-7522
Voice/TDD: 801-538-7530

Persons whose disability prevents them from getting or keeping suitable employment may apply for vocational rehabilitation services. After eligibility is determined, assessment information is used to develop an Individualized Written Rehabilitation Program plan that is designed to assist the individual in preparing for and obtaining employment. Throughout the planning process, emphasis is placed on informed client choice of a vocational goal, services, and providers of services. When the client is ready for a job, placement service assistance is provided according to need identified in the individual plan. After the client begins working, the counselor provides follow-up to make sure the client is satisfied and the job is appropriate.

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
Federal Building
11 Elmwood Ave., Room 629
Burlington, VT 05401 802-951-6278

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations, or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Vermont Training Program**

Department of Economic Development
109 State St. 800-341-2211
Montpelier, VT 05609 802-828-3221
Fax: 802-828-3258

The Vermont Training Program promotes industrial expansion and encourages the creation of jobs in manufacturing by providing training for new and existing businesses. Individually designed programs may include on-the-job, classroom, skill upgrade, or other specialized training which are mutually agreed upon between the state and the employer. The program helps companies with new labor force for start-up or expansion, attracts new companies to the state, assists existing companies to remain competitive in production technology and product lines, helps currently employed individuals raise their skill levels and obtain better jobs within their company and improves the skills of a regional labor pool in anticipation of the needs for existing or incoming industries. Requirements for companies requesting assistance include agreeing to pay wages equal to at least twice minimum wage at the completion of training and providing a minimum of 50% of the overall training costs.

*** Veterans Preference in State Employment**

Office of the Adjutant General
State Veterans Affairs
120 State St.
Montpelier, VT 05620-4401 802-828-3379

In certification for appointment, in appointment, in employing, in retention of employment position, whether in classified or unclassified civil service, whether for temporary or for extended time, wherever state funds furnish the payroll, preference is given to veterans, their wives or widows. Contact this office for complete information on this program and for more information on eligibility requirements.

Virginia

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
700 Centre, Suite 546
704 East Franklin St.

State Funded Job Training Assistance

Richmond, VA 23219 804-771-2488

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations, or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Transportation Trainee and Intern Programs**

Chester Kelly
Engineer Trainee Administrator
Human Resources Division
1401 East Broad St. 804-371-6915
Richmond, VA 23219 Fax: 804-786-2940

The Virginia Department of Transportation (VDOT), sponsors two entry-level programs: the Engineer Trainee Program and the Administrative Intern Program. The objective of the Engineer Trainee Program is to orient the entry level engineer to the major functions of the Department; provide a system of diverse, structured training assignments to assist the trainee in gaining practical experience and developing their abilities more rapidly than would otherwise be possible; and produce knowledgeable and skilled transportation engineers who are prepared to advance into increasingly responsible engineering, supervisory, and administrative positions within VDOT. The Administrative Trainee Program's objective is to provide job incumbents who have undergraduate or graduate degrees and little or no work experience with two years of structured practical work experience related to their academic field, within the agency's administrative divisions.

*** Virginia VIEW Program**

Virginia Tech
205 West Roanoke St. In VA: 800-542-5780
Blacksburg, VA 24061-0527 540-231-7571

The Commonwealth of Virginia funds Virginia VIEW as its Career Information Delivery Service. Virginia VIEW is a state project operated through Virginia Tech. The project provides information on specific occupations and other relevant labor force information that is updated annually. Occupation Search generates a list of occupations matching users personal preferences in including preferences in the area of work, interests, and education. College Search matches users preferences with Virginia community colleges and 2 & 4 year public and private institutions. This information is available in an interactive computer program, in tabloid form and on microfiche. Each fall, 25 workshops are conducted across the state to distribute the updated products and train clients in their use. Users are typically counselors at schools, colleges, in private practice and rehabilitative services, or employment services professions. Virginia VIEW also operates a toll free Career information Hotline (800-542-5870) that people may call with career questions.

*** Workforce Services**

Department of Economic Development
P.O. Box 798
901 East Byrd St. 804-371-8100
Richmond, VA 23206-0796 Fax: 804-371-8137

Since 1965, Workforce Services has been a unique program which offers consulting services and training assistance for new and expanding industries. Any company that creates 25 or

I Wanna Be Trained

more new jobs or makes a capital investment of at least \$1,000,000 within a one-year period is eligible to be assisted with consulting services, video production services, and funding. Workforce Services will assist in coordinating the client's specific training needs with any one or more of Virginia's institutions of education including: vocational education, community college, and the four-year institutions. The following activities are legitimate uses for the program funds: consulting services, training analysis, recruitment/pre-employment assessment, video production services, train-the-trainer, instructors, productivity/continuous improvement programs, and training. Funding for each program will be based on estimated tax benefits generated within a one-year period for each new job created and filled and the cost estimate developed during the program's design. Companies will be reimbursed three months after the new employee's hire date. All services are available for full-time wage and non-exempt positions working 30 or more hours with benefits.

Washington

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Council
1400 Talbot Rd. South, Suite 100
Renton, WA 98055 206-277-5214

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Career Transition Services**

Department of Personnel
P.O. Box 47500 360-664-3302
Olympia, WA 98504 Fax: 360-586-4694

State employees impacted by reduction-in-force (RIF) have a wide range of resources and services available to them through the Career Transition Services. Workshops have been developed to help employees with the various aspects of their job search. New workshops are added as the need arises for additional topics to be covered. Other services available include: one-on-one guidance from professional employment specialists on all aspects of conducting a job search; the RIF Transition Pool offers employees impacted by RIF an alternative opportunity for finding reemployment within state service; and the Office of Personnel will place the names of eligible employees on agency and service-wide reduction-in-force registers for referral to appropriate vacancies. Resources available include personal computers and printers, career and job search handbooks, copiers, telephones and fax machines.

*** Claimant Placement Program**

Dwight Wood
Employment Security Department
212 Maple Park
Olympia, WA 98504 360-438-4020

Participants are provided assistance in developing plans for successfully seeking employment. Services include workshops teaching job search skills, assistance in contacting employers, and

State Funded Job Training Assistance

other employment seeking skills. The program protects the solvency of the Washington State Unemployment Insurance Trust Fund by reducing the average length of a claimant's period of unemployment. The Claimant Placement Program is delivered through a network of 20 Job Service Centers throughout the state.

*** Contract Testing**

Susan Cooper
Employment Security Department
605 Woodland Square Loop
P.O. Box 9046 360-438-4126
Olympia, WA 98507-99046

The Contract Testing Program allows qualified agencies and individuals to have access to the US Employment Service proprietary tests through a fee-based test release agreement. The fees charged for the agreements provide the funding to support the necessary monitoring of test usage and training and the appropriate administration and interpretation of the tests. The fees generated from test release agreements have grown to totally support all of the functions of this program.

*** Corrections Clearinghouse**

Doug Jacques
Employment Security Department
P.O. Box 9046, MS 6000
Olympia, WA 98507-9046 360-438-4060

The Corrections Clearinghouse (CCH) provides offenders with employment and training enhancement services. It provides institutional and community linkages, liaison, and advocacy for the offender who is about to be released or has recently been released from a correctional institution. The Transitional Offender Work Orientation Program provides job development and placement, and employment retention and upgrade opportunities. The Offender Employment Program allows individuals to gain knowledge and skills necessary to find and retain employment and training opportunities. Additional functions of CCH include career awareness, pre-release employment preparation, youth employment preparation and youth transition services.

*** Displaced Homemaker Program**

Dawn Hitchens
Displaced Homemaker Program
Higher Education Coordination Board
917 Lakeridge Way 360-753-7831
P.O. Box 43430 Fax: 360-753-7808
Olympia, WA 98504-3430 TDD: 360-753-7809

A displaced homemaker is an individual who: has worked in the home for ten or more years providing unsalaried household services for family members on a full-time basis; is not gainfully employed; needs assistance in securing employment; and has been dependent on the income of another family member but is no longer supported by that income, or has been dependent on federal assistance but is no longer eligible for that assistance, or is supported as the parent of minor children by public assistance or spouse support but whose children are within two years of reaching 18 years of age. An important objective of the Displaced Homemaker Program is to provide necessary training opportunities, counseling, and services to increase the employability of displaced homemakers. The program established guidelines under which the higher Education Coordinating Board shall contract to establish Multipurpose Service Centers and programs to provide a wide range of educational retraining services, including job readiness, job search and/or job training and job placement for eligible participants.

*** Industry-Specific Training at Community and Technical Colleges**

Dan McConnon or Roy Schmidt
State Board for Community and Technical Colleges
P.O. Box 42495 360-753-0878
Olympia, WA 98504-2495 Fax: 360-753-3650

Each of the 32 community and technical colleges across the state offers workforce skills training and management classes and seminars for business. Customized training can range from basic skills for the workplace, new employee training, upgrade training, and management training. Community and technical colleges can assess the training needs of business or set of businesses and fashion customized training programs for the membership. Both small and large businesses can be served. Fees depend upon the type of training to be offered and the number of people to be trained. In addition to customized training that is open to any worker, colleges offer the state funded training programs for dislocated workers. An association might consider this option if member businesses wish to hire and train dislocated workers.

*** Job Skills Program (JSP)**

Lee Williams
Workforce Training and Education Coordination Board
Building 17
Airsdustrial Park
P.O. Box 43105
Olympia, WA 98504-3105 360-586-3321

This statewide program funds industry-education partnerships from which customized training materials are developed and short-term, job-specific training is delivered. JSP supports up to one-half the total cost of training with the participating companies providing a dollar-for-dollar cash or in-kind match. JSP supports entry-level training for prospective employees before a new plant opens or when a company expands; retraining of a company's current employees when the training is required to prevent the dislocation of those employees; and upgrade skills training of current employees when new vacancies will be created as a result of their promotion into new positions. Awards are granted four times each year, however, accommodation can be made to award funds at other times of the year if the company or companies have an urgent need for training.

West Virginia

*** Governor's Guaranteed Work Force Programs**

West Virginia Development Office
1900 Kanawha Blvd., East 800-982-3386
Capitol Complex
Building 6, Room B-517 304-558-2234
Charleston, WV 25530-0311 Fax: 304-558-0449

The Governor's Guaranteed Work Force Program (GGWFP) is West Virginia's customized job training program for both new and existing businesses. The GGWFP can provide up to \$1,000 per employee to new companies which create at least 10 new jobs within a 12-month period. The program can also provide up to \$1,000 per employee to existing companies which are either expanding or in need of training to retrain employees. The program works with outside training resources to provide a wide range of services. Through its partnerships with agencies such as the Department of Education and the Bureau of Employment Programs, the GGWFP office serves as a one-stop center for businesses requiring work force development.

Wisconsin

*** Adult Literacy Incentive Grant Program**

Technical College System Board
P.O. Box 7874 608-266-1207
Madison, WI 53707-7874 Fax: 608-266-1690

Funds are awarded on a competitive basis to Wisconsin Technical College districts that implement educational programs designed to improve basic educational skills of educationally disadvantaged adults. The program provides basic education courses, such as adult high school classes and English as a Second Language classes. Eligible participants are adults who are functioning below the 12th grade level, with priority given to the unemployed, minorities, and persons with disabilities.

*** Apprenticeship Program**

Department of Labor
State Apprenticeship Program
Federal Center, Room 303
212 East Washington Ave.
Madison, WI 53703 608-264-5377

Apprenticeship is a combination of on-the-job and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Programs are operated voluntarily by employers, employer associations, or management and labor groups. Related classroom instruction is given in the sponsor's training facility or a local technical school or community college. Apprentices earn wages while they learn on the job, starting from about half the journeymen's rate up to 95% of full pay near the end of their apprenticeship. Training periods range from 1-6 years. Most trades require 3-4 years. The State Apprenticeship Council sponsors and funds the program.

*** Aviation Careers Education (ACE) Program**

Bureau of Aeronautics
Department of Transportation
P.O. Box 7914
Madison, WI 53707 608-264-8420

The objectives of this program include: making learning more interesting and meaningful so students stay in school; offering clubs that enhance students experiences through contact with individuals at the airport and through extracurricular activities; and providing part time jobs in the field of aviation that will educate students, provide participants with work experience, and fulfill airline employment objectives. Although three Milwaukee public schools currently provide services through the program, only the high school students actually participate in the employment and job training aspects of the program by enrolling in work experience placements through 12 aviation-related businesses and government agencies. Placements typically provided participants with work experience in maintenance, customer service, parking and aircraft fueling, baggage handling, and clerical and food service work. A coordinator from Milwaukee Public Schools provides oversight of the day-to-day activities of students participating in the work experience program.

*** Basic Skills Incentive Grant Program**

Technical College System Board
P.O. Box 7874 608-266-1207
Madison, WI 53707-7874 Fax: 608-266-1690

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The Board awards state funds designated for the Basic Skills Incentive Grant Program to provide additional support to Wisconsin Technical College districts that have implemented programs to improve the reading and employability skills of educationally disadvantaged adults. Specifically, the Basic Skills Incentive Grant Program provides instruction in writing, mathematics, and critical thinking and problem solving. Eligible participants are adults who are functioning below the 12th grade level, with priority given to the unemployed, minorities, and persons with disabilities.

*** Customized Labor Training Program**

Wisconsin Department of Development
123 West Washington Ave. 608-266-6746
Madison, WI 53707 608-266-3075
Fax: 608-264-6151

The Customized Labor Training Program (CLT), encourages businesses, primarily manufacturing, to invest in the retooling and upgrading of equipment, productivity and the labor forces by providing up to 50% of the costs of a workforce training program. Eligible training includes: job training that focuses on new technology, industrial skills or manufacturing processes that are new to the company; job training that is not currently available from other resources and would not take place without state funds; and job training for new or retained positions that will be guaranteed by the company. Quality improvement training may be reimbursed after participation in a manufacturing assessment program. Eligible costs and match include: wages of production-related staff, not including benefits or premiums; training materials; trainer costs, except certain costs for publicly supported schools; and training travel costs. Any business making a firm commitment to locate in Wisconsin or expanding within Wisconsin that is upgrading a product, process, or service that requires worker training in new technology and industrial skills is eligible for the program.

*** Displaced Homemakers' Program**

Technical College System Board
P.O. Box 7874 608-266-1207
Madison, WI 53707-7874 Fax: 608-266-1690

This program provides job development and support services to displaced homemakers throughout the state. Its goal is to help displaced homemakers successfully locate and obtain employment and is designed to reduce barriers to employment by offering participants the opportunity to gain marketable skills and eventually secure a job. The Board awards funds designated for the Displaced Homemakers' Program to Wisconsin Technical College districts and community organizations that implement programs to help displaced homemakers successfully find employment. The services available to qualified participants include career counseling, employability assessment, post-placement follow-up, classroom training, and dependent care. The program receives additional funding from the Department of Health and Social Services, which administers a block grant to fund services for displaced homemakers. The program is open to individuals who have worked in the home for a substantial number of years providing unpaid household services for family members, are not gainfully employed, are experiencing difficulty obtaining a job, and have been dependent on the income of another family member or on public assistance but are no longer supported by such income.

*** Farm Training Program Tuition Grants**

Technical College System Board
P.O. Box 7874 608-266-1207
Madison, WI 53707-7874 Fax: 608-266-1690

This program awards grants to reduce the cost of farm business training for farmers needing financial assistance. The Board reimburses the Wisconsin Technical College districts that offer

State Funded Job Training Assistance

the Farm Business and Production Management Program and have awarded grants to eligible farmers. The grants, equal to 50% of the tuition costs, provide reimbursement only for tuition costs. Eligible participants are economically disadvantaged farmers, as determined by financial need eligibility, who are enrolled in the first four years of the Farm Business and Production Management Program.

*** New and Expanding Occupations Incentive**

Grant Program

Technical College System Board

P.O. Box 7674 608-266-1207

Madison, WI 53707-7874

Fax: 608-266-1690

The Board awards designated state funds on a competitive basis to the Wisconsin Technical College districts that implement programs to improve the employability skills of adults. Grants for New and Expanding Occupations are used to develop and maintain programs, provide instruction in the use of new technology, foster the provision of apprenticeship programs, and upgrade the instruction of journey workers. Program funding primarily supports curriculum development and instructors. The program is available to individuals in the general public who qualify to enroll in postsecondary education programs, with priority given to educationally disadvantaged, unemployed, minorities, and persons with disabilities.

*** Veterans Education Benefits**

Department of Veterans Affairs

Tuition and Fee Reimbursement Grant Programs

P.O. Box 7843

30 West Mifflin St.

Madison, WI 53707-7843

608-266-1311

Veterans, and unremarried spouses and dependents of deceased veterans, who have served on active duty under honorable conditions for other than training purposes in the United States Armed Forces for at least 90 days during a wartime period or conflict are eligible for the following educational benefits: Education Assistance Loan Program-Education Loans, Part-Time Study Grant Program, Retraining Grant Program, and the Tuition and Fee Reimbursement Grant Program. Contact the office listed above for complete information on programs and other eligibility requirements.

*** Wisconsin Conservation Corps**

Wisconsin Conservation Corps

30 West Mifflin , Suite 406

Madison, WI 53703 608-266-7730

The Wisconsin Conservation Corps was created to employ young adults in all regions of the state; conserve the state's natural resources through the implementation of projects with long-term beneficial effects; develop work skills, discipline, cooperation, meaningful work experiences, and training and education opportunities for corps enrollees; and promote social well-being through implementation of projects that include human services activities. The Corps provides basic skills instruction, classroom training, work experience, and career development classes to participants. In addition, a participant who satisfactorily completes the program is eligible for an incentive grant of \$500 or an education voucher worth between \$1,000 and \$1,950.

*** Workplace Education Incentive Grant Program**

Technical College System Board

P.O. Box 7874 608-266-1207

Madison, WI 53707-7874 Fax: 608-266-1690

This state grant program funds adult education programs that provide courses below the post-secondary level, and is designed to improve the occupational skill level of educationally disadvantaged working adults. Courses provided through this program include adult basic education and English as a Second Language, provided by Wisconsin technical colleges in the workplace. This program is available to adults who are functioning below the 12th grade level in Wisconsin businesses, with priority given to small businesses.

Wyoming

*** Light-Duty Work Program**

The Division of Workers' Safety and Compensation has a light-duty work provision which allows injured workers to go back to work for their previous employer in a light-duty capacity if they meet the medical requirements as set forth by law. This encourages injured workers to go to work rather than continuing to receive benefits through the program. Injured workers can actually earn more money than they would on the Workers' Compensation program by going back to light-duty work.

*** Vocational Rehabilitation**

Department of Employment
Division of Workers' Safety and Compensation
Herschler Building
122 West 26th St. 307-777-7159
Cheyenne, WY 82002

Fax: 307-777-5805

The Wyoming Division of Workers' Safety and Compensation has a provision that allows injured workers that qualify the option of receiving a disability award or opting for enrollment in a vocational rehabilitation program. This vocational rehabilitation program is designed to get injured workers back to work by retraining and job placement. An individually written rehabilitation program outlines the specific steps necessary for the injured worker to achieve a vocational goal.

"The percent of the U.S. working population working in Fortune 500 firms rose from 14.6% in 1954 to 19.4% in 1974. Since then, the movement has been away from these large industrial companies. In 1992, only 10.9% of the working population were in Fortune 500 firms."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

**I Wanna Get Experience
to Get a Better Job**

Federal Government Jobs, Internships, and Student Educational Employment Programs

Have you ever dreamed of:

- Making \$2,000 a month during the summer learning how Congress really works?
- Spending the summer earning \$550 a week tracking endangered species for the Department of the Interior?
- Taking a semester off to help the Environmental Protection Agency crack down on illegal polluters?
- Going to school and getting a part time job making \$10 an hour helping NASA prepare for the next manned space flight?

No one but the Federal government can provide students with full and part time jobs helping the victims of floods, hurricanes or earthquakes; helping in the fight against homelessness; understanding the inner workings of volcanoes; or learning about the reshaping of the USSR.

The U.S. government is the world's **LARGEST** single employer with over 3 million people on its payroll. Students should not miss out on the opportunity available for full time or part time employment, as well as cooperative education programs. Remember only about 13% of those U.S. government employees actually work in Washington, DC. So if you want to find opportunities in your own community, you can still take advantage of these wonderful programs.

Utilizing one of these student programs is also one of the surest ways of landing a full time job with the government after graduation. Many agencies view these programs as a "win/win" situation for everyone. An agency acquires an employee that is enthusiastic and hardworking, while the student acquires good experience and the opportunity for possible employment after graduation.

Increase your chances of success by matching up your area of interest with the mission of an agency you are interested in. For example, business majors may find a better match at the U.S. Department of Commerce than at the U.S. Fish And Wildlife Service. On the other hand, if you're a business major with an interest in nature, you may find work in the accounting department at the Fish and Wildlife Service. You can get information about an agency's mission by requesting a copy of their annual report (which will be sent to you free), or by taking a look at the *U.S. Government Manual* available in most libraries. It is printed by the U.S. Government Printing Office, and is a powerhouse of important information in your search for the best programs and the best employment opportunities.

Federal Government Internships

*** Student Educational Employment Program**

U.S. Office of Personnel Management
Washington Area Service Center
1900 E St. NW
Washington, DC 20415-0001 202-606-1800
Career America Connection (recording) 912-757-3000
202-606-2700

The Federal government is the largest employer of students in the United States. By working for the government, students gain valuable work experience while still in school and get paid for it. The U.S. Office of Personnel Management has consolidated the previous programs (e.g., Cooperative Education, Stay-in-School, Federal Junior Fellowship, and Summer Aid Programs) into the new Student Educational Employment Program. The new program combines key features of the old program along with added flexibilities to provide a more effective and streamlined program. The Federal government has always looked to educational institutions to find people who have the skills needed to meet its future employment needs. Students who are U.S. citizens or national residents of American Samoa or Swains Island, non-citizens may be eligible for employment if permitted by a federal agency's appropriation act or are eligible to work under U.S. immigration laws. Students must be enrolled or accepted for enrollment as a degree-seeking student (diploma, certificate, etc.), and taking at least a half-time academic or vocational and technical course load in an accredited high school, technical or vocational school, two year or four year college or university, graduate or professional school. The schedule is flexible and would depend on the needs of the agency you are interested in. Positions are paid and salary is based on education, work experience, and assignment. Thousands of students at different academic levels have participated in this program. Most federal agencies throughout the United States use this program as well as developing additional student, intern or fellowship programs to meet their specific business needs. Every agency of the government requires that you submit a resume and/or an Optional Form 612 which you can get from the Office of Personnel Management or the agency of interest. To apply, contact your school guidance office, career planning and placement office, or federal agency employment office where you are interested in working. To get more information about the program, you may also contact the Office of Personnel Management at the office listed above or call the Career America Connection.

*** Internships and Volunteers**

(Volunteer Service Program)

The Volunteer Service Program gives students the opportunity to gain career-related work experience while attending school. The program allows one to develop personal and professional skills and enhance their knowledge of public service. The Volunteer Service Program has also been equated to the Internship Program, and in some instances is referred to as the Volunteer Internship Program. In a few agencies there might be the possibility of payment to the student, but this is very limited. There are opportunities in many different government agencies throughout the United States. Students will be doing a variety of functions ranging from policy to research oriented tasks and projects. The assignments are always very rewarding. Students must be enrolled on at least a part-time basis in an accredited high school or trade school, a technical or vocational institution, a college or university, or any other accredited educational institution. Volunteers usually work three to four months on a part-time basis. Volunteers are not permitted to be compensated. There are thousands of students throughout the different agencies who have participated. Students work all over the United States in various agencies. Every agency of the government requires that you submit a resume or OPT. 612 (optional form). This form can be obtained from the office you wish to work for, the Office of Personnel Management listed below, or from the Personnel Office of a government

I Wanna Get Experience to Get a Better Job

office anywhere in the United States. Most agencies will request letters of recommendation and a copy of your school or college transcript. For official internships, you must also contact your school's career counseling center internship office, as well as the agency of interest. Although most agencies do offer this program, budget constraints may force some offices not to participate each and every year. The list of agency contacts at the end of this section identifies the contact person at the time of publication. If the agency listed does not contain a contact person for the Student Educational Employment Program, you can write or call one of the other contacts listed to see if a program will soon begin at that agency.

* Presidential Management Intern Program (PMI)

Presidential Management Intern Program

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St. 215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Career America Connection (recording) 912-757-3000

The Presidential Management Intern Program (PMI) is an entry level career development and training program designed to attract to the federal service outstanding men and women who are interested in a career in public service. Applicants must be nominated by their graduate school dean, director, or chairperson. Individuals must have management and leadership potential. There is a very rigorous and competitive screening process. Once chosen, the two-year program will have PMIs rotate to federal agencies where they will participate in training conferences, seminars, and Congressional briefings. Recent PMIs have worked on issues related to government reinvention, health care, criminal justice, and the environment. There are opportunities throughout the United States. To obtain an application, you may call or write the Office of Personnel Management or the Career Connection. Graduate degree recipients will have been nominated by their graduate school dean, director, or chairperson. PMIs work full time for two years. Starting salary is a GS-9 (\$30,658) plus benefits, with salaries 8% higher in San Francisco, New York City, and Los Angeles. Applicants must first obtain an application and be nominated. Be sure to complete and submit all of the required information to the appropriate address. The number of positions varies based on need, but in the past there have been as many as 400 appointments annually. PMIs work all over the United States in various agencies, departments, and bureaus. Applicants can obtain an application and nomination information from the above address.

* Special U.S. Congress Internship Programs

Honorable _____

United States House of Representatives 800-972-3524

Washington, DC 20510 202-224-3121

Honorable _____

United States Senate 800-972-3524

Washington, DC 20510 202-224-3121

The following programs are special internships offered by the U.S. Congress. For more information on applying for these programs, or for a free copy of *Internships and Fellowships* (#IP 631), you can contact the office of your Representative or either of your Senators at the addresses listed above.

Congressional Internships

Congressional Internships are available through members of Congress and private

Federal Government Internships

organizations and are highly competitive. Members of the House of Representatives, Senators, Congressional committees, and other congressional groups may appoint a person to the regular staff and designate that person as an intern or volunteer.

Congressional Senior Citizen Internship Program

This program brings senior citizens to Washington, DC for one week in May where they will attend seminars and briefings on the workings of the Federal government. Particular interest is paid to informing participants how the Federal government serves seniors.

Legislative Branch

*** Architect of the Capitol**

Jeannie Smith

Human Resource Division

U.S. Capitol Building 202-225-1231

Washington, DC 20515

Fax: 202-225-7315

Program Available: Student Educational Employment Program.

*** U.S. Botanic Garden**

Jeannie Smith

Human Resource Division

U.S. Capitol Building 202-225-1231

Washington, DC 20515

Fax: 202-225-7315

Program Available: Student Educational Employment Program.

*** Congressional Budget Office**

493 House Office Building, Annex 2

Washington, DC 20515 202-226-2621

Programs Available: Internship Program.

*** Congressional Research Service**

Library of Congress

LM-208

Washington, DC 20515 202-707-8803

Programs Available: Internship Program.

*** General Accounting Office**

Madeline Daniels

Student Employment Program Coordinator

Office of Recruitment

441 G St. NW, Room 1050

202-512-3429

Washington, DC 20548

Fax: 202-512-2539

Programs Available: Student Educational Employment Program; Internship Program.

*** Library of Congress**

Leon Turner

Youth Employment Programs

Human Resource Directorate

Library of Congress

101 Independence Ave., SE

202-707-2087

Washington, DC 20540

Fax: 202-707-3699

Programs Available: Student Educational Employment Program; Volunteer Service Program.

Judicial Branch

Federal Government Internships

*** Administrative Office of the U.S. Courts**

Tony Robinson
Student Employment Program Coordinator
Administrative Office of the U.S. Courts
Thurgood Marshall Federal Judicial Building
One Columbus Circle, NE
Washington, DC 20544 202-273-2777
Program Available: Volunteer Service Program.

*** Federal Judicial Center**

Elaine Lewis Clark
Summer Program Coordinator
Personnel Office
Federal Judicial Center
Thurgood Marshall Federal Judicial Building
One Columbus Circle, NE 202-273-2777
Washington, DC 20002-8003 Fax: 202-273-2782
Program Available: Student Educational Employment Program.

Jeanette Sisson
Student Employment Program Coordinator
Personnel Office
Federal Judicial Center
Thurgood Marshall Federal Judicial Building
One Columbus Circle, NE 202-273-4165
Washington, DC 20002-8003 Fax: 202-273-2782
Program Available: Internship Program.

Executive Branch

*** The White House**

Madge Henning, Intern Coordinator
Old Executive Office Building
17th and Pennsylvania Ave., NW 202-456-2742
Washington, DC 20500 Fax: 202-456-5123
Program Available: Internship Program.

*** Department of Agriculture**

Marilyn Jenkins
Student Employment Program Coordinator
U.S. Department of Agriculture
14th and Independence Ave., SW
Administrative Building 202-720-7168
Washington, DC 20250 Fax: 202-690-0359
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

I Wanna Get Experience to Get a Better Job

William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Department of Commerce - Main Office**

Lamar Shields
Student Employment Program Coordinator
U.S. Department of Commerce
Human Resources Department
14th and Constitution Ave. 202-482-4861
Washington, DC 20230 Fax: 202-482-3160
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Department of Commerce - Bureau of The**

Census
Peggy Dillon
Bureau of the Census
College Relations Office
Department of Commerce 301-457-3274
Washington, DC 20233 Fax: 301-457-4575
Program Available: Student Educational Employment Program.

*** Department Of Commerce - National Institute of
Standards and Technology**

Lynette Myers
Student Employment Program Coordinator
Office of Human Resource Management
National Institute of Standards and Technology (NIST)
Administrative Building A-123 301-975-3028
Gaithersburg, MD 20899 Fax: 301-948-6107
Program Available: Student Educational Employment Program.

*** Department of Commerce - National Technical
Information Service (NTIS)**

National Technical Information Service
Personnel Department
5285 Port Royal Rd. 703-487-4058
Springfield, VA 22161 301-926-4851
Program Available: Student Educational Employment Program.

Federal Government Internships

*** Department of Commerce - National Oceanic and Atmospheric Administration (NOAA)**

Kathy Lewis

Student Employment Coordinator

National Oceanic and Atmospheric Administration

Department of Commerce

1315 East West Hwy.

301-713-0515

Silver Spring, MD 20910

Fax: 301-713-1979

Program Available: Student Educational Employment Program.

*** Department of Commerce -**

Patent and Trademark Office

Student Employment Coordinator

Patent and Trademark Office

Personnel Department

2011 Crystal Dr., Suite 700

703-305-8231

Arlington, VA 22202

Fax: 703-305-9864

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department Of Defense**

Mary Alingh

Student Employment Program Coordinator

Washington Headquarters Services, The Pentagon

703-693-5404

Washington, DC 20301

Fax: 703-697-4850

Program Available: Student Educational Employment Program.

Carol Ryson

Career Development and Training

Department of Defense

Washington Headquarters Services

703-607-3422

Washington, DC 20301

Fax: 703-607-3464

Programs Available: Student Educational Employment Program; Volunteer Service Program.

Contact:

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Defense - Defense Mapping**

Agency

Cynthia Coleman

Defense Mapping Agency

I Wanna Get Experience to Get a Better Job

Central Recruitment Branch
4600 Singamore Rd., MSD-49
Bethesda, MD 20816

800-526-3379
Fax: 301-227-2414

Program Available: Student Educational Employment Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St.
Philadelphia, PA 19106

215-597-7136
Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Defense - Defense Contract Audit**

Agency

Defense Contract Audit Agency
Personnel Department
Cameron Station
Alexandria, VA 22304-6178

703-767-2240

Program Available: Student Educational Employment Program.

*** Department of Defense - Defense Information**

Systems Agency

F. Garman
Defense Information Systems Agency
Recruiting Office
701 South Court House Rd.
Arlington, VA 22204-2199

703-607-4427
Fax: 703-607-4530

Program Available: Student Educational Employment Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St.
Philadelphia, PA 19106

215-597-7136
Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Defense - Defense Nuclear Agency**

Carol Silverthorn
Personnel Department
Defense Nuclear Agency
6801 Telegraph Rd.
Alexandria, VA 22310-3398

703-325-1104
Fax: 703-325-6295

Program Available: Student Educational Employment Program.

*** Department of the Air Force**

Jill Jones
Student Employment Program Coordinator
Room 5E866, The Pentagon
Washington, DC 20330

703-697-9117
Fax: 703-693-0749

Program Available: Student Educational Employment Program.

Federal Government Internships

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Department of the Army**

Carmen Reimer
Staffing Specialist
Staffing Branch
Total Army Personnel Command
200 Stovall St. 703-325-9979
Alexandria, VA 22332-0320 Fax: 703-325-3524
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program

*** Department of the Navy**

Tom Reynolds
Lettie Rice
Program Managers
U.S. Department of the Navy
800 North Quincy St., 11th Floor
Arlington, VA 22203-1998 703-696-4921
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program

*** Department of Education**

Paula Gardner
Student Employment Program Coordinator
Department of Education
400 Maryland Ave., SW 202-401-0497
Washington, DC 20202 Fax: 202-401-0520
Program Available: Student Educational Employment Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Department of Energy**

Shonna Woodhouse
Student Employment Program Coordinator
U.S. Department of Energy
Office of Personnel
Forrestal Building
1000 Independence Ave., SW
Washington, DC 20458

202-586-8562
Fax: 202-586-8101

Program Available: Student Educational Employment Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St.
Philadelphia, PA 19106

215-597-7136
Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Health and Human Services**

James Wormely
Department of Health and Human Services
Personnel Division
Humphrey Building
200 Independence Ave., SW
Washington, DC 20201

202-619-0217
Fax: 202-619-1851

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St.
Philadelphia, PA 19106

215-597-7136
Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Health & Human Services -
Substance Abuse and Mental Health Services
Administration (SAMHSA)**

Mitzi Rose
Substance Abuse and Mental Health Services and
Administration
Student Employment Coordinator
Division of Personnel Management
5600 Fishers Lane
Rockville, MD 20857

301-443-5407
Fax: 301-443-5866

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of Health & Human Services -
National Institutes of Health**

Sheila Bell
Terri Messick

Federal Government Internships

Angela Grice

Student Employment Program Coordinators

National Institutes of Health (NIH)

9000 Rockville Pike, Building 31

301-496-2404

Bethesda, MD 20892

Fax: 301-496-1209

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Health & Human Services -
Center For Disease Control (CDC) and the
Agency for Toxic Substances and Disease
Registry (ATSDR)**

Centers for Disease Control and Prevention

Personnel Management Office

Worksite Experience Coordinator

Mailstop K-05, 4770 Buford Hwy.

770-488-1725

Atlanta, GA 30341-3724

Fax: 770-488-1948

Program Available: Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Housing and Urban Development**

Michele Ham

Student Employment Program Coordinator

U.S. Department of Housing and Urban Development

Room 2266, 451 Seventh St., SW

202-708-0395

Washington, DC 20410

Fax: 202-708-3429

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of the Interior**

Donna Waters

Special Employment Programs Coordinator

1849 C St., NW, Room 5021

Mail Stop 5203

202-208-7764

I Wanna Get Experience to Get a Better Job

Washington, DC 20240 Fax: 202-219-2184
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Department of the Interior - Office of the Secretary**

Deborah Blake
Debra Bush
Special Employment Program Coordinators
Office of the Secretary
1849 C St. NW, Room 5452
Washington, DC 20240
Program Available: Student Educational Employment Program.

*** Department of the Interior - U.S. Geological Survey**

Priscilla Mawyer
Special Employment Program Coordinator
U.S. Geological Survey
12201 Sunrise Valley Dr.
Mail Stop 215 703-648-6131
Reston, VA 22092 Fax: 703-648-4113
Program Available: Student Educational Employment Program.

*** Department of the Interior - Office of the Inspector General**

Paula Shively
Special Employment Program Coordinator
Office of the Inspector General
1849 C St., NW Room 2516 202-208-6459
Washington, DC 20240 Fax: 202-208-4522
Program Available: Student Educational Employment Program.

*** Department of the Interior - Bureau of Indian Affairs**

Ruth Bajama
Special Employment Program Coordinator
Bureau of Indian Affairs
1951 Constitution Ave., NW
Interior South Building, Room 328 202-208-2691
Washington, DC 20245 Fax: 202-208-2849
Programs Available: Student Educational Employment Program; Volunteer Service Program.

Federal Government Internships

*** Department of the Interior - Bureau of Land Management**

Philesa Spencer

Special Employment Program Coordinator

7450 Boston Blvd.

703-440-1518

Springfield, VA 22153

Fax: 703-440-1797

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of the Interior - Office of Surface**

Mining, Reclamation, and Enforcement

Brenda Garrett Freeman

Special Employment Program Coordinator

Office of Surface Mining, Reclamation, and Enforcement

1951 Constitution Ave., NW, Room 43-SIB

202-208-2953

Washington, DC 20245

Fax: 202-219-3107

Program Available: Student Educational Employment Program.

*** Department of the Interior - U.S. Fish and Wildlife**

Service

Eileen Mazaleski

Special Employment Program Coordinator

U.S. Fish and Wildlife Service

1849 C St., NW, Room 3458

202-208-4562

Washington, DC 20240

Fax: 202-219-2071

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of the Interior - National Park Service**

Susan Woods; Adele Singer; Ella Drummond

Special Employment Program Coordinators

National Park Service

1849 C St., NW

Room 2219/Room 2222

202-208-4314/5304

Washington, DC 20240

Fax: 202-208-6038

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of the Interior - Minerals Management**

Service

Hector Leyza

Special Employment Program Coordinator

Minerals Management Service

381 Eldon St., Mail Stop 2400

703-787-1414

Herndon, VA 22070

Fax: 703-787-1046

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of the Interior - Bureau of**

Reclamation

Laura Laux

I Wanna Get Experience to Get a Better Job

Special Employment Program Coordinator
Bureau of Reclamation
Federal Center

PO Box 25007, Attn. D4000
Denver, CO 80225

303-236-5610

Fax: 303-236-0544

Program Available: Student Educational Employment Program.

*** Department of Justice**

Sheila Johnson

Student Employment Program Coordinator

Department of Justice, Policy Group

1331 Pennsylvania Ave., Suite 1110

202-514-6782

Washington, DC 20530

Fax: 202-514-6827

Programs Available: Student Educational Employment Program; Volunteer Service Program.

Student Employment Program Coordinator

Department of Justice

1331 Pennsylvania Ave., Suite 1110

Washington, DC 20530 202-514-3396

Program Available: Summer Law Intern Program (call or write for additional information).

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Justice - Federal Bureau of Investigation**

Alita Batts

Federal Bureau of Investigation

Ninth St. and Pennsylvania Ave., NW

202-324-4991

Washington, DC 20535

Fax: 202-324-8255

Program Available: Volunteer Service Program (Internship).

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of Justice - Bureau of Prisons**

Bureau of Prisons

Student Employment Program Coordinator

320 First St., NW

202-514-5241

Washington, DC 20534

Fax: 202-514-8198

Programs Available: Student Educational Employment Program; Volunteer Service Program (Internship).

Federal Government Internships

*** Department of Justice - Parole Commission**

Roberta Sebastian
Parole Commission
Department of Justice
Justice Management Division
1331 Pennsylvania Ave., NW, Suite 1175 202-514-6805
Washington, DC 20530 Fax: 202-514-6123

Program Available: Volunteer Service Program.

*** Department of Justice - Drug Enforcement**

Administration

Gwen Foster
Cooperative Education Coordinator
Drug Enforcement Administration
600-700 Army Navy Dr. 202-307-4084
Arlington, VA 22202 Fax: 202-307-4173

Program Available: Student Educational Employment Program.

Doreen Fisher
Student Program Coordinator
Drug Enforcement Administration
600-700 Army Navy Dr. 202-307-4095
Arlington, VA 22202 Fax: 202-307-4173

Program Available: Volunteer Service Program (Internship).

*** Department of Justice - United States Marshals**

Service

Donna Taylor
Student Program Coordinator
U.S. Marshals Service
600 Army Navy Dr.
Arlington, VA 22202-4210 202-307-9637

Program Available: Student Educational Employment Program.

*** Department of Justice - United States Attorney's**

Office

Marie Blackman
Student Program Coordinator
Department of Justice
Bicentennial Building
600 E St., NW 202-616-6900
Washington, DC 20530 Fax: 202-616-6648

Program Available: Student Educational Employment Program.

*** Department of Labor**

Lori Hill
Student Employment Program Coordinator
U.S. Department of Labor

I Wanna Get Experience to Get a Better Job

200 Constitution Ave., NW
Room N5460 202-219-0118
Washington, DC 20210 Fax: 202-219-8127
Program Available: Student Educational Employment Program.

*** Department of Labor - Bureau of Labor Statistics**

Dorothy Wigglesworth
Student Employment Program Coordinator
Bureau of Labor Statistics
U.S. Department of Labor
2 Massachusetts Ave., NE, Suite 4280 202-606-6600
Washington, DC 20212-0001 Fax: 202-606-6610
Program Available: Student Educational Employment Program.

*** Department of Labor - Employment Standards**

Administration

Elaine Yates
Student Employment Program Coordinator
Employment Standards Administration
U.S. Department of Justice
200 Constitution Ave., NW, Room S3316 202-219-7545
Washington, DC 20210 Fax: 202-273-3590
Programs Available: Student Educational Employment Program; Volunteer Service Program.

Ather McKelvey
Student Employment Program Coordinator
Employment Standards Administration
U.S. Department of Justice
200 Constitution Ave., NW, Room S3316 202-219-7545
Washington, DC 20210 Fax: 202-273-3590
Program Available: Student Educational Employment Program.

*** Department of Labor - Office of the Solicitor**

Student Employment Program Coordinator
Office of the Solicitor
U.S. Department of Justice
200 Constitution Ave., NW
Room N2431 202-219-5276
Washington, DC 20210 Fax: 202-219-9255
Program Available: Student Educational Employment Program.

*** Department of Labor - Occupational Safety and Health Administration**

Wilma Short
Student Employment Coordinator
Occupational Safety and Health Administration
200 Constitution Ave., NW
Room N3308 202-219-8013

Federal Government Internships

Washington, DC 20210 Fax: 202-219-6296
Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of Labor - Employment and Training**

Administration

Liz Parker
Student Employment Program Coordinator
Employment Training Administration
200 Constitution Ave., NW, Room S5214 202-219-5754
Washington, DC 20210 Fax: 202-219-8732
Program Available: Student Educational Employment Program.

*** Department of Labor - Office of the Inspector**

General

Edith Dean
Student Employment Program Coordinator
Office of the Inspector General
200 Constitution Ave., NW, Room S5513 202-219-6162
Washington, DC 20210 Fax: 202-219-4557
Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of Labor - Mine Safety and Health**

Administration

Angela Pippen
Student Employment Program Coordinator
Ballston Towers #3
4015 Wilson Blvd., Room 500 703-235-1352
Arlington, VA 22203 Fax: 703-235-9186
Program Available: Student Educational Employment Program.

*** Department of State**

Richard Esberg
Student Employment Program Coordinator
U.S. Department of State
P.O. Box 9317 703-875-4415
Arlington, VA 22219 Fax: 703-812-2265
Programs Available: Student Educational Employment Program; Volunteer Service Program (Internship).

*** Department of Transportation**

Student Employment Program Coordinator
Olivia Harris
Office of the Secretary (OST)
Central Employment Information Office (CEIO)
400 Seventh St., SW, Room 9113 202-366-9407
Washington, DC 20590 Fax: 202-366-3733
Programs Available: Student Educational Employment Program; Volunteer Service Program.

I Wanna Get Experience to Get a Better Job

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Department of Transportation - United States**

Coast Guard (USCG)

Kitty Durham
Student Employment Coordinator
U.S. Coast Guard
2100 Second St., SW
Room 3416 202-267-2331
Washington, DC 20593 Fax: 202-267-4995
Program Available: Volunteer Service Program.

*** Department of Transportation - Federal Aviation**

Administration (FAA)

Alfredia Brooks
Student Employment Coordinator
Federal Aviation Administration
800 Independence Ave., SW
Room 528 202-267-7963
Washington, DC 20591 Fax: 202-267-8330
Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of Transportation - Federal Highway**

Administration (FHWA)

Rosslyn Whitehead-Lawson
Student Employment Coordinator
Federal Highway Administration
400 Seventh St., SW
Room 4334 202-366-1188
Washington, DC 20690 Fax: 202-366-3749
Program Available: Student Educational Employment Program.

*** Department of Transportation - Federal Railroad**

Administration (FRA)

Marcella Mullins
Student Employment Coordinator
Federal Railroad Administration
400 Seventh St., SW, Room 8232 202-366-0592
Washington, DC 20590 Fax: 202-366-7439
Program Available: Volunteer Service Program.

*** Department of Transportation - National Highway**

Federal Government Internships

Traffic Safety Administration (NHTSA)

Paulette Rucker

Student Employment Coordinator

National Highway Traffic Safety Administration (NHTSA)

400 Seventh St., SW

Room 5306

202-366-2606

Washington, DC 20590

Fax: 202-366-7402

Program Available: Student Educational Employment Program.

*** Department of Transportation - Federal Transit**

Administration (FTA)

Ann Branch

Student Employment Coordinator

Federal Transit Administration

400 Seventh St., SW

Room 7101

202-366-2517

Washington, DC 20590

Fax: 202-366-7890

Program Available: Student Educational Employment Program.

*** Department of Transportation - Maritime**

Administration (MARAD)

Ray Pagliarni

Student Program Coordinator

Maritime Administration

400 Seventh St., SW

Room 8101

202-366-4141

Washington, DC 20590

Fax: 202-366-3791

Program Available: Student Educational Employment Program.

*** Department of Transportation - Research and**

Special Programs Administration (RSPA)

Shenita Russell

Student Program Coordinator

Research and Special Programs Administration

400 Seventh St., SW, Room 8401

202-366-5608

Washington, DC 20590

Fax: 202-366-7432

Program Available: Student Educational Employment Program.

*** Department of Transportation - Office of the**

Inspector General (OIG)

Patrick Pietrzak

Student Program Coordinator

Office of the Inspector General

400 Seventh St., SW, Room 7422

202-366-2677

Washington, DC 20590

Fax: 202-366-2003

Program Available: Student Educational Employment Program.

I Wanna Get Experience to Get a Better Job

*** Department of the Treasury**

Val Cannady
Student Employment Coordinator
Treasury Annex
Pennsylvania at Madison Place, NW 202-622-1400
Washington, DC 20220 Fax: 202-633-2405

Program Available: Student Educational Employment Program.

Sue Anderson
Student Employment Coordinator
Treasury Annex
Pennsylvania at Madison Place, NW 202-622-1460
Washington, DC 20220 Fax: 202-622-2405

Program Available: Student Educational Employment Program.

Anita Fogan
Student Employment Coordinator
Treasury Annex
Pennsylvania at Madison Place, NW 202-622-1460
Washington, DC 20220 Fax: 202-622-2405

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Department of the Treasury - Bureau of
Engraving and Printing**

Carol Peebles
Student Program Coordinator
Bureau of Engraving and Printing
Fourteenth and C St., SW 202-874-3568
Washington, DC 20228 Fax: 202-874-3182

Program Available: Student Educational Employment Program.

*** Department of the Treasury - Federal Law
Enforcement Training Center**

Kasey Casebeer, Personnel
Federal Law Enforcement Training Center 912-267-2148
Glynco, Georgia 31524 Fax: 912-267-2805

Program Available: Volunteer Service Program (Internship).

*** Department of the Treasury - Financial
Management Service**

Debra Jakes
Charlesetta Dawkins
Personnel Staffing Specialist

Federal Government Internships

Financial Management Service
Department of the Treasury
401 Fourteenth St., SW 202-874-7090
Washington, DC 20227 Fax: 202-874-6684
Program Available: Student Educational Employment Program.

*** Department of the Treasury - Internal Revenue Service**

Student Employment Program Coordinator
Internal Revenue Service
Room 1034, 1111 Constitution Ave., NW
Washington, DC 20224 202-622-6340
Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Department of the Treasury - United States**

Customs Service
Personnel Division
U.S. Customs Service
Department of the Treasury
1301 Constitution Ave., NW
Washington, DC 20229 202-634-5005
Program Available: Student Educational Employment Program.

*** Department of the Treasury - United States Secret Service**

Rhonda Coachman-Stewart
Student Program Coordinator
United States Secret Service
1800 C St., NW 202-435-5800
Washington, DC 20223 Fax: 202-435-5613
Program Available: Student Educational Employment Program.

Student Program Coordinator
United States Secret Service
1800 C St., NW 202-435-5800
Washington, DC 20223 Fax: 202-435-5613
Program Available: Volunteer Service Program.

*** Department of Veterans Affairs**

Elodie Murray
Student Employment Program Coordinator
Department of Veterans Affairs
Recruiting Division
810 Vermont Ave., NW 202-565-8224
Washington, DC 20420 Fax: 202-565-8866
Programs Available: Student Educational Employment Program; Volunteer Service Program.

Independent Establishments and

Government Corporations

*** Central Intelligence Agency**

CIA Employment Center
Office of Personnel Management
P.O. Box 12727 703-482-1100
Arlington, VA 22209-8727

Fax: 703-482-7814

Program Available: Specialized programs are available.

*** Commission on Civil Rights**

Myrna Hernandez
Student Employment Program Coordinator
Commission on Civil Rights
624 Ninth St., NW 202-376-8364
Washington, DC 20425

Fax: 202-376-7577

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Commodity Futures Trading Commission**

Richard Young
Student Employment Program Coordinator
Commodity Futures Trading Commission
1155 21st St., NW, Suite 7200
Washington, DC 20581

202-418-5016

Fax: 202-418-5530

Programs Available: Student Educational Employment Program; Volunteer Service Program.

Frank Alston
Student Employment Program Coordinator
Commodity Futures Trading Commission
1155 21st St., NW, Suite 7200
Washington, DC 20581

202-418-5011

Fax: 202-418-5530

Program Available: Student Educational Employment Program.

*** Consumer Product Safety Commission**

Ellen Brewer
Student Employment Program Coordinator
Consumer Product Safety Commission
4330 East West Highway
East West Towers 301-504-0100
Bethesda, MD 20814

Fax: 301-504-0124

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Corporation for National Service**

Gina Sanone
Student Employment Program Coordinator
Corporation for National Service
1201 New York Ave., NW
Washington, DC 20525

202-606-5000, ext. 276

Fax: 202-565-2794

Federal Government Internships

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Environmental Protection Agency**

Tony Peters
Student Employment Program Coordinator
Environmental Protection Agency
401 M St., SW 202-260-0079
Washington, DC 20458

Fax: 202-260-8497

Programs Available: Student Educational Employment Program; Volunteer Service Program (Internship).

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Equal Employment Opportunity Commission**

Virginia Gilmore
Jewel Gilliam
Student Employment Program Coordinator
Equal Employment Opportunity Commission
Employment Branch
1801 L St., NW 202-663-4350
Washington, DC 20507

Fax: 202-663-4324

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Export Import Bank of the United States**

Sally Voith
Student Employment Program Coordinator
Export Import Bank of the United States
811 Vermont Ave., NW 202-565-3300
Washington, DC 20571

Fax: 202-565-3627

Program Available: Student Educational Employment Program.

Nancy Layhill, Student Employment Program Coordinator
Export Import Bank of the United States

I Wanna Get Experience to Get a Better Job

811 Vermont Ave., NW 202-565-3300
Washington, DC 20571 Fax: 202-565-3627
Program Available: Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Farm Credit Administration**

Mania Wysolmerski
Student Employment Program Coordinator
Farm Credit Administration
1501 Farm Credit Dr. 703-883-4135
McLean, VA 22102-5090 Fax: 703-893-2608
Program Available: Student Educational Employment Program.

*** Federal Communications Commission**

Gwen Inge
Student Employment Program Coordinator
Federal Communications Commission
1919 M St. NW, Room 212 202-418-0100
Washington, DC 20554 Fax: 202-418-1498
Program Available: Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Federal Deposit Insurance Corporation**

Adzina Gibson
Student Employment Program Coordinator
Federal Deposit Insurance Corporation
550 17th St. NW
Room PA1730-3043 202-942-3501
Washington, DC 20429 Fax: 202-942-3533
Program Available: Student Educational Employment Program.

*** Federal Election Commission**

Helen Gable
Employment Specialist
Federal Election Commission
999 E St., NW 202-219-4290
Washington, DC 20463 Fax: 202-219-3588
Program Available: Volunteer Service Program.

Federal Government Internships

*** Federal Emergency Management Agency**

Sandi McManus

Cheryl Withers

Student Employment Program Coordinator

Federal Emergency Management Agency

500 C St., SW, Room 816

202-646-4081

Washington, DC 20427

Fax: 202-646-3350

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Federal Labor Relations Authority**

Gloria Jones

Deborah Fuller

Student Employment Program Coordinator

Federal Labor Relations Authority

607 14th St., NW, Suite 430

202-482-6660

Washington, DC 20424

Fax: 202-482-6659

Program Available: Volunteer Service Program.

*** Federal Maritime Commission**

Hatsie Charbonneau

Student Employment Program Coordinator

Federal Maritime Commission

800 North Capitol St., NW

202-523-5773

Washington, DC 20573-0001

Fax: 202-523-7842

Program Available: Student Educational Employment Program.

*** Federal Reserve System**

Juanita Johnson

Student Employment Coordinator

Federal Reserve System

20th and Constitution Ave., NW

202-452-3850

Washington, DC 20551

Fax: 202-452-3863

Program Available: Student Educational Employment Program.

Sabrina Iskandar

Student Employment Coordinator

Federal Reserve System

20th and Constitution Ave., NW

202-452-3851

Washington, DC 20551

Fax: 202-452-3863

Program Available: Volunteer Service Program (Internship).

*** Federal Retirement Thrift Investment Board**

Personnel Division

Federal Retirement Thrift Investment Board

1250 H St., NW

202-942-1682

Washington, DC 20005

Fax: 202-942-1674

Program Available: Student Educational Employment Program.

*** Federal Trade Commission**

Barbara Harris, Division of Personnel

6th and Pennsylvania Ave., NW, Room 149 202-326-2428

Washington, DC 20580

Fax: 202-326-2050

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** General Services Administration**

Hattie Higgins-Greene

Student Employment Program Coordinator

General Services Administration

18th and F St., NW, Room 1131

202-501-3416

Washington, DC 20405

Fax: 202-501-0685

Program Available: Student Educational Employment Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St.

215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Merit Systems Protection Board**

Sheila White

Student Employment Program Coordinator

Merit Systems Protection Board

1120 Vermont Ave., NW 202-653-5916

Washington, DC 20419

Fax: 202-653-7821

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** National Aeronautics and Space Administration**

(NASA)

Elaine Maxwell

Student Employment Program Coordinator

NASA Headquarters

Office of Personnel

202-358-1212

Federal Government Internships

Washington, DC 20546 Fax: 202-358-3047
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** National Archives and Records Administration**

Fran Brooks
Personnel Division
National Archives and Records Administration
8601 Adelphi Rd., Room 1200 301-713-6760
College Park, MD 20740 Fax: 301-713-7272
Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** National Capital Planning Commission**

Andrea Williams
Student Employment Program Coordinator
801 Pennsylvania Ave., NW, Suite 301 202-724-0170
Washington, DC 20576 Fax: 202-724-0195
Program Available: Student Educational Employment Program.

*** National Science Foundation**

Odessa White
Student Employment Program Coordinator
National Science Foundation
4201 Wilson Blvd. 703-306-1185
Arlington, VA 22230 Fax: 703-306-0260
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** National Transportation Safety Board**

Nancy Hill
Student Employment Program Coordinator
Human Resources Division
National Transportation Safety Board
490 L'Enfant Plaza, SW 202-382-6720
Washington, DC 20594 Fax: 202-382-1948
Programs Available: Student Educational Employment Program; Volunteer Service Program.

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*** Nuclear Regulatory Commission**

Sheryl Dunn

Student Employment Program Coordinator

Nuclear Regulatory Commission, Mail Stop 05H5

301-415-3830

Washington, DC 20555

Fax: 301-415-3818

Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** Office Of Personnel Management**

Tina Gonzalez

Student Employment Program Coordinator

Office Of Personnel Management

1900 E St. NW, Room 6A12

202-606-2520

Washington, DC 20415

Fax: 202-606-2329

Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management

William J. Green Federal Building

600 Arch St. 215-597-7136

Philadelphia, PA 19106

Fax: 215-597-8136

Program Available: Presidential Management Intern Program.

*** Office of Special Counsel**

Marie Glover

Student Employment Program Coordinator

Office of Special Counsel

Suite 300, 1730 M St., NW

202-653-8964

Washington, DC 20036

Fax: 202-653-6864

Programs Available: Various programs are available.

*** Peace Corps**

Rita Marshall

Student Employment Program Coordinator

Peace Corps

1990 K St., NW

202-606-8036

Washington, DC 20526

Fax: 202-606-9410

Programs Available: Student Educational Employment Program; Volunteer Service Program (Internship).

*** Pension Benefit Guarantee Corporation**

Amy Miller

Student Employment Program Coordinator

Pension Benefit Guarantee Corporation

1200 K St., NW, Suite 120

202-326-4110

Washington, DC 20005

Fax: 202-326-4114

Program Available: Student Educational Employment Program.

Sharon McCrimmon

Student Employment Program Coordinator

Federal Government Internships

Pension Benefit Guarantee Corporation
1200 K St., NW, Suite 120 202-326-3181
Washington, DC 20005 Fax: 202-326-4114
Program Available: Student Educational Employment Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Small Business Administration**

Jose Mendez
Student Employment Program Coordinator
Small Business Administration
409 3rd St., SW, 4th Floor 202-205-6780
Washington, DC 20416 Fax: 202-205-6172
Programs Available: Student Educational Employment Program; Volunteer Service Program.

U.S. Office of Personnel Management
William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** Tennessee Valley Authority**

Gail Mosby
Education and Training
East Tower 5P
400 W. Summit Hill Dr. 423-632-6501
Knoxville, TN 37902-9906 Fax: 423-632-2010
Program Available: Student Educational Employment Program.

*** Trade and Development Agency**

Carolyn Hum, Administrative Officer
Trade and Development Agency
Room 309, State Annex 16 703-875-4357
Washington, DC 20523-1602 Fax: 703-875-4009
Program Available: Volunteer Service Program (Internship).

*** United States Information Agency**

Shirley Lisenby
United States Information Agency
301 4th St., SW 202-619-4664
Washington, DC 20547 Fax: 202-205-0496
Program Available: Volunteer Service Program (Internship).

U.S. Office of Personnel Management

I Wanna Get Experience to Get a Better Job

William J. Green Federal Building
600 Arch St. 215-597-7136
Philadelphia, PA 19106 Fax: 215-597-8136
Program Available: Presidential Management Intern Program.

*** United States International Development**

Cooperation Agency

Teresa Spikes
Student Employment Coordinator
U.S. International Development Cooperation Agency
Washington, DC 20523-0116 703-302-4071
Programs Available: Student Educational Employment Program; Volunteer Service Program.

*** United States International Trade Commission**

Student Employment Coordinator
United States International Trade Commission
500 E St., SW 202-205-2651
Washington, DC 20436 Fax: 202-205-2659
Programs Available: Summer Employment Program; Volunteer Service Program.

"Quasi-Official" Agencies

*** Smithsonian Institution**

Monte Cones
Student Employment Coordinator
L'Enfant Plaza, Suite 2100
Smithsonian Institution 202-287-2455
Washington, DC 20560 Fax: 202-287-2014
Programs Available: Student Educational Employment Program; Volunteer Service Program.

Office of Fellowships and Grants
955 L'Enfant Plaza, Suite 7000
Smithsonian Institution 202-287-3271
Washington, DC 20560 Fax: 202-287-3691
Book Available: A book is available that has internship and fellowship possibilities.

*** United States Institute of Peace**

United States Institute of Peace
1550 M St., NW, Suite 300 202-429-3844
Washington, DC 20005-1708 Fax: 202-429-6063
Program Available: Volunteer Service Program (Internship).

State Government Internships For Students

Much like Federal government programs, almost every state offers many opportunities for students to earn money and college credits while they learn about their own unique state government. Unlike some other programs, eligibility for these state programs does not depend upon financial need.

Did you know that:

- States like Arizona offer a Governor's Internship program that hires several interns each year to work on issues such as education, women's issues, and public administration?
- If you are a college student in the state of Hawaii, you can earn a decent hourly wage as an intern assisting a state agency that is working on issues of special interest to you?
- If you are a student and resident of Maine, you can earn a cash stipend **and** academic credit to work in a state agency of your choice?

Whether you are looking for part time or full time employment, during the school year or just for the summer, the agencies we have listed will give you the information you need to find the job that suits you best.

Many state agencies offer exciting internships, work/study programs, or other special positions designed exclusively for students. Unfortunately, most states lack a central clearinghouse to easily keep track of the numerous positions, let alone the specific qualifications and application procedures for each position. We have provided an up-to-date listing of offices in each state that can assist you in your search for the program that fits your interests, needs, and schedule.

While it is possible to "earn while you learn" in almost every state in this country, you have to know **where to look**, and that's where this book can help you.

Alabama

* Capital Intern Program

Robert L. McCurley Director
Alabama Law Institute
P.O. Box 1425
Tuscaloosa, AL 35486

205-348-7411

Fax: 205-348-8411

The Alabama Law Institute has announced a new program known as the Capital Intern Program. It was established to train student interns in state government by allowing them to observe and participate in the process of the legislative and executive branches of government.

- One intern will be assigned to work with the Governor and will attend functions with him, as well as participate in the day to day functions of the office.
- There will also be an intern assigned to work with the Lieutenant Governor doing similar work.

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- The House of Representatives will also have an intern that will learn every aspect of the Legislature.

Applicants must be residents of Alabama and be at least a junior at a college or university. Preference is given to students with a keen interest in government. Students work full time for the legislative session. Interns are paid \$2,730 for their participation. Send application to the office listed. There are three positions available for the legislative session.

*** State Agency Program**

State Personnel

64 North Union Street

Folsom Administrative Building

334-242-3389

Montgomery, AL 36130

Fax: 334-242-1110

In the state of Alabama, there is a Student Aid Program for students of Alabama schools. The program is similar to an internship, but students must contact the agencies they are interested in to find out if the program is available at that agency. If one needs assistance in locating a number, state personnel will help.

Alaska

*** Alaska State Internship**

Students need to contact the agency of interest directly, but assistance is available through the following:

Division of Personnel

P.O. Box F

907-465-4430

Juneau, AK 99811

Fax: 907-465-2576

The Alaska State Internship Program provides an opportunity for a student to have planned, productive experience directly related to their field of interest. Interns work throughout the state, including opportunities in the Office of the Governor. The tasks that the student will perform will be based on the student's level of education. At the high school level, student interns will do basic tasks. College interns will be involved in the professional knowledge and skills of an area. Graduate interns solve problems and actively manage a department with some assistance. High school, undergraduate, and graduate students that are residents of Alaska may apply. Full time and part time are options for employment, depending on agency requirements. Funding is limited and wages may vary from agency to agency. Send resume and cover letter to the office listed. The number of positions varies based on need.

Arizona

*** Governor's Internship Program**

Jacqueline Itkov

Director of Constituent Affairs

Office of the Governor

1700 West Washington 602-542-1318

Phoenix, AZ 85007

Fax: 602-542-1381

The Governor's Internship Program has several positions available, each with a different emphasis. Students are placed in positions based on interests and expertise and all interns must possess good writing skills.

- Interns will be doing research, responding to mail, working on projects, and gaining

Smithsonian Institute Internships and Fellowships

important hands-on experience.

Areas to be focused on are:

- Communications
- Education
- Women's Issues
- Public Administration and much more.

Undergraduate or graduate students who are residents of Arizona may apply. Interns will work a minimum of 20 hours per week. Unpaid academic credit is available. Send resume and cover letter to the office listed. The number of positions varies based on need.

*** State Agency Programs**

State Personnel Department

1831 West Jefferson 602-542-5216

Phoenix, AZ 85007

Fax: 602-542-2588

Job Hotline

602-542-4966

State internships are handled by each agency. If a student is interested in a particular department, they would need to contact that agency directly. The State Personnel Office will assist in directing their call to the appropriate agency or the Job Hotline will give them additional information on available internships.

Arkansas

*** Governor's Internship Program**

Internship Program

Office of the Governor

State Capitol

501-682-2345

Little Rock, AK 72201

Fax: 501-682-1382

Kathy McNatt, Office Administrator

The Governor's Internship Program gives students insight into working within the executive branch of government. Interns will be assigned projects based on their respective areas of interest, and will also spend time with the Governor attending meetings and receptions. Other exciting opportunities include but are not limited to the following:

- working in the Press Office, interns will be able to participate in research, press clipping, and monitoring news stories from around the state;
- learning about and participating in the discussion of health care issues by working in the Health and Human Services Department;
- finding out what happens at the local and county level by working in the area of city, county, and local affairs.

Undergraduate and graduate students who are residents of Arkansas may apply. Hours are flexible allowing students to work full time or part time for a semester. These are unpaid positions, but the program will work with the student's university or college to provide academic credit. Four to six positions are available per semester. Send application with resume, two letters of recommendation, and a brief essay to the office listed.

*** State Agency Programs**

State Information

One Capitol Mall

I Wanna Get Experience to Get a Better Job

Little Rock, AK 72203 501-682-3000

The State of Arkansas does not have one central contact for internships as each agency is responsible for their own programs. To get information you must contact those agencies directly that are of interest to you. The contact number is the best source for additional information.

California

* Governor's Internship Programs

Brian Barr

Intern Coordinator

Office of the Governor

916-445-4861

Sacramento, CA 95814

Fax: 916-445-4633

The Office of the Governor offers a broad range of opportunities for interns providing important work experience in various departments. Students are placed in specific departments based on their particular area of study or interest. Here are just a few of the many different opportunities available:

- The Public Affairs Office oversees all of the Governor's verbal and written communication. Speech writers research and write speeches, public service announcements, talking points, and radio addresses for the Governor.
- The legal unit serves as the in-house counsel for the Governor and his staff. The unit reviews requests for clemency, handles extraditions, reviews lifer parole decisions, and monitors significant litigation against the state.
- The communications and press relations unit is responsible for overseeing communication between the Governor's Office and the press. This unit writes and releases statements to the press, schedules media interviews, and press conferences.

Undergraduate and graduate students may apply. Interns must work a minimum of 20 hours per week for a 10 to 12-week period. These positions are unpaid. 25 to 40 positions are available per semester. Send application, resume, brief writing sample, and school transcript to the office listed.

* State Agency Programs

State Personnel

801 Capitol Mall

916-653-1705

Sacramento, CA 95814

Fax: 916-653-4096

In the State of California available internships are handled by individual agencies. Call the agencies that you are interested in directly for information on internships that they offer, or call the State Information or Personnel number to get a phone number for a particular agency.

Colorado

* Governor's Internship Program

Camile Loui

Internship Coordinator

Office of the Governor

127 State Capitol

303-866-2855

Denver, CO 80203

Fax: 303-866-4824

The Governor's Office of Policy and Initiative has several internships available to qualified

Smithsonian Institute Internships and Fellowships

students. The office is responsible for developing and implementing the Governor's policy agenda. Interns will assist in the preparation of briefings for the Governor in advance of events, researching and compiling his speeches, drafting letters, and conducting background research on a variety of issues.

Some of the possible policy areas for interns include:

- Education
- Advocacy and Outreach
- Environmental Protection and Preservation
- Legislation
- Criminal Justice/Legal Issues

Rising juniors, seniors, graduate students, or recent graduates (within the past year) may apply. Preference is given to applicants attending or graduates from a Colorado college or graduates from a Colorado high school. Applicants must have strong written communication skills. The internship must be no shorter than 3 months nor longer than 12 months. Hours are flexible and can be worked on a part time or full time basis. Unpaid academic credit is available. The number of positions varies based on need. Send resume, writing sample, and cover letter to the office listed.

*** State Agency Programs**

State Personnel Department

1313 Sherman Street, Room 110

Denver, CO 80203

303-866-2321

Fax: 303-866-2021

State internships are handled by each agency. Call the individual agency to find out if internships are available in a student's area of interest. The personnel department will assist in locating the needed phone numbers of agencies.

Connecticut

*** Governor's Internship Program**

Internship Coordinator

Office of the Governor

Executive Chambers

203-566-4840

Hartford, CT 06106

Fax: 203-524-7395

The Governor's Internship Program gives students the opportunity to work in various units while learning about the Executive Branch of the state government.

- Interns are assigned to positions based on interest and need. In the press unit, interns will work on press releases, as well as assemble press clippings and other projects.
- Legal Counsel will assign interns research work regarding various legal issues.

Undergraduate or graduate students may apply. Hours are flexible, but 3 days 20 hours per week for one semester is preferred. Unpaid academic credit is available. Two to four positions are available per semester. Send resume and cover letter to the office listed.

*** Connecticut General Assembly Internships**

Directors, Legislative Session

State Capitol

I Wanna Get Experience to Get a Better Job

Hartford, CT 06106 203-240-0520

The Connecticut General Assembly has a Legislative Internship Program available which allows students to acquire hands-on experience in the area of legislation. Interns perform functions such as bill analysis and tracking, in-depth research, drafting of news releases and speeches, liaison work, and more. Applicants must be undergraduate students who are attending two or four-year institutions of higher education in Connecticut and state residents attending out-of-state colleges. Students may work on a full or part time basis. A stipend based on number of miles traveled to the Capitol is paid to defray travel expenses. Academic credit is available. Approximately 90 interns are selected to serve the legislative session. Submit application to the office listed.

Delaware

* Governor's Internship Program

Susan Stuchlik-Edwards

Intern Coordinator

Office of the Governor

Tatnall Building

William Penn Street 302-577-3210

Dover, DE 19901

Fax: 302-739-2775

The Governor's Internship Program gives students opportunities in many different areas. Students are assigned to positions based on interest and expertise.

- Interns who work in the Press Office will be able to participate in projects, do research, and, assemble press articles.
- In Constituent Relations, interns will be involved in correspondence from the Governor's Office and assist with problems that are of concern to citizens.
- The Policy Office deals with issues such as health care. Interns will work with this office doing research.

Juniors, seniors, or graduate students from a college or university may apply. Interns work a minimum of 15 hours and on a full time basis in the summer. Some positions are paid \$7.50 per hour and some are unpaid. The summer program is unpaid. Two positions are available per semester. Send resume, cover letter, and writing sample to the office listed.

* State Agency Programs

State Personnel

Employment Services

Townsend Building

P.O. Box 1401 302-739-5458

Dover, DE 19903

Fax: 302-739-2327

As there is no centralized office to answer questions about agencies, it is necessary for the student to call the agency that they are interested in directly. The number of a particular agency may be obtained from the State Personnel office.

District of Columbia

* Mayor's Office Internships

Rodney Palmer

Smithsonian Institute Internships and Fellowships

Director
Office of Policy and Evaluation
441 4th Street, NW
1 Judiciary Square 202-727-6979
Washington, DC 20001

Fax: 202-727-3765

The District of Columbia offers internships in the Mayor's Office. Interns will perform a variety of different functions in various departments. One such department is in the Office of Employment and Evaluation. Undergraduate and graduate students may apply. Interns work a minimum of 8 hours. Unpaid academic credit is available. The number of positions varies based on need. Send cover letter and resume to the office listed.

Florida

* Governor's Internship Program

Jane Hayes, Policy Coordinator
Office of the Governor
The Capitol 904-488-4441
Tallahassee, FL 32399-0001

Fax: 904-414-2261

The Governor's Internship Program allows students to work in areas based on their particular experience and interest. Students usually call the area or unit they are interested in directly. However, the personnel office will be able to direct calls and answer questions about this program.

- Interns have the opportunity to work in Planning and Budgeting doing research and special projects.
- The Press Office gives interns a chance to go to press conferences and participate in the communication process between the Governor and the public, along with other activities.
- Communications is another area where interns will be assigned, learning various aspects of the Governor's office.

Undergraduate and graduate students who have an interest in public service may apply. The schedule is flexible, on a full or part time basis, with a minimum of 20 hours. The positions are unpaid currently, but a paid program is anticipated in the future. Six to seven positions are available per year. Send application and cover letter to the office listed.

* State Agency Programs

State of Florida
Department of Management Services
2810 Chair Rd.
Tallahassee, FL 32308 904-487-1745

Internships in Florida are handled by each agency directly. The Department of Management Services does have a listing of Personnel Office phone numbers which will help in locating the agencies.

Georgia

* Governor's Intern Program

Theresa Bender Manry
Governor's Intern Program

I Wanna Get Experience to Get a Better Job

Office of the Governor

115 State Capitol 404-656-3804

Atlanta, GA 30334

Fax: 404-651-5110

The Governor's Intern Program offers valuable field experience for one academic term in a governmental or nonprofit agency. Interns will learn about the executive branch of government in the Governor's Office, as well as in other areas. Interns will work in various units based on their particular area of interest, maturity, expertise, and availability. Here is a listing of just a few of the units that utilize interns:

- Press Office
- Georgia Chamber of Commerce
- Georgia Council on Child Abuse
- Georgia Bureau of Investigation
- Legislation

Work may consist of research, special projects, daily functions of the office, and correspondence. Applicants must be college students with a GPA of at least a 2.5 who are juniors, seniors, masters level, or first or second-year law students. Students must also be enrolled in a Georgia college or university, or be a resident of Georgia. The schedule is full time for a 10-week or 13-week period. Interns are paid a stipend of \$750 at the undergraduate level, \$1000 at the master's level, and law students are paid \$2000. Academic credit is also available. 260 positions are available per year. Send application to the office listed.

Hawaii

* State Executive Intern Program

Mr. Bud Pinkosh

Office of the Governor

State Capitol

Honolulu, HI 96813 808-586-0034

The State Executive Intern Program is administered by the Office of the Governor. The program gives students the opportunity to observe firsthand the process of executive decision making. Assignments are made by the Governor's Office to departments within the Executive Branch. A few of the many possible departments are: Office of Children and Youth, Economic Development, and the Department of Human Resources. Applicants must be full time students who are juniors or seniors of the UH Manoa and are in good academic standing. Schedule is flexible on a full or part time basis for one term. Interns are unpaid, but academic credit is available. The number of positions varies based on need. Submit resume and cover letter to the office listed.

* State Agency Programs

Jim Dole

Student Intern Program

Department of Personnel Services

235 S. Beretania St., 14th Floor 808-587-1161

Honolulu, HI 96813-2437

Fax: 808-587-1003

The Student Intern Program was established to provide college students in Hawaii with the opportunity to gain practical experience in their chosen fields, while assisting state government agencies with productive work. It is also an opportunity to encourage students to consider a career in state government. Interns are placed with agencies based on their expertise and area

Smithsonian Institute Internships and Fellowships

of interest. Possible departments include: Agriculture, Transportation, Human Services, and many others. Upper-level undergraduate and graduate students may apply. The college or university you are attending must be participating in the Student Intern Program. The schedule is full time during breaks and part time with a minimum of 10 hours during the school year. The intern must commit to two semesters. Interns are paid hourly. The number of positions varies based on need. Students must be referred by their University's Cooperative Education staff and sign an agreement.

Idaho

*** Governor's Internship Programs**

John Chatburn, Special Assistant

Office of the Governor

State Capitol

208-334-2100

Boise, ID 83720

Fax: 208-334-3454

There are two different internship programs offered through the Governor's Office in Idaho. There is a winter program and a summer program which offer different opportunities:

- The winter program allows interns to work in the Legislative Office. The office tracks and records legislation in progress and will give interns the opportunity for hands-on experience.
- The summer program offers a variety of different possibilities. Interns will be doing research, working on long-term projects, or answering inquiries.

Applicants must be undergraduate or graduate students of an Idaho school. It is also beneficial to be familiar with the state. Interns are required to work full time for one semester for both programs. The summer session is 12 weeks and the winter session is 10 to 12 weeks. Interns are paid a stipend of \$100 per week. The winter program utilizes five interns, and the summer program requires three interns. Send application and cover letter to the office listed. Be sure to work with your college or university career center in preparing your application.

*** State Agency Programs**

Personnel Commission

700 West State Street

208-334-2263

Boise, ID 83720

Fax: 208-334-3182

Internships in Idaho are handled individually by each agency. Students should contact agencies that they are interested in directly. The Personnel Commission does have a listing of Personnel Office phone numbers which will help in locating the agencies.

Illinois

*** Office of the Governor Programs**

Program Coordinator

Name of Program

2 1/2 State House

217-782-4921

Springfield, IL 62706

Fax: 217-524-1678

The State of Illinois Office of the Governor has several different fellowship and internship opportunities. The programs consist of positions in the Governor's Office and state agencies. The three different programs are:

I Wanna Get Experience to Get a Better Job

- James Dunn Jr. Memorial Fellowship Program
- Vito Marzullo Internship Program
- Michael Curry Summer Internship Program

Qualifications and job responsibilities vary based on the department to which an intern is assigned. Students who work in the Governor's Office may be working in one of the following areas:

- In the Press Office, interns will be assisting in answering phones, typing, filing, and writing press releases.
- The Legal Office will give students the opportunity to conduct research, draft correspondence, place calls, and handle scheduling.
- The Legislative Office responds to all issues dealing with legislation, including the monitoring of legislative committees.
- Interns who work in the Department of Agriculture serve as public relations assistants drafting news releases, newsletter articles, and public service announcements.

James Dunn Jr. Fellowship Program

Applicants must have a bachelor's degree and have demonstrated a commitment to excellence through academic honors, leadership ability, and involvement in community/public service. The schedule is full time, with 3 1/2 month intervals through different offices. The program is one year in length. The intern is paid \$21,800 annually, with full benefits. Send application, three letters of recommendation, and a current copy of transcript to the office listed.

Vito Marzullo Program

Applicants must be college graduates who are Illinois residents. Interns work full time for one year in the Governor's Office. The intern is paid \$21,800 annually and receives state benefits. Send application, three letters of recommendation, and a current copy of transcript to the office listed.

Michael Curry Summer Internship Program

Applicants must be Illinois residents who are college juniors, seniors, or graduate students. Interns work full time for the summer. The intern is paid a stipend of \$1,000 per month. Send application and transcript to the office listed.

Indiana

*** Fellowship Program**

The Governor's Fellowship Program
Kim Tarnacki
Governor's Office
Statehouse Room 206 317-233-3770
Indianapolis, IN 46204

Fax: 317-232-3443

The Fellowship Program provides a unique 12-month training experience in state government. The Governor's Fellows are assigned on a rotating basis to different state agencies where they observe and train. Here are a few of the many different agencies:

- Governor's Office
- Department of Family and Social Services
- Civil Rights Commission

Smithsonian Institute Internships and Fellowships

All participants complete the Fellowship having gained an unforgettable learning experience while contributing to state government. Applicants must be college graduates who have just received their bachelor's degree and those seniors who will be getting their degrees. Preference is given to Indiana residents. Applicants must have an academic record of B or better and exhibit strong leadership qualities. The schedule is full time for one year. Fellows will receive a salary of approximately \$20,000 per year, plus full benefits. Ten positions are available per year. Send application, references, transcripts, and an essay to the office listed.

*** Indiana State Government**

Amy Cunningham
The Governor's Public Service Internship Program
c/o State Personnel Department
Indiana Government Center-South
402 West Washington Street, Room W161 317-232-8949
Indianapolis, IN 46204 Fax: 317-233-1979

There are two different internship opportunities with the State of Indiana. Each program has different qualifications and offers different learning experiences. The Governor's Public Service Internship Program is a summer program that is offered to students who have just graduated from an accredited college or university. Interns get first-hand experience working in various agencies. Applicants must be students who have just graduated from an accredited college or university. The schedule is full time for the summer. The intern is paid \$416 on a bi-weekly basis. 100 positions are available. Send application to the office listed.

Iowa

*** Governor's Internship Program**

Dan Walter, Administrative Assistant
Office of the Governor
State Capitol 515-281-3523
Des Moines, IA 50139 Fax: 515-281-6611

The Governor's Internship Program gives students an opportunity to work in the Governor's Office. Experiences will vary based on the department to which students are assigned. Some of the possibilities include:

- Interns may be assigned to work in Office Administration where duties include daily activities conducted in the Governor's Office.
- In the Press Office interns do research and monitor news stories about the state.
- There are also opportunities for interns to travel with the Governor and to assist with various events.

Undergraduate or graduate students may apply. Most students are from Iowa schools. Interns are required to work 2 or 3 days and at least 20 hours per week for one semester. Interns are unpaid, but academic credit is available. 30 to 40 interns are assigned per year. Send application and resume to the office listed.

*** State Agency Programs**

Department of Personnel
South East 14th and Grand 515-283-3351
Des Moines, IA 50319 Fax: 515-242-6450

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Internships in Iowa are handled by each agency. Students should contact an agency directly for further information regarding internships. The Personnel Department will assist in locating phone numbers of various agencies.

Kansas

* Governor's Internship Program

Judy Krueger
Director of Constituent Services
Office of the Governor
State House 913-296-6240
Topeka, KS 66612 Fax: 913-296-7973

The Governor's Intern Program gives students the opportunity to work in various offices based on availability and interest.

- In the Office of Constituents Services, students will assist in writing responses to letters of concern, as well as responding to telephone inquiries.
- The Policy Department allows students to become involved in doing research and working on projects.
- Interns who work in the Legislative Office will be involved with tracking legislation and working closely with the legislative staff.

Students from any college or university may apply. Students may work on a full or part time basis. This is very flexible, based on the intern's school schedule. Interns who work full time for two semesters receive a stipend of \$500. All other internships are unpaid. Four positions are available per year. Send cover letter and resume to the office listed.

* State Agency Programs

Personnel Services
Civil Service and Employment
Landon State Office
900 SW Jackson, Room 105
Topeka, KS 66612 913-296-5390

To find out which agencies offer internships, the student must contact the agency directly. Applicants should be aware of the fact that most positions are unpaid. The Personnel Services department can also furnish an applicant with the phone number of a particular agency.

Kentucky

* Governor's Internship Program

Constituent Services
Office of the Governor
State Capitol Building 502-564-2611
Frankfort, KY 40601 Fax: 502-564-2517

The Governor's Office offers an internship program that is flexible and allows students to work in various areas based on need and interest. Students from any college or university may apply. Students may work on a full time or part time basis. The schedule is very flexible. Positions are unpaid, but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed above.

*** State Agency Programs**

Department of Personnel
200 Fair Oaks Lane, Suite 517
Frankfort, KY 40601 502-564-4460

State internships are handled by each agency. To obtain information about a particular internship, you must contact the agency directly. The Department of Personnel or state information will be happy to furnish applicants with the phone numbers of agencies.

Louisiana

*** Governor's Internship Program**

Connie Nelson
Executive Assistant to Chief of Staff
Office of the Governor
P.O. Box 94004 504-342-7015
Baton Rouge, LA 70804 Fax: 504-342-7099

The Louisiana Internship Program is available for students enrolled in a master's program at a university. Interns will have the opportunity to work in various departments, depending on their expertise. Listed below are a few of the departments where students could be assigned:

- Press Office
- Public Administration
- Legal Office

Special projects, research, and correspondence are just some of the experiences interns will gain. Applicants must be master's degree students. The schedule is 20 hours minimum. Interns are unpaid. The number of positions is discretionary. Send resume and cover letter to the office listed.

*** State Agency Programs**

Department of Civil Service
P.O. Box 94111
Capitol Station 504-342-8536
Baton Rouge, LA 70804-9111 Fax: 504-342-2386

The State of Louisiana offers no formalized internship program. Each agency makes its own decision on whether or not to have interns, so students should contact agencies directly to find out about these limited opportunities. Interns are usually paid through their college or university when positions are available. State Information or the Department of Civil Service will provide the phone numbers of various agencies.

Maine

*** Governor's Internship Program**

Office of the Governor
State House Station 1 207-287-3531
Augusta, ME 04333 Fax: 207-287-1034

The Governor's Office offers an internship program that is flexible and allows students to work

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in various areas based on need and interest. Students from any college or university may apply. Students may work on a full time or part time basis. The schedule is very flexible. Positions are unpaid but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed above.

*** Maine State Government**

Dr. Kathryn H. Godwin

University of Maine

5715 Coburn Hall

207-581-4136

Orono, ME 04469-5715

Fax: 207-581-1266

The Maine State Government Summer Internship Program combines both work experience and education in allowing students the opportunity to contribute and participate in Maine state government. Interns are assigned to various agencies gaining valuable hands-on experience. Here is a listing of a few of the possible areas where interns might be placed:

- Department of Environmental Protection
- Department of Labor
- Department of Economic and Community Development

Students must be residents of Maine and have completed two years of college. Applicants cannot have participated in the program previously. The schedule is full time for the summer. Interns are paid \$250 per week and academic credit is also available. The number of positions varies based on need and funding. Send application to the office listed.

Maryland

*** Governor's Internship Program**

Jennifer Tetenbaum

Special Assistant

Office of the Governor

State House

100 State Circle

410-974-3901

Annapolis, MD 21401

Fax: 410-974-5332

The intern will be integrated into and become a part of the regular staff assigned to the Governor's Office. It is important that interns be very flexible and respond quickly to any requests by the Governor, staff, constituents, and elected officials.

- Research is an integral part of the intern's duties. This includes personal contact with Cabinet Secretaries, their deputies and staff, as well as working in the Legislative Reference Library and similar other duties.
- Interns are also placed in Scheduling and Public Affairs and are expected to participate in the details of arranging a social or political event.
- There are also opportunities for interns to act as forward liaisons for the Governor.

Students who are rising juniors or seniors, or graduate students who have a 3.0 average may apply. Interns must work at least three full days or a minimum of 20 hours at specific days and times for one semester. Unpaid academic credit is available. 3 to 15 positions are available per semester. Send application, resume, unofficial academic transcript, a short essay, and three references to the office listed.

*** Maryland State Government**

Jennifer Tetenbaum
Special Assistant
Office of the Governor
State House
100 State Circle 410-974-3901
Annapolis, MD 21401

Fax: 410-974-5332

The Governor's Summer Internship Program gives students the opportunity to get valuable first-hand experience working in a top level state government office. Interns are matched with a mentor who will supervise and support them throughout their work experience. Duties will include attending meetings, drafting correspondence, tracking legislation, assisting constituents, and researching policy options. Applicants must be rising juniors and seniors attending a college or university in Maryland, or Maryland residents who attend an out-of-state college or university. The schedule is full time for the summer. Both unpaid and paid internships are available along with academic credit. 20 positions are available. Interested candidates should contact the President's Office of their college or university for more information on the nomination and application process.

Massachusetts

*** Governor's Internship Program**

Theresa Dolan
Director, Office Administration
Office of the Governor
Room 360, State House 617-727-3600
Boston, MA 02133

Fax: 617-727-8685

The Executive Office of the Governor offers a number of opportunities to qualified students. Some programs have a work/study component, while the other positions are on a volunteer basis. Here are some of the exciting possibilities for students:

- External Relations gives interns the opportunity to work in the Correspondence Office or Constituent Services responding to telephone requests, complaints, or opinion calls. Interns may draft and proofread responses sent to the Governor.
- The Chief Secretary handles personnel matters, government issues, and a wide variety of projects that involve team work.
- There is a great opportunity for hands-on experience in the Executive Office of Public Safety if you are an intern interested in law enforcement and public safety.

Undergraduate or graduate students may apply. For the spring and fall/winter programs, a minimum of fifteen hours per week for the entire academic year is required. For the summer program, internships are full time. The summer program has five positions that are paid at a \$200/week stipend. The balance of the positions are work/study or volunteer. The fall/winter and spring programs are unpaid. In the summer, 35 positions are available; in the fall/winter, 60 positions are available, and in the spring, 60 positions are available. Applicants must send a resume, cover letter, a two-to-three page writing sample, and up to three letters of recommendation to the office listed.

*** Massachusetts Senate Internship**

Ms. Anne Reilly Ziaja, Director

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Senate Legislative Education Office
State House
Boston, MA 02133-1053 617-722-1380
Call ahead for fax.

The Massachusetts Senate Internship Program gives students the opportunity to get hands-on experience learning about various offices and functions. Undergraduate or graduate students may apply. Interns work at least six weeks, 12 to 15 hours per week. Unpaid academic credit is available. The number of positions varies based on need. Applicants should submit application, resume, transcript, and sample of writing to the office listed.

Michigan

*** The Governor's Management Intern Program**

Peggy Price
Recruitment and Special Programs
Michigan Department of Civil Service
Capitol Commons Center
400 S. Pine Street
P.O. Box 30002 517-335-0300
Lansing, Michigan 48909

Fax: 517-373-7690

The Governor's Management Intern Program was established to develop Michigan's managers of tomorrow. The program familiarizes interns with a wide range of public management issues and provides career development. Interns will work in various departments gaining first-hand experience. Any candidate who is about to receive a graduate degree from a Michigan college or university or any Michigan resident who has received a graduate degree from another state is eligible to apply. The schedule is full time. Interns are paid based on department and individual expertise. The number of positions varies based on need. Submit application, transcripts, nomination from graduate school, and two letters of recommendation to the office listed.

*** Michigan State Government**

Peggy Price
Student Programs Coordinator
Michigan Department of Civil Service
Capitol Commons Center
400 S. Pine Street
P.O. Box 30002 517-335-0300
Lansing, Michigan 48909

Fax: 517-373-7690

The State of Michigan Student Programs provides students with the opportunity to obtain work experience in the state government while pursuing a degree. Interns will work with an agency that is related to their educational goals and objectives. Interns will be working with engineers, social workers, conservation officers, and many others. Any student attending a higher education institution on a full time basis is eligible to apply. Interns usually work part time. There are four levels of pay for interns, with the average being \$8.72 per hour. 800 positions are available per year. Contact the Student Programs Coordinator and fill out an application.

Minnesota

*** Governor's Internship Program**

Smithsonian Institute Internships and Fellowships

Rice Davis

Director of Operations

Office of the Governor

130 State Capitol

612-296-0065

St. Paul, MN 55155

Fax: 612-296-2089

The Governor's Internship Program is a flexible program, giving students the opportunity to learn about various departments. Below are just a few of the options available:

- Interns in the Press Office have the opportunity to assist with the writing of press releases and general office work.
- The Legislative Affairs Office tracks and records legislation in progress and deals with a variety of issues of importance to the state.
- In Constituent Services interns will respond to telephone requests, complaints, opinion calls, and comments. It is important for students to have patience, diplomacy, and excellent communication skills in this office.

Undergraduate and graduate students from any university or college may apply. The schedule is 20 hours minimum per week for one semester. Interns are unpaid, but academic credit is available. 1 to 5 positions are available per semester. Send resume and cover letter to the office listed.

*** State Agency Programs**

Department of Employee Relations

200 Centennial Office Building

658 Cedar Street

612-296-8366

St. Paul, MN 55155

Fax: 612-296-8919

The Minnesota Internship Program has been decentralized so each agency does its own recruitment and selection of interns. Interns usually work four weeks to one year on a full or part time basis. If an intern is to be paid, the rate will be no less than minimum wage. If one needs assistance in getting a phone number for an agency, you may contact the number listed.

Mississippi

*** Governor's Office Internship Program**

Debra Stone

Constituent Services

Office of the Governor

P.O. Box 139

601-359-3150

Jackson, MS 39205-0139

Fax: 601-359-3741

The Office of the Governor has an internship program that allows students to learn about the executive branch and gain experience before entering the work force on a full time basis. Listed below are just a few of the intern possibilities:

- Interns have the opportunity to assist with managing TEAMISSISSIPPI (Governor's Office Public Relations) -legislative agenda.
- A new information management system is currently being developed by interns and staff.
- Interns can assist with constituent relations by serving as a liaison between citizens of Mississippi and various state agencies.

Seniors and graduate students of any college or university may apply. The schedule is very

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flexible and can be full time or part time. Unpaid academic credit is available. Seven positions are available per semester. Send resume and cover letter to the office listed.

*** State Agency Programs**

Dr. Ed Clynnh
Public Management Intern Program Coordinator
Mississippi State University
P.O. Box P.C.
121 Bowen Hall 601-982-6578
Mississippi State, MS 39762 601-325-7855
In Mississippi 800-327-2980

Mississippi has a Management Graduate Internship Program that allows students pursuing graduate degrees in specific areas to gain practical experience working for a state government agency. A few of the many possible agencies to which interns are assigned include: the State Board of Health, Highway Patrol, and the Forestry Commission. Applicants must be students who are U.S. citizens or possess a green card and are enrolled at Jackson State University, Mississippi State University, University of Mississippi, or the University of Southern Mississippi. Students must also be pursuing graduate degrees in Public Administration, Public Policy and Administration or Criminal Justice Administration and have completed at least one semester, maintaining a B average or better. The schedule is full time for one semester. Interns receive a stipend of \$1,000 per month, plus one percent fringe benefits. 10 positions are available per year. Contact your Public Administration Coordinator or Criminal Justice Coordinator to find out how to be nominated.

Missouri

*** Governor's Internship Program**

Governor's Office
Office of the Governor
State Capitol
P.O. Box 720 573-751-3222
Jefferson City, MO 65102-0387 Fax: 573-751-1495

The Governor's Office offers an internship program that is flexible and allows students to work in various areas based on need and interest. Students from any college or university may apply. Students may work on a full time or part time basis. The schedule is very flexible. Positions are unpaid, but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed above.

*** State Agency Programs**

Division of Personnel
P.O. Box 388 573-751-4162
Jefferson City, MO 65102 Fax: 573-751-8641

State internships are handled by each agency. Contact the agency directly that you are interested in for further information. The Department of Personnel will assist in directing your call or you may call state information for the phone numbers of various agencies.

Montana

*** Governor's Internship Program**

Rosie Hanrahan
Press Secretary
Governor's Office
Office of the Governor
State Capitol 406-444-3111
Helena, MT 59620 Fax: 406-444-5529

The Governor's Internship program offers very interesting and challenging opportunities. Interns are given the opportunity to work in many different areas including the Office of Economic Development and the Office of Communications. Duties include doing advance work for the governor and drafting communications. Students with strong writing and communication skills who are juniors or seniors at any college or university may apply. Students may work on a full time or part time basis. The schedule is very flexible. Positions are unpaid, but academic credit is available. The number of positions varies based on need. Send resume, cover letter, and writing samples to the office listed above.

*** Montana State Government**

Montana Personnel Division
Job Services
Mitchell Building 406-444-4100
Helena, MT 59620 Fax: 406-447-3224

The State of Montana does not have a internship program that is associated with the Job Services Division. If you are attending school in Montana, it would be best to contact your career office to find out what state jobs might be available to students.

Nebraska

*** Governor's Internship Program**

Diane Gonzales
Director of Public Affairs
Office of the Governor
State Capitol
P.O. Box 94848 402-471-2244
Lincoln, NE 68509-4848 Fax: 402-471-6011

The Governor's Office Internship Program gives insight into working in the executive branch of government. Interns are assigned based on their particular area of interest. Below are just a few of the possible departments in which interns may work:

- The Public Affairs office has the responsibility of ensuring that all communication from the Governor's office is accurate. Interns will be actively involved with assisting in research projects conducted in this office.
- Interns who work in Constituent Services will also conduct research and assist with correspondence.
- The Boards and Commission Department is another area where interns will gain valuable hands-on experience.

Undergraduate and graduate students may apply. Flexible hours can be arranged on a full time or part time basis. Interns are unpaid, but academic credit is available. Five positions are

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available per semester. Send resume and cover letter to the office listed.

*** State Agency Programs**

Recruitment Coordinator
Department of Administrative Services
Personnel Division
301 Centennial Mall South
Lincoln, NE 68509-4905

402-471-2075
Fax: 402-471-3754

Internships in the state of Nebraska are currently not centralized, so students should contact the agency of interest directly. Limited information on various agencies is available through personnel.

Nevada

*** Governor's Internship Program**

Ann Andreini
Office of the Governor
State Capitol Building
Carson City, NV 89710

702-687-5670
Fax: 702-687-4486

The Governor's Internship Program is very limited at this time, and in the past, most positions have been on a volunteer basis. The program is also very informal. To get additional information about possible opportunities, you may contact the Office of the Governor.

*** State Agency Programs**

Cindy Benjamin
Classified Analyst
Department of Personnel
209 E Musser Street
Carson City, NV 89710

702-687-4050

The State of Nevada has a Public Service Intern Program that gives students the opportunity to receive training and complete a variety of exciting assignments. Interns are placed based on their particular interest and emphasis in school. To get additional information about the intern program, contact the office listed.

New Hampshire

*** Governor's Internship Program**

Jeanne Burns
Executive Assistant
Office of the Governor
State House
Concord, NH 03301

603-271-2121
Fax: 603-271-2130

Internships in the Governor's Office are very rewarding and interesting, allowing students to get hands-on experience in state government. Interns will be given significant responsibilities that could include:

- Tracking of Legislation

Smithsonian Institute Internships and Fellowships

- Research
- Constituent Services

Positions are very competitive and limited. Applicants must be enrolled in a New Hampshire institution of learning. Interns must work a minimum of 20 hours per week for one semester. Interns are unpaid. One or two positions are available per semester. Applicants must be sponsored by a faculty member and must submit a letter through their college or university.

*** State Agency Programs**

Division of Personnel
State House Annex
School Street 603-271-3261
Concord, NH 03301 Fax: 603-271-1422

State internships are handled by each agency. For additional information, contact the agency that you are interested in directly. The Division of Personnel will assist in directing your call or you may call state information for the phone numbers of various agencies.

New Jersey

*** Governor's Internship Program**

Office of the Governor
125 West State Street
State House 609-292-6000
Trenton, NJ 08625 Fax: 609-292-5212

The Governor's Office offers an internship program that is flexible and allows students to work in various areas based on need and interest. Students from any college or university may apply. Students may work on a full time or part time basis. The schedule is very flexible. Positions are unpaid, but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed above.

New Mexico

*** New Mexico Fellows Program**

Rita Nunez
Deputy for Administration
Office of the Governor
State Capitol 505-827-3000
Santa Fe, NM 87503 Fax: 505-827-3026

The Office of the Governor has a Fellows Program which gives students the opportunity to experience work in the field of public service. Fellows are placed in different government agencies as well as in the Governor's Office. Students at any New Mexico public university who have at least a 3.0 average may apply. The schedule is ten weeks on a full time basis. Interns are paid \$3,000, less expenses, for the ten-week period. 10 to 12 positions are available. Send resume and cover letter to the office listed.

*** New Mexico State Government**

State Personnel Office

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810 W. San Mateo Road

P.O. Box 26127 505-827-8110

Santa Fe, NM 87502-0127

Fax: 505-827-8135

The State Government Intern Program allows students to gain experience while attending school. Students are placed in different agencies and work on projects required within the area. In order to be considered, an applicant must meet all of the minimum requirements. Possible departments include but are not limited to the following:

- Department of Agriculture
- Department of Health and Human Services
- Department of Transportation

Students need to contact agencies directly. Personnel will provide some assistance with the phone numbers of various agencies.

New York

*** Governor's Internship Program**

Ms. Terri Brennan

Special Office Assistant

Executive Chamber

State Capitol

518-474-8390

Albany, NY 12224

Fax: 518-474-0495

The Governor's Intern Program gives students an excellent opportunity to learn about the Governor's Office and its many different departments. Some of the possibilities are listed below:

- Interns are assigned to work in the Office of Research where they will do research on different topics that are of concern to the state.
- In the Legal Department interns will learn about litigation involving the state, as well as requests for clemency or reviews of parole decisions.
- The Environmental Department deals with environmental issues and concerns of the state and its constituents.

Undergraduate or graduate students of a college or university may apply. The schedule is 10 to 25 hours for one semester. Interns are unpaid, but academic credit is available. 13 positions are available per semester. Send resume and cover letter to the office listed.

*** New York State Government**

Mr. J. Craig

Associate Staffing Representative

Department of Civil Service

Staffing Service Section 5

Building 1

518-457-2915

Albany, NY

Fax: 518-457-6314

There are two different internship programs available in the State of New York. The Department of Civil Service has some limited information available regarding summer internships. If you are interested in more specific information, an applicant should call the agency directly to get details such as salary/stipend, schedule, and other requirements.

Smithsonian Institute Internships and Fellowships

The Public Management Internship Program has brought exceptional women and men into exciting careers in New York State government. Interns are placed in positions that coincide with training and expertise. Detailed information and qualifications are available by contacting the office listed.

North Carolina

*** North Carolina State Government**

Virginia Eagles
Internship Program Coordinator
Youth Advocacy and Involvement Office
217 West Jones Street
Elks Building 919-733-9296
Raleigh, NC 27603-1334

Fax: 919-733-1461

The North Carolina State Government Summer Internship Program gives students the opportunity to learn about state government. Interns are placed in various departments based on interest, expertise, and availability. There are also opportunities in the Governor's Office. A few of the many possible departments that interns may work in are:

- Department of Environment, Health and Natural Resources
- Department of Labor
- Department of Administration

Interns will work on special projects, conduct research, and in some areas, develop programs. Rising juniors, seniors, graduate students, and second-year law students may apply. The schedule is full time for the summer. Interns are paid approximately \$200 per week. 100 positions are available. Send application, cover letter, and transcript to the office listed.

North Dakota

*** Governor's Internship Program**

Toby Mandigo
Office Manager
Office of the Governor
State Capitol 701-328-2200
Bismarck, ND 58505

Fax: 701-328-2205

The North Dakota Governor's Internship Program is very flexible in order to accommodate students and their schedules. Interns will work in various departments, based on their expertise and criteria. The departments that usually have a need for interns are:

- Press Office
- Legal Department
- Legislative Affairs

Assignments will include research, special projects, correspondence, and many other responsibilities. Undergraduate and graduate students may apply. The schedule is flexible, depending on the student's schedule. A student may also work as an intern for more than one semester. Interns are unpaid, but academic credit is available. The program strives to accommodate as many students as possible. Send resume and cover letter to the office listed.

*** State Agency Programs**

Central Personnel
600 East Boulevard 701-328-3290
Bismarck, ND 58505 Fax: 701-328-5049

There are very limited opportunities available through the state. Applicants should contact the agencies of interest directly or seek further information from their college or university. The Department of Personnel will assist you with phone numbers of various agencies.

Ohio

*** Governor's Internship Program**

Natalie Long
Office of the Governor
State House 614-644-0860
Columbus, OH 43215 Fax: 614-466-9354

The Governor's Internship Program gives students the opportunity to learn about the executive branch of government. Interns have the opportunity to work in a variety of areas. A few of the possibilities are listed below:

- In the area of Communications, interns could work in Public Affairs or Media. Responsibilities include fielding calls and assisting with press releases.
- Interns in the Legislative Office will track legislation and compile information for the Governor.
- Constituent Services can give interns the opportunity to work in the Executive Office, Human Services, or Multi-Cultural Affairs.

High school, undergraduate, or graduate students who are residents of Ohio may apply. The schedule is full time or part time, with flexible schedules available. Interns are unpaid, but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed.

*** State Agency Programs**

State Information
30 East Broad Street
Columbus, OH 43266 614-466-2000

Internships in the State of Ohio are handled by each agency, so students should contact them directly. State information will give you the phone numbers of various agencies.

Oklahoma

*** Governor's Office Internship Program**

Jason Logan
Director of Public Affairs
Office of the Governor
212 State Capitol 405-521-2342
Oklahoma City, OK 73105 Fax: 405-521-3353

Smithsonian Institute Internships and Fellowships

The Governor's Internship Program gives students the opportunity to work in all major divisions. The program is informal, but still allows students a good learning experience. A few of the possible areas where an intern might work are listed below:

- In Legislative Affairs, interns will track and review legislation.
- Interns who have knowledge of computers will be given the opportunity to assist in entering data from the Governor's Office on to a new computer system.
- In Constituent Services, interns will respond to inquiries by writing letters, and answering other correspondence.

Undergraduate or graduate students who have been recommended by their university or college may apply. Interns must work a minimum of 12 hours per week per semester. Interns may work more than one semester. Most positions are unpaid, but occasionally there are paid opportunities. 2 or 3 positions are available per semester. Send resume and cover letter to the office listed.

*** State Agency Programs**

Oklahoma Office of Personnel Management
Jim Thorpe Building
Room 22 405-521-6337
Oklahoma City, OK 73105

Fax: 405-521-6308

There is no centralized internship program in Oklahoma. Students need to contact agencies directly to find out what is available. Information through personnel is very limited, but they can provide the phone numbers of various agencies.

Oregon

*** Governor's Intern Program**

Gin Ann Denison
Governor's Advocate for Human Resources
Governor's Advocacy Office 503-945-6904
500 Summer Street NE 800-442-5238
Salem, OR 97310-1012 Fax: 503-378-6532

The Governor's Intern Program has interns working in the Department of Human Resources Governor's Advocacy Office. The office provides information and referral services to citizens of the state of Oregon. Frustrated citizens and others requiring more assistance will turn to the Advocacy Office.

- Interns will be responsible for interviewing citizens and responding to inquiries by referring them to the appropriate state agency.
- If a referral is not appropriate, the intern will handle the investigation and write a follow-up letter to the citizen.
- Interns will also be expected to provide information over the phone, work on special projects, and enter data into the computer.

Undergraduate or graduate students may apply. Interns must work 20 hours minimum, full time in the summer, with the intern usually working two terms. Interns are unpaid, but academic credit is available. Six positions are available per semester. Send resume and cover letter to the office listed.

*** State Agency Programs**

Don Perkins

Department of Higher Education

255 Capitol St., NE

Salem, OR 97310

503-378-5589, ext. 677

Fax: 503-373-7968

Internships are not centralized. Applicants should contact an agency directly for further information. The Department of Higher Education will attempt to assist you in whatever way they can.

Pennsylvania

*** Pennsylvania State Government**

Name of Program

Intern Coordinator

Training and Development Division

Governor's Office of Administration

511 Finance Building

Harrisburg, PA 17120 717-787-3813

Call for fax

There are two different Internship Programs available in Pennsylvania: the Management Intern Program and the Capital Semester Internship Program. Both programs offer different types of learning experiences and have different requirements. The Management Internship Program is a one-year training experience designed to accelerate the intern's understanding of state government. Interns will get on-the-job training in budgetary operations, employee relations, financial management, management information systems, policy, and program management. The Capital Semester Internship Program offers students the opportunity to earn money and credit while getting practical experience in their area of interest. Job responsibilities will vary, based upon assigned projects.

Management Intern Program

Applicants must be residents of Pennsylvania, and be candidates for master's degrees or have had an advanced degree conferred within 12 months of the starting date. Pennsylvania residents who attend a college or university in Pennsylvania are given preference. The schedule is full time for 18 months. Interns are paid approximately \$27,000 per year, plus benefits. The number of positions varies based on need. Applicants must fill out a Management Intern Program application and supplement application and return those materials to a college liaison, where applicants must then be recommended.

Capital Semester Internship Program

Junior, senior, or graduate students who are residents of Pennsylvania attending a four-year college or university and have a 3.0 GPA may apply. Students work full time for 16 weeks, either in the spring or fall. Interns are paid \$7.45 per hour. The number of positions varies based on need. Send application, resume, transcript, and one letter of recommendation to the office listed.

Rhode Island

Smithsonian Institute Internships and Fellowships

*** Rhode Island State Government**

Rhode Island State Government
Internship Administrators
Room 8AA, State Capitol 401-277-6782
Providence, RI 02903

Fax: 401-277-6142

The Rhode Island State Government Internship Programs offer opportunities for experience and research in the governmental process. There are several programs available, all with different requirements. Students work in various offices, depending on their interest and expertise. One of the areas available is the Office of the Governor where interns are assigned to work in departments based on their particular expertise. Undergraduate, graduate, and law students who are residents of Rhode Island and have a GPA of 2.5 may apply. The schedule can be full time or part time, depending on program requirements. Minimum requirement is 8 to 10 hours per week for part time employment. Summer programs require 35 hours per week. Interns are paid in both programs, as well as receive academic credit. The number of positions varies based on need. Send resume, cover letter and letter of recommendation to the office listed.

South Carolina

*** Governor's Internship Program**

Elizabeth Dial
Office of the Governor
P.O. Box 11369 804-734-9818
Columbia, SC 29211

Fax: 804-734-1598

The South Carolina Intern Program gives students the opportunity to learn about the Governor's Office and its responsibilities. To get additional information, students should contact the Office of the Governor directly.

*** South Carolina State Government**

Internship opportunities are very limited throughout the state. Students attending the University of South Carolina have the best chance of obtaining a position. Contact the university for further information.

South Dakota

*** South Dakota Government**

Ann DeVany
Executive Intern Coordinator
Training Specialist
Bureau of Personnel
500 East Capitol 605-773-3148
Pierre, SD 57501-5070

Fax: 605-773-4344

The State of South Dakota Executive Intern Program provides administrative internships to college students to expand their knowledge and understanding of the governmental process. Students will work in various agencies based on expertise, interest, and availability. A few of the many possible agencies where interns might work are listed below:

- Department of Social Services, where interns will work on developing informational

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materials and a training strategy.

- Department of Labor, where there are many opportunities for Job Service Representative Interns to be assigned duties related to seasonal programs such as: Rent a Kid and the Summer Youth Program.
- Department of Transportation, where there is a position for an engineering student. The intern will be expected to assist in all engineering functions of various projects.

Students may apply for more than one internship, but they must submit separate applications and resumes for each position. Any junior, senior, or graduate student in good academic standing at a college or university is eligible. Preference is given to those students who are residents of South Dakota or attending an institution of higher learning in South Dakota. Most positions are full time. Interns are paid from \$5 to \$8.86 per hour. Summer 65 internships are available, Fall 6 to 10 internships are available, and Spring 6 to 10 internships are available. Send application and resume to the office listed.

Tennessee

*** Governor's Internship Program**

Susan Bourque
Executive Director
State Capitol
Room G-7 615-532-4582
Nashville, TN 37243 Fax: 615-741-1416

The Governor's Office offers an internship program that allows interns to meet interesting people, learn new skills, work in a variety of policy areas, and produce products that will be useful to the Governor's staff.

- Each intern will be required to do at least one major project, preferably in an area of interest to the intern and of value to the office.
- Interns will also be expected to participate in routine office work, including correspondence and materials summaries.
- Independence is also very important and interns are encouraged to work independently.

Undergraduate and graduate students may apply. The majority of positions are full time. Positions are unpaid, but academic credit is available. The number of positions varies based on need. Send cover letter and resume to the office listed.

*** State Agency Programs**

Department of Personnel
Executive Division
James K. Polk Building
505 Dedrick Street 615-741-4841
Nashville, TN 37243-0635 Fax: 615-741-6985

In the State of Tennessee internships are handled by each agency. Students should contact agencies directly for further information. State information or personnel will provide applicants with the phone numbers for various agencies.

Texas

*** Governor's Office Internship Program**

Rebecca Contreras
Deputy Director of Human Resources
Office of the Governor
P.O. Box 12428 512-463-5873
Austin, TX 78711

Fax: 512-463-8464

The Governor's Office Internship Program allows students the opportunity to work in various departments based on expertise, interest, and availability. A few of the possible areas and departments are listed below:

- Interns who are assigned to the Policy Department will conduct research and work on various projects.
- In the Constituent Services area, interns draft correspondence, handle casework, and answer telephone inquiries.
- During the Legislative session, interns will file bills, track legislation, and conduct research as needed.

Undergraduate and graduate students may apply. The schedule is flexible, but there is a 20-hour minimum per week for one semester. Interns are unpaid, but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed.

Utah

*** Governor's Internship Program**

Dorcey Mooso
Office Manager
Office of the Governor
State Capitol 801-538-1514
Salt Lake City, UT 84114

Fax: 801-538-1528

The Governor's Office offers an Internship Program that gives students the opportunity to work in areas based on their expertise and interest. All interns must have good written skills. Some of the possibilities are listed below:

- Constituent Services
- Education
- Legal Counsel

Interns will be given guidance and direction by staff, but will be expected to do research, attend meetings, draft reports, work on projects, and write correspondence. Undergraduate and graduate students may apply. Interns must work a minimum of 20 hours for one semester. Interns are unpaid, but academic credit is available. Two to three positions are available per semester. Send resume, cover letter, and writing sample to the office listed.

*** State Agency Programs**

Department of Human Resources
2120 State Office Building
Salt Lake City, UT 84114-1531

801-538-3025

Fax: 801-538-3081

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Students should contact an agency directly for further information. The Department of Human Resources or state information will give phone numbers of various agencies to applicants.

Vermont

* Governor's Internship Program

Ray Walker

Special Assistant for Boards and Commission

Office of the Governor

109 State Street

802-828-3333

Montpelier, VT 05609-0101

Fax: 802-828-3339

The Internship Program in the Governor's Office is very flexible. Interns are assigned to work in areas based on interest and expertise. There are many different possible areas including those mentioned below:

- Legal Department
- Administration
- Public Affairs

The responsibilities will vary based on individual assignments, but all interns may be doing research, special projects, office work, and correspondence. High school, undergraduate, graduate, and law students may apply. The schedule is Full time or part time, depending on a student's schedule. Interns are unpaid, but academic credit is available. The number of positions varies based on need. Send resume and cover letter to the office listed.

* State Agency Programs

Department of Personnel

110 State Street

Drawer 20

802-828-3483

Montpelier, VT 05620-3001

Fax: 802-828-3409

Students should contact agencies directly for further information. State information or the Personnel office will provide the phone numbers of various agencies.

Virginia

* Governor's Fellows Summer Program

Craig Markva

Director

Governor's Fellow Program

State Capitol

804-786-2211

Richmond, VA 23219

Fax: 804-371-6351

The Governor's Fellows Summer Program offers first-hand experience in the process of state government. The program is designed to bring fresh ideas into the government and give students the chance to see what it is like to work for the state. Interns work at the highest level and are given projects and assignments based on expertise and need. Below are a few of the possible departments or offices where fellows might work:

- Policy

Smithsonian Institute Internships and Fellowships

- Constituent Affairs
- Press Office

Applicants must be graduating seniors or enrolled as degree candidates in a graduate or professional school. Students must also be attending a Virginia college or university or be a Virginia resident. The schedule is full time for the summer. Fellows are unpaid. 20 to 25 positions are available per year. Send cover letter, resume, official transcript, and two or three letters of recommendation to the office listed.

Washington

*** Governor's Internship Program**

Pauline Carlton
The Governor's Internship Program
Office of Financial Management
P.O. Box 43113 360-753-6780
Olympia, WA 98504 Fax: 360-664-8941

The Governor's Internship Program consists of two different opportunities. Both programs give students the opportunity to get hands-on experience with state government. Below are the two possible programs that students can participate in:

Undergraduate Internship Program

The Undergraduate Internship Program gives students the opportunity to work in specially created jobs in state agencies. Interns will manage projects, people, fiscal resources, and public policy. A few of the possible departments that interns may be assigned to are:

- In the Department of Transportation, interns work on planning, traffic sign designing, and computer projects.
- The Department of Social and Health Services gives interns the opportunity to work on computer projects related to the department, as well as working as an information consultant.
- The Liquor Control Board has interns doing research projects.

Applicants must have completed at least one term of full time study, but have not yet graduated. The schedule is full time for three to six months. Interns are paid \$1,387 to \$1,822 per month, depending on qualifications and type of internship. 50 positions are available per year. Send cover letter, resume, transcript, and references to the office listed.

Executive Fellowship Program

The Executive Fellowship Program offers Fellows the opportunity to work in a managerial capacity with state government. In the past, Fellows have worked as analysts, program managers, and project managers. Agencies and departments include: Department of Economic Development, Department of Health and Labor and Industries. Applicants must be enrolled but not yet graduated from an accredited graduate program. The schedule is full time for two years in a managerial training position. Fellows are paid \$1,909 to \$2,660 per month, depending on qualifications and the type of fellowship one does. 25 positions are available per year. Send cover letter, resume, transcript, and references to the office listed.

West Virginia

*** Governor's Summer Intern Program**

Robert Gassner, Intern Coordinator
Governor's Summer Intern Program
Office of the Governor
Main Capitol Complex 304-558-2000
Charleston, WV 25305

Fax: 304-558-1311

In West Virginia, the Governor's Summer Intern Program gives students the opportunity to learn about state government by being assigned to different agencies. Interns must have leadership abilities and a strong interest in community service. Economic Development, Health and Human Services, and the Department of Tourism and Parks are just a few of the many agencies participating. Applicants must be undergraduate or graduate students attending a university or college in West Virginia, or a resident of West Virginia attending a college in or out of West Virginia. The schedule is full time for the summer. Interns are paid \$5.00 per hour. 100 positions or more are available per year. Send resume and cover letter to the office listed.

Wisconsin

*** Governor's Internship Program**

Scott Fromader
Office Manager
Office of The Governor
State Capitol
P.O. Box 7863 608-266-1212
Madison, WI 53707

Fax: 608-267-8983

The Governor's Office offers a great learning experience for eager students of government. There are a limited number of positions available on a semester basis. Interns will work with various teams throughout the Governor's different offices. There are many possibilities, some of which are listed below:

- Internship participants who work with the Constituent Relations Team will be drafting correspondence in response to different inquiries.
- When the Legislature is in session, interns may be asked to observe Legislative floor action and attend committee hearings and press conferences.
- The Legal and Appointments Team are responsible for research and special projects and interns assist them in these tasks.

Advanced standing undergraduate, graduate, or law students are eligible. Students usually attend schools in Wisconsin. Hours are flexible and students can work part time or full time for one semester. Interns are unpaid, but academic credit is available. 3 to 15 positions are available per semester. Applicants must send resume, cover letter, and writing samples to the office listed. There is also the requirement of a personal interview once all information has been reviewed.

*** Wisconsin State Government**

Georgia Euler
Intern Coordinator
Staff Assistant
Dept. of Natural Resources

Smithsonian Institute Internships and Fellowships

101 S. Webster Street

P.O. Box 7921

608-266-9462

Madison, WI 53707-7921

Fax: 608-267-1000

Wisconsin Department of Natural Resources Intern Program provides an opportunity for students to earn credit while getting valuable experience in their chosen field. Positions available include fisheries, wildlife, computer science, law enforcement, and many other areas. The experience is invaluable for the student and the agency. Junior, senior, or graduate students usually from local colleges and universities are eligible. Most positions are 12-week summer jobs, however full and part time internships are available during a regular semester. Interns are paid directly through their college. Academic credit is also available. 150 positions are available per year. Send application to the office listed.

Wyoming

*** Governor's Internship Program**

Kristen Colter

Management Services Officer

Intern Program Supervisor

Office of the Governor

State Capitol

307-777-7436

Cheyenne, WY 82002

Fax: 307-632-3909

The Governor's program is very flexible and has no restrictions other than that interns should be eager to learn. Every effort is made to match the student's interests and abilities with work possibilities. Some of those areas open to interns are listed below:

- The Intergovernmental Affairs Office gives students the opportunity to attend meetings and do correspondence and casework, gaining a basic understanding of the overlapping roles of government agencies.
- In the Press Office, interns will work on various projects that include attending press conferences, issuing press releases, and covering events the Governor is scheduled to attend.
- Boards and Commissions keeps a historical logbook that needs to be updated with current information by an intern on a regular basis.

Any undergraduate or graduate student can apply. Preference is given to students from the University of Wyoming. Flexible hours can be arranged for the intern, on a full or part time basis for one semester. Interns are unpaid, but academic credit is available. In the past, the program has always been able to accommodate all interested students. Send resume and cover letter to the office listed.

*** State Agency Programs**

Personnel Management Division

2001 Capitol Ave.

Emerson Building

Cheyenne, WY 82002

307-777-7188

Students should contact agencies directly for further information. Preference is always given to students attending the University of Wyoming. Internships are usually paid and salary is based on the position and year of school of the intern. The Personnel office will assist in locating telephone numbers of various agencies.

"The leading social groups of the knowledge society will be 'knowledge workers' - knowledge executives who know how to allocate knowledge to productive use, just as the capitalists knew how to allocate capital to productive use."

Source: *Post-Capitalist Society*, Peter Drucker,
Harper Business, 1993

Smithsonian Institution Internships and Fellowships

If you have always dreamed of working in a museum, or would like to actually touch a work of art, maybe an internship or fellowship with one of the Smithsonian Museums might be just what you need to fulfill your dream. There are interns and fellows working and studying at all of the various Smithsonian Institution museums and offices. These are not limited in any way to art majors. The fields of interest are wide and varied, and include anthropology, science and technology, linguistics, biology, geological science, astrophysics, conservation, music, and more. Many of the internships do not provide a stipend, but the experience you receive is invaluable. When stipends are offered, they generally are in the range of \$300 per week. Internships are for high school, undergraduate, and graduate students to provide them with the experience of working at the Smithsonian, and helping the museum with their shows, exhibits, and other services. Fellowships are usually for predoctoral and post doctoral candidates who would like to use the facilities and services of the Smithsonian to further their research or work.

Internships

*** Center For Museum Studies**

Center For Museum Studies
Arts and Industries Building
Room 2235, MRC 427
Smithsonian Institution
Washington, DC 20560 202-357-3102

The Center for Museum Studies coordinates a central internship referral service for museum professionals, undergraduate (completed sophomore year), and graduate students, and individuals interested in a museum career.

Interns are placed in Smithsonian departments and offices in projects emphasizing museum methods and current practices in the field: for example, curatorial practices, educational programming, collections management, museum registration, public relations, and exhibit design and production).

This office publishes a directory of internship projects at the Smithsonian Institution. To order a copy of *Internship Opportunities at the Smithsonian Institution*, send \$5.00 (payable to the Smithsonian Institution) to: Center for Museum Studies, Arts and Industries Building, Room 2235, MRC 427, Smithsonian Institution, Washington, DC 20560; 202-357-3102.

Applicants seeking an internship in museum practices and/or wish to be considered for internship appointments at two or more Smithsonian bureaus are encouraged to apply through the Center for Museum Studies. Submission deadlines are February 15, June 15, and October 15.

*** Office of Design and Construction**

Intern Coordinator
Office of Design and Construction (ODC)

I Wanna Get Experience to Get a Better Job

955 L'Enfant Plaza, Room 3230
Smithsonian Institution
Washington, DC 20024 202-287-2137

The Office of Design and Construction (ODC) offers internships to graduate and qualified undergraduate students in the areas of planning, design, and construction of Smithsonian buildings.

Term: Full or part time, minimum of 8 weeks, 20 hours per week. Summer internships may be available

Applications: Considered year-round

Stipend: Yes (limited)

*** Office of Development (OD)**

Intern Coordinator
Office of Membership and Development
Arts and Industries Building
Room 1410, MRC 439
Smithsonian Institution
Washington, DC 20560 202-786-2050

The Office of Membership and Development provides students with insight into the operation of the fundraising efforts at the Smithsonian with experiences ranging from information management to prospect research and cultivation activities. A background in fundraising, marketing, museum studies, or public relations is helpful.

Term: Minimum of 8 weeks

Applications: Deadline April 1, August 1, and December 1

Stipend: No

*** Office of Printing and Photographic Services (OPPS)**

Intern Coordinator
National Museum of American History
Smithsonian Institution
Washington, DC 20560 202-357-1606

Internships are available to undergraduate and graduate students throughout the year in museum photography collection management, custom black and white and color darkroom procedures and electronic imaging. Applicants should have some knowledge of photography and wish to pursue photography as a career goal.

Term: Minimum of 8 weeks

Applications: Considered year-round

Stipend: No

*** Office of Product Development and Licensing**

Intern Coordinator
Office of Product Development and Licensing
Smithsonian Institution
600 Maryland Ave. SW
Suite 260
Washington, DC 20024 202-287-3620

The Office of Product Development and Licensing develops museum-related products and product lines primarily through licensed manufacturers. Depending on background and

Smithsonian Institute Internships and Fellowships

experience, interns may expect to work as an assistant in specific product categories or work independently on projects under the supervision of an office member. Retail knowledge or experience is a plus as well as an arts background, but knowledge of specific museums or academic disciplines is not required.

Term: To be arranged between student and supervisor

Applications: Considered year-round

Stipend: No

*** African American Art and Culture**

Intern Coordinator

Anacostia Museum

Smithsonian Institution

1901 Fort Place, SE, MRC 520

Washington, DC 20020 202-287-3369

The Anacostia Museum is a national resource devoted to the identification, documentation, protection, and interpretation of the African American experience, focusing on Washington, D.C., and the upper South (Virginia, Maryland, North Carolina, South Carolina, and northern Georgia). It examines contemporary urban issues and their impact upon the African American Communities in the region. Internships offer opportunities to undergraduate and graduate students with an interest in African American history and culture, and are available in the Registrar's office and the following departments: research, exhibits design and production, and education.

Applications: Will be considered and accepted based on staff availability and museum schedules.

Stipend: No

*** American Art**

Curator of Manuscripts

Archives of American Art

National Museum of American Art

MRC 210

Smithsonian Institution

Washington, DC 20560 202-357-2781

The Archives of American Art collects the personal papers of American artists, art dealers, critics, and others concerned with American art. Internships are available to undergraduate seniors and graduate students who have a background in American art history or American studies and are looking for the opportunity to conduct research in primary sources and prepare written descriptions for publication in archival guides and finding aids.

Term: One semester or summer full time.

Applications: Considered year-round.

Stipend: No

*** Museum Conservation**

Coordinator of Education and Training

Conservation Analytical Laboratory

Museum Support Center, MRC 534

Smithsonian Institution

Washington, DC 20560 301-238-3700

I Wanna Get Experience to Get a Better Job

Summer internships are offered to students enrolled in graduate conservation training programs or those with equivalent education and experience.

Term: 8 to 10 weeks (June to mid-August)

Application: Submission deadline February 15

Stipend: Yes (limited)

Pre-program internships are available for those seeking experience to enhance their qualifications for entry into a graduate conservation training program.

Term: 8 to 12 months

Applications: Submission deadline February 15

Stipend: Yes (limited)

Conservation internships are offered for advanced students enrolled in graduate conservation training programs that require the student to have a year of such experience.

Term: 1 academic year.

Applications: Submission deadline February 15

Stipend: Yes (limited)

Internships of varying length are available in archaeometry and conservation science for undergraduate and graduate students in the appropriate disciplines.

Term: Minimum of 3 months

Applications: Considered year-round

Stipend: Yes (limited)

*** Cooper-Hewitt Museum — New York**

Intern Coordinator

Cooper-Hewitt National Design Museum

Smithsonian Institution

2 East 91st St., MRC 553

New York, NY 10128 (212) 860-6868

During the academic year, internships are available to undergraduate and graduate students. Participants become fully acquainted with a specific department of the museum and also gain a general overview of museum operations. Must be in an academic program or have just graduated.

Term: Minimum of 1 month

Applications: Resumes are accepted and reviewed at any time

Stipend: No

Summer internships are offered on a competitive basis to those who have completed at least 2 years of College. Interns become acquainted with the programs, policies, and procedures of the Museum in such operations as research in the field of design and decorative arts, exhibition development, library services, and museum education. Individuals without previous museum experience are encouraged to apply.

Term: 10 weeks, June-August

Applications: Submission deadline March 31

Stipend: Yes

*** Asian Art**

Smithsonian Institution Internships and Fellowships

Intern Coordinator
Freer Gallery of Art
MRC 707
Smithsonian Institution
Washington, DC 20560

202-357-4880, ext. 244

The Freer Gallery houses one of the most distinguished collections of Asian art in the world, as well as one of the largest collections of James Whistler's works. The Gallery supports advanced research and distributes the results through exhibitions and publications. A limited number of internships for high school, undergraduate, and graduate students are available for special projects and for general departmental work in the following departments: administration, conservation, curatorial, design, education, fabrication, library, photography, publications, public affairs, and registration.

Applications: Considered year-round

Stipend: No

* Zoos, Biology and Writing

ZooGoer Internship
FONZ Communications Office
c/o National Zoological Park
Washington, DC 20008 202-673-4711

Internships are available for students and recent graduates who have a strong background in writing, editing, and biology or a related field. Interns work in Friends of the National Zoo's Communications Office, which publishes ZooGoer magazine and other zoo-related publications.

Term: Minimum of 12 weeks

Applications: Considered year-round

Stipend: May or may not be paid, depends on quality of work

* Art History

Intern Coordinator
Department of Education
Hirshhorn Museum
MRC 350
Smithsonian Institution 202-357-3235
Washington, DC 20560 202-357-3230

Summer internships are offered for college juniors and seniors who have completed at least 12 semester hours in art history. This is a competitive program through which interns are placed in one of several departments in the museum.

Term: 10 weeks

Applications: Submission deadline March 1

Stipend: No

Graduate student internships are available for students in accredited art history graduate programs and are offered during an academic semester. If college tuition is paid for the internship, the museum requests a tuition-sharing arrangement with the university.

Term: 1 semester

Applications: Deadlines: March 1, June 1, and November 1

Stipend: No

*** History of Science and Technology: Joseph**

Henry Papers

Intern Coordinator

Joseph Henry Papers

Arts and Industries Building

Room 2188, MRC 429

Smithsonian Institution

Washington, DC 20560 202-357-1420

The Joseph Henry Papers project is preparing a selective edition of the correspondence and private papers of Joseph Henry, a distinguished 19th-century physicist, a leader of the American scientific community, and the first Secretary of the Smithsonian. The project offers research internships to undergraduate and graduate students interested in American history, the history of science and technology, and the editing of historical documents. Interns assist the editorial staff preparing volumes of the Papers and may also pursue research on selected topics relating to the project's interests. Prior coursework in American history or the sciences is desirable, though not required.

Term: Minimum 2 months

Applications: Considered year-round

Stipend: Yes (limited)

*** Horticulture**

Intern Program

Horticulture Services Division

Arts and Industries Building

MRC 420, Suite 2282

Smithsonian Institution

Washington, DC 20560 202-357-1926

Applicant is required to have a B.A. or B.S. degree, or be enrolled in an accredited college or university in horticulture or one of its related fields. Assignments vary from one specific project to a full range of activities in all branches of this Division.

Term: 10 weeks to 12 months

Applications: Deadlines January 1, May 1, September 1

Stipend: Yes (limited)

*** International Museum Program**

Intern Coordinator

International Center

Quad, MRC 705

Smithsonian Institution

Washington, DC 20560 202-357-4282

The International Center explores, monitors, coordinates, and enhances Smithsonian international activities through its component parts. Internships are available to undergraduate and graduate students. Assignments may include work on a database; help in the preparation of reports and newsletters and with conferences or symposia; and coordination activities involving staffs of the Smithsonian and other government agencies; foreign scholars, and other international organizations.

Terms: Minimum of 2 months

Applications: Considered year-round

Stipend: No

Smithsonian Institute Internships and Fellowships

*** Performing Arts Management**

Internship Coordinator
Education Department
JFK Center for the Performing Arts
Washington, DC 20566 202-416-8800

Internships are offered during the fall, spring, and summer semesters to upper-level undergraduate and graduate students interested in performing arts management.

Applications: Deadlines June 1, November 1, March 1

Stipend: Yes

*** Aviation, Space Science, Photography, Journalism, Education**

NASM Internship Program
National Air and Space Museum
601 Independence Ave., SW
MRC 305
Smithsonian Institution
Washington, DC 20560 202-357-2234

Internships are offered during the summer semester to undergraduates and graduate students studying research, science, program planning, and other vital aspects of museum operations.

Term: 10 weeks

Applications: January - February 15

Stipend: Yes

*** African Arts**

Intern Coordinator
National Museum of African Art
Quad, MRC 708
Smithsonian Institution
Washington, DC 20560 202-357-1300

Fall, spring, and summer internships are offered to students enrolled in undergraduate and graduate programs and to individuals interested in exploring museum professions. Internship opportunities are available in the following departments: administration, photographic archives, public affairs, exhibition and design, curatorial, conservation, registration, and education. Candidates must have a background in art history, anthropology, museum studies, or a related discipline. Specific training in African art or other aspects of African culture is desirable.

Term: 10 weeks

Applications: Deadlines June 15, October 15, February 15

Stipend: No

*** American Art**

Intern Program Director
Office of Intern Programs
National Museum of American Art
Room 270, MRC 210
Smithsonian Institution
Washington, DC 20560 202-357-2714

Advanced Level Scholarships: A graduate degree in art history, American studies, or studio

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art with museum practice is offered by various universities in cooperation with the National Museum of American Art. To participate in this program, students must have completed 12 or more graduate hours of art history; however, this program may be pursued for self-enrichment without academic credit. In addition, exceptional undergraduates (seniors) may be recommended by their university for this program.

Term: 2 semesters part time or 1 semester full time

Applications: Deadline March 1.

Stipend: No

Summer Internships: Internships are designed for both undergraduates in their senior year and graduate students with strong backgrounds in art history, American studies, or studio art, and who have had little or no previous museum experience. The Museum matches well-qualified applicants' objectives with the activities of the professional staff.

Term: 8 weeks starting in early June

Applications: Deadline March 1

Stipend: Yes

* American History

Intern Coordinator

Office of Internships and Fellowships

National Museum of American History

MRC 605, Room 1040

Smithsonian Institution

Washington, DC 20560 202-357-1606

Internships that focus on research and collections management responsibilities are offered in all disciplines within the curatorial departments of Social and Cultural History and the History of Science and Technology, as well as the National Numismatic Collection and the National Postal Museum.

Term: Minimum 2 months

Applications: Considered year-round

Stipend: No

Internships are also offered in the following areas: exhibit design and fabrication; museum registration; design and production of educational materials and publications; and administration and production of museum programs and performances, including programs in Hispanic and African American cultures.

Term: Minimum 2 months

Applications: Considered year-round

Stipend: No

* Natural History

Intern Coordinator

Education Office

National Museum of Natural History

MRC 158

Smithsonian Institution

Washington, DC 20560 202-357-3045

Internships are available at various levels in the natural science disciplines that are currently being pursued by the museum.

Smithsonian Institute Internships and Fellowships

Term: To be arranged between student and supervisor

Applications: Considered year-round

Stipend: No

* National Portrait Gallery

Intern Coordinator

Office of Education

National Portrait Gallery

MRC 213

Smithsonian Institution

Washington, DC 20560 202-357-2920

The availability of internships depends on departmental projects and staff needs, as well as the background, skills, and interest of the applicant.

Term: 3 month minimum at 20 hrs per week

Applications: Considered year-round

Stipend: No

* Exhibit Design, Script Writing and Editing

Internship Coordinator

Office of Exhibits Central

1111 N. Capitol, NE, MRC 808

Smithsonian Institution

Washington, DC 20560 202-357-3183

The Office Exhibits Central supports museums and bureaus throughout the Smithsonian in the areas of exhibition design, script writing and editing, and all phases of exhibit production.

Design and Editing Internships: Limited internships are offered to candidates based on the availability of a suitable project. In the design area, interns should know how to do presentation sketches and prepare scale drawings. The editing area requires strong language skills. Interns will work under the guidance of a senior exhibit designer or editor on current exhibit projects.

Fabrication Unit Internship: Interns will be exposed to the four sections under the Fabrication Unit: cabinet shop, sheet plastics shop, paint shop, and specimen handling and crafting shop. Interns should have some basic carpentry skills and be able to lift and move heavy loads on occasion.

Applications: Considered year-round

* Minority Museologists

Office of Fellowships and Grants

955 L'Enfant Plaza, Suite 7000

MRC 902

Smithsonian Institution

Washington, DC 20560 202-287-3271

Minority Internships: are available to minority undergraduates and graduate students to provide an opportunity to participate in ongoing research or museum-related activities around the Smithsonian.

Term: 10 weeks

Applications: Deadline February 15th

Native American Program: Internships are designed to encourage North American Indians to pursue research projects related to Native American history and cultures. These internships promote the use of the Smithsonian Native American collections and provide an opportunity for interns to work in collaboration with research staff.

Term: 9 to 12 weeks

Applications: Deadlines March 1, July 1, and November 1

Stipend: Yes

*** Folklore, Cultural Anthropology**

Intern Coordinator

Office of Folklife Programs

2600 L'Enfant, Suite 2600, MRC 914

Smithsonian Institution

Washington, DC 20560 202-287-3424

Internships are offered year-round in the fields of folklore, cultural anthropology, and ethnomusicology of the U.S. and other countries. Intern projects often center around research for the Festival of American Folklife, the Smithsonian/Folkways Collection, or the Folklife Archive.

Term: 3 weeks to 1 year, full- or part-time

Applications: Considered year-round

Stipend: No

*** Museology**

Internship Coordinator

Office of Museum Programs

Arts and Industries Building

Suite 2235, MRC 427

Smithsonian Institution

Washington, DC 20560 202-357-3101

This Office strengthens the museum's service to diverse publics by training people in museum theory and practice. Internships are offered in the development and implementation of training programs for museum professionals; research on development and operation of museums and related cultural facilities; and development of educational enrichment activities for Smithsonian interns.

Term: Minimum of 2 months (20 hours a week)

Applications: Deadlines February 15, June 15, October 15

Stipend: No

*** Smithsonian Associates Program**

Intern Coordinator

The Smithsonian Associates

1100 Jefferson Dr., SW, MRC 701

Smithsonian Institution

Washington, DC 20560 202-357-3256

The Smithsonian Associates Program is the continuing education, cultural, membership, and outreach arm of the Smithsonian Institution for members in the Washington, D.C., metro area. Internships are arranged in the following areas: Campus-on-the-Mall (adult courses); Lectures, Films, Seminars; Discovery Theater; African American Studies Center; Performing Arts; Studio

Smithsonian Institute Internships and Fellowships

Arts; Tours; Young Associates and Family Activities; and Public Affairs Office.

Term: Varies

Applications: Considered year-round

Stipend: No

*** Asian and Near Eastern Art**

Intern Coordinator

Arthur M. Sackler Gallery

Quad, MRC 707

Smithsonian Institution

Washington, DC 20560

202-357-4880, ext. 244

The Sackler Gallery contains pre-eminent collections of Near Eastern and Asian Art. Internships are available to high school, undergraduate, and graduate students for special projects and general departmental work in the following departments: administration, conservation, curatorial, design, education, fabrication, library, photography, publication, public affairs, and registration. Curatorial interns must have a working knowledge of pertinent Asian and Near Eastern languages.

Term: Varies

Applications: Considered year-round

Stipend: No

*** Smithsonian Environmental Research Center**

Intern Coordinator

Smithsonian Environmental Research Center

P.O. Box 28

Edgewater, MD 21037 301-261-4190

This competitive program for undergraduate and graduate students offers a unique opportunity to gain exposure to and experience in environmental research.

Term: 12 weeks

Applications: November 1, March 1 Stipend: Yes

*** Archival Research**

Intern Coordinator

Smithsonian Institution Archives

Arts and Industries Building

Room 2135, MRC 414

Washington, DC 20560 202-357-1420

The Archives program offers internships to graduate students interested in gaining hands-on experience in the application of archival techniques and procedures. Work is chiefly in the arrangement and description of institutional records, collections of personal papers, oral history collections, and photograph collections.

Term: 8 to 10 weeks

Applications: Considered year-round

Stipend: Yes (Might go unfunded due to a lack of funding).

*** Library and Information Science**

Intern Coordinator

Smithsonian Institution Libraries

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National Museum of Natural History
Room 28, MRC 154
Washington, DC 20560 202-357-1834

Internship opportunities are available to undergraduate students who are interested in exploring a career in library and information sciences, graduate students, and library professionals. Assignments may include a discrete project or a structured practical experience and are available in SIL's four divisions: Research Services, Systems and Technical Services, Collections Management, and Planning and Administration.

Term: Varies, minimum of one month

Applications: Considered year-round

Stipend: No

*** Music, English, Science, Art History**

Intern Coordinator
Smithsonian Institution Press
470 L'Enfant, Suite 7100, MRC 950
Washington, DC 20560 202-287-3738, ext. 352

Internships are available to junior and senior undergraduates and graduate students in the following areas: Recordings Division (available to music majors), Division of Books (for English majors), and University Press Division (for students of science or art history in combination with English).

Term: 8 to 12 weeks

Applications: Considered year-round

Stipend: No

*** Exhibition Design and Management**

Intern Coordinator
SITES
1100 Jefferson Dr., SW, Room 3146
Smithsonian Institution
Washington, DC 20560 202-357-3168

Internships are available throughout the year, with preference given to students on the graduate level. A variety of academic backgrounds is encouraged. Interns may apply or choose to work in the areas of programming, registration, public relations, and publications for the development and organization of traveling exhibitions.

Term: Minimum of 1 month (40 hrs/week)

Applications: Considered year-round

Stipend: No

*** Fundraising, Educational Programming**

Intern Coordinator
Associate Program
Quad, Room 3077, MRC 702
Smithsonian Institution
S. Dillon Ripley Center
1100 Jefferson Dr., SW
Washington, DC 20560 202-357-3256

This program provides educational opportunities and activities to Associates and the general public in order to develop national and international constituencies for the Smithsonian.

Smithsonian Institute Internships and Fellowships

Internships are available to high school, undergraduate, and graduate students, and include opportunities in such areas as membership, member relations, fundraising, and educational programming.

Term: Varies

Applications: Considered year-round

Stipend: No

* Tropical Research

Educational Coordinator

Smithsonian Tropical Research Institute

Unit 0948 APO AA 34002-0948 (507) 32-5978 (fax)

Smithsonian Tropical Research Institute (STRI) is the U.S. leading basic tropical biology research center, located in the Republic of Panama. Undergraduate or recent graduate students from Panama or other developing countries may apply to serve as field assistants to staff scientists, visiting researchers, and fellows in a wide range of tropical research projects.

Term: 3 months

Applications: Varying deadlines

Stipend: Yes (limited)

Fellowships

* Conservation Analytical Laboratory (CAL)

Internship Secretary

Conservation Analytical Laboratory

Museum Support Center

Smithsonian Institution

Washington, DC 20560 301-238-3700

Fellowships in Archaeological Conservation: Postgraduate fellowships and graduate internships provide training in archaeological conservation, both in the field and in the Objects Conservation laboratory at CAL.

Term: 1 year

Applications: Deadline February 1

Stipend: Yes

Contact: Carol A. Grissom, 301-238-3700, ext. 153/154

Fellowships in Conservation of Archival Materials: Postgraduate fellowships and third-year internships provide specialized training in preventive care and conservation of archival materials.

Term: 1 year

Applications: Deadline February 1

Stipend: Yes

Contact: Dianne van der Reyden, 301-238-3700, ext. 147

Pre-Program and Summer Internships in Conservation and Conservation Science/Technology: Students will work with specialists in conservation, archaeology, art history, chemistry, and materials science.

Term: Pre-program internships range from 8 months to 1 year; Summer internships extend from 8 to 10 weeks.

Applications: Deadline February 1

Stipend: Yes

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Contact: Internship Secretary, 301-238-3700, ext. 102

* **Experimental Gallery**

Fellowship Coordinator
Experimental Gallery
SI, Room 302, MRC 013
Smithsonian Institution
Washington, DC 20560 202-786-2850

Fellowships are offered year-round to graduate students in the areas of exhibition design, education and public programming, evaluation, and interpretation. Preference is given to those applicants who have previously demonstrated their abilities in these areas.

Term: 3 and 6 months

Applications: Deadline June 1

Stipend: Yes

* **Freer Gallery of Art**

Director
Freer Gallery of Art
Smithsonian Institution, MRC 707
Washington, DC 20560 202-357-4880, ext. 205

Harold P. Stern Memorial Fund: Grants support projects that will increase the understanding and appreciation of Japanese art using Freer Collections. Application is by invitation only and is based upon outstanding scholarly achievements in the field of Japanese art.

* **National Air and Space Museum**

Fellowship Coordinator
National Air and Space Museum
Smithsonian Institution
Washington, DC 20560 202-357-2515

Guggenheim Fellowship: This 1-year fellowship is designed for pre- or post doctoral research. Scholars interested in research broadly related to the history of aerospace science and technology are encouraged to apply.

Applications: Deadline January 15

Stipend: Yes

Verville Fellowship: This one year competitive fellowship is intended for analysis of major trends, developments, and accomplishments in aviation or space studies. It is open to all interested candidates who can provide a critical, analytical approach and possess good writing skills.

Applications: Deadline January 15

Stipend: Yes

* **Office of Fellowships and Grants**

955 L'Enfant Plaza, Suite 7000
Smithsonian Institution
Washington, DC 20560 202-287-3271

Predoctoral, Postdoctoral, and Senior Postdoctoral Fellowships: Offerings in most disciplines studied at the Smithsonian.

Smithsonian Institute Internships and Fellowships

Term: 3 to 12 months

Applications: Deadline January 15

Stipend: Yes

Graduate Student Fellowships: Offerings in most disciplines studies at the Smithsonian.

Term: 10 weeks

Applications: Deadline January 15

Stipend: Yes

Native American Program: Community Scholar appointments are designed to encourage North American Indians to pursue research related to Native American history and culture. These fellowships promote the use of the Smithsonian Native American collections and resources and provide an opportunity for fellows to work with Smithsonian research staff.

Term: Up to 6 weeks

Applications: Reviewed in January, April, July, and October

Stipend: Yes

* Center for Museum Studies

Center for Museum Studies

Arts and Industries Building

Suite 2235

Smithsonian Institution

Washington, DC 20560 202-357-3175

Fellowships are awarded to professionals in museums and allied fields to study policies, practices, and techniques in museums and education.

Term: 2 to 6 months

Applications: April 1

Stipend: Yes

* James Renwick Fellowship Program in American Crafts Since 1930

Renwick Gallery

National Museum of American Art

Smithsonian Institution

17th and Pennsylvania Ave.

Washington, DC 20560 202-357-2531

The Smithsonian Institution, with funding from the James Renwick Alliance, provides senior and graduate fellowships for research in American crafts since 1930.

Term: Up to 1 year

Applications: Deadline January 15

Stipend: Yes

* Smithsonian Astrophysical Observatory

SAO Summer Internship Program Director

Harvard-Smithsonian Center for Astrophysics

60 Garden St., MS 83

Cambridge, MA 02138 (617) 496-7586

The Smithsonian Astrophysical Observatory offers a summer internship program to undergraduate students interested in pursuing careers in the physical sciences. Potential areas

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of study may include observational and theoretical cosmology, extragalactic and galactic astronomy, interstellar medium and star formation, laboratory astrophysics, supernovae and supernova remnants and planetary science. Applicants should be enrolled in an academic program leading to a bachelor's degree.

Term: 10 weeks

Applications: Deadline March 1

Stipend: Yes

*** Smithsonian Tropical Research Institute**

Educational Coordinator

Smithsonian Tropical Research Institute

011-507-27-6022

Unit 0948 APO AA 34002-0948

011-507-32-5978 (Fax)

Smithsonian Tropical Research Institute (STRI) is the United States' leading basic tropical biology research center, located in the Republic of Panama. STRI short-term fellowships are awarded 4 times a year to graduate students and advanced undergraduates who wish to conduct a self-contained project at STRI facilities.

Term: Approximately 3 months

Applications: Deadlines Feb. 15, May 15, Aug. 15, Nov. 15

Stipend: Yes

U.S. Department of State Internships

Anyone who's interested in getting some valuable work experience in fields ranging from accounting and African studies to print making and political science should consider doing an internship with the U.S. Department of State.

The State Department administers U.S. foreign policy and maintains diplomatic relations throughout the world, with 250 Embassies and Consulates abroad, in over 150 countries. In fact, some interns may qualify to be posted to one of these far off, exotic places.

Each year the State Department sponsors various internships in which highly qualified college juniors, seniors, and graduate students have the opportunity to get first-hand knowledge of American foreign affairs. These internships are open only to currently enrolled students who are taking at least one-half of a full time course load, but the types of students they are open to are widely varied, including students studying the following disciplines:

- Accounting
- African Studies
- Architecture
- Art History
- Business
- Communications
- Computer Science
- Criminal Justice
- Economics
- Engineering
- Finance
- Government
- History
- Information Systems
- International Relations
- Journalism
- Latin American Studies
- Law
- Linguistics
- Mathematics
- Natural Sciences
- Personnel Management
- Political Science
- Print Making
- Public Administration
- Public Relations

The State Department hires two types of interns: paid and unpaid. Most internships are in Washington, D.C., but some openings occur each year for interns to serve abroad. Depending on what the Department needs at the time, interns are assigned junior-level professional duties, which may include research, report writing, correspondence, computer science, analysis of issues, and more. Women and minorities are particularly encouraged to apply for these internships.

Unpaid Internships

These interns usually serve for one semester or quarter during the academic year, or approximately 10 weeks during the summer, and are expected to work a 40 hour week. The Government will not defray any expenses associated with unpaid internships; however, many colleges give academic credit for completing an internship.

Paid Internships

Paid internships are limited and available during the summer only. Interns serve for a minimum of ten weeks.

Candidates selected for the program will be appointed at the GS-4 through GS-7 grade levels, depending on their specific qualifications. The salary range is from \$18,000 - \$25,000 annually. Paid interns also receive paid leave and retirement credit. Competition for paid internships is intense; only 10% of the internships offered by the Department are paid.

How To Apply

All applicants must submit:

- Computer scannable application form DS-1950
- Statement of Interest that should include your objective and motivation in seeking an internship and how your academic courses and other experiences relate to the Bureau or office to which you are applying
- College transcripts
- Employment Data Form

For more complete application procedures and copies of any of the necessary forms, write:

Intern Coordinator
U.S. Department of State
P.O. Box 9317
Arlington, VA 22219
703-875-4847
703-875-7200 (recorded message)

Deadlines

Applications must be postmarked by the following dates:

Summer Internships -- November 1
Fall Internships -- March 1
Spring Internships -- July 1

What follows is a listing of the different Bureaus and Offices in the State Department that run internship programs. Find the one the you're most interested in and apply specifically to that

U.S. Department of State Internships

Bureau — or Bureaus — when filling out your application.

*** Art Bank Program**

The Art Bank program acquires, exhibits, and maintains a collection of 1,400 limited edition prints and original works on paper by American artists.

This program selects fourth-year undergraduate students majoring in art history or art studio and prefers graduate students in art history or print-making.

Unpaid internships are available in Washington, D.C., throughout the year.

*** Art in Embassies Program**

The Art in Embassies Program administers loans and donations of American works of art and places them at overseas posts, residences of ambassadors, and UN representatives.

Selection of applicants is based on their demonstrated appreciation of art, cultural diversity, and international diplomacy and/or experience or education in visual art/art history.

Paid and unpaid internships are available in Washington, D.C. year-round.

*** Bureau of Administration**

The Bureau of Administration provides domestic and worldwide support services for the State Department to effectively plan and conduct foreign policy. It also constructs and maintains offices and residences overseas and offices in the Washington, D.C., metro area. Further, the Bureau provides safety, occupational health, language services, and a wide range of administrative services.

Interns are selected from applicants majoring in architecture, engineering, business, economics, computer science, accounting, and political science.

Paid and unpaid internships are available in Washington, D.C., throughout the year.

*** Bureau of African Affairs**

The Bureau African Affairs conducts foreign relations with the countries of sub-Saharan Africa, and directs U.S. Government activities within those countries.

Paid internships are offered abroad during the summer only to graduate student applicants with at least a B average. Unpaid internships are available for both graduate and undergraduate students in the Washington, D.C., area throughout the year.

*** Bureau of Consular Affairs**

The Bureau of Consular Affairs directs consular services relating to the protection, assistance, and documentation of American citizens abroad. They also conduct all passport activities, including documentation and control of travel of U.S. citizens and nationals.

Paid internships are available in Washington, D.C., for the summer months only.

*** Bureau of Democracy, Human Rights, and**

Labor

The Bureau of Democracy, Human Rights, and Labor applies human rights to the conduct of foreign policy and aid by working closely with international and nongovernmental human rights organizations. It also reviews political asylum requests. Interns work on special projects and normal operations.

Unpaid internships are available in Washington, D.C., year-round.

*** Bureau of Diplomatic Security**

The Bureau of Diplomatic Security investigates passport and visa fraud; conducts personnel security investigations; and provides general security services to the State Department, including anti-terrorism initiatives.

Applicants pursuing degrees in criminal justice, history, government, or other related fields are preferred. Engineering internships are also offered.

Unpaid and paid internships are available in Washington, D.C., year-round.

*** Bureau of East Asian and Pacific Affairs**

The Bureau of East Asian and Pacific Affairs conducts foreign relations with countries in the East Asian and Pacific region. Selections of interns will be made from among applicants pursuing degrees in East Asian studies, political science, international relations, economics, business, and related subjects.

Unpaid internships are available to graduate and post-graduate students in Washington, D.C., and abroad at certain posts only during the summer.

*** Bureau of Economic and Business Affairs**

The Bureau of Economic and Business Affairs develops and implements U.S. international economic policy that protects U.S. economic, political, and security interests.

Unpaid internships are available in Washington, D.C., year-round.

*** Bureau of European and Canadian Affairs**

The Bureau European and Canadian Affairs conducts U.S. foreign relations with countries in Europe and Canada.

Internships are offered to those pursuing degrees in political science and/or regional languages of the area. Interns will be involved in research, analysis, and reporting on a wide range of topics relevant to the regions.

Unpaid internships are available in Washington, D.C., and abroad at certain U.S. embassies and consulates year-round.

*** Bureau of Finance and Management Policy**

The Bureau of Finance and Management Policy manages the financial affairs of the Department, including worldwide financial reporting and accounting programs. Intern selections

U.S. Department of State Internships

will be made from those pursuing degrees in accounting, information systems, economics, public administration, mathematics, and computer science.

Paid and unpaid internships are available in Washington, D.C., year-round.

*** Bureau of Intelligence and Research**

The Bureau of Intelligence and Research directs the Department's program of policy-oriented analysis and research, and acts as a liaison with the intelligence community. Intern applicants for this bureau are requested to include in their application packets a 3-10 page research paper related to international affairs/political science.

Unpaid internships are offered in Washington, D.C., year-round.

*** Bureau of Inter-American Affairs**

The Bureau of Inter-American Affairs conducts foreign relations with Mexico, Central and South America, and the Caribbean. Intern selections will be made from among applicants pursuing degrees in political science, foreign affairs, Latin American studies, economics, public administration, and related fields.

Unpaid internships are available in Washington, D.C., year-round and abroad at certain U.S. embassies during the summer.

*** Bureau of International Communications and Information Policy**

This Bureau coordinates and implements international communications policy.

Unpaid internships are available in Washington, D.C., year-round.

*** Bureau of International Organization Affairs**

This Bureau provides guidance for U.S. participation in international organizations and conferences.

Unpaid internships are offered throughout the year in Washington, D.C., and are occasionally available at overseas missions.

*** Bureau of Legislative Affairs**

This Bureau supervises and coordinates all legislative and liaison activities between the Department and Congress and the Office of Management and Budget.

Unpaid internships are available in Washington, D.C., year-round.

*** Bureau of Narcotics and Crime**

This Bureau plans, implements, and oversees international narcotics and control activities; negotiates cooperative agreements with foreign governments; and works closely with other government agencies on domestic drug issues.

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Intern projects include: monitoring narcotics control programs in South America, the Caribbean, Central America, Mexico, Asia, or Africa; reporting on narcotics activities; and researching narcotics trafficking policies. Proficiency in Spanish is desirable.

Unpaid internships are offered in Washington, D.C., during the summer only.

*** Bureau of Near Eastern and South Asian Affairs**

This Bureau conducts U.S. foreign relations with countries reaching from Morocco to Nepal.

Selections will be made from applicants pursuing degrees in political science, international relations, economics, business, and/or languages of the region.

Unpaid internships are available in Washington, D.C., throughout the year and abroad at U.S. Embassies and Consulates in the region only during the summer. Overseas posts provide housing at no cost to the interns.

*** Bureau of Oceans and International Environmental and Scientific Affairs**

This Bureau focuses on developing policy in the areas of environmental protection, global climate change, nuclear energy, oceans and fisheries, and population affairs.

Paid and unpaid internships are available in Washington, D.C., year-round.

*** Bureau of Personnel**

This Bureau runs the recruitment, examination, evaluation, assignment, career development, and retirement personnel programs for the State Department.

Paid and unpaid internships are available in Washington, D.C., year-round.

*** Bureau of Politico-Military Affairs**

The Bureau advises in the development of policies relating to the national security of the U.S. and in policies arising from the U.S. military activities affecting foreign relations.

Unpaid internships are available in Washington, DC.

*** Bureau of Public Affairs**

This Bureau executes all public information policies and programs. Selections are generally made from among those students majoring in public communications and relations, journalism, history, political science, international relations, and public diplomacy.

Unpaid internships are available in Washington, D.C., year-round.

*** Bureau of Refugee Programs**

This Bureau runs the programs involving issues of refugee camps in the U.S., including selecting and processing those refugees seeking to be admitted to the U.S.

U.S. Department of State Internships

Unpaid internships are available in Washington, D.C., only during the summer.

*** Bureau of South Asian Affairs**

The Bureau conducts U.S. foreign relations with the South Asian countries of India, Nepal, Sri Lanka, Bhutan, the Maldives, Pakistan, Afghanistan, and Bangladesh, and directs, coordinates, and supervises activities within those countries.

Unpaid internships are available in Washington, DC, and abroad at certain Embassies and Consulates during the summer only.

*** Information Management**

The Information Management is responsible for the State Department's voice communications, telecommunications, transmission networks, automated data processing, personal computers, electronic media products, mass data storage, and more.

Paid internships are available in Washington, D.C., year-round.

*** Family Liaison Office**

The Family Liaison Office responds to the needs of Foreign Service families in the areas of employment and education through the development of programs. It also helps families experiencing crises, whether personal or other disasters. Interns will work on special projects in one or more of the above areas.

Unpaid internships are available in Washington, D.C., throughout the summer.

*** Foreign Service Institute**

The Foreign Service Institute trains State Department employees involved in foreign affairs, including instruction in over 50 languages. It also helps personnel and families going overseas. Intern selection will be made from those pursuing degrees in political science, economics, international relations, foreign affairs, language, linguistics, computers, and management.

Unpaid internships are available in Washington, D.C., year-round.

*** National Security Council**

The National Security Council advises and assists the President in integrating all aspects of national security policy as it affects the U.S., and coordinates executive departments and federal agencies in the development and implementation of national security policy.

Unpaid internships are available in Washington, DC.

*** Office of Equal Employment Opportunity and Civil Rights**

This Office manages all Department of State programs and activities which promote equal employment opportunity and affirmative action for employees and applicants for employment. It directs the complaints processing program which addresses complaints of discrimination based on race, color, religion, sex, national origin, age, or disabling condition. It also advises the

I Wanna Get Experience to Get a Better Job

Secretary of State and senior Department management on affirmative action and diversity issues and develops and implements policies and procedures to eliminate barriers to equal employment opportunity.

Unpaid internships are available to undergraduate, graduate, and law students with an interests in equal employment opportunity and civil rights issues. Internships are available in Washington DC throughout the year.

*** Office of Foreign Missions**

The Office of Foreign Missions helps operate U.S. foreign missions and international organizations.

Unpaid internships are available in Washington, D.C., year-round.

*** Office of Inspector General**

The Office of Inspector General conducts independent audits, investigations, inspections, and security oversight reviews in the Department.

Paid internships are available in Washington, D.C., during the summer. Internships are also available to second-year law students.

*** Office of Medical Services**

This Office provides comprehensive health assessment and manages the primary health care needs of Foreign Service personnel and families.

Paid and unpaid internships are offered to second year Masters of Nursing students who are fulfilling requirements for certification as Family Nurse Practitioners. Opportunities are available to practice in a clinical setting with a Nurse Practitioner preceptor at an overseas American Embassy Health Unit. Must apply by May 1 to qualify for the following year.

*** Office of the Chief of Protocol**

This Office provides the President and the Secretary of State with advice on fulfilling the government's obligations relating to national and international protocol.

Unpaid internships are available in Washington, D.C., during the summer to students in their junior or senior year of study.

*** Office of the Legal Advisor**

This Office provides legal advice on all domestic and international legal problems arising in the course of the Department's activities.

Paid internships are offered those who are at least second-year law students. Unpaid work-study internships are available for fall and spring semester for second-year students and in the fall for third year students.

Applicants for this office must submit their application package directly to:
Personnel Officer

U.S. Department of State Internships

Office of Legal Advisor
L/EX, Room 5519
U.S. Department of State
Washington, DC 20520-6310

*** Office of the Under Secretary for Arms Control and International Security Affairs**

The Under Secretary provides policy direction for non-proliferation, including missile and nuclear, as well as chemical, biological, and conventional weapons; arms control, including negotiation, ratification, and implementation of agreements on strategic, non-conventional, and conventional forces; regional security and defense relations, which involves policy regarding U.S. security commitments worldwide as well as use of U.S. military forces in unilateral or international peacemaking and peacekeeping roles; and export control policy that deals with U.S. government control of exports that might contribute to proliferation of otherwise harm U.S. interests, while at the same time allowing legitimate exports that help U.S. business.

Unpaid internships are available in Washington, DC.

*** Office of the Undersecretary for Global Affairs**

The Under Secretary coordinates U.S. foreign relations on a variety of global issues, including democracy and human rights, population and the environment, narcotics control, migration, and refugees, and oversees activities for four Bureaus: Democracy, Human Rights and Labor; International Narcotics and Crime; Oceans and International Environmental and Scientific Affairs; and Population, Refugees, and Migration.

Selections will be made from applicants with demonstrable knowledge of, and interest in, one or more global issues. Unpaid internships are available in Washington, DC.

*** Policy Planning Staff**

This Staff coordinates different policy decisions between Bureaus and recommends alternatives on prospective policy issues when necessary.

Unpaid internships area available in Washington, D.C., year-round.

*** United States Mission to the United Nations**

The United States Mission to the United Nations was established to assist the President and the Department of State in conducting U.S. policy at the United Nations. It carries out our nation's participation in the world body, and recommends what course of action the U.S. should pursue in the world organization.

Internships may be in: political affairs, economic and social affairs, UN resource management, military staff committee, research and reference, legal section, host country affairs, press and public affairs, and regional security office.

Unpaid internships are available in New York City.

"Today 90% of all information is still stored on paper."

Source: *The End of Work*, Jeremy Rifkin, Tarcher
Putnam, 1996

Millions in Fellowships and Training Opportunities for Students Interested in a Career in Health Care

The National Institutes of Health (NIH) offer students from high school and above who are interested in pursuing a career in health care all kinds of research training and career development programs. One of the best things about these programs is that they actually pay students during their training period.

Here's just a sample of the money offered by NIH:

For High School Students

- \$13,000 per year to work full-time while they study
- \$1,600 per month over the summer to study neurosciences
- \$800 per month to study cancer
- \$800 per month over the summer to study biomedicine

For High School Teachers

- \$5,750 for the summer to study physiology

For College Students

- \$1,000 to attend a conference on physiology research
- \$1,100 per month to study cancer
- \$1,400 per month over the summer to do biomedical research
- \$1,400 per month to study the neurosciences
- \$700 per month to study heart disease

For Graduate Students

- \$8,000 per year to study cancer
- \$2,400 per summer for research
- \$60,000 over six years to earn a PhD/MD degree

For Postdoctoral Students

- \$42,000 per year to study your specialty
- \$30,000 to study biomedicine in Finland for a year
- \$45,000 to study your specialty overseas
- \$2,500 plus travel, housing, and allowances to study for two months in Japan

These programs aren't just for students who are able to get to the Washington, D.C. area. NIH has made it possible for students all over the U.S. to participate by having two kinds of programs:

Extramural: these programs are located throughout the country at different research institutions, colleges, and universities

Intramural: these programs are located at NIH in the Washington, D.C., area

The assistance and training programs covered are designed to attract students into

research careers from all levels of school, including:

- high school
- college
- graduate schools
- medical school
- dental school
- health-professional schools
- postdoctoral trainees
- independent researchers

There are hundreds of fellowships and internships available from NIH. To find out more about them you can request the publication, "Research, Training and Career Development Programs" from the ASK NIH hotline at Ask NIH, Extramural Outreach and Information Resources Office, Division of Research Grants, National Institutes of Health, 6701 Rockledge Dr., Room 1040 MSC 7710, Bethesda, MD 20892-7710; 301-435-0714. This publication is also available online. To access this information, start at the NIH homepage at <http://www.nih.gov/> Next click on Grants and Contracts, then click on Grants page, then Funding Opportunities, then Research Training. You can then select the appropriate level of schooling to discover the fellowships and internships available. Both the book and the online service include: information about eligibility, other programs that may be of interest, the expected funding rates during the current fiscal year, and how to apply. Remember that these programs are not conducted exclusively in Washington, DC, but throughout the world.

***"Nothing is really work unless you would rather
be doing something else."***

Source: *Clicking*, Faith Popcorn, Harper Collins,
1996

I Wanna Government Job

Looking For a Job With the Federal Government

You may hear about the downsizing of the government in the news every day, but did you know that the Federal government hires 432,000 new employees every year? In fact, counting the Postal Service, the federal branch of the government has approximately 2,868,588 loyal workers. The benefits are great, and the average full time salary (excluding postal workers) is \$42,610. Not a bad day at the office. These jobs are not just located in Washington, DC, but throughout the U.S. and the world. This could be great way to see the country or live overseas while supporting yourself with a stable government job. Jobs in every profession are represented in the Federal government. There is even a listing later in the chapter of jobs by occupation available and the kind of college majors that may fit the bill. Roughly a third of all government employees have college degrees.

The government has made your task of finding employment a little easier. They have done away with the cumbersome Form SF-171. Now you can send your resume directly to many agencies. You can perform your personal job search by using your telephone, your personal computer, or by visiting a touch screen computer kiosk located in various locations nationwide (a listing is provided on page 675). In addition, there are several automated systems available on the Federal Employment Information Superhighway which are noted below.

The Office of Personnel Management's (OPM) Career America Connection at 912-757-3000 and TDD Service at 912-744-2299 is a telephone-based system that provides current worldwide federal job opportunities, salaries, employee benefits information, special recruitment messages, and much more. You can also record your request to have application packages, forms, and other related information sent to you. This service is available 24 hours a day, 7 days a week. There are also local telephone numbers for this nationwide network listed below.

Keep in mind that your state government also hires workers. We have included addresses and e-mail addresses (where available) to help you on your search.

Career America Connection

Alabama, Huntsville
205-837-0894

California, San Francisco
415-744-5627

Colorado, Denver
303-969-7050

District of Columbia, Washington
202-606-2700

Georgia, Atlanta
404-331-4315

Looking For a Job With the Federal Government

Hawaii, Honolulu
808-541-2791

Illinois, Chicago
312-353-6192

Michigan, Detroit
313-226-6950

Minnesota, Twin Cities
612-725-3430

Missouri, Kansas City
816-426-5702

North Carolina, Raleigh
919-790-2822

Ohio, Dayton
513-225-2720

Pennsylvania, Philadelphia
215-597-7440

Texas, San Antonio
210-805-2402

Virginia, Norfolk
804-441-3355

Washington, Seattle
206-553-0888

**U.S. Office of Personnel Management
Federal Employment Information Centers**

Alabama

520 Wynn Dr., NW
Huntsville, AL 35818-3426
205-837-0894

Alaska

222 West 7th Ave., #22 Room 158
Anchorage, AK 99513-7522
907-271-5821

Arizona

(see New Mexico)

California

9650 Flair Dr., Suite 100A
El Monte, CA 91731
818-575-6510

1029 J St., Room 202
Sacramento, CA 95814
416-744-5627

Federal Building, Room 4260
880 Front St.
San Diego, CA 92101
818-575-8510

120 Howard St., Suite B
San Francisco, CA 94120
415-744-5627

Colorado

12345 W. Alameda Parkway
Lakewood, CO 60225
303-969-7050

Connecticut

(see Boston, Massachusetts)

Delaware

(see Philadelphia, Pennsylvania)

District of Columbia

Theodore Roosevelt Federal Building
1900 E St., NW
Room 1416
Washington, DC 20415
202-606-2700

Looking For a Job With the Federal Government

Florida

Claude Pepper Federal Building, Room 1222
61 SW First Ave.
Miami, FL (walk in only)

Commodore Building, Suite 125
3444 McCrory Place
Orlando, FL (walk in only)

Georgia

Richard B. Russell Building
Room 940A
75 Spring St., SW
Atlanta, GA 30303
404-331-4315

Hawaii

Federal Building, Room 5316
300 Alamoana Blvd.
Honolulu, HI 96850
808-541-2791

Idaho

(see Seattle, Washington)

Illinois

230 South Dearborn St., Room 2916
Chicago, IL 60804
312-353-6192

Indiana

(see Michigan)

Iowa

(see Kansas City, Missouri)
816-426-7820

Kentucky

(see Ohio)

Louisiana

1515 Poydras St., Suite 608
New Orleans, LA 70112
210-805-2402

Maine

(see Boston, Massachusetts)

Maryland

(see Philadelphia, Pennsylvania)

Massachusetts

10 Causeway St.
Boston, MA 02222
617-565-5900

Michigan

477 Michigan Ave., Room 565
Detroit, MI 48228
313-226-6950

Minnesota

Bishop Henry Whipple Federal Building
1 Federal Dr., Room 501
Fort Snelling, MN 55111
612-725-3430

Mississippi

(see Alabama)

Missouri

Federal Building, Room 134
601 E. 12th St.
Kansas City, MO 64106
816-426-5702

400 Old Post Office Building
815 Olive St.
St. Louis, MO 63101
314-539-2285

Montana

(see Colorado)

Nebraska

(see Kansas City)
816-426-7819

Nevada

(for Clark, Lincoln, and Nye counties, see Los Angeles, California; all other counties see Sacramento, California)

New Hampshire

(see Boston, Massachusetts)

New Jersey

(see New York City, New York or Philadelphia, Pennsylvania)

New Mexico

605 Marquette Ave., Suite 910
Albuquerque, NM 87102
505-766-5583

New York

Looking For a Job With the Federal Government

Jacob K. Javits Building
Second Floor, Room 120
26 Federal Plaza
New York City, NY 10278
212-264-0422

P.O. Box 7267
100 South Clinton St.
Syracuse, NY 13261
315-448-0480

North Carolina

4407 Bland Rd., Suite 202
Raleigh, NC 27609
919-790-2822

North Dakota

(see Minnesota)

Ohio

Federal Building, Room 506
200 W. 2nd St.
Dayton, OH 45402
513-225-2720

Oklahoma

(see San Antonio, Texas)

Oregon

Federal Building, Room 376
1220 SW Third Ave.
Portland, OR 97204
503-326-3141

Pennsylvania

Federal Building, Room 168
P.O. Box 761
Harrisburg, PA 17108
717-782-4494

William J. Green, Jr. Federal Building
600 Arch St.
Philadelphia, PA 19106
215-597-7440

Federal Building
1000 Liberty Ave., Room 119
Pittsburgh, PA 15222
(see Philadelphia for telephone)

Puerto Rico

U.S. Federal Building, Room 328

150 Carlos Chardon Ave.
San Juan, PR 00918
609-766-5242

Rhode Island

(see Boston, Massachusetts)

South Carolina

(see Raleigh, North Carolina)

South Dakota

(see Minnesota)

Tennessee

(see Alabama)

Texas

(Corpus Christi: see San Antonio)
512-884-8113

Dallas

(see San Antonio)

Harlingen

(see San Antonio)

512-769-0455

8610 Broadway, Room 305
San Antonio, TX 78217
210-805-2402

Utah

(see Colorado)

Vermont

(see Boston, Massachusetts)

Virgin Islands

(see Puerto Rico)
809-774-8790

Virginia

Federal Building, Room 500
200 Granby St.
Norfolk, VA 23510
804-441-3355

Washington

Federal Building, Room 110
915 Second Ave.
Seattle, WA 98174
206-220-6400

Washington, DC

(see District of Columbia)

West Virginia

(see Ohio)

513-225-2866

Wisconsin

(for Dane, Grant, Green, Iowa, Lafayette, Jefferson, Walworth, Milwaukee, Racine, Waukesha, Rock and Kenosha, see Illinois listing, 312-353-6189; for all other counties see Minnesota, 612-725-3430)

Wyoming

(see Colorado)

"A study of lottery winners, comparing them with people not involved in lotteries, shows that the winners are not happier than the others now, nor do they expect to be in the future. In fact, the winners rated seven ordinary activities as less enjoyable now, such as talking with a friend, eating breakfast, getting a compliment, reading a magazine, or buying clothes."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

Government Job Information

Every department and bureau within the Federal government has their own personnel office that can tell you about specific employment opportunities. These job openings are also posted on the Career America Connection and the Internet. What follows is a complete listing of employment offices, as well as online information. If one department interests you more than another, you may contact them directly. A job could be waiting for you.

AMTRAK National Railroad Passenger Corporation

Office of Human Resources
60 Massachusetts Ave. NE
Washington, DC 20002
202-906-3287
800-268-7252 Job Line
202-906-3349 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Central Intelligence Agency

Employment Center
P.O. Box 12727
Arlington, VA 22209-8727
703-482-1100
800-562-7242 Job Line
703-482-7814 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Commission on Civil Rights

624 Ninth St., NW
Washington, DC 20425
202-376-8364
202-376-7577 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Commodity Futures Trading Commission

Office of Personnel
1155 21st St., NW
Washington, DC 20581
202-418-5003
202-418-5009 Job Line
202-418-5530 Fax
www: <http://www.cftc.gov/vacancies.html>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Consumer Product Safety Commission

Office of Human Resources
4330 East West Highway
Bethesda, MD 20814
310-504-0100
301-504-0025 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Corporation for National Service

1201 New York Ave.
Washington, DC 20525
202-606-5000
800-942-2677 Job Line
www: www.cns.gov
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Agriculture (USDA)

Career Transition Resource Center
14th and Independence Ave.
Washington, DC 20250
202-720-5626
202-690-0359 Fax
www: <http://www.usda.gov/da/employ.html>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board

I Wanna Government Job

Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Agricultural Research Service (ARS)

U.S. Department of Agriculture
Employment Information Service
6303 Ivy Lane
Greenbelt, MD 20770
301-344-1124
301-344-2288 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Food and Consumer Service (FCS)

U.S. Department of Agriculture
Personnel Division, Room 620
3101 Park Center
Alexandria, VA 22303
703-305-2351
703-305-1474 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Commerce

Office of the Secretary
14th St. (between Constitution and Pennsylvania Ave. NW)
Washington, DC 20230
202-482-2560
202-482-5138 Job Line
202-482-1533 Flash Fax: 24 Hour Personnel Hotline
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Bureau of the Census

U.S. Department of Commerce
Personnel Division
Washington, DC 20233
301-457-4499 Job Line and Personnel
301-457-4714 Fax
www: <http://www.census.gov>
912-757-3000 Career America Connection

Government Job Information

912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Economic Development Administration

U.S. Department of Commerce
Office of Personnel
Washington, DC 20230
202-482-5112
202-482-5138 Job Line
202-482-1533 Flash Fax: 24 Hour Personnel Hotline
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

International Trade Administration

U.S. Department of Commerce
Human Resources
Washington, DC 20230
202-482-3301
202-482-5138 Job Line
202-482-5133 Flash Fax: 24 Hour Personnel Hotline
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Oceanic and Atmospheric Administration (NOAA)

U.S. Department of Commerce
Human Resources Central Division
1315 East West Highway
Silver Spring, MD 20910
301-713-0534
301-713-0677 Job Line
www: <http://www.rdc.noaa.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Institute of Standards and Technology

U.S. Department of Commerce
Office of Personnel and Civil Rights
Gaithersburg, MD 20899
301-926-4851 Personnel/Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board

I Wanna Government Job

Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Technology Administration

U.S. Department of Commerce
301-926-4851 Personnel/Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Technical Information Service

5285 Port Royal Rd.
Springfield, VA 22161
301-926-4851 Personnel/Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Patent and Trademark Office

U.S. Department of Commerce
Office of Human Resources
2011 Crystal Dr.
Arlington, VA 22202
703-305-8231
703-305-4221 Job Line
703-305-9864 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Western Regional Center

NOAA Human Resources Division
U.S. Department of Commerce
7600 Sands Point Way NE
Seattle, WA 98115
206-526-6294 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Defense
Employment Information Center

Government Job Information

The Pentagon
Washington, DC 20350
703-697-9205
703-614-4066 Job Line
www: http://www.dtic.mil/defenselink/other_info/careers.html
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Defense Nuclear Agency
U.S. Department of Defense
6801 Telegraph Rd.
Alexandria, VA 22310-2298
703-325-0138 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of the Air Force
Civilian Personnel
1670 Air Force Pentagon
Washington, DC 20330-1670
703-695-5206
703-693-0794 Fax
www: <http://www.airforce.com/>

U.S. Department of the Army
Civilian Personnel
The Pentagon
Washington, DC 20310
703-695-3881
703-693-7911 Job Line
www: <http://www.goarmy.com/>

U.S. Department of the Navy
Civilian Personnel
The Pentagon
Washington, DC 20350
703-697-7391
www: <http://www.navyjobs.com/>

National Security Agency
Civilian Employment Office
Attention M3212
Fort Meade, MD 20755-6000
410-859-6444 Jobline/Personnel

U.S. Marine Corps
Headquarters
Civilian Human Resources Office
703-614-1046
703-697-7474 Job Line
www: <http://www.usmc.mil/wwwmcpc.htm>

U.S. Department of Education

Office of Human Resources
400 Maryland Ave., SW
Washington, DC 20202
202-401-3618
202-401-0559 Job Line
202-401-0520 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Gallaudet University
Personnel Department
800 Florida Ave., NE
Washington, DC 20002
202-651-5352
202-651-5358 Job Line
www: <http://www.gallaudet.edu>

Howard University
U.S. Department of Employment
400 Briant St., NW
Washington, DC 20059
202-806-7714
202-806-7711 Job Line

U.S. Department of Energy

Office of Human Resources
1000 Independence Ave., SW
Washington, DC 20585
202-586-2731
202-586-4333 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Energy
Albuquerque Operations Office

Government Job Information

P.O. Box 5400
Albuquerque, NM 87185-5400
505-845-4154 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Energy Regulatory Commission (FERC)
Human Resources Department
888 First St., NE
Washington, DC 20426
202-219-2966
202-219-2990 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Health and Human Services

Division of Personnel Operations
200 Independence Ave., SW
Washington, DC 20201
202-619-2560 Job Line
www: http://www.dhhs.gov/progorg/ohr/eis_hom1.html
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Health and Human Services

Office of the Secretary
Personnel Services
5600 Fisher Lane
Rockville, MD 20857
301-443-1900
301-443-1986 Job Line
www: http://www.dhhs.gov/progorg/ohr/eis_hom1.html
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Centers for Disease Control (CDC)

U.S. Department of Health and Human Services
Human Resource Management Office
4770 Buford Highway NE, MS K05

I Wanna Government Job

Atlanta, GA 30341
404-488-1725
404-332-4577 Job Line
www: <http://www.cdc.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Food and Drug Administration

U.S. Department of Health and Human Services
Office of Personnel
5600 Fishers Lane
Rockville, MD 20857
301-443-1969 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Indian Health Service

U.S. Department of Health and Human Services
Office of Personnel
301-443-6520
www.tuscon.ihs.gov
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Institutes of Health

U.S. Department of Health and Human Services
Division of Career Resources
9000 Rockville Pike
Bethesda, MD 20892
301-496-2403 Job Line
www: <http://www.nih.gov/news/jobs/>
ftp: ftp.cu.nih.gov
gopher://gopher.nih.gov:70/11/campus/vacancies
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Substance Abuse and Mental Health Services Administration

U.S. Department of Health and Human Services
Personnel Management
5600 Fishers Lane

Government Job Information

Rockville, Md 20857
301-443-5407
301-443-2282 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Health Resources and Service Administration

U.S. Department of Health and Human Services
Office of Human Resources and Development
5600 Fishers Lane
Rockville, MD 20857
301-443-5460
301-443-1230 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Housing and Urban Development (HUD)

Office of Human Resources
451 Seventh St., SW
Washington, DC 20410
202-708-0408
202-708-3203 Job Line
www: <http://www.hud.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of the Interior

Employment Center
1849 C St., NW
Washington, DC 20240
202-208-6702
800-336-4562 Job Line
202-219-0148 Fax
www: <http://www.doi.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of the Interior

Office of the Solicitor
Employment Office
1849 C St., NW
Washington, DC 20240
202-208-3179
202-208-3179 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Bureau of Indian Affairs

U.S. Department of Interior
Office of Personnel
1951 Constitution Ave., NW
Washington, DC 20245
202-208-7581
202-208-2682 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Bureau of Land Management

U.S. Department of the Interior
Office of Personnel
7450 Boston Blvd.
Springfield, VA 22153
703-440-1500
800-336-4562 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Bureau of Reclamation

U.S. Department of the Interior
Office of Human Resources
Denver Federal Center
Denver, CO 80225
303-236-3819
800-336-4562 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Government Job Information

Minerals Management Service

U.S. Department of the Interior
Office of Personnel
381 Eldon St. MS2400
Herndon, VA 22070
703-787-1414
703-787-1402 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Biological Service

U.S. Department of the Interior
Office of Personnel
4401 North Fairfax Dr., Room 725
Arlington, VA 22203
703-358-1743
703-358-2120 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Fish and Wildlife Service

U.S. Department of the Interior
Office of Human Resources
4401 N. Fairfax Dr., Room 110
Arlington, VA 22203
703-358-1743
703-358-2120 Job Line
www: <http://www.usgs.gov/doi>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Geological Survey Headquarters

U.S. Department of the Interior
215 National Center
Reston, VA 22092
703-648-7676 Job Line
www: <http://www.usgs.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

I Wanna Government Job

National Park Service

U.S. Department of the Interior
1849 C St., NW
Washington, DC 20240
202-208-4648
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Justice

Office of Attorney Personnel
Constitution Ave. and 10th St., NW
Washington, DC 20530
202-514-3397
202-514-3396 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Bureau of Prisons

U.S. Department of Justice
Recruiting Office
320 First St., NW
Washington, DC 20534
202-307-3204
800-347-7744 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Drug Enforcement Administration (DEA)

U.S. Department of Justice
Employment Information Center
600-700 Army Navy Dr.
Arlington, VA 22202
202-307-4177
800-DEA-4288 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Bureau of Investigation (FBI)

U.S. Department of Justice

Government Job Information

Office of Personnel
Ninth St. and Pennsylvania Ave., NW
Washington, DC 20535
202-324-3674 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Immigration and Naturalization Service

Office of Personnel
425 I St., NW
Room 2038
Washington, DC 20536
202-514-4316
202-514-4301 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

United States Marshall Service

U.S. Department of Justice
Office of Personnel
600 Army Navy Dr.
Arlington, VA 22202-4210
202-307-9600 Personnel/Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Labor

Office of Personnel
200 Constitution Ave., NW
Washington, DC 20210
800-366-2753 Job Line
www: <http://www.dol.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of State

(Employment in the Foreign Service)
PER/REE/REC
P.O. Box 9317

I Wanna Government Job

Arlington, VA 22210
703-875-7490 Job Line
www: <http://www.state.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of State
(Civil Service Positions)
PER/CSP/POD
P.O. Box 18657
Washington, DC 20036-8657
202-647-7284 Job Line
www: <http://www.state.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of Transportation (DOT)

400 Seventh St., SW
Washington, DC 20590
202-366-9397 Job Line/Fax on Demand
800-525-2878 Job Line/Fax on Demand
www: <http://www.dot.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Aviation Administration (FAA)
U.S. Department of Transportation (DOT)
Human Resources Department
800 Independence Ave., SW
Washington, DC 20591
202-267-8008
202-267-8007 Job Line
800-525-2878 DOT Job Line/Fax on Demand
202-267-8330 Fax
www: <http://www.faa.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Highway Administration (FHWA)

Government Job Information

U.S. Department of Transportation (DOT)
Office of Personnel
400 Seventh St., SW
Washington, DC 20590
202-366-0485
202-366-9397 Job Line
800-525-2878 DOT Job Line/Fax on Demand
202-366-3749 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Federal Railroad Administration (FRA)
U.S. Department of Transportation (DOT)
Office of Personnel
400 Seventh St., SW
Washington, DC 20590
202-366-0864
202-366-0584 Job Line
800-525-2878 DOT Job Line/Fax on Demand
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Federal Transit Administration (FTA)
U.S. Department of Transportation (DOT)
Office of Personnel
400 Seventh St., SW
Washington, DC 20590
202-366-2513
202-366-2450 Job Line
800-525-2878 DOT Job Line/Fax on Demand
202-366-7890 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Maritime Administration (MARAD)
U.S. Department of Transportation (DOT)
Office of Personnel
400 Seventh St., SW
Washington, DC 20590
202-366-4141
202-366-9391 Job Line
800-525-2878 DOT Job Line/Fax on Demand
202-366-3791 Fax

I Wanna Government Job

912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Highway Traffic Safety Administration (NHTSA)
U.S. Department of Transportation (DOT)
Office of Personnel
400 Seventh St., SW
Washington, DC 20590
202-366-1784
202-366-9391 Job Line
800-525-2878 DOT Job Line/Fax on Demand
202-366-7402 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

United States Coast Guard (USCG)
U.S. Department of Transportation (DOT)
Office of Personnel
2100 Second St., SW
Washington, DC 20593-0001
202-267-2729
202-366-9397 Job Line
800-525-2878 DOT Job Line/Fax on Demand
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Department of the Treasury
Office of Personnel
1500 Pennsylvania Ave., NW
Washington, DC 20220
202-622-1470
202-622-1029 Job Line
202-622-2405 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Bureau of Alcohol, Tobacco and Firearms
U.S. Department of the Treasury
Employment Branch

Government Job Information

650 Massachusetts Ave., NW
Washington, DC 20226
202-927-8610
202-927-8423 Job Line
202-927-8649 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Law Enforcement Center

Office of Personnel
Glynco, GA 31524
912-267-2287 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Internal Revenue Service

Office of Personnel
1111 Constitution Ave., NW
Washington, DC 20224
202-622-6340
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

United States Custom Service

U.S. Department of the Treasury
Office of Human Resources
2120 L St., NW
Washington, DC
202-634-2534
202-927-6724 Job Line
202-634-5613 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

United States Secret Service

Office of Personnel
1800 C St., NW
Washington, DC 20223
202-435-5800
202-435-5613 Fax

I Wanna Government Job

912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

U.S. Department of Veterans Affairs

Office of Human Resources
810 Vermont Ave., NW
Washington, DC 20420
202-273-4950
202-273-5799 Job Line
202-273-6798 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Environmental Protection Agency

Office of Personnel
401 M St., SW
Washington, DC 20460
202-260-3266
202-260-5055 Job Line
202-260-8497 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Equal Employment Opportunity Commission

Human Resource Management Services
1801 L St., NW
Washington, DC 20507
202-663-4601
202-663-4324 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Executive Office of the President

Personnel Division
Office of Administration
Washington, DC 20500

Government Job Information

202-395-5892 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Export-Import Bank

Office of Human Resources
811 Vermont Ave., NW
Washington, DC 20571
202-565-3946
202-565-3946 Job Line
202-565-3380 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Farm Credit Administration

Office of Human Resources
1501 Farm Credit Dr.
McLean, VA 22102-5090
703-883-4135
703-883-4139 Job Line
703-893-2608 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Communications Commission

Personnel Operations Branch
1919 M St. NW
Washington, DC 20554
202-418-0130
202-418-0101 Job Line
202-418-2830 Fax on Demand
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Deposit Insurance Corporation

Office of Human Resources

I Wanna Government Job

550 Seventeenth St. NW
Washington, DC 20429
202-942-3000
202-942-3540 Job Line
800-695-8052 Job Line
202-942-3532 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Election Commission

Office of Personnel
999 E St. NW
Washington, DC 20463
202-219-4290
202-219-3588 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Emergency Management Agency (FEMA)

Office of Human Resources
500 C St. SW
Washington, DC 20472
202-646-4040
202-646-3244 Job Line
202-646-4349 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Housing Finance Board

Office of Personnel
1777 F St. NW
Washington, DC 20006
202-408-2585
202-408-2808 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Labor Relations Authority

Office of Personnel
607 14th St. NW
Suite 430
Washington, DC 20424
202-482-6660
202-482-6659 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Maritime Commission

Office of Personnel
800 North Capitol St.
Washington, DC 20573-0001
202-523-5773 Job Line/Personnel
202-523-7842 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Reserve System

Division of Human Resource Management
20th and C St. NW
Washington, DC 20551
202-452-3880
202-452-3038 Job Line
202-452-3863 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Federal Retirement Thrift Investment Board

Office of Personnel
1250 H St., NW
Washington, DC 20005
202-942-1682
202-942-1674 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov

E Mail: info@fjob.mail.opm.gov

Federal Trade Commission

Office of Personnel
6th and Pennsylvania Ave., NW
Washington, DC 20405
202-326-2021
202-326-2020 Job Line
202-326-2328 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: [fjob.mail.opm.gov](tel:fjob.mail.opm.gov)
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

General Accounting Office

Employment Branch
441 G St., NW
Washington, DC 20548
202-512-1198
202-512-6092 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: [fjob.mail.opm.gov](tel:fjob.mail.opm.gov)
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

General Services Administration

Office of Personnel
18th and F St., NW
Washington, DC 20405
202-501-0370
202-273-3577 Job Line
202-501-0685 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: [fjob.mail.opm.gov](tel:fjob.mail.opm.gov)
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Library of Congress

101 Independence Ave., SE
Washington, DC 20540
202-707-4315 Personnel/Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: [fjob.mail.opm.gov](tel:fjob.mail.opm.gov)
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)

Government Job Information

E Mail: info@fjob.mail.opm.gov

Merit Systems Protection Board

Office of Personnel
1120 Vermont Ave., NW
Washington, DC 20419
202-653-5916
202-254-8013 Job Line
202-653-7821 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

National Aeronautics and Space Administration (NASA)

Office of Personnel
Washington, DC 20546
202-358-1560
301-286-5326 Job Line
202-358-3047 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

National Archives and Records Administration

Office of Human Resources
8601 Adelphi Rd., Room 1200
College Park, MD 20740
301-713-6760
800-827-4898 Job Line
301-713-7272 Fax
www: <http://www.nara.gov>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

National Credit Union Administration

Office of Human Resources
1775 Duke St.
Alexandria, VA 22314-3428
703-518-6510
703-518-6539 Fax
www: <http://206.234.200.98/>

I Wanna Government Job

912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Endowment for the Arts

Office of Human Resources
1100 Pennsylvania Ave., NW
Washington, DC 20506
202-682-5400
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Endowment for the Humanities

Office of Human Resources
1100 Pennsylvania Ave., NW
Washington, DC 20506
202-606-8438
202-606-8281 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Gallery of Art

Office of Personnel
Washington, DC 20560
202-842-6282
202-842-6298 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Labor Relations Board

Office of Personnel
1099 14th St., NW
Washington, DC 20570
202-273-3900
202-273-2129 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board

Government Job Information

Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Mediation Board

Office of Human Resources
1301 K St., NW
Suite 250
Washington, DC 20572
202-523-5950
202-523-4856 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Science Foundation

Office of Human Resources
4201 Wilson Blvd.
Arlington, VA 22230
703-306-1182
703-306-0080 Job Line
703-306-0260 Fax
www: <http://www.nsf.gov/oirm/>
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

National Transportation Safety Board

Human Resources Division
490 L'Enfant Plaza, SW
Washington, DC 20594
202-314-6232
800-573-0937 Job Line
202-314-6260 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Nuclear Regulatory Commission

Office of Personnel
Washington, DC 20555
301-415-7530

I Wanna Government Job

800-952-9678 Job Line
301-415-3818 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Office of Personnel Management

1900 E St., NW
Washington, DC 20415
202-606-2400
202-606-2329 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Peace Corps

Recruiting Office
1990 K St., NW
Washington, DC 20526
800-424-8580 Recruiting/Job Line
202-606-9410 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Securities and Exchange Commission

Office of Personnel
450 Fifth St., NW
Washington, DC 20549
202-942-4000
202-942-4150 Job Line
202-942-9630 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: [ftp.fjob.mail.opm.gov](ftp:fjob.mail.opm.gov)
E Mail: info@fjob.mail.opm.gov

Small Business Administration

Office of Personnel
409 Third St., SW
Washington, DC 20416

Government Job Information

202-205-6782
202-205-6172 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Smithsonian Institution

Office of Human Resources
L'Enfant Plaza
Washington, DC 20560
202-287-3100
202-387-3102 Job Line
202-287-2014 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Social Security Administration

Office of Personnel
6401 Security Blvd.
Baltimore, MD 21235
410-965-4506
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Trade and Development Agency

State Annex 16, Room 309
Washington, DC 20523-1602
703-875-4357
703-875-4009 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Arms Control and Disarmament Agency

Office of Personnel
320 21st St., NW
Washington, DC 20451
202-647-2034

202-647-7735 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

United States Information Agency

Office of Personnel
330 Independence Ave., SW
Washington, DC 20547
202-619-4539 Job Line/Personnel
202-401-0557 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

United States International Development Cooperation Agency

202-619-0909 Job Line

United States International Trade Commission

Office of Personnel
500 E St., SW
Washington, DC 20436
202-205-2651
202-205-2659 Fax
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

U.S. Postal Service

Office of Personnel
475 L'Enfant Plaza, SW
Washington, DC 20260-0010
202-268-3646
800-JOB-USPS Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

Voice of America

Office of Personnel

Government Job Information

330 Independence Ave.
Washington, DC
202-619-0909 Job Line
912-757-3000 Career America Connection
912-757-3100 Federal Job Opportunities Bulletin Board
Telnet: fjob.mail.opm.gov
FTP: ftp.fjob.mail.opm.gov
E Mail: info@fjob.mail.opm.gov

"The average manager spends 40% of his/her time in meetings."

Source: *If It Isn't Broke...Break It!*, Robert J. Kriegel, Warner Books, 1991

Federal Job Information Touch Screen Computers

A computer-based system utilizing touch screen technology is at your service. These kiosks, located throughout the nation, provide current worldwide federal job opportunities, online information, and the ability to request application packages. Visit the Touch Screen Computer nearest you.

Alabama

Huntsville: 520 Wynn Dr., NW

Alaska

Anchorage: Federal Bldg., 222 W. 7th Ave., Room 156

Arizona

Phoenix: VA Medical Center, 650 E. Indian School Rd., Building 21, Room 141

Arkansas

Little Rock: Federal Building, 700 W. Capitol, 1st Floor Lobby

California

Sacramento: 1029 J St., Room 202

Colorado

Denver: 12345 W. Alameda Pkwy., Room 101, Lakewood

Connecticut

Hartford: Federal Building, 450 Main St., Room 133

District of Columbia

Washington, DC: Theodore Roosevelt Federal Building, 1900 E. St., NW, Room 1416

Florida

Miami: Downtown Jobs and Benefits Center, Florida Job Service Center, 401 NW 2nd Ave., Suite N-214

Orlando: Florida Job Service Center, 1001 Executive Center Dr., First Floor

Georgia

Atlanta: Richard B. Russell Federal Building, Main Lobby, Plaza Level, 75 Spring St., SW

Hawaii

Honolulu: Federal Building, Room 5316, 300 Ala Moana Blvd.

Fort Shafter: Department of Army, Army Civilian Personnel Office, Army Garrison, Building T-1500

Illinois

Chicago: 77 W. Jackson Blvd., 1st Floor Lobby

Federal Job Information Touch Screen Computers

Indiana

Indianapolis: Minton-Capehart Federal Bldg., 575 N. Pennsylvania St., Room 339

Louisiana

New Orleans: Federal Building, 423 Canal St., 1st Floor Lobby

Maine

Augusta: Federal Office Bldg., 40 Western Ave.

Maryland

Baltimore: George H. Fallon Bldg., Lombard St. and Hopkins Plaza, Lobby

Massachusetts

Boston: Thomas P. O'Neill, Jr. Federal Bldg., 10 Causeway St., 2nd Floor

Michigan

Detroit: 477 Michigan Ave., Room 565

Minnesota

Twin Cities: Bishop Henry Whipple Federal Bldg., 1 Federal Dr., Room 501, Ft. Snelling

Missouri

Kansas City: Federal Building, 601 E. 12th St., Room 134

New Hampshire

Portsmouth: Thomas McIntyre Federal Bldg., 80 Daniel St., 1st Floor Lobby

New Jersey

Newark: Peter J. Rodino Federal Bldg., 970 Broad St., 2nd Floor near Cafeteria

New Mexico

Albuquerque: New Mexico State Job Service, 501 Mountain Rd., Lobby

New York

Albany: Leo W. O'Brian Federal Bldg., Clinton Ave. and North Pearl, Basement Level

Buffalo: Thaddeus T. Dulski Federal Bldg., 111 W. Huron St., 9th Floor

New York City: Jacob K. Javits Federal Bldg., 26 Federal Plaza, Lobby

Syracuse: James M. Hanley Federal Bldg., 100 S. Clinton St.

Ohio

Dayton: Federal Bldg., 200 W. 2nd St., Room 509

Oklahoma

Oklahoma City: Career Connection Center, 7401 NE 23rd St.

Oregon

Portland: Federal Bldg., Room 376, 1220 SW Third Ave.

Pennsylvania

Harrisburg: Federal Bldg., 228 Walnut St., Room 168

I Wanna Government Job

Philadelphia: William J. Greene Jr., Federal Bldg., 600 Arch St.

Pittsburgh: Federal Bldg., 1000 Liberty Ave., 1st Floor Lobby

Reading: Reading Postal Service, 2100 N. 13th St.

Puerto Rico

San Juan: U.S. Federal Bldg., 150 Carlos Chardon Ave., Room 328

Rhode Island

Providence: 380 Westminster, Mail Lobby

Tennessee

Memphis: Naval Air Station Memphis, Transition Assistance Center, 7800 3rd Ave., Building South 239, Millington

Texas

Dallas: Federal Bldg., 1st Floor Lobby, 1100 Commerce St.

El Paso: Federal Bldg., 700 East San Antonio St., Lobby

Houston: Mickey Leland Federal Bldg., 1919 Smith St., 1st Floor Lobby

San Antonio: Federal Bldg., 1st Floor Lobby, 727 East Durango

Austin: Texas Employment Commission Office, 1248 Austin Highway

Utah

Salt Lake City: Utah State Job Service, 720 S. 2nd East

Vermont

Burlington: Federal Bldg., 11 Elmwood Ave., 1st Floor Lobby

Virginia

Norfolk: Federal Bldg., 200 Granby St.

Washington

Seattle: Federal Bldg., 915 Second Ave., Room 110

Washington, DC

Theodore Roosevelt Federal Bldg., 1900 E St., NW, Room 1416

"Winston Churchill is among the great cases of later life success (in his late sixties and early seventies), but one of his contemporaries said this about his early years ...'capable, industrious, and supremely courageous, but not a pathfinder or great leader of men.'"

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

Federal Jobs by College Major

To help you choose the right career field, we have prepared the following table that groups federal jobs that are often filled by college graduates with appropriate academic majors. As you study the table, please keep these facts in mind: 1) The jobs listed under each major are usually **examples**, not an all-inclusive list. 2) Many jobs **do not require** a college degree; job-related experience is just as good. And 3), you can qualify for a large number of administrative jobs with a degree in **any academic major**. To illustrate this third point, we are leading off the table with a list of some of the most popular jobs for which **any major** is qualified.

Any Major

Environmental Protection
Civil Rights Analyst
Personnel Occupations
Administrative Officer
Management Analyst
Logistics Management
Paralegal Specialist
Contact Representative
Claims Examining
Public Affairs
Writing and Editing
Internal Revenue Officer
Contract Administration
General Investigator
Air Traffic Controller
Supply Management

Accounting

Accountants
Auditors
Contract Specialists
Financial Managers
Financial Administrators
Financial Institution Examiners
Intelligence Specialists
Internal Revenue Agents
GAO Evaluators

Agriculture

Soil Conservationists
Agricultural Commodity Graders
Agricultural Engineers
Agricultural Management Specialists
Agricultural Program Specialists
Agricultural Market Reporters
Agricultural Marketing Specialists

Federal Jobs by College Major

Foreign Agriculture Affairs Specialists
Soil Scientists

Agronomy

Agronomists
Agricultural Management Specialists
Soil Conservationists
Soil Scientists

Anthropology

Anthropologists
Museum Curators
Museum Specialists
Program Analysts
Management Analysts

Archaeology

Archaeologists
Museum Curators
Museum Specialists

Architecture

Architects
Construction Analysts
Construction Control Inspectors
Landscape Architects
Naval Architects
Program Analysts

Arts, Fine and Applied

Arts Specialists
Audio-Visual Production Specialists
Recreation and Creative Arts Therapists
Exhibits Specialists
General Arts and Information Specialists
Illustrators
Photographers
Visual Information Specialists

Astronomy

Astronomers and Space Scientists
Geodesists

Aviation

Air Safety Investigators
Air Traffic Controllers
Aircraft Operators
Aviation Safety Inspectors
Air Navigators
Aircrew Technicians

Biology

I Wanna Government Job

General Biological Scientists
Entomologists
Fishery Biologists
Microbiologists
Range Conservationists
Wildlife Biologists
Zoologists
GAO Evaluator

Botany

Agronomists
Botanists
Forestry Technicians
Geneticists
Horticulturists
Plant Pathologists
Plant Physiologists
Plant Protection and Quarantine Specialists
Range Conservationists

Business

Budget Analysts
Business and Industry Specialists
Commissary Store Managers
Import Specialists
Internal Revenue Officers
Miscellaneous Administrative and Programs Specialists
Quality Assurance Specialists
Trade Specialists
Contract Specialists
GAO Evaluators

Cartography

Cartographers
Cartographic Technicians
Geodetic Technicians

Chemistry

Chemical Engineers
Chemists
Consumer Safety Officers
Environmental Engineers
Food Technologists
Health Physicists
Intelligence Specialists
Toxicologists
GAO Evaluators

Communications

Telecommunications Managers
Communications Specialists
Public Affairs Specialists

Federal Jobs by College Major

Technical Writers and Editors
Writers and Editors

Computer Science

Computer Science Specialists
Computer Specialists
Program Managers
Management Analysts
Computer Programmers

Corrections

Correctional Institution Administrators
Correctional Officers
Program Analysts

Counseling

Chaplains
Education and Vocational Training Specialists
Personnel Specialists
Psychologists
Psychology Aids and Technicians
Social Service Aids and Assistants
Social Service Representatives
Vocational Rehab Specialists
Equal Opportunity Compliance Specialists
Educational Services Specialists

Criminal Justice/Law Enforcement

Border Patrol Agents
Criminal Investigators
Game Law Enforcement Agents
Internal Revenue Officers
Police Officers
United States Marshals
GAO Evaluators

Dietetics and Nutrition

Dietitians
Food Technologists
Nutritionists

Economics

Actuaries
Budget Analysts
Contract Specialists
Economists
Financial Analysts
Financial Institution Examiners
Loan Specialists
Trade Specialists
Transportation Industrial Analysts
GAO Evaluators

Education

Education and Training Specialists
Education and Vocational Training Specialists
Vocational Rehabilitation Specialists
Educational Program Specialists
Employee Development Specialists
Public Health Educators
Training Instructors
Instructional Systems Specialists
Educational Services Specialists

Electronics Technology

Communications Specialists
Electronics Technicians
Patent Examiners
Electronics Mechanics

Employee/Labor Relations

Contractor Industrial Relations Specialists
Employee Relations Specialists
Hearing and Appeals Specialists
Labor Management Relations Examiners
Labor Relations Specialists
Mediators
Salary and Wage Administrators
Workers Compensation Claims Examiners

Engineering (Any Specialty)

General Engineers
Civil Engineers
Mechanical Engineers
Electrical Engineers
Electronics Engineers
Aerospace Engineers
Industrial Engineers
Nuclear Engineers
Computer Engineers
Biomedical Engineers
(11 other Engineering fields)

English and Literature

Editorial Assistants
Printing Specialists
Public Affairs Specialists
Technical Writers and Editors
Writers and Editors
Miscellaneous Administrative and Programs Specialists
Program Analysts
Program Managers
Management Analysts

Environmental Studies

Ecologists
Environmental Health Technicians
Environmental Protection Assistants
Environmental Protection Specialists
General Fish and Wildlife Administrators
Fish and Wildlife Refuge Management
Miscellaneous Administrative and Programs Specialists
Toxicologists
GAO Evaluators

Epidemiology

Environmental Health Technicians
General Health Scientists
Industrial Hygienists
Microbiologists

Finance

Appraisers and Assessors
Budget Analysts
Financial Administrators
Financial Analysts
Financial Institution Examiners
Securities Compliance Examiners
Tax Examiners
Trade Specialists

Fish, Game, and Wildlife Management

General Fish and Wildlife Administrators
Fish and Wildlife Refuge Management
Fishery Biologists
Game Law Enforcement Agents
Soil Conservationists
Wildlife Biologists
Wildlife Rescue Managers
General Biological Scientists

Food Technology and Safety

Consumer Safety Inspectors
Consumer Safety Officers
Dietitians and Nutritionists
Food Assistance Program Specialists
Food Technologists
Toxicologists

Foreign Language

Air Safety Investigators
Border Patrol Agents
Customs Inspectors
Language Specialists
Equal Employment Opportunity Specialists
Foreign Affairs Specialists

Foreign Agricultural Affairs Specialists
Intelligence Specialists

Forestry

Foresters
Soil Conservationists
Management Analysts
Program Analysts
General Fish and Wildlife Administrators
Fish and Wildlife Refuge Management

Geography

Cartographers
Geographers

Geology

Geodesists
Geologists
Hydrologists
Oceanographers
General Physical Scientists

Geophysics

Geophysicists
General Physical Scientists

Health

Environmental Health Technicians
General Health Scientists
Health Physicists
Health System Administrators
Health System Specialists
Industrial Hygienists
Public Health Programs Specialists
Safety and Occupational Health Management Specialists

History

Archives Technicians
Archivists
Exhibits Specialists
Historians
Intelligence Specialists
Museum Curators
Miscellaneous Administrative and Programs Specialists
Management Analysts
Program Analysts

Home Economics

Consumer Safety Officers
Food Technologists

Horticulture

Agricultural Management Specialists
General Biological Scientists
Horticulturists
Plant Protection and Quarantine Specialists
Plant Physiologists

Hospital Administration

Administrative Officers
Health System Administrators
Health System Specialists
Hospital Housekeepers
General Health Scientists
Public Health Programs Specialists
Miscellaneous Administrative and Programs Specialists

Human Resource Management

Apprenticeship and Training Representatives
Employee Development Specialists
Equal Employment Opportunity Specialists
Military Personnel Management Specialists
Personnel Management Specialists
Personnel Staffing Specialists
Position Classification Specialists

Hydrology

Environmental Engineers
Environmental Protection Specialists
Hydrologists
General Fish and Wildlife Administrators
Fish and Wildlife Refuge Management
Program Analysts

Industrial Management

Business and Industrial Specialists
Equipment Specialists
Industrial Hygienists
Industrial Property Managers
Industrial Specialists
Management Analysts
Production Controllers
Program Analysts
Property Disposal Specialists
Quality Assurance Specialists

Insurance

Crop Insurance Administrators
Social Insurance Administration
Social Insurance Claims Examiners
Unemployment Insurance Specialists
Miscellaneous Administrative and Programs Specialists
Program Analysts

International Relations

Foreign Affairs Specialists
Foreign Agricultural Affairs Specialists
Intelligence Specialists
Language Specialists
Public Affairs Specialists
Trade Specialists
International Relations Workers

Journalism

Agricultural Market Reporters
Printing Specialists
Public Affairs Specialists
Writers and Editors
Technical Writers and Editors
Program Analysts

Law

Administrative Law Judges
Attorneys
Hearing and Appeals Specialists
Legal Instruments Examiners
Paralegal Specialists
Patent Attorneys
Tax Law Specialists
GAO Evaluators

Law Enforcement

Alcohol, Tobacco, and Firearms Inspectors
Border Patrol Agents
Criminal Investigators
Customs Inspectors
Game Law Enforcement Agents
Immigration Inspectors
Inspec., Invest. and Compliance Specialists
Police Officers
United States Marshals

Liberal Arts/ Humanities

Contact Representatives
Customs Inspectors
Equal Opportunity Compliance Specialists
Management Analysts
Personnel Management Specialists
Program Analysts
Social Insurance Claims Examiners
Veterans Claims Examiners
Education Services Specialists

Library Science

Librarians

Federal Jobs by College Major

Library Technicians
Medical Record Librarians
Technical Information Services

Management Information Systems

Computer Science Specialists
Computer Specialists
Financial Managers
Logistics Management Specialists
Management Analysts
Miscellaneous Administrative and Programs Specialists
Operations Research Analysts
Program Analysts
Program Managers

Management, Facilities

Commissary Store Managers
Correctional Institution Administrators
Distribution Facility and Storage Managers
Equipment Specialists
Facility Managers
General Facilities and Equipment Manager
Housing Managers
Industrial Property Managers
Production Controllers

Management

Administrative Officers
Logistics Management Specialists
management Analysts
Manpower Development Specialists
Miscellaneous Administrative and Program Specialists
Program Analysts
Support Services Administrators

Marketing

Agriculture Marketing Specialists
Bond Sales Promotion Representatives
Contract Specialists
Inventory Management Specialists
Packaging Specialists
Property Disposal Specialists
Supply Specialists
Trade Specialists
Business and Industry Specialists

Mathematics

Actuaries
Cartographers
Computer Science Specialists
Mathematical Statisticians
Mathematicians

Operations Research Analysts
Statisticians

Medical Support

Diagnostic Radiological Technicians
Medical Instrument Technicians
Medical Record Technicians
Medical Technicians
Nuclear Medicine Technicians
Pathology Technicians
Therapeutic Radiological Technicians

Meteorology

Meteorologists
General Physical Scientists

Natural Resource Management

Fish and Wildlife Administrators
General Biological Scientists
Program Analysts
Wildlife Biologists
Wildlife Refuge Management

Nursing

Nurses
Physician's Assistants

Park and Recreation Management

Foresters
Outdoor Recreation Planners
Park Rangers
Recreation Specialists
Recreation and Creative Arts Therapists
Management Analysts

Pharmacy

Consumer Safety Inspectors
Consumer Safety Officers
Pharmacists
Pharmacologists

Physical Education

Corrective Therapists
Outdoor Recreation Planners
Recreation and Creative Arts Therapists
Recreation Specialists
Recreation Aids and Assistants
Sports Specialists
Program Analysts

Physical Science

General Physical Scientists

Federal Jobs by College Major

Metallurgists
Physicists

Physics

Astronomers and Space Scientists
Geodesists
Geophysicists
Health Physicists
Hydrologists
Oceanographers
Patent Examiners
Physicists
General Physical Scientists

Community or City Planning

Community Planners
Realtors

Political Science/Government

Archivists
Budget Analysts
Historians
Foreign Affairs Specialists
Miscellaneous Administrative and Programs Specialists
Program Analysts
Public Affairs Specialists
Social Scientists
GAO Evaluators

Psychology

Recreation and Creative Arts Therapists
Employee Development Specialists
Personnel Management Specialists
Psychologists
Personnel Staffing Specialists
Position Class. Specialists
Educational Services Specialists
GAO Evaluators

Public Health

Environmental Health Technicians
Food Assistance Program Specialists
Food Inspectors
Health System Administrators
Health System Specialists
Industrial Hygienists
Public Health Programs Specialists
Public Health Educators
Social Insurance Administrators
Veterans Claims Examiners

Public Administration

Budget Analysts
Employee Development Specialists
Employee Relations Specialists
Housing Managers
Management Analysts
Manpower Development Specialists
Miscellaneous Administrative and Programs Specialists
Program Analysts
Public Utilities Specialists
GAO Evaluators

Public Relations

Contact Representatives
Foreign Affairs Specialists
Foreign Agriculture Affairs Specialists
Public Affairs Specialists

Purchasing

Commissary Store Managers
Contract Specialists
Purchasing Specialists
Business and Industry Specialists

Real Estate

Building Managers
Housing Managers
Realtors
Business and Industry Specialists
Contract Specialists

Rehabilitation Therapy

Corrective Therapists
Manual Arts Therapists
Occupational Therapists
Physical Therapists
Prosthetic Representatives
Rehabilitation Therapy Assistants

Social Work

Food Assistance Program Specialists
Psychology Aids and Technicians
Social Science Aids and Technicians
Social Scientists
Social Service Aids and Assistants
Social Service Representatives
Social Workers
Recreation Specialists

Sociology

Social Science Aids and Technicians
Social Scientists
Social Service Aids and Assistants

Federal Jobs by College Major

Social Service Representatives
Program Analysts
Sociologists
GAO Evaluators

Statistics

Actuaries
Computer Science Specialists
Mathematical Statisticians
Operations Research Analysts
Program Analysts
Statisticians
Transportation Industry Analysts

Surveying

Geodesists
Land Surveyors

Systems Analysis

Computer Science Specialists
Computer Specialists
Miscellaneous Administrative and Programs Specialists
Management Analysts
Program Analysts

Theology

Chaplains
Social Workers
Program Analysts

Transportation

Cargo Schedulers
Highway Safety Specialists
Marine Cargo Specialists
Traffic Management Specialists
Transportation Industry Analysts
Transportation Loss/Damage Claims Examiners
Transportation Operators
Transportation Specialists
Travel Assistants

Zoology

Animal Scientists
Zoologists
Physiologists

Federal Occupational Groups

The U.S. Office of Personnel Management (OPM) has established occupational groups and series that are used to classify the work of positions. This classification is made in terms of the kind or subject matter of the work, the level of difficulty and responsibility, and the qualification requirements of the work. The classification is made to ensure similar treatment for positions within a class in personnel and pay administration.

Occupational groups have been established for both white and blue collar positions. The following is a list of occupational groups (bold type) and the specific series in each group. Use series "9999" for summer jobs.

White Collar (general schedule)

GS-0000 Miscellaneous Occupations

- GS-0006 Correctional Institution Administration
- GS-0007 Correctional Officer
- GS-0011 Bond Sales Promotion
- GS-0018 Safety and Occupational Health Management
- GS-0019 Safety Technician
- GS-0020 Community Planning
- GS-0021 Community Planning Technician
- GS-0023 Outdoor Recreation Planning
- GS-0025 Park Ranger
- GS-0028 Environmental Protection Specialist
- GS-0029 Environmental Protection Assistant
- GS-0030 Sports Specialist
- GS-0050 Funeral Directing
- GS-0060 Chaplain
- GS-0062 Clothing Design
- GS-0072 Fingerprint Identification
- GS-0080 Security Administration
- GS-0081 Fire Protection and Prevention
- GS-0082 United States Marshal
- GS-0083 Police
- GS-0084 Nuclear Materials Courier
- GS-0085 Security Guard
- GS-0086 Security Clerical and Assistance
- GS-0090 Guide
- GS-0095 Foreign Law Specialist
- GS-0099 General Student Trainee

GS-0100 Social Science, Psychology, And Welfare

- GS-0101 Social Science
- GS-0102 Social Science Aid and Technician
- GS-0105 Social Insurance Administration
- GS-0106 Unemployment Insurance
- GS-0110 Economist

Federal Occupational Groups

GS-0119 Economics Assistant
GS-0120 Food Assistance Program Specialist
GS-0130 Foreign Affairs
GS-0131 International Relations
GS-0132 Intelligence
GS-0134 Intelligence Aid and Clerk
GS-0135 Foreign Agricultural Affairs
GS-0136 International Cooperation
GS-0140 Manpower Research and Analysis
GS-0142 Manpower Development
GS-0150 Geography
GS-0160 Civil Rights Analysis
GS-0170 History
GS-0180 Psychology
GS-0181 Psychology Aid and Technician
GS-0184 Sociology
GS-0185 Social Work
GS-0186 Social Services Aid and Assistant
GS-0187 Social Services
GS-0188 Recreation Specialist
GS-0189 Recreation Aid and Assistant
GS-0190 General Anthropology
GS-0193 Archeology
GS-0199 Social Science Student Trainee

GS-0200 Personnel Management and Industrial Relations

GS-0201 Personnel Management
GS-0203 Personnel Clerical and Assistance
GS-0204 Military Personnel Clerical & Technician
GS-0205 Military Personnel Management
GS-0212 Personnel Staffing
GS-0221 Position Classification
GS-0222 Occupational Analysis
GS-0223 Salary and Wage Administration
GS-0230 Employee Relations
GS-0233 Labor Relations
GS-0235 Employee Development
GS-0241 Mediation
GS-0243 Apprenticeship and Training
GS-0244 Labor Management Relations Examining
GS-0246 Contractor Industrial Relations
GS-0249 Wage and Hour Compliance
GS-0260 Equal Employment Opportunity
GS-0270 Federal Retirement Benefits
GS-0299 Personnel Management Student Trainee

GS-0300 General Administration, Clerical, Office Services

GS-0301 Miscellaneous Admin. and Program
GS-0302 Messenger
GS-0304 Miscellaneous Clerk and Assistant
GS-0304 Information Receptionist
GS-0305 Mail and File

I Wanna Government Job

GS-0309 Correspondence Clerk
GS-0312 Clerk-Stenographer and Reporter
GS-0313 Work Unit Supervising
GS-0318 Secretary
GS-0319 Closed Microphone Reporting
GS-0322 Clerk-Typist
GS-0326 Office Automation Clerical
GS-0332 Computer Operation
GS-0334 Computer Specialist
GS-0335 Computer Clerk and Assistant
GS-0340 Program Management
GS-0341 Administrative Officer
GS-0342 Support Services Administration
GS-0343 Management and Program Analysis
GS-0344 Management Clerical and Assistance
GS-0346 Logistics Management
GS-0350 Equipment Operator
GS-0351 Printing Clerical
GS-0356 Data Transcriber
GS-0357 Coding
GS-0359 Electric Accounting Machine Operation
GS-0360 Equal Opportunity Compliance
GS-0361 Equal Opportunity Assistance
GS-0362 Elec. Accounting Machine Project Plan.
GS-0382 Telephone Operating
GS-0385 Teletypist
GS-0388 Cryptographic Equipment Operation
GS-0389 Radio Operating
GS-0390 Communications Relay Operation
GS-0391 Telecommunications
GS-0392 General Communications
GS-0394 Communications Clerical
GS-0399 Administration and Office Support Student Trainee

GS-0400 Biological Sciences

GS-0401 General Biological Science
GS-0403 Microbiology
GS-0404 Biological Technician
GS-0405 Agricultural Extension
GS-0408 Ecology
GS-0410 Zoology
GS-0413 Physiology
GS-0414 Entomology
GS-0415 Toxicology
GS-0421 Plant Protection Technician
GS-0430 Botany
GS-0434 Plant Pathology
GS-0435 Plant Physiology
GS-0436 Plant Protection and Quarantine
GS-0437 Horticulture
GS-0440 Genetics
GS-0454 Range Conservation

Federal Occupational Groups

GS-0455 Range Technician
GS-0457 Soil Conservation
GS-0458 Soil Conservation Technician
GS-0459 Irrigation System Operation
GS-0460 Forestry
GS-0462 Forestry Technician
GS-0470 Soil Science
GS-0471 Agronomy
GS-0475 Agricultural Management
GS-0480 General Fish & Wildlife Administration
GS-0482 Fishery Biology
GS-0485 Wildlife Refuge Management
GS-0486 Wildlife Biology
GS-0487 Animal Science
GS-0493 Home Economics
GS-0499 Biological Science Student Trainee

GS-0500 Accounting and Budget

GS-0501 Financial Administration and Program
GS-0503 Financial Clerical and Assistance
GS-0505 Financial Management
GS-0510 Accounting
GS-0511 Auditing
GS-0512 Internal Revenue Agent
GS-0525 Accounting Technician
GS-0526 Tax Technician
GS-0530 Cash Processing
GS-0540 Voucher Examining
GS-0544 Civilian Pay
GS-0545 Military Pay
GS-0560 Budget Analysis
GS-0561 Budget Clerical and Assistance
GS-0570 Financial Institution Examining
GS-0592 Tax Examining
GS-0593 Insurance Accounts
GS-0599 Financial Management Student Trainee

GS-0600 Medical, Hospital, Dental, and Public Health

GS-0601 General Health Science
GS-0602 Medical Officer
GS-0603 Physician's Assistant
GS-0610 Nurse
GS-0620 Practical Nurse
GS-0621 Nursing Assistant
GS-0622 Medical Supply Aide and Technician
GS-0625 Autopsy Assistant
GS-0630 Dietitian and Nutritionist
GS-0631 Occupational Therapist
GS-0633 Physical Therapist
GS-0635 Corrective Therapist
GS-0636 Rehabilitation Therapy Assistant
GS-0637 Manual Arts Therapist

I Wanna Government Job

GS-0638 Recreation/Creative Arts Therapist
GS-0639 Educational Therapist
GS-0640 Health Aid and Technician
GS-0642 Nuclear Medicine Technician
GS-0644 Medical Technologist
GS-0645 Medical Technician
GS-0646 Pathology Technician
GS-0647 Diagnostic Radiologic Technologist
GS-0648 Therapeutic Radiologic Technologist
GS-0649 Medical Instrument Technician
GS-0650 Medical Technical Assistant
GS-0651 Respiratory Therapist
GS-0660 Pharmacist
GS-0661 Pharmacy Technician
GS-0662 Optometrist
GS-0664 Restoration Technician
GS-0665 Speech Pathology and Audiology
GS-0667 Orthotist and Prosthetist
GS-0668 Podiatrist
GS-0669 Medical Record Administration
GS-0670 Health System Administration
GS-0671 Health System Specialist
GS-0672 Prosthetic Representative
GS-0673 Hospital Housekeeping Management
GS-0675 Medical Record Technician
GS-0679 Medical Clerk
GS-0680 Dental Officer
GS-0681 Dental Assistant
GS-0682 Dental Hygiene
GS-0683 Dental Laboratory Aid and Technician
GS-0685 Public Health Program Specialist
GS-0688 Sanitarian
GS-0690 Industrial Hygiene
GS-0696 Consumer Safety
GS-0698 Environmental Health Technician
GS-0699 Medical and Health Student Trainee

GS-0700 Veterinary Medical Science

GS-0701 Veterinary Medical Science
GS-0704 Animal Health Technician
GS-0799 Veterinary Student Trainee

GS-0800 Engineering and Architecture

GS-0801 General Engineering
GS-0802 Engineering Technician
GS-0803 Safety Technician
GS-0804 Fire Protection Engineering
GS-0806 Materials Engineering
GS-0807 Landscape Architecture
GS-0808 Architecture
GS-0809 Construction Control
GS-0810 Civil Engineering

Federal Occupational Groups

GS-0817 Surveying Technician
GS-0818 Engineering Drafting
GS-0819 Environmental Engineering
GS-0828 Construction Analyst
GS-0830 Mechanical Engineering
GS-0840 Nuclear Engineering
GS-0850 Electrical Engineering
GS-0854 Computer Engineering
GS-0855 Electronics Engineering
GS-0856 Electronics Technician
GS-0858 Biomedical Engineering
GS-0861 Aerospace Engineering
GS-0871 Naval Architecture
GS-0873 Ship Surveying
GS-0880 Mining Engineering
GS-0881 Petroleum Engineering
GS-0890 Agricultural Engineering
GS-0892 Ceramic Engineering
GS-0893 Chemical Engineering
GS-0894 Welding Engineering
GS-0895 Industrial Engineering Technician
GS-0896 Industrial Engineering
GS-0899 Engineering and Architecture Student Trainee

GS-0900 Legal and Kindred

GS-0904 Law Clerk
GS-0905 General Attorney
GS-0920 Estate Tax Examining
GS-0930 Hearings and Appeals
GS-0945 Clerk of Court
GS-0950 Paralegal Specialist
GS-0958 Pension Law Specialist
GS-0962 Contact Representative
GS-0963 Legal Instruments Examining
GS-0965 Land Law Examining
GS-0967 Passport and Visa Examining
GS-0986 Legal Clerk and Technician
GS-0987 Tax Law Specialist
GS-0990 General Claims Examining
GS-0991 Workers' Comp. Claims Examining
GS-0992 Loss and Damage Claims Examining
GS-0993 Social Insurance Claims Examining
GS-0994 Unemployment Comp. Claims Examiner
GS-0995 Dependents & Estates Claims Examiner
GS-0996 Veterans Claims Examining
GS-0998 Claims Clerical Examining
GS-0999 Legal Occupations Student Trainee

GS-1000 Information and Arts

GS-1001 General Arts and Information
GS-1008 Interior Design
GS-1010 Exhibits Specialist

I Wanna Government Job

GS-1015 Museum Curator
GS-1016 Museum Specialist and Technician
GS-1020 Illustrating
GS-1021 Office Drafting
GS-1035 Public Affairs
GS-1040 Language Specialist
GS-1046 Language Clerical
GS-1048 Foreign Language Broadcasting
GS-1051 Music Specialist
GS-1054 Theater Specialist
GS-1056 Art Specialist
GS-1060 Photography
GS-1071 Audio-Visual Production
GS-1082 Writing and Editing
GS-1083 Technical Writing and Editing
GS-1084 Visual Information
GS-1087 Editorial Assistance
GS-1099 Information and Arts Student Trainee

GS-1100 Business and Industry

GS-1101 General Business and Industry
GS-1102 Contracting
GS-1103 Industrial Property Management
GS-1104 Property Disposal
GS-1105 Purchasing
GS-1106 Procurement Clerical and Assistance
GS-1107 Property Disposal Clerical and Technical
GS-1130 Public Utilities Specialist
GS-1140 Trade Specialist
GS-1144 Commissary Store Management
GS-1145 Agricultural Program Specialist
GS-1146 Agricultural Marketing
GS-1147 Agricultural Market Reporting
GS-1161 Crop Insurance Administration
GS-1162 Crop Insurance Underwriting
GS-1163 Insurance Examining
GS-1165 Loan Specialist
GS-1169 Internal Revenue Officer
GS-1170 Realty
GS-1171 Appraising and Assessing
GS-1173 Housing Management
GS-1176 Building Management
GS-1199 Business and Industry Student Trainee

GS-1200 Copyright, Patent, and Trademark

GS-1202 Patent Technician
GS-1210 Copyright
GS-1211 Copyright Technician
GS-1220 Patent Administration
GS-1221 Patent Advisor
GS-1222 Patent Attorney
GS-1223 Patent Classifying

Federal Occupational Groups

GS-1224 Patent Examining
GS-1225 Patent Interference Examining
GS-1226 Design Patent Examining
GS-1299 Copyright and Patent Student Trainee

GS-1300 Physical Sciences

GS-1301 General Physical Science
GS-1306 Health Physics
GS-1310 Physics
GS-1311 Physical Science Technician
GS-1313 Geophysics
GS-1315 Hydrology
GS-1316 Hydrologic Technician
GS-1320 Chemistry
GS-1321 Metallurgy
GS-1330 Astronomy and Space Science
GS-1340 Meteorology
GS-1341 Meteorological Technician
GS-1350 Geology
GS-1360 Oceanography
GS-1361 Navigational Information
GS-1370 Cartography
GS-1371 Cartographic Technician
GS-1372 Geodesy
GS-1373 Land Surveying
GS-1374 Geodetic Technician
GS-1380 Forest Products Technology
GS-1382 Food Technology
GS-1384 Textile Technology
GS-1386 Photographic Technology
GS-1397 Document Analysis
GS-1399 Physical Science Student Trainee

GS-1400 Library and Archives

GS-1410 Librarian
GS-1411 Library Technician
GS-1412 Technical Information Services
GS-1420 Archivist
GS-1421 Archives Technician
GS-1499 Library and Archives Student Trainee

GS-1500 Mathematics and Statistics

GS-1510 Actuary
GS-1515 Operations Research
GS-1520 Mathematics
GS-1521 Mathematics Technician
GS-1529 Mathematical Statistician
GS-1530 Statistician
GS-1531 Statistical Assistant
GS-1540 Cryptography
GS-1541 Cryptoanalysis
GS-1550 Computer Science

I Wanna Government Job

GS-1599 Math and Statistics Student Trainee

GS-1600 Equipment, Facilities, and Services

GS-1601 General Facilities and Equipment

GS-1630 Cemetery Administration

GS-1640 Facility Management

GS-1654 Printing Management

GS-1658 Laundry and Dry Cleaning Plant Mgt.

GS-1667 Steward

GS-1670 Equipment Specialist

GS-1699 Equipment and Facilities Management Student Trainee

GS-1700 Education

GS-1701 General Education and Training

GS-1702 Education and Training Technician

GS-1710 Educational and Vocational Training

GS-1712 Training Instruction

GS-1715 Education Program

GS-1725 Public Health Educator

GS-1730 Education Research

GS-1740 Education Services

GS-1750 Instructional Systems

GS-1799 Education Student Trainee

GS-1800 Investigation Group

GS-1801 Gen'l. Inspection, Inv., & Compliance

GS-1802 Compliance Inspection and Support

GS-1810 General Investigating

GS-1811 Criminal Investigating

GS-1812 Game Law Enforcement

GS-1815 Air Safety Investigating

GS-1816 Immigration Inspection

GS-1822 Mine Safety and Health

GS-1825 Aviation Safety

GS-1831 Securities Compliance Examining

GS-1850 Agricultural Commodity Warehouse Examining

GS-1854 Alcohol, Tobacco & Firearms Inspection

GS-1862 Consumer Safety Inspection

GS-1863 Food Inspection

GS-1864 Public Health Quarantine Inspection

GS-1884 Customs Patrol Officer

GS-1889 Import Specialist

GS-1890 Customs Inspection

GS-1894 Customs Entry and Liquidating

GS-1895 Customs Warehouse Officer

GS-1896 Border Patrol Agent

GS-1897 Customs Aid

GS-1898 Admeasurement

GS-1899 Investigation Student Trainee

GS-1900 Quality Assurance, Inspection, Grading

GS-1910 Quality Assurance

Federal Occupational Groups

GS-1980 Agricultural Commodity Grading
GS-1981 Agricultural Commodity Aid
GS-1999 Quality Inspection Student Trainee

GS-2000 Supply

GS-2001 General Supply
GS-2003 Supply Program Management
GS-2005 Supply Clerical and Technician
GS-2010 Inventory Management
GS-2030 Distribution Facilities and Storage Mgt.
GS-2032 Packaging
GS-2050 Supply Cataloging
GS-2091 Sales Store Clerical
GS-2099 Supply Student Trainee

GS-2100 Transportation

GS-2101 Transportation Specialist
GS-2102 Transportation Clerk and Assistant
GS-2110 Transportation Industry Analysis
GS-2111 Transportation Rate & Tariff Examining
GS-2121 Railroad Safety
GS-2123 Motor Carrier Safety
GS-2125 Highway Safety
GS-2130 Traffic Management
GS-2131 Freight Rate
GS-2132 Travel
GS-2133 Passenger Rate
GS-2134 Shipment Clerical and Assistance
GS-2135 Tran. Loss & Damage Claims Examining
GS-2144 Cargo Scheduling
GS-2150 Transportation Operations
GS-2151 Dispatching
GS-2152 Air Traffic Control
GS-2154 Air Traffic Assistance
GS-2161 Marine Cargo
GS-2181 Aircraft Operation
GS-2183 Air Navigation
GS-2185 Aircrew Technician
GS-2199 Transportation Student Trainee

Blue Collar * (Wage Grade)

WG-2500 Wire Communications Equip. and Maintenance

WG-2502 Telecommunications Mechanic
WG-2504 Wire Communications Cable Splicing
WG-208 Comm. Line Installing and Repairing
WG-2511 Wire Communications Equipment Installing and Repairing

WG-2600 Electronic Equipment Installation and Maintenance

WG-2602 Electronic Measurement Equipment Mechanic
WG-2604 Electronics Mechanic
WG-2606 Electronic Industrial Controls Mechanic
WG-2608 Electronic Digital Computer Mechanic

WG-2610 Electronic Integrated Sys. Mechanic

WG-2800 Electrical Installation and Maintenance

WG-2805 Electrician

WG-2810 Electrician (High Voltage)

WG-2854 Electrical Equipment Repairing

WG-2892 Aircraft Electrician

WG-3100 Fabric and Leather Work

WG-3103 Shoe Repairing

WG-3105 Fabric Working

WG-3106 Upholstering

WG-3111 Sewing Machine Operating

WG-3119 Broom and Brush Making

WG-3300 Instrument Work

WG-3306 Optical Instrument Repairing

WG-3314 Instrument Making

WG-3359 Instrument Mechanic

WG-3364 Projection Equipment Repairing

WG-3400 Machine Tool Work

WG-3414 Machining

WG-3416 Toolmaking

WG-3417 Tool Grinding

WG-3422 Power Saw Operating

WG-3428 Die Sinking

WG-3431 Machine Tool Operating

WG-3500 General Services and Support Work

WG-3502 Laboring

WG-3506 Summer Aid/Student Aid

WG-3508 Pipeline Working

WG-3511 Laboratory Working

WG-3513 Coin/Currency Checking

WG-3515 Laboratory Support Working

WG-3543 Stevedoring

WG-3546 Railroad Repairing

WG-3566 Custodial Working

WG-3600 Structural and Finishing Work

WG-3602 Cement Finishing

WG-3603 Masonry

WG-3604 Tile Setting

WG-3605 Plastering

WG-3606 Roofing

WG-3609 Floor Covering Installing

WG-3610 Insulating

WG-3611 Glazing

WG-3653 Asphalt Working

WG-3700 Metal Processing

Federal Occupational Groups

WG-3702 Flame/Arc Cutting
WG-3703 Welding
WG-3705 Nondestructive Testing
WG-3707 Metalizing
WG-3708 Metal Process Working
WG-3711 Electroplating
WG-3712 Heat Treating
WG-3716 Leadburning
WG-3720 Brazing and Soldering
WG-3722 Cold Working
WG-3725 Battery Repairing
WG-3727 Buffing and Polishing
WG-3735 Metal Phototransferring
WG-3736 Circuit Board Making
WG-3741 Furnace Operating
WG-3769 Shot Peening Machine Operating

WG-3800 Metal Work

WG-3802 Metal Forging
WG-3806 Sheet Metal Mechanic
WG-3807 Structural/Ornamental Iron Working
WG-3808 Boilermaking
WG-3809 Mobile Equipment Metal Mechanic
WG-3815 Pneumatic Tool Operating
WG-3816 Engraving
WG-3818 Springmaking
WG-3819 Airframe Jig Fitting
WG-3820 Shipfitting
WG-3830 Blacksmithing
WG-3832 Medal Making
WG-3833 Transfer Engraving
WG-3858 Metal Tank and Radiator Repairing
WG-3869 Metal Forming Machine Operating
WG-3872 Metal Tube Making, Installing, and Repairing

WG-3900 Motion Picture, Radio, Television, and Sound Equipment Operating

WG-3910 Motion Picture Projection
WG-3911 Sound Recording Equipment Operating
WG-3919 Television Equipment Operating
WG-3940 Broadcasting Equipment Operating
WG-3941 Public Address Equipment Operating

WG-4000 Lens and Crystal Work

WG-4005 Optical Element Working
WG-4010 Prescription Eyeglass Making

WG-4100 Painting and Paper

WG-4102 Painting
WG-4103 Paperhanging
WG-4104 Sign Painting
WG-4157 Instrument Dial Painting

WG-4200 Plumbing and Pipefitting

- WG-4204 Pipefitting
- WG-4206 Plumbing
- WG-4255 Fuel Distribution Systems Mechanic

WG-4300 Pliable Materials Work

- WG-4351 Plastic Molding Equipment Operating
- WG-4352 Plastic Fabricating
- WG-4360 Rubber Products Molding
- WG-4361 Rubber Equipment Repairing
- WG-4370 Glassblowing
- WG-4371 Plaster Pattern Casting
- WG-4373 Molding

WG-4400 Printing

- WG-4402 Bindery Working
- WG-4403 Hand Composing
- WG-4405 Film Assembly-Stripping
- WG-4406 Letterpress Operating
- WG-4413 Negative Engraving
- WG-4414 Offset Photography
- WG-4416 Platemaking
- WG-4417 Offset Press Operating
- WG-4419 Silk Screen Making and Printing
- WG-4425 Photoengraving
- WG-4440 Stereotype Platemaking
- WG-4441 Bookbinding
- WG-4445 Bank Note Designing
- WG-4446 Bank Note Engraving
- WG-4447 Sculptural Engraving
- WG-4448 Siderographic Transferring
- WG-4449 Electrolytic Intaglio Platemaking
- WG-4450 Intaglio Die and Plate Finishing
- WG-4454 Intaglio Press Operating

WG-4600 Wood Work

- WG-4602 Blocking and Bracing
- WG-4604 Wood Working
- WG-4605 Wood Crafting
- WG-4607 Carpentry
- WG-4616 Patternmaking
- WG-4618 Woodworking Machine Operating
- WG-4639 Timber Working
- WG-4654 Form Block Making

WG-4700 General Maintenance and Operations Work

- WG-4714 Model Making
- WG-4715 Exhibits Making/Modeling
- WG-4716 Railroad Car Repairing
- WG-4717 Boat Building and Repairing
- WG-4737 General Equipment Mechanic

Federal Occupational Groups

WG-4741 General Equipment Operating
WG-4742 Utility Systems Repairing-Operating
WG-4745 Research Laboratory Mechanic
WG-4749 Maintenance Mechanic
WG-4754 Cemetery Caretaking

WG-4800 General Equipment Maintenance

WG-4804 Locksmithing
WG-4805 Medical Equipment Repairing
WG-4806 Office Appliance Repairing
WG-4807 Chemical Equipment Repairing
WG-4808 Custodial Equipment Servicing
WG-4812 Saw Reconditioning
WG-4816 Protective and Safety Equipment Fabricating and Repairing
WG-4818 Aircraft Survival and Flight Equipment Repairing
WG-4819 Bowling Equipment Repairing
WG-4820 Vending Machine Repairing
WG-4839 Film Processing Equipment Repairing
WG-4840 Tool and Equipment Repairing
WG-4843 Navigation Aids Repairing
WG-4844 Bicycle Repairing
WG-4845 Orthopedic Appliance Repairing
WG-4848 Mechanical Parts Repairing
WG-4850 Bearing Reconditioning
WG-4851 Reclamation Working
WG-4855 Domestic Appliance Repairing

WG-5000 Plant and Animal Work

WG-5002 Farming
WG-5003 Gardening
WG-5026 Pest Controlling
WG-5031 Insects Production Working
WG-5034 Dairy Farming
WG-5035 Livestock Ranching/Wrangling
WG-5042 Tree Trimming and Removing
WG-5048 Animal Caretaking

WG-5200 Miscellaneous Occupations

WG-5205 Gas and Radiation Detecting
WG-5210 Rigging
WG-5220 Shipwright
WG-5221 Lofting
WG-5235 Test Range Tracking

WG-5300 Industrial Equipment Maintenance

WG-5306 Air Conditioning Equipment Mechanic
WG-5309 Heating & Boiler Plant Equip. Mechanic
WG-5310 Kitchen/Bakery Equipment Repairing
WG-5312 Sewing Machine Repairing
WG-5313 Elevator Mechanic
WG-5317 Laundry & Dry Cleaning Equip. Repairing

WG-5318 Lock and Dam Repairing
WG-5323 Oiling and Greasing
WG-5330 Printing Equipment Repairing
WG-5334 Marine Machinery Mechanic
WG-5335 Wind Tunnel Mechanic
WG-5341 Industrial Furnace Building and Repairing
WG-5350 Production Machinery Mechanic
WG-5352 Industrial Equipment Mechanic
WG-5364 Door Systems Mechanic
WG-5365 Physiological Trainer Mechanic
WG-5378 Powered Support Systems Mechanic
WG-5384 Gasdynamic Facility Installing and Repairing

WG-5400 Industrial Equipment Operating

WG-5402 Boiler Plant Operating
WG-5403 Incinerator Operating
WG-5406 Utility Systems Operating
WG-5407 Electric Power Controlling
WG-5408 Wastewater Treatment Plant Operating
WG-5409 Water Treatment Plant Operating
WG-5413 Fuel Distribution System Operating
WG-5414 Baling Machine Operating
WG-5415 Air Conditioning Equipment Operating
WG-5419 Stationary-Engine Operating
WG-5423 Sandblasting
WG-5424 Weighing Machine Operating
WG-5426 Lock and Dam Operating
WG-5427 Chemical Plant Operating
WG-5430 Drawbridge Operating
WG-5433 Gas Generating Plant Operating
WG-5435 Carton/Bag Making Machine Operating
WG-5438 Elevator Operating
WG-5439 Testing Equipment Operating
WG-5440 Packaging Machine Operating
WG-5444 Food/Feed Processing Equip. Operating
WG-5446 Textile Equipment Operating
WG-5450 Conveyor Operating
WG-5454 Solvent Still Operating
WG-5455 Paper Pulping Machine Operating
WG-5478 Portable Equipment Operating
WG-5479 Dredging Equipment Operating
WG-5484 Counting Machine Operating
WG-5485 Aircraft Weight and Balance Operating
WG-5486 Swimming Pool Operating

WG-5700 Transportation/Mobile Equipment Operation

WG-5703 Motor Vehicle Operating
WG-5704 Fork Lift Operating
WG-5705 Tractor Operating
WG-5706 Road Sweeper Operating
WG-5707 Tank Driving
WG-5716 Engineering Equipment Operating

Federal Occupational Groups

WG-5725 Crane Operating
WG-5729 Drill Rig Operating
WG-5736 Braking-Switching and Conducting
WG-5737 Locomotive Engineering
WG-5738 Railroad Maintenance Vehicle Operating
WG-5767 Airfield Clearing Equipment Operating
WG-5782 Ship Operating
WG-5784 Riverboat Operating
WG-5786 Small Craft Operating
WG-5788 Deckhand

WG-5800 Transportation/Mobile Equipment Maintenance

WG-5803 Heavy Mobile Equipment Mechanic
WG-5806 Mobile Equipment Servicing
WG-5823 Automotive Mechanic
WG-5876 Electromotive Equipment Mechanic

WG-6500 Ammunition, Explosives, and Toxic Materials Work

WG-6502 Explosives Operating
WG-6505 Munitions Destroying
WG-6511 Missile/Toxic Materials Handling
WG-6517 Explosives Test Operating

WG-6600 Armament Work

WG-6605 Artillery Repairing
WG-6606 Artillery Testing
WG-6610 Small Arms Repairing
WG-6641 Ordnance Equipment Mechanic
WG-6652 Aircraft Ordnance Systems Mechanic
WG-6656 Special Weapons Systems Mechanic

WG-6900 Warehousing & Stock Handling

WG-6902 Lumber Handling
WG-6903 Coal Handling
WG-6904 Tools and Parts Handling
WG-6907 Materials Handler
WG-6910 Materials Expediting
WG-6912 Materials Examining and Identifying
WG-6914 Store Working
WG-6941 Bulk Money Handling
WG-6968 Aircraft Freight Loading

WG-7000 Packing and Processing

WG-7002 Packing
WG-7004 Preservation Packaging
WG-7006 Preservation Servicing
WG-7009 Equipment Cleaning
WG-7010 Parachute Packing

WG-7300 Laundry, Dry Cleaning, and Pressing

WG-7304 Laundry Working
WG-7305 Laundry Machine Operating

I Wanna Government Job

WG-7306 Pressing
WG-7307 Dry Cleaning

WG-7400 Food Preparation and Serving

WG-7402 Baking
WG-7404 Cooking
WG-7405 Bartending
WG-7407 Meatcutting
WG-7408 Food Service Working
WG-7420 Waiter

WG-7600 Personal Services

WG-7603 Barbering
WG-7641 Beautician

WG-8200 Fluid Systems Maintenance

WG-8255 Pneudraulic Systems Mechanic
WG-8268 Aircraft Pneudraulic Systems Mechanic

WG-8600 Engine Overhaul

WG-8602 Aircraft Engine Mechanic
WG-8610 Small Engine Mechanic
WG-8675 Liquid Fuel Rocket Engine Mechanic

WG-8800 Aircraft Overhaul

WG-8810 Aircraft Propeller Mechanic
WG-8840 Aircraft Mechanical Parts Repairing
WG-8852 Aircraft Mechanic
WG-8862 Aircraft Attending
WG-8863 Aircraft Tire Mounting
WG-8882 Airframe Test Operating

WG-9000 Film Processing

WG-9003 Film Assembling and Repairing
WG-9004 Motion Picture Developing/Printing Machine Operating

* = Those occupational groups not listed have yet to be established. The data for Blue Collar occupational groups originated from the *Job Grading System for Trades and Labor Occupations*, Transmittal Sheet No. 68, May 1993, from OPM's Office of Classification.

Federal Occupational Groups

Selected Federal White Collar Pay Schedules

Effective January 1996

General Schedule (2.54%)

	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
GS1	\$13,132	\$13,570	\$14,006	\$14,442	\$14,880	\$15,136	\$15,566	\$16,000	\$16,019	\$16,425
GS2	14,764	15,116	15,606	16,019	16,197	16,673	17,149	17,625	18,101	18,577
GS3	16,111	16,647	17,184	17,720	18,257	18,793	19,330	19,867	20,403	20,940
GS4	18,085	18,688	19,292	19,895	20,499	21,102	21,705	22,309	22,912	23,515
GS5	20,233	20,908	21,582	22,257	22,931	23,606	24,280	24,954	25,629	26,303
GS6	22,554	23,305	24,057	24,809	25,561	26,313	27,065	27,816	28,568	29,320
GS7	25,061	25,897	26,733	27,568	28,404	29,239	30,075	30,911	31,746	32,582
GS8	27,756	28,682	29,607	30,533	31,459	32,385	33,310	34,236	35,162	36,088
GS9	30,658	31,681	32,704	33,725	34,747	35,769	36,792	37,814	38,836	39,858
GS10	33,762	34,887	36,012	37,137	38,262	39,387	40,513	41,638	42,763	43,888
GS11	37,094	38,330	39,567	40,803	42,040	43,276	44,512	45,749	46,985	48,222
GS12	44,458	45,941	47,423	48,906	50,388	51,871	53,353	54,835	56,318	57,800
GS13	52,867	54,630	56,392	58,154	59,917	61,679	63,442	65,204	66,966	68,729
GS14	62,473	64,556	66,639	68,721	70,804	72,887	74,969	77,052	79,134	81,217
GS15	73,486	75,935	78,385	80,834	83,284	85,733	88,183	90,632	93,082	95,531

State Government Jobs

Basic Information

Applying for state government jobs takes time and a lot of follow-up. Below are a few pointers to keep in mind when applying:

- The majority of states require applications which must be filled out properly and in detail. Never assume that the personnel reviewing applications know what you do based on the position title. Even if you are attaching a resume, always complete the application.
- Detailed information will make a difference in your ranking and could make a difference in whether or not you are granted an interview.
- Make sure that applications are sent before the deadline on the announcement.
- If a job has specific qualifications and you have them, be sure to emphasize those qualifications.
- Always send the application to the appropriate agency or department.
- If you send a resume, most states will simply send it back to you along with an application that must be completed.
- Grade levels are used for salary determination which takes education, position, and experience into consideration.
- All states give veterans and those with disabilities preference.
- State employees who have been laid off are hired back before new people are hired.
- If testing is required for the position, be sure to follow up and take the appropriate examination.

Alabama

State Personnel Department
300 State Administration Bldg.
64 North Union St.
Montgomery, AL 36130
334-242-3389

Alaska

Alaska Division of Personnel
Department of Administration
P.O. Box 110201
Juneau, AK 99811-0201
907-465-4430
Job Bank: 907-465-8910

State Government Jobs

<http://www.state.ak.us>

Arizona

Arizona State Personnel Division
Department of Administration
1831 W. Jefferson
Phoenix, AZ 85007
602-542-5482
Job Bank: 602-542-4966
<http://www.state.az.us>

Arkansas

Office of Personnel Management
Department of Finance and Administration
1509 W. 7th St., Room 201
Little Rock, AR 72201
501-682-1823
Job Bank: 501-682-5627
<http://www.state.ar.us>

California

California State Personnel
P.O. Box 944201
Sacramento, CA 94244-2010
916-653-1705
Los Angeles: 213-620-6450
San Diego: 619-237-6163
San Francisco: 415-557-7871
TDD: 916-445-2689
Job Bank: 916-445-0538
<http://www.ca.gov>

Colorado

State Department of Human Resources
1313 Sherman St., Room 110
Denver, CO 80203
303-866-2321
<http://www.state.co.us>

Connecticut

State Resource and Employment Center
165 Capitol Ave.
Hartford, CT 06106
203-566-2501
<http://www.state.ct.us>

Delaware

State Personnel Office
First Street Plaza
3rd Floor
Wilmington, DE 19801

302-739-4195

<http://www.state.de.us>

District of Columbia

D.C. Personnel Department

441 4th St. NW

Washington, DC 20001

202-727-6099

<http://www.dchomepage.net>

Florida

State Personnel Department

Room 1902

The Capitol

Tallahassee, FL 32399-0250

904-488-1176

Job Bank: 904-488-1179

Fax: 904-922-4928

<http://www.state.fl.us>

Georgia

Merit System of Personnel Administration

West Tower, Suite 418

200 Piedmont Ave.

Atlanta, GA 30334

404-656-2705

Job Bank: 404-656-2725

Fax: 404-656-9740

<http://www.state.ga.us>

Hawaii

Hawaii Department of Personnel

235 South Beretania St.

11th Floor

Honolulu, HA 96813-2437

808-587-0977

Job Bank: 808-587-0977

Fax: 808-587-1003

<http://www.state.hawaii.gov>

Idaho

State Personnel Commission

P.O. Box 83720

Boise, ID 83720-0066

208-334-2263

800-554-JOBS

Job Bank: 208-334-2568

Fax: 208-334-3182

<http://www.state.id.us>

Illinois

Bureau of Personnel Department of Management Services

State Government Jobs

503 Stratton Office Bldg.
Springfield, IL 62706
217-782-6179
Fax: 217-524-8740
<http://www.state.il.us>

Indiana

Indiana Department of Personnel
402 West Washington St.
Indiana Government Center South
Indianapolis, IN 46204-2261
317-232-3105
Fax: 317-233-0236
<http://www.state.in.us/acin/personnel>

Iowa

Iowa Department of Personnel
Grimes State Office Building
East 14th and Grand
Des Moines, IA 50319
515-281-3351
Fax: 515-242-6450
Job Bank: 515-281-5820
<http://www.state.ia.us/jobs/index.htm>

Kansas

Kansas Division of Personnel Services
Department of Administration
Room 951, South Landon Bldg.
Topeka, KS 66612
913-296-5390
<http://www.state.ks.us>

Kentucky

Kentucky Department of Personnel
200 Fair Oaks Lane, Suite 517
Frankfort, KY 40601
502-564-4460
<http://www.state.ky.us>

Louisiana

Louisiana Civil Service Commission
Division of Personnel
P.O. Box 94111
Baton Rouge, LA 70804-9111
504-342-8536
Fax: 504-342-2386
<http://www.state.la.us>

Maine

Human Resources Department
4 Statehouse

Augusta, ME 04333
207-287-3761
<http://www.state.me.us>

Maryland

Maryland Department of Personnel
301 West Preston St.
Baltimore, MD 21201
410-225-4851
Fax: 410-333-5764
<http://dop.state.md.us>

Massachusetts

Division of Personnel Administration
1 Ashburton Place
Boston, MA 02108
617-727-3777
Fax: 617-727-3970
<http://www.magnet.state.ma.us>

Michigan

Michigan Department of Civil Service
400 South Pine
P.O. Box 30002
Lansing, MI 48909
517-373-2819
Fax: 517-373-7690

Minnesota

Minnesota Department of Employee Relations
200 Centennial Office Building
658 Cedar St.
St. Paul, MN 55155
612-296-8366
Fax: 612-296-8919
<http://www.state.mn.us>

Mississippi

Mississippi State Personnel Board
301 North Lamar St.
Suite 100
Jackson, MS 39201
601-359-2725
Fax: 601-359-2380
<http://www.state.ms.us>

Missouri

Missouri Division of Personnel
P.O. Box 388
Jefferson City, MO 65102
314-751-4162
Fax: 573-751-8641

State Government Jobs

<http://www.state.mo.us>

Montana

Montana Personnel Division
Mitchell Building, Room 130
Helena, MT 59620
406-444-3871
Fax: 406-447-3224
<http://www.mt.gov>

Nebraska

Nebraska Department of Personnel
301 Centennial Mall South
P.O. Box 94905
Lincoln, NE 68509
402-471-2075
Job Bank: 402-471-2200
Fax: 407-471-3754
<http://www.state.ne.us>

Nevada

Nevada Department of Personnel
209 East Musser St.
Carson City, NV 89710
702-687-4050
Job Bank: 702-687-4160

New Hampshire

New Hampshire Division of Personnel
25 Capitol St., Room 1
Concord, NH 03301
603-271-3261
<http://www.state.nh.us>

New Jersey

New Jersey Department of Personnel
44 South Clinton Ave. CN318
Trenton, NJ 08625
609-292-8668
Fax: 609-777-0905
<http://www.state.nj.us>

New Mexico

New Mexico State Personnel Office
P.O. Box 26127
Santa Fe, NM 87502-0127
<http://www.state.nm.us>

New York

New York State Personnel Board
Department of Civil Services
State Campus, Building #1

Albany, NY 12239
518-457-6216
518-457-3701
<http://www.state.ny.us>

North Carolina

North Carolina Office of State Personnel
116 West Jones St.
Raleigh, NC 27603
919-733-7922
Fax: 919-733-0653
Internet: <http://www.state.nc.us>

North Dakota

North Dakota Central Personnel Division
Office of Management and Budget
State Capitol
600 East Blvd. Avenue
Bismarck, ND 58505
701-328-3290
Fax: 701-328-5049
<http://www.state.nd.us>

Ohio

Ohio Division of Personnel
Division of Human Resources
30 East Broad St., 28th Floor
Columbus, OH 43215
614-466-4026
Job Bank: 614-466-4026
<http://www.ohio.gov>

Oklahoma

Office of Personnel Management
Jim Thorpe Building, Room 22
Oklahoma City, OK 73105
405-521-6337
Fax: 405-521-6308

Oregon

Oregon Personnel and Labor Relations Division
155 Cottage St., NE
Salem, OR 97310
503-378-5419
<http://www.state.or.us>

Pennsylvania

Pennsylvania State Employment Services
Office of Administration
110 Finance Building
Harrisburg, PA 17120
717-787-5703

State Government Jobs

<http://www.state.pa.us>

Rhode Island

Office of Personnel Administration
Department of Administration
One Capitol Hill
Providence, RI 02908
401-277-2172
Fax: 401-277-6391

South Carolina

South Carolina Human Resources Management Division
2221 Divine St., 1st Floor
Columbia, SC 29250
803-734-9333
Fax: 803-734-9098
<http://www.state.sc.us>

South Dakota

South Dakota Office of Executive Management
Bureau of Personnel
500 East Capitol Ave.
Pierre, SD 57501
605-773-4918
Job Bank: 605-773-3326
Fax: 605-773-4344
<http://www.state.sd.us>

Tennessee

Tennessee Department of Personnel
James K. Polk Building
2nd Floor
500 Deadrick St.
Nashville, TN 37243
615-741-4841
Fax: 615-741-6985
<http://www.state.tn.us>

Texas

Texas State Employment Commission
101 East 15th St.
Austin, TX 78778
512-463-1792
<http://www.texas.gov>

Utah

Utah Department of Human Resources Management
2120 State Office Building
Salt Lake City, UT 84114
801-538-3058
Job Bank: 801-538-3118
Fax: 801-538-3081

<http://www.state.ut.us>

Vermont

Vermont Department of Personnel
110 State St.
Montpelier, VT 05602
802-828-3483
Job Bank: 802-828-3483
Fax: 802-828-3409
<http://www.vermont.state>

Virginia

Virginia Department of Personnel and Training
James Monroe Building
12th Floor
101 North 14th St.
Richmond, VA 23219
804-225-2131
Fax: 804-371-7401
<http://www.state.va.us>

Washington

Washington Department of Personnel
521 Capitol Way South
P.O. Box 47500
Olympia, WA 98504-7500
360-753-5358
Job Bank: 360-753-586-0545
<http://www.wa.gov>

West Virginia

West Virginia Division of Personnel
Capitol Complex Building, #6
Room 416
1900 Kanawha Blvd.
Charleston, WV 25305
304-558-3950
Job Bank: 304-558-5946
Fax: 304-558-1399
<http://www.state.wv.us>

Wisconsin

Wisconsin Department of Employment Relations
137 East Wilson St.
P.O. Box 7855
Madison, WI 53707-7855
608-266-9820
Job Bank: 608-266-1731
Fax: 608-267-1000
<http://www.state.wi.us>

Wyoming

State Government Jobs

Wyoming Personnel Division
Department of Administration and Information
2001 Capitol Ave., Emerson Building
Cheyenne, WY 82002
307-777-6713
<http://www.state.wy.us>

**I Wanna Get Money
And I'm Out of Work**

I Wanna Get Money and I'm Out of Work

If you have been laid off or downsized from your job through no fault of your own, then help is out there for you. Unemployment compensation is the government's first line of defense against the ripple effects of unemployment. By cash payments made directly to laid off workers, the program ensures that at least a significant proportion of the necessities of life, such as food, shelter, and clothing, can be met while a search for work takes place. This program is unique in that it is almost totally funded by employer taxes - only three states collect taxes from employees.

Originally, most states paid benefits for a maximum duration of 13 to 16 weeks; most now pay a maximum of 26 weeks, and a few extend them somewhat further. In periods of very high unemployment, individual states may extend the benefits up to 13 additional weeks. Almost all wage and salary workers are now covered by this system.

There are no federal standards for benefits, in terms of qualifying requirements, benefit amounts, or duration of the regular benefits. Which means that every state operates this program somewhat differently. All states do require that a person must have worked a certain amount of time or earned a specified amount of wages to qualify for the program. This is to ensure that the unemployment benefits go to workers who are genuinely attached to the work force. You also must be able and available to work. You would be disqualified for benefits if you voluntarily left a job without good cause, were fired for misconduct, or you refused to take a suitable job.

Your weekly benefit amount depends upon your past wages within certain minimum and maximum limits. The period of past wages used and the formulas for computing benefits from these past wages vary greatly among the states. The number of dependents you have also affects your benefit amount.

If you want to move to another state and still collect unemployment benefits, you can. What happens is that the state you move to will file an Interstate Claim. Your benefits and the length of benefits are determined by the rules set in the state in which you earned your previous wages. In other words, you can't move from Colorado to Connecticut just to get a higher unemployment benefit. You will just get what you would have gotten while living in Colorado, and that's it.

You are allowed to receive benefits if you are participating in a job retraining program. In fact, many of the programs such as the Trade Adjustment Assistance program, will continue to provide you benefits once your unemployment runs out if you still haven't found a job or are participating in a retraining program.

Disaster Unemployment Assistance is provided to any individual who is unemployed as a result of a major natural disaster. In general, people living or working in areas affected by a disaster are eligible for assistance if they are not eligible for unemployment benefits or other wage replacement payments.

As stated earlier, the weekly unemployment benefit amounts varies greatly. In Hawaii, you can earn as little as \$5 per week to a high of \$347. The length you can receive benefits also varies from a low of four weeks to a high of 26 weeks in Oregon. What follows is a listing of state contacts for unemployment benefits. These offices can tell you the rules for

receiving the benefits, as well as the formula used to calculate the amount you would receive. Also included is the general range of weekly payments and the duration of the payments. Remember, certain things such as the number of dependents can affect the amount you receive, and states can extend the duration under certain conditions. Obviously your first point of contact should be your local unemployment office which can be found by looking in the blue pages of your phone book. If you need more information, you may also contact the main office at Unemployment Insurance Service, Employment and Training Administration, 200 Constitution Ave., NW, Washington, DC 20210; 202-219-5200.

Unemployment Insurance Contacts

Alabama

Unemployment Compensation Division
Department of Industrial Relations
649 Monroe St., Room 629
Montgomery, AL 36131
334-242-8025
www.dir.state.al.us/uc.htm
Weekly benefit range: \$45-190
Duration of benefits: 15-26 weeks

Alaska

Unemployment Insurance Program Manager
Employment Security Division
P.O. Box 25509
Juneau, AK 99802
907-465-2712
www.labor.state.ak.us
Weekly benefit range: \$44-248
Duration of benefits: 16-26 weeks

Arizona

ESA Administrator
P.O. Box 6123-910A
Phoenix, AZ 85007
602-255-3722
Weekly benefit range: \$40-185
Duration of benefits: 12-26 weeks

Arkansas

Unemployment Insurance Director
Arkansas Employment Security Department
P.O. Box 2981
Little Rock, AR 72203
501-682-3200
Weekly benefit range: \$47-264
Duration of benefits: 9-26 weeks

California

Unemployment Insurance
Employment Development Department

I Wanna Get Money And I'm Out of Work

P.O. Box 826880-MIC 86
Sacramento, CA 94280
916-654-9047
www.edd.ca.gov/ui/index.htm
Weekly benefit range: \$40-230
Duration of benefits: 12-26 weeks

Colorado

Office of Unemployment Insurance
1515 Arapahoe St.- Tower 2, Suite 400
Denver, CO 80202
303-620-4712
<http://unempben.cdle.state.co.us>
Weekly benefit range: \$25 -272
Duration of benefits: 13-26 weeks

Connecticut

State Labor Department
200 Folley Brook Blvd.
Wethersfield, CT 06109
203-566-4280
www.ctdol.state.ct.us/progsupt/unempl/unemploy.htm
Weekly benefit range: \$15-362
Duration of benefits: 26 weeks

Delaware

Division of Unemployment Insurance
P.O. Box 9950
Wilmington, DE 19809
302-761-8350
Weekly benefit range: \$20-300
Duration of benefits: 24-26 weeks

District of Columbia

Office of Unemployment Compensation
Department of Employment Services
500 C St., NW, Room 515
Washington, Dc 20001
202-724-7274
Weekly benefit range: \$50-359
Duration of benefits: 20-26 weeks

Florida

Division of Unemployment Compensation
201 Caldwell Building
Tallahassee, FL 32399
904-921-3889
Weekly benefit range: \$10-250
Duration of benefits: 10-26 weeks

Georgia

I Wanna Get Money And I'm Out of Work

Assistance Commissioner
Unemployment Insurance
Georgia Department of Labor
148 International Blvd., NE
Suite 718
Atlanta, GA 30303
404-656-3050
Weekly benefit range: \$37-205
Duration of benefits: 9-26 weeks

Hawaii

Administrator
Unemployment Insurance Division
Department of Labor and Industrial Relations
830 Punchbowl St., Room 325
Honolulu, HI 96813
808-586-9069
www.aloha.net/~edpso/uitext.html
Weekly benefit range: \$5-347
Duration of benefits: 26 weeks

Idaho

Administrator
Unemployment Insurance Division
Department of Employment
317 Main St.
Boise, ID 83735
208-334-6280
www.doe.state.id.us/id-ui.htm#menu
Weekly benefit range: \$44-248
Duration of benefits: 10-26 weeks

Illinois

Unemployment Insurance Manager
Illinois Department of Employment Security
401 S. State St., Room 622
Chicago, IL 60605
312-793-1837
<http://il.jobsearch.org/html/worker.htm>
Weekly benefit range: \$51-269
Duration of benefits: 26 weeks

Indiana

Department of Workforce Development
Indiana Government Center South
10 N. Senate Ave., Room 302
Indianapolis, IN 46204
317-233-5724
Weekly benefit range: \$87-217
Duration of benefits: 8-26 weeks

Iowa

I Wanna Get Money And I'm Out of Work

Bureau Chief of Job Insurance
Department of Employment Services
1000 E. Grand Ave.
Des Moines, IA 50319
515-281-5387
www.state.ia.us/government/wd/ui/index.html
Weekly benefit range: \$33-274
Duration of benefits: 11-26 weeks

Kansas

Director
Division of Employment Security
Department of Human Resources
401 Topeka Ave.
Topeka, KS 66603
785-296-5486
www.hr.state.ks.us/ui/html/enui.htm
Weekly benefit range: \$65-260
Duration of benefits: 10-26 weeks

Kentucky

Director
Division for Unemployment Insurance
Department of Employment Services
275 E. Main St., 2nd Floor
Frankfort, KY 40621
502-564-2900
www.des.state.ky.us/agencies/wforce/des/ui/ui.htm
Weekly benefit range: \$32-180
Duration of benefits: 15-26 weeks

Louisiana

Director, Unemployment Insurance
Louisiana Department of Labor
P.O. Box 94094
Baton Rouge, LA 70804
504-342-3017
www.ldol.state.la.us/faqfoldr/faqui.html
Weekly benefit range: \$10-181
Duration of benefits: 26 weeks

Maine

Director
Unemployment Compensation Division
Maine Department of Labor
P.O. Box 309
Augusta, ME 04332
207-287-3176
www.state.me.us/labor/ucd/homepag1.htm
Weekly benefit range: \$35-303
Duration of benefits: 21-26 weeks

Maryland

Executive Director
Office of Unemployment Insurance
Department of Labor, Licensing, and Regulation
1100 N. Eutaw St., Room 501
Baltimore, MD 21201
410-767-2464
www.dllr.state.md.us/employment/unemployment.html
Weekly benefit range: \$25-250
Duration of benefits: 26 weeks

Massachusetts

Unemployment Insurance Director
Department of Employment and Training
19 Staniford St., 2nd Floor
Boston, MA 02114
617-727-6560
www.detma.org/claimant.htm
Weekly benefit range: \$14-402
Duration of benefits: 10-30 weeks

Michigan

Michigan Employment Security Commission
7310 Woodward Ave., Room 510
Detroit, MI 48202
313-876-5000
800-638-3995
www.cis.state.mi.us/ua/homepage.htm
Weekly benefit range: \$42-300
Duration of benefits: 15-26 weeks

Minnesota

Assistant Commissioner
Minnesota Department of Economic Security
Job Services and Reemployment Insurance
390 N. Robert St.
St. Paul, MN 55101
651-296-3611
888-438-5627
www.des.state.mn.us/manuals/220.htm
Weekly benefit range: \$38-386
Duration of benefits: 10-26 weeks

Mississippi

Director, Unemployment Insurance Division
Employment Security Commission
P.O. Box 1699
Jackson, MS 39215
601-961-7700
www.mesc.state.ms.us

I Wanna Get Money And I'm Out of Work

Weekly benefit range: \$30-180
Duration of benefits: 13-26 weeks

Missouri

Director, Unemployment Insurance
Division of Employment Security
P.O Box 59
Jefferson City, MO 65104
573-751-3670
www.dolir.state.mo.us/es/doli.-46_.htm
Weekly benefit range: \$45-175
Duration of benefits: 11-26 weeks

Montana

Administrator
Unemployment Insurance Division
P.O. Box 1728
Helena, MT 59624
406-444-3783
<http://jsd.dli.mt.gov/ui/ui.htm>
Weekly benefit range: \$57-228
Duration of benefits: 8-26 weeks

Nebraska

Unemployment Insurance Director
Nebraska Department of Labor
P.O. Box 94600
550 S. 16th St.
Lincoln, NE 68509
402-471-9979
www.dol.state.ne.us/uihome.htm
Weekly benefit range: \$20-184
Duration of benefits: 20-26 weeks

Nevada

Unemployment Insurance
Employment Security Department
500 E. Third St.
Carson City, NV 89713
702-687-4510
www.state.nv.us/detr/ui.html
Weekly benefit range: \$16-258
Duration of benefits: 12-26 weeks

New Hampshire

Unemployment Compensation Bureau
Department of Employment Security
32 South Main St.
Concord, NH 03301
603-228-4031
www.nhworks.state.nh.us
Weekly benefit range: \$32-216

Duration of benefits: 26 weeks

New Jersey

Director, Division of Unemployment and Disability Insurance
New Jersey Department of Labor
CN 058
Trenton, NJ 08625
609-292-2460
www.wnjp.in.state.nj.us
Weekly benefit range: \$60-390
Duration of benefits: 15-26 weeks

New Mexico

Chief, Unemployment Insurance Bureau
New Mexico Department of Labor
401 Broadway Blvd., NE
P.O. Box 1928
Albuquerque, NM 87103
505-841-8431
www.state.nm.us/dol/dol_form.html
Weekly benefit range: \$42-212
Duration of benefits: 19-26 weeks

New York

Director, Unemployment Insurance Division
New York State Department of Labor
State Campus, Building 12
Albany, NY 12240
518-457-2878
www.labor.state.ny.us/html/wimdinpg.htm
Weekly benefit range: \$40-300
Duration of benefits: 26 weeks

North Carolina

Unemployment Insurance Division
Employment Security Commission of North Carolina
P.O. Box 25903
Raleigh, NC 27611
919-733-3121
www.esc.state.nc.us/html/wi_division.html
Weekly benefit range: \$15-322
Duration of benefits: 13-26 weeks

North Dakota

Director, Job Insurance Division
Job Service North Dakota
P.O. Box 5507
Bismarck, ND 58506
701-328-5000
www.state.nd.us/jsnd/uins.html
Weekly benefit range: \$43-243

Duration of benefits: 12-26 weeks

Ohio

Director, Unemployment Insurance
Ohio Bureau of Employment Services
145 S. Front St.
Columbus, OH 43215
614-466-9755
www.state.oh.us/obes/shared.htm
Weekly benefit range: \$66-339
Duration of benefits: 20-26 weeks

Oklahoma

Unemployment Insurance Director
Employment Security Commission
2401 North Lincoln
203 Will Rogers Memorial Office Building
Oklahoma City, OK 73152
405-557-7190
www.desc.state.ok.us/iu/default.htm
Weekly benefit range: \$16-262
Duration of benefits: 20-26 weeks

Oregon

Programs and Methods
Employment Department
875 Union St., NE
Salem, OR 97311
503-947-1470
www.emp.state.or.us/benefits/uiinfo.htm
Weekly benefit range: \$70-301
Duration of benefits: 4-26 weeks

Pennsylvania

Bureau of U.C. Benefits and Allowances
Department of Labor and Industry
Room 615 Labor and Industry Building
Seventh and Forster Sts.
Harrisburg, PA 17121
717-787-3547
www.li.state.pa.us/ben.html
Weekly benefit range: \$33-375
Duration of benefits: 16-26 weeks

Puerto Rico

Director, Unemployment Insurance Division
Bureau of Employment Security
505 Munoz Rivera Ave., FL 12
Hato Rey, PR 00918
809-754-5352
Weekly benefit range: \$7-133
Duration of benefits: 26 weeks

Rhode Island

Assistant Director
Unemployment Insurance
Department of Employment and Training
101 Friendship St.
Providence, RI 02903
401-222-3652
www.det.state.ri.us/webdev/ui/html
Weekly benefit range: \$41-404
Duration of benefits: 15-26 weeks

South Carolina

Deputy Executive Director
Unemployment Compensation
Employment Security Commission
P.O. Box 995
Columbia, SC 29202
803-737-2787
www.sces.org
Weekly benefit range: \$20-238
Duration of benefits: 15-26 weeks

South Dakota

Director, Unemployment Insurance Division
Department of Labor
P.O. Box 4730
Aberdeen, SD 57402
605-626-2312
www.state.sd.us/dol/ui/ui-home.htm
Weekly benefit range: \$28-194
Duration of benefits: 15-26 weeks

Tennessee

Deputy Commissioner
Tennessee Department of Employment Security
500 James Robertson Pkwy., 12th Floor
Nashville, TN 37245
615-741-2131
www.state.tn.us/empsec/ui/ui.htm
Weekly benefit range: \$30-200
Duration of benefits: 12-26 weeks

Texas

Director, Unemployment Insurance
Texas Workforce Commission
15th and Congress, Room 668
Austin, TX 78778
512-463-0735
www.twc.state.tx.us/ui/bnfts/benehp.html
Weekly benefit range: \$47-287
Duration of benefits: 9-26 weeks

Utah

Director, Unemployment Insurance
Workforce Services
140 East 300 South
P.O. Box 11249
Salt Lake City, UT 84147
801-536-7423
<http://dwsa.state.ut.us/default.htm>
Weekly benefit range: \$20-284
Duration of benefits: 10-26 weeks

Vermont

Unemployment Insurance
Department of Employment and Training
5 Green Mountain Dr.
P.O. Box 488
Montpelier, VT 05602
802-828-4100
www.det.state.vt.us/~detui/ui-dir.htm
Weekly benefit range: \$25-275
Duration of benefits: 26 weeks

Virginia

Field Operations
Virginia Employment Commission
703 E. Main St.
Richmond, VA 23219
804-786-3004
www.vec.state.va.us
Weekly benefit range: \$55-228
Duration of benefits: 12-26 weeks

Washington

Assistant Commissioner
Employment Security Department
P.O. Box 9046
Olympia, WA 98507
360-902-9303
www.wa.gov/esd/ui.htm
Weekly benefit range: \$82-384
Duration of benefits: 10-30 weeks

West Virginia

Director
Unemployment Compensation Division
Bureau of Employment Programs
112 California Ave.
Charleston, WV 25305
304-558-2624
www.state.wv.us/bep/uc/default.htm
Weekly benefit range: \$24-290

Duration of benefits: 26 weeks

Wisconsin

Administrator
Division of Unemployment Insurance
201 East Washington Ave., Room 371
P.O. Box 7905
Madison, WI 53707
608-266-7074
www.dwd.state.wi.us/ui/
Weekly benefit range: \$52-274
Duration of benefits: 12-26 weeks

Wyoming

Administrator
Division of Unemployment Insurance
Department of Employment
P.O. Box 2760
Casper, WY 82602
307-235-3254
<http://wydoe.state.wy.us/erd/ui/>
Weekly benefit range: \$18-250
Duration of benefits: 12-26 weeks

"Less than 50% of the workforce will be in a proper full time job by 2000."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993

**I Wanna Get My GED
Or More Adult Education**

I Wanna Get My GED

People drop out of or fail to complete high school for many different reasons. But one thing is clear; getting your high school diploma or GED is the key to advancement. You can join the privileged ranks of people like Bill Cosby, Mary Lou Retton, and 10 million other people famous and not so famous who have obtained their GED.

What is a GED and how do you get one? GED stands for General Educational Development. When you take a GED test, it tests your knowledge and ability in five different areas: writing skills, social studies, science, interpreting literature and the arts, and mathematics. This is a way for you to earn your GED diploma which you can then use to apply for jobs, enter training programs, or even attend college!

GED tests are given at sites all across the United States. There are several ways to learn where the nearest GED test site is located. You can contact your local Board of Education, your State Department of Adult Education, or the GED Information Hotline at 800-62-MY-GED. This hotline is operated by the American Council on Education (P.O. Box 81826, Lincoln, NE 68501) which administers the GED tests.

You can take the GED without studying if you feel prepared. However, many people who have been out of school for awhile may need a little time to study. There are different ways to do this. Your local library or bookstore offer a variety of GED study books, many of which come with practice tests. The GED hotline listed above can also provide you with information on how to purchase a practice test. Many local school boards, community organizations, and community colleges offer adult education courses. Your local public television station may also run programs to help you study for the test.

Another wonderful resource is the National Literacy Hotline at 800-228-8813 (Contact Center, P.O. Box 81826, Lincoln, NE 68501). This hotline maintains a database of resources and organizations that focus on literacy and can connect you to literacy resources and contacts in your area.

Other Resources

Clearinghouse on Adult Education and Literacy
400 Maryland Ave., SW
Washington, DC 20202

202-205-9996

This clearinghouse can direct you to state contacts for assistance and has publications which review different types of training and education programs.

ERIC Clearinghouse on Adult, Career and Vocational Education
Ohio State University
Center on Education and Training for Employment
1900 Kenny Rd.
Columbus, OH 43210

614-292-4353

800-848-4815

This clearinghouse has literature and relevant materials covering the topics of adult and continuing education, ranging from basic literacy training through professional skill upgrading. They can conduct a database search for materials on a specific subject of interest and has a publications list of resource summaries.

State Directors of Adult Education

Most of us learned the basics — reading, writing, and math — in school. But there are millions of Americans who never learned how to read, much less mastered any of the other fundamental skills necessary to survive in the world today. Without the ability to read, one can't check the want ads, fill out a job application, or attempt to take a job placement test. The road to literacy is never easy, but it's even more difficult as you get older. It takes a great deal of time and effort to achieve your goal of literacy, but reading is the only way to get ahead.

There are many ways to learn what you missed in high school. Nonprofits across this country have been established to deal with illiteracy. They have programs throughout the United States where volunteers work one on one with participants to improve their reading and math skills. The National Literacy Hotline at 800-228-8813 is designed to put callers in touch with literacy programs close by. You may also contact some of the nonprofits listed below to help a loved one learn to read and enjoy a more satisfying life.

Literacy Volunteers of America, 5795 Widewaters Parkway, Syracuse, NY 13214; 315-445-8000.

Reading is Fundamental, Smithsonian Institution, 600 Maryland Ave. SW, Suite 500, Washington, DC 20560; 202-287-3220.

National Institute for Literacy, 800 Connecticut Ave., NW, Suite 200, Washington, DC 20202; 202-632-1500.

Barbara Bush Foundation for Family Literacy, 1002 Wisconsin Ave., NW, Washington, DC 20007; 202-338-2006.

The Federal government supports programs as well. The local board of education may provide classes, as may the nearest community college. The following is a list of state Adult Education Directors. Contact the Director for your state if you are having trouble locating the services you need, or you may contact the headquarters at Clearinghouse on Adult Education and Literacy, Division of Adult Education and Literacy, U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20202; 202-205-9996.

Alabama

Mr. Bobby B. Dees
State Administrator
GED Testing Program
Adult Basic Education Section
Division of Federal Administrative Services
Department of Education
Gordon Persons Building, Room 5343
50 North Ripley St.
Montgomery, AL 36130
334-242-8181
Fax: 334-242-2236

Alaska

Ms. Constance Munro
State Supervisor, Adult Basic Education
Department of Education
801 West 10th, Box F
Juneau, AK 99801
907-465-8714
Fax: 907-465-3396

American Samoa

Ms. Fa'au'uga Achica
Dean of Continuing and Adult Education
American Samoa Community College
Board of Higher Education
Mapusaga Campus
Pago Pago, AS 96799
011-684-699-9155
Fax: 011-684-699-2062

Arizona

Dr. Gary A. Eyre
State Administrator
Adult Education Services
Department of Education
1535 West Jefferson
Phoenix, AZ 85007
602-542-5280
Fax: 602-542-1849

Arkansas

Mr. Garland Hankins
Deputy Director
Adult Education Section
Department of Education
Luther S. Hardin Building, #506
Third Capitol Mall
Little Rock, AR 72201-1083
501-682-1970/1978
Fax: 501-682-1982

California

Dr. Gerald Kilbert
State Director
Adult Education
Department of Education
P.O. Box 944272
Sacramento, CA 94244-2720
916-322-6535
Fax: 916-327-4239

State Directors of Adult Education

Colorado

Ms. Dian Bates
State Director, ABE
Division of Adult Education
201 E. Colfax Ave.
Denver, CO 80203
303-866-6611
Fax: 303-830-0793

Connecticut

Ms. Roberta Pawloski
Director, Division of Vocational Technical and Adult Education
Department of Education
25 Industrial Park Rd.
Middletown, CT 06457
203-638-4035
Fax: 203-638-4156/4062

Delaware

Dr. Fran Tracy-Mumford
State Supervisor
Adult and Community Education
Department of Public Instruction
P.O. Box 1402
J.G. Townsend Building
Dover, DE 19901
302-739-4681
Fax: 302-739-3744

District of Columbia

Dr. Otho E. Jones
Assistant Superintendent
District of Columbia Public Schools
Browne Administrative Unit
26th and Benning Rd., NE
Washington, DC 20002
202-724-4178
Fax: 202-724-4750

Federated States of Micronesia

Dr. Catalino L. Cantero
Secretary, Department of Education
P.O. Box P.S. 87
Palikir, Pohnpei, FM 96941
011-691-320-2609
Fax: 11-691-320-5510

Florida

Dr. John E. Lawrence, Chief
Bureau of Adult and Community Education
FEC Building
Department of Education

I Wanna Get My GED Or More Adult Education

325 W. Gains St.
Room 1244
Tallahassee, FL 32399-0400
904-487-4929
Fax: 904-487-6259

Georgia

Dr. Jean DeVard-Kemp
Assistant Commissioner for Adult Literacy
Department of Technical and A.E.
1800 Centary Place
Atlanta, GA 30345-4304
404-679-1635
Fax: 404-679-1630

Guam

Mr. John T. Cruz, Director
Occupational Education Services, Academic Education Services and Student Services
Guam Community College
P.O. Box 23069
Main Postal Facility
Guam, 96921
011-671-734-4311
Fax: 011-671-734-5238

Hawaii

Mr. Kenneth Yamamoto
Administrator, Youth and Early Childhood Section
Department of Education
Hahaione Elementary School
595 Pepeekeo St., H-2
Honolulu, HI 96825
808-395-9451
Fax: 808-395-1826

Idaho

Dr. Shirley Spencer
Director, A.E.
Department of Education
Len B. Jordon Office Building
650 W. State St.
Boise, ID 83720
208-334-2187
Fax: 208-334-2228

Illinois

Mrs. Noreen Lopez
Director, A.E.
Adult, Vocational and Technical Education
State Board of Education
100 N. First St., E-439
Springfield, IL 62777

State Directors of Adult Education

217-782-3370
Fax: 217-782-9224

Indiana

Ms. Carlotta Anderson
Director, Division of Adult Education
Department of Education
Room 229, State House
Indianapolis, IN 46204
317-232-0522
Fax: 317-232-9121

Iowa

Mr. Donald L. Wederquist
Chief, Adult Education
Department of Education
Grimes State Office Building
Des Moines, IA 50319-0146
515-281-3671
Fax: 515-242-5988

Kansas

Ms. Janet Stotts
Director, Adult Education
Department of Education
120 East 10th St.
Topeka, KS 66612
913-296-3191
Fax: 913-296-7933

Kentucky

Ms. Teresa Suter
Office Head
Adult Education Services
Department for Adult and Technical Education
Capital Plaza Tower, 3rd Floor
500 Mero St.
Frankfort, KY 40601
502-564-5114
Fax: 502-564-5316

Louisiana

Mr. Glenn Gossett
Director, Bureau of Adult and Community Education
Department of Education
P.O. Box 94064
Baton Rouge, LA 70804-9064
504-342-3510
Fax: 504-342-7316

Maine

Dr. Paul (Randy) Walker

I Wanna Get My GED Or More Adult Education

Director
Adult and Community Education
Department of Education
State House Station 23
Augusta, ME 04333
207-289-5854
Fax: 207-287-5894

Maryland

Mr. Charles Talbert, Director
Adult Education and Literacy Services Branch
Division of Career Technology and Adult Learning, 3rd Floor
Maryland State Department of Education
200 West Baltimore St.
Baltimore, MD 21201
410-767-0162
Fax: 410-333-2379

Massachusetts

Mr. Robert Bickerton, Director
Adult and Community Service
Department of Education
350 Main St., 4th Floor
Malden, MA 02148
617-388-3300, ext. 353
Fax: 617-388-3394

Michigan

Dr. Ronald M. Gillum, Director
Adult Extended Learning Services
Department of Education
P.O. Box 30008
Lansing, MI 48909
517-373-8425
Fax: 517-335-3630

Minnesota

Mr. Brian Kanen, Coordinator
Adult Basic Education
Department of Education
997 Capitol Square Building
550 Cedar St.
St. Paul, MN 55101
612-296-8311
Fax: 612-297-5695

Mississippi

Ms. Eloise Johnson
Director of Literacy
State Board for Community and Junior Colleges
Education and Research Center
3825 Ridgewood Rd.

State Directors of Adult Education

Jackson, MS 39211
601-982-6344
Fax: 601-359-2326

Missouri

Mr. Elvin Long
Director, Adult Education
Department of Elementary and Secondary Education
P.O. Box 480
Jefferson City, MO 65102
314-751-0887
Fax: 314-751-1179

Montana

Dr. Robert Ruthemeyer
Director, Adult Education
State Office of Public Instruction
Office of the State Superintendent
State Capitol Building
Helena, MT 59602
406-444-4443
Fax: 406-444-3924

Nebraska

Mr. Burney Bouslough
Director, Adult and Community Education
Department of Education
301 Centennial Mall South
P.O. Box 94987
Lincoln, NE 68509
402-471-4807
Fax: 402-471-0117

Nevada

Ms. Phyllis Rich
Adult Basic Education Consultant
State GED Administrator
Department of Education
Adult and Continuing Education
400 W. King St.
Capitol Complex
Carson City, NV 89710
702-687-3134
Fax: 702-687-5660

New Hampshire

Mr. Art Ellison
Supervisor, ABE
Department of Education
101 Pleasant St.
Concord, NH 03301
603-271-6698

Fax: 603-271-1953

New Jersey

Mr. Harry Van Houten
Director, A.E.
Department of Education
225 West State St.
Trenton, NJ 08625-0500
609-777-0577
Fax: 609-633-9825

New Mexico

Ms. Muriel Lawler
State Director, ABE
Department of Education
Education Building
300 Don Gaspar
Santa Fe, NM 87501
505-827-6672
Fax: 505-827-6696

New York

Mr. Garrett W. Murphy
Director, Division of Continuing Education
State Education Department
Washington Ave.
Albany, NY 12234
518-474-5808
Fax: 518-474-2801

North Carolina

Mr. Bobby Anderson
Director, Continuing Education
Department of Community Colleges
200 West Jones
Raleigh, NC 27063-1337
919-733-4791
Fax: 919-733-0680

North Dakota

Mr. G. David Massey
Director, Adult Education
Department of Public Instruction
600 Boulevard Ave. East
9th Floor, State Capitol Building
Bismarck, ND 58505-0440
701-224-2393/3600
Fax: 701-224-2461

Northern Mariana Islands

Ms. Fe Calixterio
Director, Adult Education

State Directors of Adult Education

Northern Marianas College
Commonwealth of the Northern Mariana Islands
Box 1250
Saipan, MP 96950
011-670-234-3690
Fax: 011-670-234-0759

Ohio

Mr. James A. Bowling
State Director, Adult Education
Department of Education
933 High St., Suite 210
Worthington, OH 43085-4087
614-466-5015
Fax: 614-752-1640 (466-2372)

Oklahoma

Mr. Al Underwood
Director, Lifelong Learning
Department of Education
Oliver Hodge Memorial Education Building
2500 N. Lincoln Blvd., Room 180
Oklahoma City, OK 73105-4599
405-521-3321
Fax: 405-521-6205

Oregon

Dr. Donna M. Lane
Assistant Commissioner, Office of Community College Services
255 Capitol St., NE
Salem, OR 97310
503-378-8585
Fax: 503-378-8434

Palau

Mr. Masa-Aki N. Emesiochi
Grant Coordinator
Chief, Division of Curriculum
Public School System
Department of Social Services
P.O. Box 189
Koror, Palau 96940
011-6809-488-2570
Fax: 011-6809-488-2570

Pennsylvania

Ms. Cheryl Keenan
Director, Bureau of Adult, Basic and Literacy Education
Department of Education
333 Market St., 6th Floor
Harrisburg, PA 17126-0333
717-787-5532

Fax: 717-783-5420

Puerto Rico

Ms. Carmen Venlen Rivera
Assistant Secretary for Adult Education
Educational Extension
P.O. Box 759
Hato Rey, PR 00919
809-753-9211
Fax: 809-754-0843

Republic of the Marshall Islands

Ms. Biram Stege
State Director
Republic of the Marshall Islands
College of the Marshall Islands
Majuro, Marshall Islands 96960
011-692-625-3394
Fax: 011-692-625-3538

Rhode Island

Mr. Robert Mason
Adult Education Specialist
Department of Education
22 Hayes St., Room 222
Roger Williams Building
Providence, RI 02908
401-277-2705
Fax: 401-277-6033

South Carolina

Mr. Sam Drew
State Director
Office of Community Education
South Carolina Department of Education
1429 Senate St.
403 Rutledge Office Building
Columbia, SC 29201
803-734-8563
Fax: 803-734-8624

South Dakota

Mr. Gene K. Dickson
Adult Education
Office of Adult, Vocational and Technical Education
700 Governors Dr.
Pierre, SD 57501-2291
605-773-4716
Fax: 605-773-6139

Tennessee

Mr. Phil White

State Directors of Adult Education

Executive Director
Division of Adult and Community Education
Department of Education
1130 Menzler Rd.
Nashville, TN 37210
615-741-7054
Fax: 615-741-6236

Texas

Dr. Pavlos Roussos
Program Director
Adult Education
Division of A.E./Employment
Training, Funding and Compliance
Texas Education Agency
1701 North Congress Ave.
Austin, TX 78701
512-463-9294
Fax: 512-475-3575

Utah

Dr. Brent Gubler
Specialist
Adult Education Services
Office of Education
250 East 500 South St.
Salt Lake City, UT 84111
801-538-7844
Fax: 801-538-7521

Vermont

Ms. Sandra Robinson
Chief, Adult Education Unit
Department of Education
State Office Building
Montpelier, VT 05602
802-828-3131
Fax: 802-828-3140

Virginia

Dr. Lennox L. McLendon
Associate Director, A.E.
Department of Education
Commonwealth of Virginia
P.O. Box 6Q
Richmond, VA 23216
804-225-2075
Fax: 804-371-8593

Virgin Islands

Ms. Anna C. Lewis

I Wanna Get My GED Or More Adult Education

Director, ABE
Department of Education
P.O. Box 6640
St. Thomas, VI 00801
809-774-5394
Fax: 809-774-4679

Washington

Dr. Patricia Green
Director
Office of Adult Literacy
State Board for Community and Technical Colleges
P.O. Box 42495
Olympia, WA 98504-2495
206-664-9402
Fax: 206-664-8808

West Virginia

Ms. Kathi Polis
Assistant Director, A.E.
Department of Education
Building 6, Room 230
Capitol Complex
1900 Kanawha Blvd., East
Charleston, WV 25305
304-558-6318
Fax: 304-558-0048

Wisconsin

Mr. Dwight A. York
State Director, Vocational, Technical and Adult Education
Board of Vocational, Technical and Adult State and Adult Education
310 Price Place
P.O. Box 7874
Madison, WI 53707
608-266-1207

Wyoming

Mr. Lloyd Kjornes
Coordinator, Adult Education
Hathaway Building
Cheyenne, WY 82002
307-777-6228
Fax: 307-777-6234

"Back in the 1970s, the average guy with a high school diploma was making \$24,000 in today's dollars. Today a similar guy is making about \$18,000."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

Free Adult Education Training On-The-Job

Program: Workplace Literacy - 84.198

Description: America's workers need to be able to compete in a global economy using high technology and cutting edge production techniques. Unfortunately for both U.S. businesses and workers, much of the available workforce lacks the basic education and skills needed to move ahead into this new type of economy that is tied globally to other countries through advanced computer, telecommunications, and other information systems.

The National Workplace Literacy Program's aim is to create new partnerships among businesses, workers, and educators that will make this transition easier for everyone. Since 1988, almost 68,000 workers in more than 360 different businesses have received free literacy training through this program.

What You Can Get: Many of these programs offer:

- literacy and basic skills training
- English as a second language training
- training in speaking effectively
- training in listening effectively
- training in reasoning and problem solving

Who Is Eligible: If you are a worker or employer and would like to start a literacy program in your workplace, contact your State Department of Adult Education (see page 730). In many cases, they can refer you to organizations which provide adult literacy programs, and who may be willing to establish a program at your workplace. You may also contact the Clearinghouse on Adult Education and Literacy, Division of Adult Education and Literacy, 600 Independence Ave., SW, Washington, DC 20202; 202-205-9996. The Clearinghouse links communities with existing resources in adult education and provides information which deals with programs funded by the Department of Education.

Money Available: The National Workplace Literacy Program does award grants to programs which are innovative, demonstration projects, that deal with workplace literacy. The annual budget for this program is \$37,516,000.

National Office:

If you would like to apply for a grant or learn more about existing funding programs, contact:

National Workplace Literacy Programs
Division of Adult Education and Literacy
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202
202-205-8270

Local Offices:

Listed below you'll find a state-by-state listing of National Workplace Literacy Programs that are currently funded by the U.S. Department of Education. Each entry includes the

Workplace Literacy Program

project title, contact person, address, phone, and participating companies. Keep in mind that you might try to get a job with one of these companies, if you also want to get educated at the same time.

National Workplace Literacy Program

Alabama

Alabama State Department of Education

Randel F. Walker

Alabama State Department of Education

50 N. Ripley St., Room 5343

Montgomery, AL 36104

334-242-8181

Fax: 334-242-2236

Partners: Alabama State Department of Education; Michelin Tire Corporation; UAW-Chrysler; O'Neal Steel.

Enterprise State Jr. College

Susan Steck

Enterprise State Jr. College

P.O. Box 1300

Enterprise, AL 36331

334-393-3752, x226

Fax: 334-347-6223

Partners: Enterprise State Jr. College; Clinton Mills; Shaw Industries; Opp and Micolas Mills, Inc; Pridecraft, Enterprises; MacArthur State Technical College; Southeast Alabama Adult Education Network; Laurens County Literacy Council.

California

Coast Community College District

Karen Klammer

Coast Community College District

1370 Adams Ave.

Costa Mesa, CA 92626

714-432-5824

Fax: 714-432-5909

Partners: Coast Community College District; Deft; Mallinckrodt Medical TPI; Newport Corporation; CDI-3M Health Care; Printonix; Rosemount Analytical; Steelcase; 3M Dental Products; 3M Surgical; Coastline Community College, Irvine Community College; Rancho Santiago Community College.

Colorado

University of Southern Colorado

Jim Halverson

University of Southern Colorado

2200 Bonforte Blvd.

Pueblo, CO 81001

719-549-2915

Fax: 719-549-2765

Partners: University of Southern Colorado; Latino Chamber of Commerce.

I Wanna Get My GED Or More Adult Education

State Board for Community Colleges and Occupational Education

Mary Crabbe Gershwin

Colorado Community Colleges and Education Systems

Education Partnerships in Colorado

1391 North Spear Blvd., Suite 600

Denver, CO 80204

303-620-4000

Fax: 303-825-4295

Partners: State Board for Community College and Occupational Education; Pikes Peak Community College; Morgan Community College; Community College of Denver; Community College of Aurora; Pueblo Community College; Trinidad State Jr. College; ABC Rail Corp; MasterCraft; Memorial Hospital; Mr. San Rafael; The Penrose-St. Francis Health Care System; Ralston Purina Co.; Rose Medical Center; Samsonite; Summit Brick and Tile; Villa Pueblo Tower; XEL Communication, Inc.

Denver Public Schools, District #1

Sharon Carrosella

Denver Public Schools, District #1

Emily Griffith Opportunity School

900 Grant St.

Denver, CO 80203

303-575-4739

Fax: 303-575-4840

Partners: Provenant Health Partners (Saint Anthony North, Saint Anthony North, Saint Anthony Central, Mercy Medical Center, The Gardens at Saint Elizabeth, and Provenant Senior Life Center, Inverness); University of Colorado Health Sciences Center; Saint Joseph Hospital; Presbyterian/St. Luke's Medical Center and Swedish Medical Center; Imperial Headwear, Inc, Colorado Contract Cut and Sew; Marriott Hotels; Hilton Hotels; and Hospital Coop. Laundry.

Florida

Seminole Community College

Patricia Rowell

Seminole Community College

100 Weldon Blvd.

Sanford, FL 32773

407-323-1450

Fax: 407-330-4489

Partners: Seminole Community College; Siemens Stromberg-Carlson; Comtel Metal Inc.; the Private Industry Council of Seminole County, Inc.

Hawaii

Pacific International Center for High Tech Research (PICHTR)

Meril Fujiki

Pacific International Center for High Tech Research (PICHTR)

2800 Woodland Dr., Suite 180

Honolulu, HI 96822

808-539-3851

Fax: 808-539-3899

Partners: PICHTR; American Samoa Power Authority; Pago Pago, American Samoa.

Migrant Education — High School Equivalency Program

University of Hawaii
Noelani Ching
University of Hawaii
College of Education Curriculum and Instruction Department
1776 University Ave., UA 2, Room 7
Honolulu, HI 96822
808-956-7834
Fax: 808-956-3374
Partners: University of Hawaii; Bakery Europa; Straub Clinic and Hospital, Inc.

Illinois

First Chicago Corporation
Tamra Baloun
First Chicago Corporation
Corporate Staff-Human Resources
One First National Plaza, Mail Ste. 0008
Chicago, IL 60670
312-407-5195
Fax: 312-407-1391
Partners: First Chicago Corporation; The Center/CCSD #54.

Northeastern Illinois University
Margaret Boyter-Escalona
Northeastern Illinois University
Chicago Teachers Center
5500 North St., Louis Ave.
Chicago, IL 60625
312-733-7330, x440
Fax: 312-733-8188
Partners: Chicago and Central States Joint Board of the Amalgamated Clothing and Textiles Workers Union (ACTWU); Amalgamated Bank of Chicago; Chicago Transparent Products; Down River Forest Products, Inc.; Juno Lighting, Inc.; Suncast Corp.

College of Lake County
Mary Kay Gee
College of Lake County
19351 W. Washington St.
Grayslake, IL 60030-1198
708-223-6601, x2726
Fax: 708-223-7580
Partners: College of Lake County; Baxter Healthcare Corp.; Kenall; Nichols-Homeshield; Stone Container Corp.; Maclean-Fogg.

Iowa

Southeastern Community College
Ron Behrens
Southeastern Community College
1015 S. Gear Ave., Drawer F
West Burlington, IA 52655

I Wanna Get My GED Or More Adult Education

319-752-2731, x228

Fax: 319-752-3407

Partners: Southeastern Community College; The Dial Corporation; UFCW #617.

Kentucky

Jefferson County Public Schools

Janet Steffens

Jefferson County Public Schools

P.O. Box 34020

Louisville, KY 40232

502-485-3290

Fax: 502-485-3609

Partners: Jefferson County Public Schools; Futura Plastics and Engineering, Inc.

Maine

University of Southern Maine

Nancy Martz

University of Southern Maine

220 Bailey Hall

Gorham, ME 04038

207-780-5572

FAX: 207-780-5315

Partners: University of Southern Maine; Barber Foods; Hannaford Brothers; The American Tool Company; National Semiconductor; Nicholos Portland; Wood Structures; KONICA Quality Photo East.

Maryland

Carroll Community College

Hermaine Saunders

Home Care Challenge

Carroll Community College

300 South Center St.

Westminister, MD 21157

410-848-7017

Fax: 410-857-0119

Partners: Carroll Community College; First Call, Inc; Home Call, Inc; Tri-Home Health Care and Services, Inc; Carroll Hospice.

Essex Community College

June McCauley

Essex Community College

7201 Rossville Blvd.

Baltimore, MD 21237

410-383-4830

Fax: 410-686-9564

Partners: Essex Community College; Deaton Specialty Hospital; Franklin Square Hospital Center; Bayview Medical Center; Johns Hopkins Hospital; Liberty Medical Center; Maryland General Hospital; Maryland Hospital Association; Mercy Medical Center; Mt. Washington Pediatric Health System; St. Agnes Hospital; St. Joseph Hospital; Sinai Hospital of Baltimore.

Migrant Education — High School Equivalency Program

Maryland State Department of Education
Cathy Hampton
Maryland State Department of Education
200 West Baltimore St., DCTAL 3rd Floor
Baltimore, MD 21201
410-767-0516

Fax: 410-333-2099

Partners: Maryland State Department of Education; Baltimore Metropolitan Council of AFL-CIO Unions.

Massachusetts

Continuing Education Institute, Inc. (CEI)
Lloyd David

Continuing Education Institute, Inc.
35 Highland Circle
Needham, MA 02194
617-449-4802

Fax: 617-449-4878

Partners: Continuing Education Institute, Inc.; Boston Scientific Corp.; Power General/NIDEC; Analog Devices; American Engineered Components; Fire Control Instruments.

Massachusetts Department of Education
Johan Uvin
Massachusetts Department of Education
Adult & Community Learning Services
350 Main St.
Malden, MA 02148
617-388-3000
Fax: 617-388-3394

Partners: Massachusetts Department of Education; Department of Employment & Training; Bull HN Information Systems; Roxbury Community College; Jostens Inc.; Bristol Community College Adult Learning Center; Haskon International; International Dryer Corporation; United Electrical Workers Union; University of Massachusetts Dartmouth Labor Education Center; C&K Components; Servolift Eastern; Beth Israel Hospital, Children's Hospital; Fuller Mental Health Center; Jewish Vocational Service; Beaumont Nursing Home; Bolton Manor; The Jewish Home for the Aged; Quinsigamond Community College; Jewish Memorial Hospital; St. John of God Hospital; Boston University Medical Center; Metrowest Medical Center; Jordan Hospital; Harvard Street Neighborhood Health Center; Locals 285 & 767 of SEIU; Service Employees International Union Worker Education Program; Massachusetts General Hospital; Employment Connections; University of Massachusetts Labor/Management Workplace Education Program; Holyoke Card and Paper Co.; Mastex Industries; Sealed Air Corp.; Hampden County Regional Employment Board; Literacy Volunteer Network.

Massachusetts Career Development Center
Norman Halls
Massachusetts Career Development Center
140 Wilbraham Ave.
Springfield, MA 01109
413-781-5640

I Wanna Get My GED Or More Adult Education

Fax: 413-736-2452

Partners: Massachusetts Career Development Institute, Inc.; Geriatric Authority of Holyoke; United Food & Commercial Workers Union.

Michigan

Alpena Community College

Don MacMaster

Alpena Community College

666 Johnson St.

Alpena, MI 49707

517-356-9021, x344

Fax: 517-356-6334

Partners: Alpena Community College; Besser Company; Fletcher Paper Company; Baker Enterprises; Omni Metalcraft; Tawas Plating & Powder Company; Alpena County Farm Bureau; Office and Professional Employees International Union #459; Thunder Bay Labor Council.

Wayne State University

Dr. Gary Powell

Project ALERT

Wayne State University

College of Education, Instructional Technology

Detroit, MI 48202

313-577-5139

Fax: 313-577-1693

Partners: The College of Education, WSU; The College of Urban, Labor and Metropolitan Affairs, WSU; Adult Education Department, Detroit Public Schools; The Chrysler Detroit Axle Plant and UAW Local 961; The UAW-Chrysler National Training Center; Davis Tool and Engineering Company and UAW Local 174; City Management Corporation.

Missouri

St. Louis Community College

Wilma Sheffer

St. Louis Community College

300 S. Broadway

St. Louis, MO 63102

314-539-5361

Fax: 314-539-5170

Partners: St. Louis Community College; Andy's Seasonings; Baldor Electric Company; Monsanto Company; Pepsi-Cola.

Nebraska

Metropolitan Community College

Stephanie Armstrong

Valmont Industries, Inc.

Valmont 2000 Project

Highway 275, Box 358

Valley, NE 68064-0358

402-359-2201, x3157

Fax: 402-359-4470

Migrant Education — High School Equivalency Program

Partners: Metropolitan Community College; Valmont Industries; Airlite Plastics Company; Epsen Hillmer Graphics Company.

New York

Board of Cooperative Education Services, Second Supervisory District (Western Suffolk BOCES)

Debra Tenenbaum

Western Suffolk BOCES

152 Laurel Hill Rd.

Northport, NY 11768

516-261-5071

Fax: 516-261-5118

Partners: Western Suffolk BOCES; Suny College of Technology; Southern Container; I.J. White; Thomson Industries.

Bronx Community College

Claude Grant

Bronx Community College

Business and Professional Development Institute

W. 181st St. and University Ave.

Bronx, NY 10453

718-220-6231

Fax: 718-933-2323

Partners: Bronx Community College; Cox and Co.; Bronx Lebanon Hospital Center; Farberware; Kruysman.

Center for Advanced Study in Education (CASE)

CUNY Graduate School and University Center

Dolores Perin, Ph.D

CASE/CUNY Graduate School

25 W. 43rd St., Room 620

New York, NY 10036

212-642-2937

Fax: 212-719-2488

Partners: Center for Advanced Study in Education (CASE); CUNY Graduate School and University Center; Civil Service Employees Association, Inc.

Chinatown Manpower Project, Inc.

Ivy Au Tse

National Workplace Literacy Program of Chinatown Manpower Project, Inc.

70 Mulberry St.

New York, NY 10013

212-571-1694

Fax: 212-571-1686

Partners: Chinatown Manpower Project, Inc.; The International Ladies' Garment Workers' Union (ILGWU) Local 23-25; The Greater Blouse, Skirt and Undergarment Association, Inc.

New York State Education Department

Bob Knower

New York State Education Department

Office of Workforce Preparation and Continuing Education

I Wanna Get My GED Or More Adult Education

Room 315, Education Building
Albany, NY 12234
518-474-4809
Fax: 518-474-0319

Partners: New York State Education Department; A.C. Delco; UAW Local 1097; Albany International Corporation; Elmira Stamping and Manufacturing; Kodak Corp.; EG G Wright Components; Rochester City Schools; Wayne Finer Lakes BOCES; Schuyler-Chemung-Tioga BOCES; Onandoga-Cortland-Madison BOCES; Hudson Valley Community College.

The Research Foundation of Suny
University of Albany, Suny
Christine Katchmar
Essential Skills for the Care Team
Rockefeller College, University of Albany
135 Western Ave.
Richardson Hall, Room 385
Albany, NY 12222
518-442-5422
Fax: 518-442-5768

Partners: The Research Foundation of Suny; The Eddy, LTC, Network of Affiliates.

North Dakota

Little Hoop Community College
Royal Berglee
Little Hoop Community College
P.O. Box 269
Ft. Totten, ND 58335
701-766-1375
Fax: 701-766-4077

Partners: Little Hoop Community College; Dakota Tribal Industries; Sioux Manufacturing Corp.; Devils Lake Sioux Tribe; Dakota Sioux Casino.

Oregon

Lane Community College
Elaine Pray
Patti Lake
Lane Community College
4000 East 30th Ave.
Eugene, OR 97405
503-726-2223
Fax: 503-726-3956

Partners: Lane Community College; Newood Products of Oregon, Inc.; Pacific Western Extruded Pipe Co.; The Springfield Group; Staff Management Association.

Pennsylvania

Pennsylvania College of Technology
Patt Hudson
New Directions Training Program
c/o Williamsport Wirerope Works, Inc.

Migrant Education — High School Equivalency Program

100 Maynard St.

P.O. Box 3188

Williamsport, PA 17701

717-327-4260

Fax: 717-327-4286

Partners: Pennsylvania College of Technology; Rhome Management Company (Williamsport Wire Rope Works and Johnstown Corporation).

South Carolina

Orangeburg-Calhoun Technical College

Chris Walsh

Orangeburg-Calhoun Technical College

3250 St. Matthews Rd., NE

Orangeburg, SC 29115

803-535-1245

Fax: 803-535-1388

Partners: Orangeburg-Calhoun Technical College; Holnam, Inc.; Teepak, Inc.

Trident Technical College

Carole Bruno

P.O. Box 1000

Goose Creek, SC 29445

803-572-5232

Fax: 572-5309

Partners: Trident Technical College; Alumax; People Resource; Berkley County Adult Education; Trident Literacy Association.

Tennessee

NashvilleREAD

Carol Thigpin

NashvilleREAD

421 Great Circle Rd., Suite 104

Nashville, TN 37228

615-255-4982

Fax: 615-255-4783

Partners: NashvilleREAD; Saint Thomas Hospital; Glen Oaks Convalescent Center; Northern Telecom (Repair and Distribution Center).

Texas

Northeast Texas Community College

Sue Barker

Northeast Texas Community College

P.O. Box 1307

Mt. Pleasant, TX 75456

903-572-1911

Fax: 903-572-6712

Partners: Northeast Texas Community College; Lone Star Steel; Sartain Fluid Power; A&E Machine Shop; GAF Fisheries; Pilgrim's Pride.

Utah

College of Eastern Utah
Carl Osburn
College of Eastern Utah
San Juan Campus
639 West 100 South
Blanding, UT 84511
801-678-2201 x129
Fax: 801-678-2220

Partners: College of Eastern Utah; San Juan Assembly, Inc.; Southeastern Utah Private Industry Council; San Juan School District; Utah Navajo Development Council.

Vermont

Vermont Institute for Self-Reliance
Judith Lashof
Vermont Institute for Self-Reliance
128 Merchants Row, 2nd Floor
Rutland, VT 05701
802-775-0617
Fax: 802-775-3245

Partners: Vermont Institute for Self-Reliance; General Electric; John A. Russell; Bread Loaf Construction; Vermont Chamber of Commerce; Rutland Region Chamber of Commerce; Brattleboro Area Chamber of Commerce; Geka Brush Manufacturing; Rutland Individual Development Corporation; Addison County Chamber of Commerce; Rutland Regional Medical Center; Fleming Oil Company; Northeast Cooperatives.

Virginia

Lord Fairfax Community College
Tamara Fleming
Lord Fairfax Community College
P.O. Box 47
Middletown, VA 22645
703-465-6641
Fax: 703-465-6610

Partners: Lord Fairfax Community College; Industries of Virginia; Berryville Graphics, Inc.; Century Graphics Industries; Judd's Inc.

Washington

Washington State Board for Community and Technical Colleges
Donna Miller-Parker
Washington State Board for Community and Technical Colleges
1701 Broadway Seattle, WA 98122
206-344-4374
Fax: 206-344-4377

Partners: Washington State Board for Community and Technical Colleges; Eaton Corp.; I-Tron; Korry Electronic; Marriott Hotel; Metropolitan Mortgage; Provident Hospital; Community College of Spokane; Edmonds Community College; Seattle Central Community College, South Seattle Community Colleges; Tacoma Community House.

Migrant Education — High School Equivalency Program

Yakima Valley Opportunities Industrialization Corporation (OIC)

Amelia Garza

Yakima Valley Opportunities Industrialization Corporation (OIC)

1521 East Edison St.

Yakima, WA 98944

509-839-2717

Fax: 509-839-2736

Partners: Yakima Valley OIC; Washington Beef; Washington Association of Minority Entrepreneurs; Teamsters 859; Broetje Farms.

West Virginia

West Virginia Northern Community College

Eddie Swain

Workplace 2000

West Virginia Northern Community College

1704 Market St.

Wheeling, WV 26003

304-233-5900 x357

Fax: 304-233-5900 x325

Partners: West Virginia Northern Community College; Wheeling-Pittsburgh Steel Corp.; Benwood Limestone; Tri-State Electric and Machine Company, Inc.; Continental Plastics.

Wisconsin

Wisconsin Technical College System Board

Tom Grinds

Wisconsin Workplace Partnership Training Plan

Wisconsin Technical College System Board

310 Price Place

P.O. Box 7874

Madison, WI 53707-7874

608-266-0690

Fax: 608-266-1690

Partners: Wisconsin Technical College System Board; Wisconsin State AFL-CIO; Wisconsin Manufacturers and Commerce; UA Center on Education and Work; Traex; Madison Area Technical College; Accudyne Corp.; Blackhawk Technical College; Borg Instruments; Gateway Technical College; International Association of Machinists and Aerospace Workers; Northeast Milwaukee Industrial Development Corp.; Milwaukee Area Technical College; Gehl Company; Moraine Park Technical College; Fisher Hamilton Scientific, Inc.; Lakeshore Technical College; United Brotherhood of Carpenters and Joiners; Local 1181; the Vollrath Company, Inc.; UAW Local 1472; Kohler Company-Plumbing and Specialty Products; UAW Local 833; Fox Valley Technical College; United Paperworkers International Union, Local 148; Northeast Wisconsin Technical College; Greenheck Fan Corp.; Northcentral Technical College; Marathon Electric Manufacturing Corp.; International Brotherhood of Electric Workers; Local 179; Phillips Plastics, Corp - Assembly Facility, Multi-shot Facility, Custom Facility, and Short Run Production; Colonial Craft; Wisconsin Indianhead Technical College; Pack-It Bindery.

"According to a study of 'Adult Literacy in America,' sponsored by the Department of Education, upwards of 90 million Americans are so poorly educated that they cannot even 'write a brief letter explaining an error on a credit card, figure out a Saturday departure on a bus schedule, or use a calculator to determine the difference between a sale price and a regular price.'"

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

Free Help For Migrant Workers Who Want To Get Their GEDs

Program: Migrant Education — High School Equivalency Program - 84.141

Description: Migrant farmworkers who missed out completing high school because of the demands of seasonal work schedules now qualify for a little known program called the Migrant Education High School Equivalency Program. Over 25 different nonprofit groups across the country receive money under this program to offer free help to migrant workers who want to earn their GEDs, enabling them to get better jobs and perhaps go on to college.

What You Can Get: This program provides:

- transportation to and from classes
- weekly stipend
- GED preparation and classroom instruction
- housing for those in the residential programs
- tutorial assistance
- academic and vocational counseling
- career advisement
- assistance in applying to universities, colleges, junior colleges, vocational institutions, military services

Many programs will pay expenses to get students to their sites. Some of the programs are residential programs, where you can live while you are studying to complete your GED. They even give you meals there. Other programs offer satellite sites, which may be within driving range. Your commuting costs can be covered. Remember, these programs are free, so take advantage of them and get your GED.

Who Is Eligible: To be eligible you must be a migrant or seasonally employed worker or their children who, within the last 24 months, has worked a minimum of 75 days in farmwork.

Money Available: The annual budget for this program is \$8,161,000.

National Office:

Office of Migrant Education
U.S. Department of Education
600 Independence Ave., SW
Room 4100, Portals Bldg.
Washington, DC 20202
202-260-1124

Local Offices:

For more information, contact the site nearest you from the list below. Each listing gives you the person to contact, address, phone number, recruitment area, and special services that the program offers.

High School Equivalency Program Sites

Alabama

see Florida

Arizona

see Texas

California

Dr. Joyce Bishop

California State University - Sacramento

CSUS High School Equivalency Program

6000 J St.

Sacramento, CA 95819

916-278-3708

Recruitment Area: California Central Valley Area

Program Services: 2 sites in Sacramento area; GED instruction in 3 hour blocks—morning, afternoon, and evening; Counseling and other support services; Social and cultural activities; Referral services and job placement; Summer Transition Enrichment Program (STEP) for students interested in enrolling in college; Vocational instruction/career education to help place students in employment.

Colorado

Leonard Baca

University of Colorado-Boulder

(BUENO Center for Multicultural Education)

Campus Box 249

Boulder, CO 80309-0249

303-492-5416

Recruitment Area: Colorado—Statewide

Program Services: GED course of study; Tutoring; Personal counseling; Cultural and social enrichment activities; Student stipends; Post HEP job or college placement; Some computer skills; Vocational orientation and skills training; College prep GED alternative; Career counseling; Career development plan.

Delaware

see Maryland

Florida

Ann Cranston-Gingras

University of South Florida/Tampa

College of Education/Special Education Department

4202 Fowler Ave.

Tampa, FL 33620

813-974-3410

Recruitment Area: Florida, Alabama, Georgia, Mississippi, South Carolina, Louisiana and Kentucky

Program Services: Individualized academic skills program; Special academic assistance; Vocational training; Job placement; Advanced educational placement; Community living/awareness skills; Mentor system; Social and cultural development activities; To provide academic instruction to enhance career/academic opportunities, academic/career guidance and counseling; Assist students in identifying and applying for positions in vocational training,

employment, and armed forces.

Georgia

see Florida

Idaho

John Jensen
Boise State University
College of Education
1910 University Drive
Boise, ID 83725
208-385-1754

Recruitment Area: Southern Idaho, Northern Utah, Northern California, Northern Nevada, and Eastern Oregon

Program Services: Academic services (GED and government classes, computer assisted instruction and resume preparation, video cassette instruction, individualized and small group tutorial assistance)

Placement (aid students enrolling in post-secondary institutions, assist in securing financial aid and veteran's benefits, train in job interviewing techniques, positive language skills, vocational fields, etc.).

Kentucky

see Florida

Louisiana

see Florida

Maryland

Judy Walton
Center for Human Services
7200 Wisconsin Ave., Suite 600
Bethesda, MD 20815
301-654-8338

Recruitment Area: Adams County, PA; Somerset County, MD; Kent and Sussex, DE; Gloucester County, NJ

Program Services: Instructional Courses—mathematics, science, social studies, reading, ESL, and writing.

Transition Skills—financial management, health, alcohol and drug prevention, use of community services.

Mississippi

Bobbie Harris
Mississippi Valley State University
Office of Continuing Education
P.O. Box 125
Itta Bena, MS 38941
601-254-9041 ext.6502

Recruitment Area: State of Mississippi with emphasis in the Delta region

Program Services: Reading laboratory to determine reading level and individualized student plan; Computer assisted instruction; College preparatory classes; Student newsletter; Diagnostic monitoring of student's progress; Opportunity for personal growth and self-expression; Individualized and group counseling in academic, career, personal area, student

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development, communication, problem-solving and assertiveness; Daily tutorial services from University students; Job placement/training and apprenticeship program; Cultural and recreational activities.

Student Council: Learn parliamentary procedures and organize social activities.

Montana

see Washington

Nevada

see Idaho

New Jersey

See Maryland

New Mexico

Annette Garcia

Northern New Mexico Community College

Planning & Development

General Delivery

El Rito, NM 87530

505-581-4139

Recruitment Area: Recruitment activities will be conducted throughout North Central New Mexico, particularly the Espanola, El Rito and Taos areas

Program Services: Individualized academic instruction; Tutorial assistance

Career Counseling: Employability development plan, job finding and job holding skills, placement assistance, career advisement.

Personal development and support services: Counseling, cultural enrichment, medical services.

Financial aid: stipend, meal assistance, travel allocation, room and board for commuter students.

New York

Eric Brooks

SUNY at New Paltz

HEP/SUNY

P.O. Box 250

New Paltz, NY 12561

914-257-2951

Recruitment Area: Eastern Stream

Program Services: GED course of study and tutoring; Vocational or college orientation; Counseling services for career exploration and personal development; Social/cultural enrichment activities; Student stipends; Room and board for residents; Post HEP job placement; Independent study/mentor component.

North Carolina

see Tennessee

Oregon

Emilio Hernandez

University of Oregon

College of Education

1685 East 17th Ave.

Eugene, OR 97403

Migrant Education — High School Equivalency Program

503-346-3531

Recruitment Area: Oregon, Northern California, Southwestern Idaho, and Southern Washington
Program Services: Majority of students live on campus and participate in campus activities.

GED classes five days a week for six hours a day in science, social studies, math, literature, and grammar. Classes offered in Spanish for students with limited English. Counseling and placement services.

Pennsylvania

See Maryland

Puerto Rico

Orlando Colon

Pontifical Catholic University of Puerto Rico

Postal Sub Station #6

Ponce, Puerto Rico 00732

809-843-3265

Recruitment Area: Puerto Rico

Program Services: GED course of study and tutoring; Counseling services for career exploration and personal development; Vocational orientation; computer awareness; Cultural and recreational activities; Room and board; Post HEP job or college placement.

Sylvia Robles

Inter American University

San German Campus

Box 5100

San German, Puerto Rico 00735

809-892-6380

Recruitment Area: Southwestern and North Central Puerto Rico

Program Services: Academic services; Counseling and Guidance; Tutorial services; Financial Aid Guidance

Extracurricular activities: recreation, athletics, and social activities, Post-HEP job of college placement.

South Carolina

See Florida and Tennessee

Tennessee

Loida C. Velazquez

University of Tennessee

College of Education

600 Henley, Suite 312

Knoxville, TN 37996-0140

615-974-7928

Recruitment Area: Southeastern U.S.--Alabama, Florida, California, Kentucky, South Carolina

Program Services: 4 sites in North Carolina, South Carolina, Georgia and Tennessee; GED computer-based and videotape instruction; Academic instructional support; Counseling and career exploration; Social and cultural activities; Referral services; Job placement; Post-HEP.

Texas

Norma Chacon

University of Texas at El Paso

500 W. University Ave.

I Wanna Get My GED Or More Adult Education

El Paso, TX 79968-0587

915-747-5567

Recruitment Area: Upper Rio Grande Valley--Texas, New Mexico, Arizona

Program Services: The El Paso HEP provides a quality program of academic and supporting services and financial assistance to 110 migrant/seasonal farmworker youth per year. The project has strong networking and interagency activity.

University of Texas-Pan American

1201 West University Dr.

Edinburg, TX 78539-2999

210-381-2521

Recruitment Area: Rio Grande Valley--Hidalgo, Willacy, Starr, and Cameron Counties

Program Services: The project operates an evening satellite program in cooperation with the Edcouch Elsa I.S.D. to provide services to (1) students who work during the day and are unable to attend the daytime on-campus program; (2) teenage mothers unable to attend the on-campus program due to the lack of available child care services; and (3) students who do not have access to public transportation services. The on-campus program provides instruction in mathematics, science, literature, grammar, social studies, and essay writing. In addition, the program provides counseling and placement services, a life skills development class, computer assisted instruction, health services, housing, a stipend, and noon meal service for all students.

Dorcas Garcia

Southwest Texas State University

601 University Dr.

Education Building, Room 1002

San Marcos, TX 78666

512-245-8049

Recruitment Area: State of Texas

Program Services: SWT/HEP offers an on-campus program for both residential and commuter students and, subject to available funds, a satellite program at multiple adult education center sites throughout the service delivery area. All students, whether completing the program on-campus or through a satellite center, are able to participate in on-campus orientation and exit sessions.

Efrain Sanchez

SER-Jobs for Progress of Southwest Texas

1108 Meadow Ave.

Laredo, TX 78040

210-724-1844

Recruitment Area: Dimmit, Maverick, Starr, Val Verde, Webb, and Zavala Counties, Texas

Program Services: Provide HEP related services in six south and southwest Texas counties with the State's highest migrant and seasonal farmworker population. SER's HEP program is a decentralized commuter program which has classrooms in six South Texas sites. These sites are not "satellite programs" of a main campus, but each is a fully equipped and staffed classroom with a variety of services. Operates in cooperation with Laredo Junior College in Laredo; Laredo State University (a Texas A&M University campus); Southwest Texas Junior College in Uvalde, Eagle Pass and Del Rio; and Texas State Technical College in McAllen and Harlingen.

Kobla Osayande

University of Houston

4800 Calhoun, Suite 405FH

Migrant Education — High School Equivalency Program

Houston, TX 77204-5874
713-473-4985

Recruitment Area: Houston, Harris, Texas, Hidalgo, Webb, Uvaldo, Dallas, Van Verde Counties
Program Services: The University Houston-HEP is well known in the community as a provider of tailored academic and counseling services to migrant seasonal farmworker youth. The project has as one of its goals to provide instruction in the use of computers. Interagency coordination and cooperation is particularly strong. Subject to available funds, HEP program has proposed to establish a satellite program at a Dallas Independent School district facility for prospective participants who reside in the Dallas area.

Patrick McMann
Texas A&M University
Campus Box 1B1
Kingsville, TX 78363
512-595-2128; 800-687-4780

Recruitment Area: Texas--Regions I, II, and XX
Program Services: Academic instruction will be provided through one campus residential site and two satellite centers (Carrizo Springs and Harlingen). Student programs are entirely individualized, allowing each to receive instruction and services relative to specific need.

Utah

see Idaho

Washington

Dr. James Shoemaker
Washington State University/College of Education
23 Cleveland Hall
Pullman, WA 99164-5652
509-335-2454

Recruitment Area: Washington, Montana, Northern Idaho and parts of Oregon and California
Program Services: All students are residential and participate in a variety of on-campus activities; GED classes five days a week from 8:00 AM to 4:00 PM in literature and arts, writing skills, math, science, and social studies; Provide personal, vocational, and career counseling; Classes taught in English, Spanish, or bilingually, depending on students' abilities

Wisconsin

Marla Possell
Milwaukee Area Technical College
700 West State St.
Freedom Hall, 2nd Floor
Milwaukee, WI 53233
414-278-6752

Recruitment Area: Primarily the greater Milwaukee metropolitan area, Midwest and selected areas of south and Southeast

Program Services: Bilingual, GED instruction; Basic skills, ESL and remedial training; Occupation skills training option; Career exploration and counseling; Job placement; Support services; Tutorial services; computer-assisted instruction; Two outreach sites.

"Of the Harvard Business School class that graduated in 1974, those with the lowest SAT scores now earn the most money."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

Free Tutoring and Financial Counseling For Migrant Workers Who Want to Go to College

Program: Migrant Education — College Assistance Migrant Program - 84.149

Description: Migrant workers who are attending college for the first time experience a number of difficulties that are unique to them. To help these workers make a smooth transition into the academic environment of college, the Federal government has awarded a number of colleges money to set up College Assistance Migrant Programs (CAMP) to address the special needs of migrant students.

What You Can Get: The CAMP program provides intensive services during students' first year in college and is available to assist them throughout their stay at the university. CAMP provides:

- campus tours
- application assistance
- university orientation
- housing orientation
- academic advising
- tutoring
- personal counseling
- education/cultural field trips
- leadership development
- extracurricular activities
- financial aid
- health services

Who Is Eligible: Those eligible for the program are any migrant or seasonally employed agricultural worker or their children who within the last 24 months has worked a minimum of 75 days in farmwork.

Money Available: The annual budget for the program is \$2,224,000.

National Office:

Office of Migrant Education
U.S. Department of Education
600 Independence Ave., SW
Room 4100, Portals Bldg.
Washington, DC 20202
202-260-1124

Local Offices:

For more information, contact the site nearest you from the list below.

California

Marcos Sanchez
California State University-Sacramento
6000 J St.
Sacramento, CA 95819
916-278-7241

I Wanna Get My GED Or More Adult Education

Recruitment Area: Northern California (75%), 25% other California regions

Program Services: Outreach, orientation, counseling, tutoring, cultural enrichment, health, housing, student financial assistance counseling, leadership, basic computer training

Raul Moreno

California State University-Fresno

5150 N. Maple

Fresno, CA 93726

209-278-4768

Recruitment Area: Central Valley and San Joaquin Valley

Program Services: Orientation, summer bridge, counseling, career assessment, remediation in academic skills, small group seminars, health, dental, social, cultural, tutoring, financial counseling, leadership training, peer advising.

Eastern States

see Pennsylvania

Florida

see Texas

Idaho

Dr. John Jensen

Boise State University

Department of Teacher Education

1910 University Drive

Boise, ID 83725

208-385-1754

Recruitment Area: Southern Idaho, Eastern Washington, Eastern Oregon, Northern California, Northern Nevada, and Northern Utah

Program Services: Academic assistance including advising, counseling, tutoring and supervised study, to enable students to successfully complete first year of college; Assistance with financial aid requirements and student stipends; Job placement; Support services including career mentoring, Freshman orientation, health services, and follow-up support.

Nevada

see Idaho

Oregon

H. Milton West

Oregon State University

Waldo Hall 342

Corvallis, OR 97331

503-737-3925

Recruitment Area: Primary: Oregon, Washington and Idaho; Secondary: California, Texas and others

Program Services: Academic, personal, and financial support programs with personal and career counseling; Tutoring, access to learning laboratory and computer assistance lab; Financial assistance in the form of stipends and financial aid requirements; Placement, testing, orientation, and developmental classes

Pennsylvania

Odette Pineiro

Pennsylvania State University

208 Boucke Bldg.

University Park, PA 16802

814-863-9440

Recruitment Area: Eastern Stream

Program Services: Financial assistance; Counseling

Academic — assessment and academic placement; Skills building in reading, math, science, computer literacy

Personal — peer assistance; Career and guidance; English proficiency for students who do not speak English as their first language; Study skills; Tutorial assistance; Cultural enrichment; Health services

Texas

Ester Yacono

St. Edward's University

3001 South Congress Ave.

Austin, TX 78704-6425

512-488-8626

Recruitment Area: Texas, Florida

Program Services: Instruction — writing, reading, mathematics, listening skills, and English

Counseling — career, goals clarification, interview techniques, and financial aid

Utah

see Idaho

Washington

see Idaho

Free Tutors and Other Services To Help Low-Income School Dropouts Reach College

Program: Talent Search - 84.044

Description: Talent Search is a special program that provides funding to help youth from disadvantaged backgrounds re-enter the educational system, complete high school and go on to the college of their choice.

What You Can Get: Program services include academic, financial and personal counseling on re-entering the school system; career exploration and aptitude testing; tutorial services; information on post-secondary education; exposure to life on college campuses; help in completing college admission and financial aid applications; assistance in preparing for college entrance exams; mentoring programs; special activities for sixth, seventh and eighth grade students; and workshops for the parents of participants.

Who is Eligible: Talent Search programs are sponsored by colleges, public or private agencies or organizations, and, in some cases, secondary schools. Candidates for participation must be between the ages of 11 and 27 years and have completed at least the 5th grade. Two-thirds of participants in any program must be potential first-generation college students from low-income homes.

Money Available: Talent Search awards grants to schools and other agencies to provide services for participants. While students do not receive any direct funds, they can receive help in locating and applying for financial aid. In 1996, \$78 million was awarded and over a quarter of a million students were helped. The minimum institutional grant award is \$180,000.

National Office:

Division of Student Services
Education Outreach Branch
Division of Postsecondary Education
U.S. Department of Education
600 Independence Ave., S.W.
Washington, D.C. 20202
202-708-4804
Fax: 202-708-8404

Local Offices:

You will find a listing below of participating schools, offices, and organizations. You may also contact the national office for more information.

Alabama

Ms. Ann Clanton
Alabama Southern Community College
P.O. Box 2000
Monroeville, AL 36461
334-575-3156

William E. Hodge

Talent Search Program

Alabama State University
915 South Jackson St., Box 325
Montgomery, AL 36101
334-293-4378

Carolyn Johnson
Beville State Community College
Box 800
Sumiton, AL 35148
205-648-3271, ext. 5409

Joyce Giddens
Central Alabama Community College
P.O. Box 389
Childersburg, AL 35044
205-378-5576, ext. 6449

Mackie H. Jordan
Chauncey Sparks State Technical College
P.O. Drawer 580
Eufalula, AL 36072
334-687-3543

Ward Webster
Faulkner University
5345 Atlanta Highway
Montgomery, AL 36109
334-260-6270

Ms. Glenda Williams
Fredd State Technical College
3401 Martin Luther King Junior Blvd.
Tuscaloosa, AL 35401
205-391-2449

Cherlyn C. Stower
Gadsden State Community College
P.O. Box 227
Gadsden, AL 35902
205-549-8374

Dr. Douglass Patterson
John Patterson State Technical College
3920 Troy Highway
Montgomery, AL 36116
334-288-1080

Dr. Harold G. Pickerson
North Alabama Center For Education
1525 Sparkman Dr., Suite B
Huntsville, AL 35816

I Wanna Get My GED Or More Adult Education

205-722-9632

Jean Hardwick
Northwest Alabama Community College
Route 3, Box 77
Phil Campell, AL 35581
205-993-5331

Mary Hawkins
Northwest Shoals Community College
P.O. Box 25545
Colbert County
Muscle Shoals, AL 35662
205-331-5330

Bessie German
Shelton State Community College
202 Skyland Blvd.
Tuscaloosa, AL 35401
205-759-3741, ext. 2242

Beverly Ross
Trenholm State Technical College
1225 Air Base Blvd.
Montgomery, AL 36108
334-832-9000

Manuel W. Jones
Tuskegee University
Tuskegee, AL 36088
334-727-8207

Johnathan Awtry
University of South Alabama
111 University Center
Mobile, AL 36688
334-380-2620

Effel Williams
Wallace Community College/Selma
3000 Rangeline Rd.
Drawer 1049
Selma, AL 36702-1049
334-875-2634

Jenny G. Folsom
Wallace State Community College
P.O. Box 2000
Hanceville, AL 35077-2000
205-352-8000

Talent Search Program

Alaska

Celeste Havis
University of Alaska/Anchorage
3211 Providence Dr.
Anchorage, AK 99508
907-258-0487

Arkansas

Suzanne Westbrook
Mississippi County Community College
P.O. Box 1109
Blyhteville, AR 72316
501-763-6222

Pam Richierts
North Arkansas Community Technical College
Pioneer Ridge Boon County
Harrison, AR 72601
501-743-3000

Lewis Sheppard
Quachita Baptist University
Box 3779
Arkadelphia, AR 71998
501-245-5158

Gordon Beasley
Rich Mountain Community College
601 Bush St.
Mena, AR 71953
501-394-5012

Shauna Sterling
University of Arkansas/Fayetteville
120 Ozark Hall
Fayetteville, AR 72701
501-575-3553

Vance Simelton
University of Arkansas/Little Rock
2801 South University Ave.
Little Rock, AR 72204
501-569-3285

Arizona

Adrian Tanakeyowvna
Northern Arizona University
P.O. Box 6035
Flagstaff, AZ 86011-6035
602-523-9152

Manny Alvarado
Pima County Community College District
5901 South Calle Santa Cruz
Tucson, AZ 85706
602-295-5046

Dr. Merrill Glustrom
Yavapai College
1100 East Sheldon St.
Prescot, AZ 86301
602-776-2048

California

Beatriz Encinas
CS/Los Angeles
University Auxiliary Services
5151 State University Dr.
Los Angeles, CA 90032
213-343-3190

Donald Towns
CSU/Bakersfield
9001 Stockdale Highway
Bakersfield, CA 93311-1099
805-664-2261

Patricia McDevitt
CSU/Chico
First and Normal Sts.
Chico, CA 95929-0870
916-898-4429

Manvel Perez
CSU/Fresno
2771 East Shaw Ave.
Fresno, CA 93726
209-278-2541

Nena Baldizon-Rios
CSU/Fullerton
800 North State College Blvd.
Fullerton, CA 92634
714-773-2106

Loretta Enriquez-Najera
CSU/Long Beach
1250 Bellflower Blvd.
Long Beach, CA 90840
510-985-5387

Talent Search Program

Norris Saunders
Educational Guidance Center
Stiles Hall
2400 Bancroft Way
Berkeley, CA 94704-1609
510-841-6010

Richard W. Hicks
Humboldt State University Foundation
P.O. Box 1185
Arcata, CA 95210
707-826-4791

Dolores Diaz
Imperial Valley College
P.O. Box 158
Imperial, CA 92251
619-352-8320, ext. 244

Emalyn Lopus
Japanese Community College Youth
1596 Post St.
San Francisco, CA 94109
415-921-5537

Christine Matchett
NAPA Valley Community College District
2277 NAPA-Vallejo Highway
Napa, CA 94558
707-253-3021

Maria Elena Riddle
National Hispanic University
135 East Gish Rd., Suite 201
San Jose, CA 95112
408-254-6900

W. Charlene Folsom
Pact, Inc.
635 Divisadero St.
San Francisco, CA 94117
415-922-2550

Mildred D. Henry
Provisional Educational Service Inc.
Box 7100
San Bernardino, CA 92411
909-887-7002

Audrey Yam A. Gata-Nati
Rancho Santiago College
1530 West 17th St.

I Wanna Get My GED Or More Adult Education

Santa Ana, CA 92706
714-564-6141

Dr. Cynthia D. Park
San Diego State
5178 College Ave.
San Diego, CA 92115-2412
619-594-5200

Christopher Villa
San Jose University
P.O. Box 720130
San Jose, CA 95172
408-755-8619

Lanette Brown
Sonoma State University
1801 East Cotati Ave.
Rohnert Park, CA 94928
707-664-2428

Lianna Boren
University of California/Davis
410 Mark Hall
Davis, CA 95618
916-757-3321

Jeffrey L. Clayton
University of Southern California/LA
3714 South Figueroa St.
Los Angeles, CA 90007
213-743-6395

Myrna R. Joseph
Volunteers of America
520 South Lafayette Park Place
Los Angeles, CA 90057
213-381-1353

Victor P. Shupp
Wahupa Educational Services
415 Brooks Ave.
San Diego, CA 92103
619-297-4471

Stella Montilongo
Yosemite Community College District
Box 4065
Modesto, CA 95352-4065
209-575-6574

Talent Search Program

Colorado

Ana Armijo
Adam State College
ASC Campus Box 25
Alamosa County
Alamosa, CO 81102
719-589-7887

Paul B. Thayer
Colorado State University
2120 University Services
Fort Collins, CO 80523
303-491-6473

Florence Lovato
Community College of Denver
1391 North Speer Blvd.
Suite 330
Denver, CO 80204
303-629-9226

Mary Ann Grifftin
Fort Lewis College
1000 Rim Dr.
Durango, CO 81301
303-247-7387

Susan V. Ruth
Greeley Dream Team, Inc.
811 15th St.
Greeley, CO 80631
303-351-6410

Geraldine L. Garcia Swift
Trinidad State Junior College
Los Animas, CO 81082
719-846-5562

Connecticut

Georgia F. Day
Fairfield University
North Benson Rd.
Fairfield, CT 06430
203-254-4000, ext. 2399

Marjorie A. Bernard-Butler
Vice President
University of Bridgeport
Bridgeport, CT 06601
203-576-4287

Donna Miller-Benjamin
University of Connecticut
341 Mansfield Rd., U-170
Storrs, CT 06269-1170
203-486-4040

District of Columbia

Richard Raybal, Executive Director
Lulac National Educational Service Center
777 North Capital St., NE
Washington, DC 20002
202-408-0060

Jeneifer Dobbins
University of the District of Columbia
4200 Connecticut Ave., NW
Washington, DC 20008
202-274-5032

Delaware

Brenda Stover
Delaware Technical Community College
Southern Campus
P.O. Box 610, Route 18
Georgetown, DE 19947
302-856-5400

Kathleen Perkins
Delaware Technical Community College/Wilmington
333 Shipley St.
Wilmington, DE 19801
302-888-5291

Florida

Raul Martinez, Executive Director
Aspira of Florida, Inc.
3650 North Miami Ave.
Miami, FL 33137
305-576-1512

Femande Lecuova
Bethune-Cookman College
640 Dr. Mary McLeod
Bethune Blvd.
Daytona Beach, FL 32115
904-255-1401

Ben McCune
Florida A&M University

Talent Search Program

103 Unit A, Gore Education Center
Tallahassee, FL 32307
904-599-3055

W. Harvey Sharron
North Central Florida/Sante Fe Community College
3000 NW 83rd St.
Gainesville, FL 32606
904-395-5200

Ann Smith
Pensacola Junior College
1000 College Blvd.
Pensacola, FL 32504
904-484-2533

Udeth Lugo
Rollins College
1000 Holt Ave., #2758
Winter Park, FL 32789
407-646-1558

Georgia

Vermell Jenkins McIntyre
Alpha Phi Alpha Fraternity Inc.
566 Monroe St., Box 6071
Macon, GA 32108
912-746-4518

Kirk Treible, President
Andrew College
413 College St.
Cuthbert, GA 31740
912-732-2171

Phyllis Wyatt-Woodruff
Clark Atlanta University
James Brawley Dr., Fair St.
Atlanta, GA 30314
404-880-8263

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Concerted Services, Inc.
2100 Riverside, Box 1965
Waycross, GA 31502
912-557-6687

Shirley McCellan
Fort Valley State College
Fort Valley, GA 31030
912-825-6965

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Georgia Southern University
Landrum Box 8071-01
Bulloch County
Statesboro, GA 30456
912-681-5458

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830 Westview Dr., SW
Atlanta, GA 30314
404-215-2671

Marvin King
Morris Brown College
643 Martin Luther King Junior Dr.
Atlanta, GA 30314
404-220-0384

Doretha S. Tyson
Savannah State College
P.O. Box 20265
Savannah, GA 31404
912-356-2799

Robert E. Harrison
University of Georgia
106 Clarke Howell Hall
Athens, GA 30602
706-369-5660

Guam

Franklin Cruz/Yoichi Rengill
University of Guam
UOG Station
Mangilo, GU 96923
671-734-9462 or 2995

Hawaii

Paul Miguel
Kamehamha Schools
1887 Makuakane St.
Honolulu, HI 96817
808-842-8718

Marguerita Fordyce
University of Hawaii at Hilo
2540 Maile Way
Honolulu, HI 96822

Talent Search Program

808-322-6469

Iowa

Jonathan Koll
Briar Cliff College
3303 Rebecca St.
P.O. Box 2100
Sioux City, IA 51104-2100
712-279-5321

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Central College
812 University
Pella, IA 50219
515-628-5294

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Graceland College
700 College Ave.
Lamoni, IA 50140
515-784-5208

Julie Carlson
Interim President
Iowa Lakes Community College
3200 College Dr.
Emmitsburg, IA 50536
712-362-7670

Bobbie Beavers
Iowa State University
005 Lagomarcino Hall
Ames, IA 50011
515-294-5225

Charles Smith
Iowa Western Community College
2700 College Rd.
Box 4C
Council Bluffs, IA 51502
712-325-5409

Tony Stevens
University Northern Iowa/Waterloo
715-East 4th St.
Waterloo, IA 50703
319-234-6819

Idaho

Sue Gilbert

I Wanna Get My GED Or More Adult Education

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1910 University Dr.
Boise, ID 83725
208-385-3572

James Yizar, Jr.
Idaho State University
Campus Box 8345
Pocatello, ID 83209
208-236-3242

Connie Fleener
University of Idaho/Moscow
College of Education
Room 107
Moscow, ID 83843
208-885-6475

Illinois

Ralph H. Burlingham
ADA McKinley Community Services, Inc.
725 South Well, Suite 1A
Chicago, IL 60607
312-554-0600

Ana Vazquez
Aspira Inc. Of Illinois
1567 North Milwaukee
Chicago, IL 60622
312-252-0970

David Henry
Community and Economic Development Association/Cook County
224 North Desplaines St.
Chicago, IL 60661
708-450-1445

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College of Lake County
19351 West Washington St.
Grayslake, IL 60030
708-223-6601, ext. 2401

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224 North Des Plaines St.
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312-207-5444

Dwight A. Lucas
East Central Illinios

Talent Search Program

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Danville, IL 61832
312-451-2000

Mr. Clifford D. Fields
Harold Washington College
226 West Jackson
Chicago, IL 60606
312-451-2000

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Introspect Youths Services, Inc.
430 North Cicero Ave.
Chicago, IL 60644
312-287-2290

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John Wood Community College
150 South 48th St.
Quincy, IL 62301
217-222-3451

Barbara Shepard
Joilet Junior College
214 North Ottawa St.
Office 211
Joilet, IL 60431
815-727-6544, ext. 1211

George C. Terry
Lewis and Clark Community College
5800 Godfrey Rd.
Godfrey, IL 62035
618-466-3411, ext. 3500

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Muhammad Ali Education/
Humanitarian Foundation
407 East 25th St., Suite 4A
Chicago, IL 60616
312-225-7300

Maxine Anderson-Moffett
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Chicago, IL 60625
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15800 South State St.
South Holland, IL 60473

708-333-7674

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Indiana

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Gibson County
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DeeAnn Peterson
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North Central
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University of Notre Dame/Dulac
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Notre Dame, IN 46556
219-631-5670

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1002 North First St.
Vincennes, IN 47591
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Kansas

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Dodge City Community College
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Emporia State University
1200 Commercial, Box 4063

Talent Search Program

Emporia, KS 66801
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The University of Kansas
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Lawrence, KS 60045
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Deltha Q. Colvin
Wichita State University
1845 Fairmont
Wichita, KS 67260
316-689-3137

Kentucky

Mary McLaughlin
Berea College
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Berea, KY 40404
606-986-9341

Beth Sullivan
Eastern Kentucky University
Begley Building, Room 605
Richmond, KY 40475
606-622-5425

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Kentuciana Metroversity
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Louisville, KY 40206
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Lexington, KY 40506
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Madisonville Community College
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Morehead State University
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Bowling Green, KY 42101
502-745-3757

Louisiana

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Dillard University
2601 Gentilly Blvd.
New Orleans, LA 70122
504-286-4782

Robert P. McFarland
New Orleans Education
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4215 South Claiborne Ave.
New Orleans, LA 70125
504-821-8851

James Cozine
Northeast Louisiana University
112 Stubbs Hall
Monroe, LA 71209
318-342-1097

Dr. David Blackwell
Southeastern Louisiana University/Hammond
SLU 784
Hammond, LA 70402
504-549-3402

Talent Search Program

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Southern University A&M
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Baton Rouge, LA 70813
504-777-5100

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Southern University/New Orleans
6400 Press Dr., Orleans Parish
New Orleans, LA 70126
504-286-5209

Gwendolyn Lewis
Southern University-Shreveport/Bossier
3050 Martin Luther King Junior Dr.
Shreveport, LA 71107
318-676-5313

David Shroyer
University of New Orleans
BA 144 Lakefront Campus
New Orleans, LA 70148
504-286-6289

Robert L. Carmouche
University of Southwestern Louisiana
P.O. Box 43452
Lafayette, LA 70504
318-482-6831

Massachusetts

Diane Dickerson
Educational Resources Institution
330 Stuart St.
Boston, MA 02116
617-416-0681, ext. 235

Ines Maturana
Hispanic Office of Planning
165 Brookside Ave.
Jamaica Plains, MA 02130
617-522-1212

Ronald Crichlow
Massachusetts Institute of Technology
18 Vassar St., Room 200-14
Cambridge, MA 02130
617-258-5617

Mary Ann Miller, President
Middlesex Community College

I Wanna Get My GED Or More Adult Education

33 Kearney Square
Lowell, MA 01852
508-656-3274

Sharon Rice
Mount Wachusett Community College
444 Green St.
Gardner, MA 01440
508-632-6600, ext. 139

Gloria deGuevara
University of Massachusetts/Amherst
Grants and Contracts Building
Amherst, MA 01003
413-545-0428

Alan Clarke
University of Massachusetts/Boston
100 Morrissey Blvd.
Suffolk County, MA 02105
617-287-5840

Pamela K. Bosivert
Worcester Consort for Higher Education
37 Fruit St.
Worcester, MA 01609
508-754-6829

Maryland

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Free Help in Getting a College Degree If You Are a Low Income High School Student

Program: Upward Bound - 84.047

Description: Upward Bound helps disadvantaged high school students prepare for college entrance by helping them improve pre-college performance, locating financial aid and other services, including preparation for entrance exams. It also provides these services for students from families where neither parent holds a college degree and for first-generation military veterans.

What You Can Get: Program services include instruction in reading, writing and study skills; academic, financial and personal counseling; exposure to academic and cultural events; tutorial services; information on postsecondary education opportunities; assistance in completing college entrance and financial aid applications; and help preparing for college entrance exams.

Who Is Eligible: Students must have completed the 8th grade and be between the ages of 13 and 19 (except veterans) and demonstrate a need for support. Students must apply before entering 12th grade, however exceptions are made. Students must be from low income families or be potential first-generation college students. Like Talent Search, the program requires that two-thirds of program participants be both from low-income households and be potential first-generation college students. Candidates are chosen on recommendations from local educators, clergy, or social workers.

Money Available: No direct financial help is made available through the program for students, however counselors will help participants locate and apply for aid from other sources. In 1994, \$146 million was awarded, and almost 42,000 students received help.

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Sumiton, AL 35148
205-648-3271
Fax: 205-648-3311

Bishop State Community College
Upward Bound
351 North Broad St.
Mobile, AL 36603-5898
334-690-6805
Fax: 334-432-5858

Tuskegee University
Upward Bound
Old Administration Building
Suite 100-G

Upward Bound Program

Tuskegee, AL 36088
334-727-8208
Fax: 334-724-4402

North Alabama Center for Educational Excellence
1515 Sparkman Dr., Suite B
Huntsville, AL 35816-2667
205-722-9632
Fax: 205-722-9795

Selma University
Upward Bound
1501 Lapsley St.
Selma, AL 36701
334-874-4203
Fax: 334-872-7746

Northwest-Shoals Community College
Upward Bound
Phil Campbell Campus
Route 3, Box 77
Phil Campbell, AL 35581
205-331-6277
Fax: 205-331-6272

Auburn University at Montgomery
Upward Bound
Center for Special Services
7300 University Dr.
Montgomery, AL 36117-3468
334-244-3468
Fax: 334-244-3837
E-mail: carmstro@mickeyaumedu

Talladega College
Upward Bound
627 W. Battle St.
Talladega, AL 35160
205-761-6252
Fax: 205-761-6213

Jefferson Davis Community College
Upward Bound
220 Alco Dr.
Brewton, AL 36426
334-809-1500
Fax: 334-809-0178

Central Alabama Community College
Upward Bound
P.O. Box 389

I Wanna Get My GED Or More Adult Education

Childersburg, AL 35044
205-378-5576
Fax: 205-378-5281

Northwest-Shoals Community College
Upward Bound
P.O. Box 2545
Muscle Shoals, AL 35662
205-331-5355
Fax: 205-331-5366

University of Montevallo
Upward Bound Station 6268
Montevallo, AL 35115
205-665-6268
Fax: 205-665-6255
E-mail: flowc@um.montevallo.edu

Alabama A&M University
Upward Bound
P.O. Box 347
Normal, AL 35762
205-851-5660
Fax: 205-851-5663

Alabama Southern Community College
Upward Bound
P.O. Box 489
Thomsville, AL 36784
334-636-9642
Fax: 334-636-1380

Alabama Southern Community College
Upward Bound
P.O. Box 130
Gilbertown, AL 36908
334-843-5265
Fax: 334-843-2420

Alabama Southern Community College
Upward Bound
P.O. Box 2000
Monroeville, AL 36461
334-575-3156

Faulkner State Community College
Upward Bound
1900 Highway 31 South
Bay Minette, AL 36507
334-580-2170
Fax: 334-580-2182

Upward Bound Program

Alabama State University
Upward Bound
915 S. Jackson St., Box 325
Montgomery, AL 36101-0271
334-229-4378
Fax: 334-229-4941

Concordia College
Concordia College Center
Math and Science
1804 Green St.
P.O. Box 1329
Selma, AL 36701
334-874-1430

Alaska

University of Alaska Fairbanks
Upward Bound Program
P.O. Box 756320
Fairbanks, AK 99775-6320
907-474-5685
Fax: 907-474-6001
E-mail: fnapa@auroro.alaska.edu

Arizona

Arizona State University/Tempe
Upward Bound
P.O. Box 871063
Tempe, AZ 85287-1603
602-965-2162
Fax: 602-965-1286
E-mail: icilc@asuvm.inre.asu.edu

Arizona State University
Veterans Upward Bound
Box 871603
Tempe, AZ 85287-1603
602-965-0512
Fax: 602-965-0048
E-mail: john.ryan@asu.edu

Northern Arizona University
Upward Bound
P.O. Box 6035
Flagstaff, AZ 86011-6035
520-523-6999
Fax: 520-523-9466
E-mail: mary.ross.bennett@nau.edu

Pima County Community College District
Upward Bound
8181 East Irvington Rd.

Tucson, AZ 85709-4000
520-722-7601
Fax: 520-722-7690
E-mail: alisto@pimacc.pima.edu

Northern Arizona University
Math and Science
Box 6035
Flagstaff, AZ 86011-6035
520-523-1308
Fax: 520-523-9466
E-mail: terry.hubbard@nau.edu

Embry-Riddle Aeronautical University
Veterans Upward Bound
3200 Willow Creek Rd.
Prescott, AZ 86301
520-776-3874
Fax: 520-776-3740
E-mail: benney@pr.erau.edu

Arkansas

University of Arkansas
Veterans Upward Bound
120 Ozark Hall
Fayetteville, AR 72701
501-575-2821
Fax: 501-575-5748
E-mail: ghudder@comp.uark.edu

University of Arkansas
Upward Bound
120 Ozark Hall
Fayetteville, AR 72701
501-575-3553
Fax: 501-575-4279
E-mail: sssterli@comp.uark.edu

Lyon College
Upward Bound
P.O. Box 2317
Batesville, AR 72503-2317
501-793-9813
Fax: 501-698-4622
E-mail: appleub@lyon.edu

University of Arkansas at Pine Bluff
Upward Bound
P.O. Box 4986
1200 N. University Dr.
Pine Bluff, AR 71611
501-543-8517

Upward Bound Program

Fax: 501-543-8261

Arkansas State University/Beebe Branch
Upward Bound
P.O. Drawer H
Beebe, AR 72012
501-882-8363
Fax: 501-882-8370

Arkansas State University
Upward Bound
P.O. Box 1390
State University, AR 72467
501-972-2080
Fax: 501-972-3945
E-mail: pbradberry.pawnee.astate.edu

Southern Arkansas University
Upward Bound
100 East University
Magnolia, AR 71753
501-235-4160
Fax: 501-235-4995
E-mail: eewalker@saumag.edu

Ouachita Baptist University
Upward Bound
410 Ouachita St.
OBU Box 3779
Arkadelphia, AR 71998-0001
501-245-5158
Fax: 501-245-5165
E-mail: shepherdl@alpha.obu.edu

Rich Mountain Community College
Upward Bound
1100 Bush St.
Mena, AR 71953
501-394-5012
Fax: 501-394-2828
E-mail: sdavis@rmcc.cc.ar.us

Philander Smith College
Upward Bound
512 W. 13th St.
Little Rock, AR 72202
501-370-5380
Fax: 501-370-5278

Phillips County Community College
Upward Bound
P.O. Box 785

I Wanna Get My GED Or More Adult Education

Helena, AR 72343
501-338-6474
Fax: 501-338-7542

California

Humboldt State University Foundation
Veterans Upward Bound
P.O. Box 1185
Arcata, CA 95518-1185
707-826-4971
Fax: 707-826-5237
E-mail: cwl@axe.humboldt.edu

California State University/Chico
Upward Bound
First and Normal Sts.
Chico, CA 95929-0712
916-898-5181
Fax: 916-898-4837
E-mail: dferguson@oavax.csuchico.edu

San Jose State University Foundation
Upward Bound
P.O. 47A50041
San Jose, CA 95172-0139
408-924-2568
Fax: 408-924-2513
E-mail: priscill@eopnet.sjsu.edu

Occidental College
Upward Bound
1600 Campus Rd., J107
Los Angeles, CA 90041
213-259-2744
Fax: 213-341-4981
E-mail: madridsi@oxy.edu

Humboldt State University Foundation
Upward Bound
P.O. Box 1185
Arcata, CA 95518-1185
707-826-3553
Fax: 707-826-4499
E-mail: sdw7001@axe.humboldt.edu

University of California, Riverside
Upward Bound
8102 Hinderaker Hall
Riverside, CA 92313
909-787-4685
Fax: 909-787-4762
E-mail: tripjr@pop.ucr.edu

Upward Bound Program

University of Southern California
Upward Bound
3708 S. Figueroa St.
Los Angeles, CA 90007
213-743-2372
Fax: 213-743-2124

Compton Community College
Upward Bound
1111 East Artesia Blvd.
Compton, CA 90221
310-637-2660

College of the Siskiyous
Upward Bound
800 College Ave.
Weed, CA 96094
916-93805278
Fax: 916-938-5667
E-mail: bryant@siskiyous.edu

California State University
Upward Bound
5500 University Parkway
San Bernadino, CA 92407-2397
690-988-05914
Fax: 909-880-7035
E-mail: dbenton@wiley.csusbedu

California State University
Upward Bound
5150 North Maple
Joyal Administration Bldg. #274
Fresno, CA 93740-0067
209-278-2693
Fax: 209-278-4306
E-mail: perry_angle@csufresno.edu

California State University/Chico
Upward Bound for ESL Learners
First and Normal Sts.
Chico, CA 95929-0612
916-898-4144
Fax: 916-898-4837
E-mail: abee@oavax.csuchico.edu

California State University
Upward Bound Program
P.O. Box 34080
University Hall, Room 125
Fullerton, CA 92634-9480

I Wanna Get My GED Or More Adult Education

714-773-2979
Fax: 714-773-3772
E-mail: sabrego@fullerton.edu

Kings River Community College
Upward Bound Program
995 North Reed
Reedley, CA 93654
209-638-3654
Fax: 209-638-5040
E-mail: banuelos_d@scccd.cc.ca.us

California Lutheran University
Upward Bound
60 West Olsen Rd.
Thousand Oaks, CA 91360-2787
805-493-3350
Fax: 805-493-3513
E-mail: harkey@robles.callutheran.edu

West Hills Community College District
Upward Bound Program
300 Cherry Lane
Coalinga, CA 93210
209-935-0801
Fax: 209-935-5655
E-mail: costamd@whccd.cc.ca.us

College of the Desert
Upward Bound Program
43500 Monterey Ave.
Palm Desert, CA 92260
619-773-2556
Fax: 619-776-7437
E-mail: emorante@dccd.cc.ca.us

University of San Francisco
Upward Bound
2130 Fulton St.
LM/UND #29
San Francisco, CA 94117-1080
415-666-2491
Fax: 415-666-2496
E-mail: cookj@usfca.edu

East Los Angeles College
Upward Bound
1301 Avenida Cesar Chavez
Monterey Park, CA 91754-6099
213-265-8981
Fax: 213-265-8980

Upward Bound Program

E-mail: zunigare@laccd.cc.ca.us

Napa Valley College
Upward Bound Program
2277 Napa Vallejo Highway
Napa, CA 94558-6236
707-253-3021
Fax: 707-253-3043
E-mail: jschrutz@admin.nvc.cc.ca.us

Monterey Peninsula College
Monterey Peninsula College Upward Bound
980 Fremont Blvd.
Monterey, CA 93940-4799
408-646-4129
Fax: 408-646-4219

Long Beach City College
Upward Bound
4901 E. Carson St.
Long Beach, CA 90808-1706
310-420-4143
Fax: 310-420-4118
E-mail: lsugimot@lbcc.cc.ca.us

California State University
Upward Bound Program
12650 Bellflower Blvd.
LA3-202
Long Beach, CA 90840-1203
310-985-5520
Fax: 310-985-7567
E-mail: upward@aol.com

California State University
Upward Bound Program
25976 Carlos Bee Blvd.
Hayward, CA 94542
510-885-2960
Fax: 510-885-4687
E-mail: smcclure@sa.csu Hayward.edu

Los Angeles City College
Upward Bound Program
855 N. Vermont Ave.
Los Angeles, CA 90029
213-953-4500
Fax: 213-953-4500

Sonoma State University Academic Foundation
Upward Bound Program

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1801 East Cotati Ave.
Rohnert Park, CA 94928-3609
707-664-2428
Fax: 707-664-2505
E-mail: morena.taylor@sonoma.edu

Cal State L.A. University Auzlliary Services, Inc.
Upward Bound
5151 State University Dr.
Los Angeles, CA 90032
213-343-3238
Fax: 213-343-3234

Imperial Valley College
Upward Bound Program
P.O. Box 158
380 East Aten Rd.
Imperial, CA 92251-0158
619-355-6256
Fax: 619-355-6107
E-mail: roslop@imperial.cc.ca.us

The National Hispanic University
Upward Bound
14271 Story Rd.
San Jose, CA 95127-3823
408-254-6900
Fax: 408-254-1369

Ills College
Upward Bound Project
5000 MacArthur Blvd.
Oakland, CA 94613
510-430-2177
Fax: 510-430-3314
E-mail: lawanda@mills.edu

California State University
Upward Bound Program
333 Twin Oaks Valley Rd.
Craven Hall, Room 5201
San Marcos, CA 92096-0001
619-750-4014
Fax: 619-750-4030
E-mail: onedeer@coyote.csusm.edu

Regents of the University of California
Upward Bound
2515 Hillegass Ave.
Berkeley, CA 94720-1060
510-642-3719

Upward Bound Program

Fax: 510-643-8421
E-mail: keith_hori@maillink.berkeley.edu

College of the Redwoods
Upward Bound
7351 Tomokins Hill Rd.
Eureka, CA 95501
707-445-6963
Fax: 707-445-6990

Telacu Education Foundation
Telacu Veterans Upward Bound Project
5400 E. Olympic Blvd.
Suite 100
Los Angeles, CA 90022
213-838-8955
Fax: 213-838-8960

Japanese Community Youth Council/AACE
Upward Bound
1596 Post St.
San Francisco, CA 94109-6511
415-202-7900
Fax: 415-563-71098
E-mail: rpmuriera@aol.com

Pasadena City College
Upward Bound Program
1570 East Colorado Blvd.
Pasadena, CA 91106-2003
818-585-7696
Fax: 818-585-7909
E-mail: cmanderson@paccd.cc.ca.us

Fresno City College
Upward Bound Program
1101 E. University Ave.
Fresno, CA 93741
209-442-8297
Fax: 209-485-7304
E-mail: wright_e@sccod.cc.ca.us

Rio Hondo Community College District
Upward Bound
3600 Workman Mill Rd.
Whittier, CA 90601-1699
310-908-3467
Fax: 310-699-0480

San Diego State University Foundation
The Upward Bound Program
5250 Campanile Dr.

I Wanna Get My GED Or More Adult Education

San Diego, CA 92182-1931
619-594-6184
Fax: 619-594-7821
E-mail: cynthia.park@sdsu.edu

California Polytechnic State University
Upward Bound Program
Cal Poly State University
San Luis Obispo, CA 93407
805-756-2301
Fax: 805-756-5122
E-mail: scortez@oasis.calpoly.edu

Volunteers of America
Upward Bound
220 S. Lafayette Park Place
Suite 304
Los Angeles, CA 90057
213-381-1353
Fax: 213-383-1162

Telacu Education Foundation
Telacu Classic Upward Bound Project
5400 East Olympic Blvd., Suite 100
Los Angeles, CA 90022
213-838-8955
Fax: 213-838-8960

Holy Names College
Upward Bound
3500 Mountain Blvd.
Oakland, CA 94619-1627
510-436-1504
Fax: 510-436-1199

Wahupa
Upward Bound
3251 Fourth Ave.
San Diego, CA 92103
619-297-4471
Fax: 619-297-2351
E-mail: vshup@aol.com

University of California
Santa Barbara, CA 93106-7170
805-893-3515
Fax: 805-933-3656
E-mail: saa3madi@ucsbvm.ucsb.edu

California State University
Upward Bound Program
1000 East Victoria St.

Upward Bound Program

Carson, CA 90747
310-516-3914
Fax: 310-532-2537

Cal Poly Pomona Foundation, Inc.
Upward Bound Program
3801 West Temple Ave. 15-13
Pomona, CA 91768-4038
909-869-3231
Fax: 909-869-5154
E-mail: rdquintero@csupomona.edu

University of California
Upward Bound
Davis, CA 95616-8772
916-757-3101
Fax: 916-757-3133
E-mail: jjchan@ucdavis.edu

Harvey Mudd College
Upward Bound
301 East 12th St.
Claremont, CA 91711-5990
909-621-8123
Fax: 909-621-8123
E-mail: upwaidbound@hmc.edu

University of California, San Diego
Upward Bound
9500 Gilman Dr.
La Jolla, CA 92093-0934
619-534-4250
Fax: 619-534-8996
E-mail: jasperin@ucsd.edu

Stanford University
Upward Bound Program
558 Salvatierra Walkway
Haas Center for Public Service
Stanford, CA 94305-8620
415-725-1663
Fax: 415-725-7339
E-mail: hf.sdg@forsythe.stanford.edu

Yosemite Community College District
Upward Bound
P.O. Box 4065
Modesto, CA 95362
209-575-6715
Fax: 209-575-6630
E-mail: felicia.nepomuceno@ccc-infonet.edu

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Sonoma State University Academic Foundation
Upward Bound Math and Science Program
1801 East Cotati Ave.
Rohnert Park, CA 94928-3609
707-664-2428
Fax: 707-664-2505
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California State University/Los Angeles
Upward Bound - Math and Science
5151 State University Dr.
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San Diego State University Foundation
Upward Bound - Math and Science
5250 Campanile Dr.
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Harvey Mudd College
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301 East 12th St.
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909-621-8665
Fax: 909-621-8360
E-mail: upward_bound_ms@hmc.edu

Monterey Peninsula College
Math and Science
980 Fremont St.
Monterey, CA 93940-4799
408-646-4246
Fax: 408-899-2136

Colorado

Metropolitan State College of Denver
Veterans Upward Bound
Campus Box 89
P.O. Box 173362
Denver, CO 80217-3362

Upward Bound Program

303-556-3024
Fax: 303-556-6245
E-mail: morris@mscd.edu

Trinidad State Junior College
Upward Bound
600 Prospect
Trinidad, CO 81082
719-846-5657
Fax: 719-846-5667
E-mail: vaxf:in%allen_b@tsjc.colorado.edu

Pueblo Community College
Upward Bound
900 West Orman Ave.
Pueblo, CO 81004-1499
719-549-3463
Fax: 719-846-5667
E-mail: sanchez_s@pcc.colorado.edu

Adams State College
Upward Bound
Box 18 Adams State College
Alamosa, CO 81102
719-589-7865
Fax: 719-589-7522
E-mail: mgarcia@ascadms.edu

University of Southern Colorado
Upward Bound
2200 Bonforte Blvd.
Pueblo, CO 81001-4901
719-549-2750
Fax: 719-549-2942
E-mail: medina@meteor.uscoloedu.

Colorado State University
Upward Bound
Contracts and Grants Office
2120 University Services
Fort Collins, CO 80523-8200
970-491-6473
Fax: 970-491-1077
E-mail: pthayer@ceao.sacc.colostate.edu

Metropolitan State College of Denver
High School Upward Bound
Campus Box 66
P.O. Box 173362
Denver, CO 80217-3362
303-556-2812
Fax: 303-556-6245

Trinidad State Junior College
Math and Science
600 Prospect
Trinidad, CO 81082
719-846-5554
Fax: 719-846-5667
E-mail: judy_m@tsjc.colorado.edu

University of Northern Colorado
Math and Science
College of Arts and Sciences
501 20th St.
Greeley, CO 80639
970-351-2751
Fax: 970-351-2171
E-mail: asadvise@bentley.univnorthco.edu

Connecticut

Central Connecticut State University
Upward Bound
1615 Stanley St.
P.O. Box 4010
New Britain, CT 06050-4010
860-832-2005
Fax: 860-832-3019
E-mail: knopf.ccsu.ctstateu.edu

Norwalk Community-Technical College
Upward Bound
341 Manfield Rd., U-170
Storrs, CT 06269-1170
860-486-4040
Fax: 860-486-4024
E-mail: capadmo7@uconnvm.uconn.edu

Fairfield University
Upward Bound
N. Benson Rd.
Dolan 120
Fairfield, CT 06430-5195
203-254-4027
Fax: 203-254-4296
E-mail: gfdlay@fairl.fairfield.edu

Wesleyan University
Upward Bound
212 College St.
Middletown, CT 06457
860-685-3683
E-mail: hbhansali@wesleyand.edu

Upward Bound Program

Sacred Heart University
Upward Bound Program
5151 Park Ave.
Fairfield, CT 06432-1000
203-371-7864
Fax: 203-371-7759
E-mail: ehalt@shu.sacredheart.edu

Delaware

Delaware Technical and Community College
Upward Bound
P.O. Box 610
Route 18
Georgetown, DE 19947
302-855-1600
Fax: 302-856-5635
E-mail: mhurley@outland.dtcc.edu

Orlando J George Jr., President
Upward Bound Program
1832 N. DuPont Parkway
Dover, DE 19901
302-739-6183
Fax: 302-739-5431

Delaware Technical and Community College
Upward Bound
333 Shipley St., Room 430
Wilmington, DE 19801-9940
302-571-5301
Fax: 302-657-5187

Delaware State University
Upward Bound
1200 N. DuPont Highway
Dover, DE 19901-2277
302-739-3557
Fax: 302-739-2954

University of Delaware
Upward Bound
5 West Main St.
Academic Services Center
Newark, DE 19716-1101
302-831-4012
Fax: 302-831-4128
E-mail: barbara.thomas@mvs.udel.edu

District of Columbia

Trinity College
Upward Bound
125 Michigan Ave., N.E.

I Wanna Get My GED Or More Adult Education

Washington, DC 20017
202-884-9148
Fax: 202-884-9229

Howard University
Upward Bound
2400 Sixth St., N.W.
Washington, DC 20017
202-806-5132
Fax: 202-806-5148

University of the District of Columbia
Upward Bound
4200 Connecticut Ave., N.W., MB 3805
Washington, DC 20008
202-274-5531
Fax: 202-274-7412

Florida

Florida State University
Upward Bound
3700 University Center
Tallahassee, FL 32306-1006
904-644-5478
Fax: 904-875-8553

University of South Florida
Upward Bound
4202 E. Fowler Ave.
FAO 100U
Tampa, FL 33620-7750
813-974-3581
Fax: 813-974-3684

Rollins College
Upward Bound
1000 Holt Ave. @2758
Winter Park, FL 32789-4496
407-646-2282
Fax: 407-461-1551
E-mail: udeth.lugo@rollins.edu

Embry-Riddle Aeronautical University
Upward Bound
Daytona Beach, FL
904-226-6728
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Indian River Community College
Upward Bound
3209 Virginia Ave.

Upward Bound Program

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407-462-4700

Miami-Dade Community College
Veterans Upward Bound
11011 S.W. 104th St.
Miami, FL 33176
305-237-0940
Fax: 305-237-0814

University of Miami/Coral Gables
Upward Bound
5606 Merrick Dr.
Building 21 Z
Coral Gables, FL 33124-5590
305-284-3015
Fax: 305-284-4268
E-mail: mbaz@umiamivm.ir.miami.edu

Florida International University
Upward Bound
11200 S.W. 8th St.
University Park Student Affairs
Miami, FL 33199
305-348-1742
Fax: 305-348-1911

Santa Fe Community College
Upward Bound
3000 N.W. 83 St., R-204
Gainesville, FL 32606-6200
352-395-7357
Fax: 352-395-7362
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University of Florida
Upward Bound
P.O. Box 118130
Gainesville, FL 32611-8130
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Florida A&M University
Upward Bound
Trio Programs
103 GEC-A
Tallahassee, FL 32307-5800
904-561-2102
Fax: 904-599-3967
E-mail: emccune@nsl.famu.edu

Jacksonville University

I Wanna Get My GED Or More Adult Education

Upward Bound Program
2800 University Blvd., N.
Jacksonville, FL 32211-3394
904-745-7150
Fax: 904-745-7126
E-mail: jjohnso@junix.ju.edu

Georgia

Georgia Southern University
Upward Bound
Landrum Box 8071
Statesboro, GA 30460-8071
912-681-5458
Fax: 912-681-0863
E-mail: rdcmmes@gsaix2.cc.gasou.edu

Sero
Upward Bound
975 Martin Luther King Jr. Dr., N.W.
Atlanta, GA 30314-2947
404-577-4095
Fax: 404-688-0042

Clark Atlanta University
Upward Bound
Box 55
J.P. Brawley Dr. at Fair St., S.W.
Atlanta, GA 30314
404-880-8263
Fax: 404-880-6278

Thomas College
Upward Bound
1501 Millpond Rd.
Thomasville, GA 31792
912-226-1621
Fax: 912-226-1653

Paine College
Upward Bound
1235 Fifteenth St.
Augusta, GA 30901-3182
706-821-8271
Fax: 706-821-8293

Brewton-Parker College
Upward Bound
Student Services
Highway 280E
Mount Vernon, GA 30445-0197
912-583-3252
Fax: 912-583-4498

Upward Bound Program

Abraham Baldwin Agricultural College
Upward Bound
Box 26, 2802 Moore Highway
Tifton, GA 31794-2601
912-386-7269
Fax: 912-386-7006
E-mail: lingeft@c.abac.peachnet.edu

Fort Valley State College
Upward Bound Program
1005 State College Dr.
P.O. Box 4620
Fort Valley, GA 31030-3298
912-825-6965
Fax: 912-825-6131
E-mail: tpalmer@fvs3.fvsc.peachnet.edu

Georgia State University
Upward Bound
Office of Education Opportunity
University Plaza - Box 675
Atlanta, GA 30303
404-651-2818
Fax: 404-651-1040
E-mail: oeosma@panther.gsu.edu

University of Georgia
Upward Bound
Division of Academic Assistance
480 North Thomas St.
Athens, GA 30602-5550
706-369-5660
Fax: 706-369-5925

Morehouse College
Upward Bound
830 Westview Dr.
Atlanta, GA 30314
404-215-2671
Fax: 404-215-1974

Savannah State College
Upward Bound Project
P.O. Box 20488
217 Whiting Hall
Savannah, GA 31404
912-356-2196
Fax: 912-353-3050

Andrew College
Upward Bound Program

I Wanna Get My GED Or More Adult Education

413 College St.
Cuthbert, GA 31740
912-732-2932
Fax: 912-732-2935

The University of Georgia
Upward Bound Program
315 Milledge Hall
Athens, GA 30602-5554
706-542-4128
Fax: 706-542-4592
E-mail: hchurch@uga.cc.uga.edu

Georgia Southwestern College
Upward Bound
800 Wheatley St.
Americus, GA 31709-4693
912-931-2294
Fax: 912-931-2832

Morris Brown College
Upward Bound
643 Martin Luther King Jr. Dr.
Atlanta, GA 30314
404-220-0384
Fax: 404-220-0385

Corporation of Mercer University
Upward Bound
1400 Coleman Ave.
Macon, GA 31207-0001
912-752-2686
Fax: 912-752-5306
E-mail: hart_sf@mercer.edu

Atlanta Metropolitan College
Upward Bound
1630 Stewart Ave., S.W.
Atlanta, GA 30310
404-756-4059
Fax: 404-756-4946

Morris Brown College
Math and Science
643 Martin Luther King Jr. Dr.
Atlanta, GA 30314
404-220-0384
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Clark Atlanta University
Math and Science
James P. Brawley Dr. at Fair

Upward Bound Program

Box 55
Atlanta, GA 30314
404-880-8263
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Guam

University of Guam
Upward Bound Program
UOG Station
Mangilao, GU 96923
671-735-2249
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Hawaii

University of Hawaii at Hilo
Upward Bound Program
200 West Kawili St.
Hilo, HI 96720-4091
808-933-3372
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E-mail: anguay@hawaii.edu

University of Hawaii
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2530 Dole St.
Sakamaki Hall D-200
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Upward Bound Program
2540 Maile Way
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808-242-1299
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University of Hawaii
Upward Bound
2540 Maile Way, SPAL 253
Honolulu, HI 96822
808-956-7790
Fax: 808-956-9240
E-mail: davidfk@hawaii.edu

Idaho

Boise State University
Upward Bound
1910 University Dr.

I Wanna Get My GED Or More Adult Education

Boise, ID 83725
208-385-1754
Fax: 208-385-4006
E-mail: jensenj@bsu.idbsu.edu

University of Idaho
Upward Bound
College of Education, Room 107
Moscow, ID 83844-3086
208-885-6205
Fax: 208-885-2825
E-mail: cfleener@osprey.crvs.uidaho.edu

Idaho State University/Pocatello
Upward Bound
Trio Student Services
P.O. Box 8345
Pocatello, ID 83209-8345
208-236-3242
Fax: 208-236-4611
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Illinois

Loyola University of Chicago
Upward Bound
Project Upward Bound
6525 North Sheridan Rd.
Chicago, IL 60626
312-508-2458
Fax: 312-508-3049

Illinois Eastern Community Services
Upward Bound
305 North West St.
Olney, IL 62450
618-395-7777
Fax: 618-392-3293

Chicago State University
Upward Bound
Douglas Library, Room 307
9501 South King Dr.
Chicago, IL 60628-1598
312-995-2566

Upward Bound Program

Fax: 312-995-2591

University of Chicago
Project Upward Bound
5845 S. Ellis/Gates Blake 113
Chicago, IL 60637
312-702-8288
Fax: 312-702-0189
E-mail: lhawkins@midway.uchicago.edu

State Community College
Upward Bound
601 J.R. Thompson Blvd.
East Saint Louis, IL 62201
618-583-2587
Fax: 618-583-2660

Ada S. McKinley Community Services, Inc.
Upward Bound
725 South Well Suite 1-A
Chicago, IL 60607
312-995-5572

Community Services West, Inc.
Upward Bound
1231 South Pulaski Rd.
Chicago, IL 60623
312-762-2272
Fax: 312-762-2065

Roosevelt University
Upward Bound
430 South Michigan Ave.
Chicago, IL 60605
312-341-3877
Fax: 312-341-3878

Kankakee Community College
Upward Bound
River Rd.
Box 888
Kankakee, IL 60901-0888
E-mail: rbrown@kcc.cc.il.us

Northern Illinois University
Upward Bound
Educational Services and Programs
DeKalb, IL 60115-2854
815-753-1868
Fax: 815-753-6276
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Southern Illinois University at Edwardsville
Upward Bound
East St. Louis Center
411 East Broadway
East St Louis, IL 62201
618-482-6960
Fax: 618-482-6935

Columbia College/Chicago
Upward Bound
600 South Michigan Ave.
Chicago, IL 60605-1996
312-663-1600
Fax: 312-663-0226
E-mail: craig.kirsch@mail.colum.edu

Richard J. Daley College
Upward Bound
7500 South Pulaski Rd.
Chicago, IL 60652
312-838-7783
Fax: 312-838-7524

Triton College
Upward Bound
2000 North 5th Ave.
River Grove, IL 60171
708-456-0300
Fax: 708-583-3121

Highland Community College
Upward Bound
2998 West Pearl City Rd.
Freeport, IL 61032-9341
815-235-6121
Fax: 815-235-6130

Lewis and Clark Community College
Upward Bound
5800 Godfrey Rd.
Godfrey, IL 62035-2466
618-466-3411
Fax: 618-466-9271

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809 South Marshfield Ave.
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Upward Bound Program

Northeastern Illinois University
Upward Bound
5500 North St Louis Ave.
Chicago, IL 60625-4699
312-733-7220
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Roosevelt University
Veterans Upward Bound
430 South Michigan Ave.
Chicago, IL 60605
312-341-6382
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Southern Illinois University at Carbondale
Upward Bound
Mail Code 4709
Carbondale, IL 62901-4709
618-453-3354
Fax: 618-453-8038

Illinois Central College
Upward Bound
One College Dr.
East Peoria, IL 51635
309-694-5301
Fax: 309-694-5102

University of Illinois at Urbana-Champaign
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801 S. Wright St.
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Fax: 217-244-0349
E-mail: skatowri@uiuc.edu

Robert Morris College
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Southern Illinois University at Edwardsville
Math and Science
East St Louis Center
411 East Broadway
East St Louis, IL 62201
618-482-6960
Fax: 618-482-6935

Indiana

Purdue University
Upward Bound
Division of Sponsored Programs
Hovde Hall
West Lafayette, IN 47907
219-989-2392
Fax: 219-989-2036

Indiana University Purdue University Indianapolis
Upward Bound
620 Union Dr., Room 142
Indianapolis, IN 46202-5171
317-278-1927
Fax: 317-274-4016

Indiana State University
Upward Bound Program
200 North Seventh St.
Terre Haute, IN 47809
812-237-3067
Fax: 812-237-2567

Vincennes University
Upward Bound
1002 North 1st St.
Vincennes, IN 47591-4201
812-888-5373
Fax: 812-888-5958

University of Notre Dame
Upward Bound
University of Notre Dame
P.O. Box 458
Notre Dame, IN 46556
219-631-5669

Indiana Welseyan University
Upward Bound
4201 South Washington St.
Marion, IN 46953-4999
317-677-2936
Fax: 317-677-2938
E-mail: hhughs@indwes.edu

Oakland City University
Upward Bound
143 North Lucretia
Oakland City, IN 47660
812-749-4781
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Upward Bound Program

E-mail: swailsp@evansville.net

Vincennes University
Veterans Upward Bound
1002 North 1st St.
Vincennes, IN 47591-5201
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Iowa

Teikyo Marycrest University
Upward Bound
Upham Hall, 1607 W. 12th St.
Davenport, IA 52804
319-326-9504
Fax: 319-326-9208

Briar Cliff College
Upward Bound
3303 Rebecca St.
Box 2100
Sioux City, IA 51104-2100
712-279-5599
Fax: 712-279-1698
E-mail: koll@briar-cliff.edu

Coe College
Upward Bound
1220 First Ave., N.E.
Cedar Rapids, IA 51402
319-399-8536
Fax: 319-399-8667
E-mail: bgibbs@coe.edu

Central College
Upward Bound/Trio Programs
812 University
Pella, IA 50219-1999
515-628-5246
Fax: 515-628-5338
E-mail: banfielde@central.edu

Luther College
Upward Bound
700 College Dr.
Decorah, IA 52101-1045
319-387-1136
Fax: 319-387-2213
E-mail: grayphy1@martin.edu

Iowa Lakes Community College

I Wanna Get My GED Or More Adult Education

Upward Bound
19 South 7th St.
Estherville, IA 51334
712-852-5290
Fax: 712-852-2152
E-mail: jcarlson@ilcc.cc.ia.us

Des Moines Area Community College
Upward Bound
1100 7th St.
Des Moines, IA 50314
515-248-7206
Fax: 515-248-7253
E-mail: mlchapman@dmacc.cc.ia.us

Kansas

University of Kansas
Upward Bound
School of Education
117 Bailey Hall
Lawrence, KS 66045-2330
913-864-3415
Fax: 913-864-5076
E-mail: kamatuka@falcon.cc.ukans.edu

Kansas State University/Manhattan
Upward Bound Program
Division of Educational/Personal Development Program
Room 2 Fairchild
Manhattan, KS 66506
913-532-6497
Fax: 913-532-6457
E-mail: spence@ksuvm.ksu.edu

Dodge City Community College
Upward Bound
2501 North 14th Ave.
Dodge City, KS 67801-2399
316-227-9395
Fax: 316-227-9277

Emporia State University
Upward Bound
1200 Commercial
Emporia, KS 66801
816-233-4050
Fax: 816-233-4960

Wichita State University
Upward Bound Wichita Prep
1845 Fairmount
Box 94

Upward Bound Program

Wichita, KS 67260-0094
316-689-3019
Fax: 316-689-3403
E-mail: colvin@twsumv.uc.twsu.edu

Independence Community College
Upward Bound
College Ave. and Brookside Dr.
P.O. Box 708
Independence, KS 67301-0708
316-331-4100
Fax: 316-331-0946

Kansas State University/Manhattan
Upward Bound Math and Science
Division of Educational/Personal Development Program
2 Fairchild Hall
Manhattan, KS 66506
913-532-6497
Fax: 913-532-6457
E-mail: spence@ksuvm.ksu.edu

Kentucky

Northern Kentucky University
Upward Bound
Nunn Dr.
Highland Heights, KY 41099-5975
606-572-5584
Fax: 606-572-6188

Murray State University
Upward Bound
P.O. Box 9
Murray, KY 42071-0009
502-762-4492
Fax: 502-762-3251

Kentucky State University
Upward Bound
P.O. Box 193
East Main St.
Frankfort, KY 40601
502-227-6620
Fax: 502-227-5914

Eastern Kentucky University
Upward Bound
500 Begley Building
Richmond, KY 40475-3105
606-622-1080
Fax: 606-622-1020

Union College
Upward Bound
310 College St.
Barbonville, KY 40806
606-546-1257
Fax: 606-546-2754

Hopkinsville Community College
Upward Bound
P.O. Box 2100
734 North Dr.
Hopkinsville, KY 42241-2100
502-885-2009
Fax: 502-288-0237
E-mail: jdware1@ukcc.uky.edu

University of Louisville
Upward Bound
Strickler Hall, Room 127
Louisville, KY 40292
502-852-6719
Fax: 502-852-8131

Berea College
Upward Bound
P.O. Box 2295
Berea, KY 40404
606-986-9341
Fax: 606-986-4506
E-mail: mary_mclaughlin@bera.edu

University of Kentucky
Upward Bound Program
Cumberland, KY 40823
606-589-2145

Madisonville Community College
Upward Bound
2000 College Dr.
Madisonville, KY 42431
502-821-2250
Fax: 502-825-8553
E-mail: whailey@mcc.uky.campus.mci.net

Western Kentucky University
Veterans Upward Bound
Western Kentucky University
114 Jones Jagers Hall
Bowling Green, KY 42101-3579
502-745-5310
Fax: 502-745-6850

Upward Bound Program

Lexington Community College
Upward Bound
Cooper Dr.
Lexington, KY 40506-0235
606-257-4071
Fax: 606-257-5597
E-mail: tlcraw1@ukcc.uky.edu

Pikeville College
Upward Bound
Office of Student Affairs
CPO Box J Pikeville College
Pikeville, KY 41501
606-432-9314
Fax: 606-432-9375

Morehead State University
Upward Bound
UPO 783, 205 Allie Young Hall
Head, KY 403651
606-783-2611
Fax: 606-783-5026
E-mail: j.cady@morehead-st.edu

Hazard Community College
Upward Bound
1 Community College Dr.
Hazard, KY 41701
606-436-5721
Fax: 606-439-1600

Hopkinsville Community College
Veterans Upward Bound
P.O. Box 2100
734 North Dr.
Hopkinsville, KY 42241-2100
615-431-9729
Fax: 615-431-9739

Western Kentucky University
Upward Bound
College of Ed. and Behavioral Science
121 Jones Jagers/
1 Big Red Way
Bowling Green, KY 42101
502-745-4873
Fax: 502-745-6850

Louisiana

University of New Orleans
Upward Bound

I Wanna Get My GED Or More Adult Education

BA 154, Lakefront Campus
New Orleans, LA 70143
504-286-6289
Fax: 504-286-5564
E-mail: dlsjd@jazz.ucc.uno.edu

Southeastern Louisiana University
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SLU Box 568
Hammond, LA 70402
504-549-2194
Fax: 504-549-3477
E-mail: dblackwell@selu.edu

McNeese State University
Upward Bound
P.O. Box 92687
Lake Charles, LA 70609-2687
318-475-5445
Fax: 318-475-5122

Nicholls State University
Upward Bound
East 1st St.
P.O. Box 2088
Thibodaux, LA 70310
504-448-4082
Fax: 504-448-4373
E-mail: upbd-blww@nich-nsunet.nich.edu

Delagdo Community College
Veterans Upward Bound
615 City Park Ave.
New Orleans, LA 70119-4399
504-483-4500
Fax: 504-483-1857

University of New Orleans Project Pass
Upward Bound
Business Building, Room 159
Lakefront Campus
New Orleans, LA 70148
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Fax: 504-286-5564
E-mail: bmbjd@uno.edu

Southeastern Louisiana University
Veterans Upward Bound
SLU-548
Hammond, LA 70402-0548
504-549-3386
Fax: 504-549-2024

Upward Bound Program

Louisiana State University at Eunice
Upward Bound Program
P.O. Box 1129
2048 Johnson Highway
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Fax: 318-546-6620
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Grambling State University
Upward Bound
P.O. Drawer 8
Grambling, LA 71245-0000
318-274-2661
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University of Southwestern Louisiana
Veterans Upward Bound
P.O. Box 43452
Lafayette, LA 70504-3452
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E-mail: rlc1713@usl.edu

Southern University at New Orleans
Suncoast Upward Bound Program
6400 Press Dr.
New Orleans, LA 70126
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Loyola University Administration Office
Upward Bound
6363 St. Charles Ave.
P.O. Box 91
New Orleans, LA 70118
504-865-3223
Fax: 504-865-3280

Lois F. St. Amant
Upward Bound
P.O. Box 9924
Southern University, A&M
Baton Rouge, LA 70813-9924
504-771-3880
Fax: 504-771-4612

Southern University at Shreveport-Bossier City Campus
Upward Bound
3050 Martin Luther King Jr. Dr.
Shreveport, LA 71107

I Wanna Get My GED Or More Adult Education

318-676-5309
Fax: 318-676-5306

University of Southwestern Louisiana
Upward Bound Program
P.O. Box 43452
Lafayette, LA 70504-3452
318-482-6831
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E-mail: rlc1713@usl.edu

Southeastern Louisiana University
Upward Bound - Livingston/St. Helena
SLU Box 568
Hammond, LA 70402
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Upward Bound
7325 Palmetto St.
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New Orleans, LA 70125
504-483-7664
Fax: 504-947-1713

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Upward Bound
Upward Bound/Room 226
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207-581-2522
Fax: 207-581-2532
E-mail: parks@maine.maine.edu

University of Maine/Presque Isle
Upward Bound Program
181 Main St.
Presque Isle, ME 04769-2888
207-768-9456
Fax: 207-768-9464
E-mail: pierce@polaris.umpi.maine.edu

Upward Bound Program

University of Maine at Farmington
Upward Bound
Merrill Hall #44
86 Main St.
Farmington, ME 04936-1990
207-778-7294
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E-mail: larrys@main.maine.edu

Bowdoin College
Upward Bound
Ham House
Brunswick, ME 04011
207-725-3559
Fax: 207-725-3003
E-mail: pelletier@henry.bowdoin.edu

University of Southern Maine
Upward Bound
P.O. Box 9300
96 Falmouth St.
Portland, ME 04104-9300
207-780-5181
Fax: 207-780-5315
E-mail: igan@usm.maine.edu

Maryland

Morgan State University
Upward Bound Program
1700 E. Coldspring Lane
Baltimore, MD 21239
410-319-3448
Fax: 410-319-3936

Gilman School
Upward Bound
5407 Roland Ave.
Baltimore, MD 21210-1991
410-323-3800
Fax: 410-532-6513

Catonsville Community College
Upward Bound
800 South Rolling Rd.
Catonsville, MD 21228
410-455-4949
Fax: 410-719-6506

Baltimore City Community College
Upward Bound
2901 Liberty Heights Ave.

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410-333-5883
Fax: 410-333-5697

University of Maryland Eastern Shore
Upward Bound
Princess Anne, MD 21853
410-651-6458
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University of Maryland
Upward Bound
West Education Annex
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College Park, MD 20742-8515
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Frostburg State University
Upward Bound
102 Pullen Hall
Frostburg, MD 21532-1099
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University of Maryland Baltimore County
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5401 Wilkens Ave.
Math/Psychology Building, Room 007
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Massachusetts

University of Massachusetts Boston
Veterans Upward Bound
Educational Support Program
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Boston, MA 02125-3393
617-287-5840
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E-mail: clarke@umbsky.cc.umb.edu

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617-287-5840

Upward Bound Program

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Northfield Mount Hermon School
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206 Main St.
Northfield, MA 01360
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Fax: 413-498-3415
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North Shore Community College
Upward Bound Program
1 Ferncroft Rd.
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Danvers, MA 01923-3340
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Fax: 617-477-2110
E-mail: rcontreras@mecn.mass.edu

Holyoke Community College
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303 Homestead Ave.
Holyoke, MA 01040-1048
413-552-2577
Fax: 413-534-8975
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Bristol Community College
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Massachusetts Institute of Technology
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18 Vassar St.
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Fitchburg State College
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Academic Affairs
160 Pearl St.
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508-665-3010
Fax: 508-653-3693

Choice Thru Education Inc.
Upward Bound
140 Pearl St.
Chelsea, MA 02150
617-884-4706
Fax: 617-884-1601

Salem State College, Learning Center
Upward Bound
352 Lafayette St.
Salem, MA 01970
508-741-6215
Fax: 508-741-6214

University of Massachusetts Dartmouth
Upward Bound Program
285 Old Westport Rd.
North Dartmouth, MA 02747
508-999-8712
Fax: 508-999-8901
E-mail: sgriffith@umass.edu

Michigan

Lake Michigan College
Upward Bound
2755 E. Napier Ave.
Benton Harbor, MI 49022-1899
616-927-7061
Fax: 616-927-6874
E-mail: sledge@raptor.imc.cc.mi.us

Mott Community College
Upward Bound
1401 E. Court St.
Flint, MI 48503-2089
810-762-0399
Fax: 810-762-0407

Wayne-Westland Community School District
Upward Bound
3001 Fourth St.
Wayne, MI 48184
313-595-2012
Fax: 313-595-2227

Oakland University
Upward Bound Project
264 S. Foundation Hall
Rochester, MI 48309-4401
810-370-3218
Fax: 810-370-4250

Upward Bound Program

E-mail: geri@oakland.edu

Grand Valley State University
Upward Bound
230 STU
Allendale, MI 49401-9403
616-895-3441
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WMU
Upward Bound
A 227 Ellsworth
Kalamazoo, MI 49008
616-387-3324
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Alpena Community College
Upward Bound
666 Johnson St.
Alpena, MI 49707
517-356-9021
Fax: 517-356-0980

Highland Park Community College
Upward Bound
3rd at Glendale
Highland Park, MI 48203
313-252-2092

Wayne State University
Upward Bound
701 W. Warren Ave.
Detroit, MI 48202
313-577-1943
Fax: 313-577-1944
E-mail: pherns@cms.cc.wayne.edu

Northwestern Michigan College
Upward Bound
1701 E. Front St.
Traverse City, MI 49686-3061
616-922-1363
Fax: 616-922-1073
E-mail: bzupin@message.nmc.edu

Siena Heights College Upward Bound
Upward Bound
1247 E. Siena Heights
Adrian, MI 49221
517-263-0731

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Fax: 517-265-3380

Lake Superior State University
Upward Bound
1000 College Dr.
Sault Ste Marie, MI 49783-1699
906-635-2186
Fax: 906-635-6668
E-mail: hwitucki@lakers.lssu.edu

Hope College
Upward Bound
P.O. Box 9000
263 College Ave.
Holland, MI 49422-9000
616-395-7745
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Wayne State University
Veterans Upward Bound
3127 E. Canfield
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Marquette, MI 49855-5398
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Grand Rapids Community College
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Grand Rapids, MI 49503
616-771-4150
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Suomi College

Upward Bound Program

Upward Bound
601 Quincy St.
Hancock, MI 49930
906-487-7259
Fax: 906-487-7530

Eastern Michigan University
Upward Bound
311 Goddison Hall
Ypsilanti, MI 48197
313-487-0488
Fax: 313-487-2316
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Kellogg Community College
Upward Bound
450 North Ave.
Battle Creek, MI 49017-3397
616-965-9555
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Cranbrook Educational Community
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Upward Bound Center for Science and Math
140 Presque Isle
Marquette, MI 49855-5394
906-227-2184
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Grand Valley State University
Math and Science
1 Campus Dr.
230 Student Services Bldg.
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Rochester Community College
Upward Bound Program
851 30th Ave. S.E.
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E-mail: nallaire@roch.edu

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33 Appleby Hall
128 Pleasant St., S.E.
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612-625-0772
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Normandale Community College
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9700 France Ave., S.
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Bemidji State University
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MSU 102
P.O. Box 840
Mankato, MN 56002-8400
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Minneapolis Community College
Veterans Upward Bound
1501 Hennepin Ave.
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Upward Bound Program

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Arrowhead Community Colleges
Upward Bound
1855 East Highway 169
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218-327-4245
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St. Olaf College
Upward Bound Program
1520 St. Olaf Ave.
Northfield, MN 55057
507-646-3708
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College of St. Scholastica
Upward Bound
1200 Kenwood Ave.
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218-723-6594
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Minneapolis Community College
High School Upward Bound
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Minneapolis, MN 55403
612-341-7023
Fax: 612-373-2797

Lakewood Community College
Upward Bound
3401 Century Ave. N
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Coahoma Community College
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3240 Friars Point Rd.
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Hinds Community College - Utica
Upward Bound Program
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Utica, MS 39175
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Mississippi Band of Choctaw Indians
Upward Bound
P.O. Box 6008
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601-656-5251
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Alcorn State University
Upward Bound
1000 ASU Dr. #240
Lorman, MS 39096
601-877-6223
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Rust College
Upward Bound
150 Rust Ave.
Holly Springs, MS 38635
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Fax: 601-252-6107

Mississippi Valley State University
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P.O. Box 1053
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Itta Bena, MS 38941-1400
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Copiah-Lincoln Community College
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Wesson, MS 39191-0649
601-643-8407
Fax: 601-643-8212

Mary Holmes College
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P.O. Drawer 1257
West Point, MS 39773
601-494-7077
Fax: 601-494-6624

Tougaloo College
Upward Bound
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Fax: 601-977-7930

Missouri

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816-785-4244
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Mineral Area College
Upward Bound
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Fax: 573-431-2144
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Sait Louis University
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St. Louis, MO 63103
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Fax: 314-977-3315

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E-mail: ljcarter@cctr.umkc.edu

Avila College
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11901 Wornall Rd.
Kansas City, MO 64145-1698
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Missouri State University
Upward Bound
800 University Dr.
Maryville, MO 64468
816-562-1630
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Harris-Stowe State College
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One University Plaza
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St. Louis University
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University of Montana
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Kalispell, MT 59901
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Fort Belknap Community Council
North Central Montana Upward Bound
Fort Belknap Education Dept.
RR 1, Box 66
Harlem, MT 59526
406-353-2205

Michigan State University
Upward Bound
193 Bessey Hall
East Lansing, MT 48824-1033
517-353-6701

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Fax: 517-432-1030
E-mail: hammond@pilot.msu.edu

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1300 West Park St.
Butte, MT 59701-8997
406-496-4690
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Montana State University Billings
Upward Bound
1500 N. 30th St.
Billings, MT 59101-0298
406-657-2180
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E-mail: upbound@vesper.emcmt.edu

Montana State University-Northern
Veterans Upward Bound
Pryor Ave.
Billings, MT 59101-9849
406-245-8212
Fax: 406-256-2344

Nebraska

Creighton University
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Markoe Hall
2500 California Plaza
Omaha, NE 68178
402-280-2163
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E-mail: lbeasley@creighton.edu

Western Nebraska Community College
Upward Bound
1601 E. 27th St.
Scottsbluff, NE 69361
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Upward Bound
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702-784-4978
Fax: 702-784-6254
E-mail: woodsl@scs.unr.edu

Truckee Meadows Community College
Upward Bound
4505 Maryland Parkway
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Las Vegas, NV 89154-2006
702-895-4777
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E-mail: docbill@ccmail.nevad.edu

New Hampshire

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Upward Bound
229 Main St.
Keene, NH 03435-1801
603-358-2360
Fax: 603-358-2257
E-mail: aglotzer@keene.edu

University of New Hampshire
Upward Bound Program
Office of Sponsored Research
111 Service Bldg./51 College Rd.
Durham, NH 03824
603-862-1562
Fax: 603-862-3270
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New Jersey

New Jersey Institute of Technology
Upward Bound
University Heights
Newark, NJ 07102
201-596-5841
Fax: 201-642-4857
E-mail: mccloud@admin.njit.edu

Seton Hall University
Upward Bound
400 S. Orange Ave.
South Orange, NJ 07079-2681
201-761-9419

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Bloomfield College
Upward Bound
467 Franklin St.
Bloomfield, NJ 07003
201-748-7615
Fax: 201-743-3998

Mercer County Community College
Upward Bound
1200 Old Trenton Rd.
Trenton, NJ 08690
609-586-4800
Fax: 609-394-8167

Stevens Institute of Technology
Upward Bound
Castle Point on the Hudson
Hoboken, NJ 07030
201-216-5387
Fax: 201-216-8341
E-mail: dlorenzo@vaxc.stevens-tech.edu

Camden County College
Upward Bound
P.O. Box 200
College Dr.
Blackwood, NJ 08012
609-227-7200

Essex County College
Upward Bound
303 University Ave.
Newark, NJ 07102-1798
201-877-318
Fax: 201-623-6055
E-mail: foster@sol.essex.edu

Essex County College
Veterans Upward Bound
303 University Ave.
Newark, NJ 07102-1798
201-877-3196
Fax: 201-623-6055
E-mail: foster@sol.essex.edu

Rutgers the State University
Upward Bound
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Piscataway, NJ 08855
908-445-3090
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New Mexico

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New Mexico Highlands University
Upward Bound
University Ave.
Las Vegas, NM 87701
505-454-3468
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University of New Mexico
Upward Bound
2021 Mesa Vista Hall
Albuquerque, NM 87131-2101
505-277-3506
Fax: 505-277-8650

Southwestern Indian Polytechnic Institute

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9169 Coors Rd., NW
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505-897-5712
Fax: 505-897-5713
E-mail: jjohnson@kafka.sipi.tec.nm.us

New York

Suny Research Foundation/Fredonia Campus
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E-282 Thompson Hall
Fredonia, NY 14063-1731
716-673-3521
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Houghton College
Upward Bound
Houghton, NY 14744
716-567-9362
Fax: 716-567-7957
E-mail: dnielsenhoughton.edu

Le Moyne College
Upward Bound
Romero Hall
Syracuse, NY 13214-1399
315-445-4532
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Research Foundation of Suny College at Brockport
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350 New Campus Dr.
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Suny Research Foundation/Plattsburgh
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32 Washington Pl., 7 Floor
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Fordham University
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Hepburn Hall, RM 16
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Suny/Queens College
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65-30 Kissena Blvd.
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718-520-7606
Fax: 718-997-5566

Bronx Community College
Upward Bound
W. 181st. St., University Ave.
Bronx, NY 10003
718-289-5855
Fax: 718-289-6346

Cuny/Research Foundation
Upward Bound
79 Fifth Ave.
New York, NY 10003
212-650-6219
Fax: 212-650-5799

Columbia University/Double Discovery Center
Upward Bound
521 W. 114th St.
Mail Code 2604
New York, NY 10027

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Fax: 212-851-7457
E-mail: ddc.columbia.kmns

Suny/Search Foundation
Upward Bound
UB Commons
520 Lee Entrance, Suite 211
Amherst, NY 14228-2567
716-829-3474
Fax: 716-829-3655

Laguardia Community College
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31-10 Thomson Ave., Room M 418-B
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718-482-5413
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Hofstra University
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200 Phillnos Hall
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Cuny Research Foundation/
John Jay College
Upward Bound
899 Tenth Ave.
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212-237-8280
Fax: 212-237-8742

Marist College
Upward Bound
290 North Rd.
Poughkeepsie, NY 12601-1387
914-575-3258
Fax: 914-471-6213

Suny/Binghamton University
Upward Bound
P.O. Box 6000
Binghamton, NY 13902-6000
607-777-2024
Fax: 607-777-2671
E-mail: dmccorma@bingsuns.cc.binghamton.edu

Pace University

Upward Bound Program

Upward Bound
School of Education/Educ Outreach
One Pace Plaza
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Suny Research Foundation/College at Buffalo
Upward Bound
P.O. Box #9
Albany, NY 12201-0009
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Fax: 716-878-4015

North Carolina

Winston-Salem State University
Upward Bound
P.O. Box 13093
601 Martin Luther King Dr.
Winston-Salem, NC 27110
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Fax: 910-750-2663

St. Augustine College
Upward Bound Program
1315 Oakwood Ave.
Raleigh, NC 27611
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Chowan College
Chowan College Upward Bound
200 Jones Dr.
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Meg Turner
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Elizabeth City State University
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Elizabeth City, NC 27909
919-335-3369

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Fax: 910-662-5658

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Wilson Technical Community College
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910-862-4136
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Fax: 701-777-3627

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Veterans Upward Bound
P.O. Box 5625
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701-231-8919
Fax: 701-231-9669
E-mail: kostecki@badlands.nodak.edu

Ohio

Ohio Wesleyan University
Upward Bound
61 S. Sandusky St.
Delaware, OH 43015
614-368-3218
Fax: 614-368-3220
E-mail: dblipsco@cc.owu.edu

University of Cincinnati
Upward Bound
Office of Sponsored Programs
P.O. Box 210627
Cincinnati, OH 45221-0627
513-556-1625
Fax: 513-556-3007
E-mail: phil.cathey@u.c.edu

The University of Akron
Upward Bound
Research Services and Sponsored Programs
Polsky Bldg., Room #284
Akron, OH 44325-2102
216-972-6804
Fax: 216-972-5886
E-mail: mcclain@univcoll.uakron

Oberlin College
Upward Bound
180 W. Lorain St.
Oberlin, OH 44074
216-775-8759
Fax: 216-775-8886

Bowling Green State University
Upward Bound
37 College Park Office Bldg.
Bowling Green, OH 43402-0164
419-372-2381
Fax: 419-372-0399

Ohio State
Upward Bound
1328 Dover Rd.

Upward Bound Program

Wooster, OH 44691
330-264-3911
Fax: 330-262-7634
E-mail: grimm.3@osu.edu

The Ohio State University Research Foundation
Upward Bound
1960 Kenny Rd.
Office of Grants and Contracts
Columbus, OH 43210-1063
614-292-1690
Fax: 614-292-4315
E-mail: bugno.2@osu.edu

University of Cincinnati
Veterans Upward Bound
Student Affairs/
Office of Spon. Programs
P.O. Box 210627
Cincinnati, OH 45221-0627
513-556-6812
Fax: 513-556-3770

Kent State University
Upward Bound
207 Michael Schwartz Center
P.O. Box 5190
Kent, OH 44242-0001
330-672-2920
Fax: 330-672-2073
E-mail: gchavez@kentvm.kent.edu

Cuyahoga Community College
Upward Bound
700 Carnegie Ave.
Cleveland, OH 44115-3196
216-987-4958
Fax: 216-987-4941
E-mail: rrobert@tri-c.ccc.oh.us

Shawnee State University
Upward Bound
940 Second St.
Portsmouth, OH 45662
614-355-2439
Fax: 614-355-2416
E-mail: bbradbury@shawnee.edu

Case Western Reserve University
Upward Bound
10900 Euclid Ave.
Cleveland, OH 44106-7045

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216-368-3750
Fax: 216-368-1267
E-mail: car6@po.cwru.edu

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Veterans Upward Bound
700 Carnegie Ave.
Cleveland, OH 44115-2878
216-987-4196
Fax: 216-987-4941
E-mail: louis.niro@tri-c.cc.oh.us

University of Cincinnati/Clermont College
Upward Bound
555 Cincinnati-Batavia Pike
Cincinnati, OH 45244
513-688-8150
Fax: 513-688-8155
E-mail: simmonsj@ucclr2.cic.edu

Central State University
Upward Bound
P.O. Box 501
Wilberforce, OH 45384
513-376-6164
Fax: 513-376-6381

Ohio University, Athens
Upward Bound
College of Education
124F McCracken Hall
Athens, OH 45701-2979
614-593-0728
Fax: 614-593-0714
E-mail: smithm@ouvaxa.cats.ohiou.edu

Baldwin Wallace College
Upward Bound
275 Eastland Rd.
Berea, OH 44017-2005
216-826-2208
Fax: 216-828-3494
E-mail: bberry@baldwinw.edu

Wittenberg University
Upward Bound
P.O. Box 720
Springfield, OH 45501-0720
513-327-7535
Fax: 513-327-6340
E-mail: echam@wittenberg.edu

Upward Bound Program

Sinclair Community College
Upward Bound
444 W. Third St.
Dayton, OH 45402-1460
513-449-6673
Fax: 513-449-5370
E-mail: bpayne@sinclair.edu

Ohio Dominican College
Upward Bound
1216 Sunbury Rd.
Columbus, OH 43119
614-251-4783
Fax: 614-251-0776
E-mail: gregory@odc.edu

University of Toledo
Upward Bound
2801 W. Bancroft St.
Toledo, OH 43606-3390
419-530-2786
Fax: 419-530-6123
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The University of Akron
Math and Science
Attn: Res. Serv. and Spons. Programs
Akron, OH 44325-2102
330-972-5105
Fax: 330-972-8099
E-mail: mlillie@uakron.edu

Oklahoma

Redlands Community College
Upward Bound
1300 S. Country Club Rd.
El Reno, OK 73036-5300
405-262-2552
Fax: 405-422-1200

Southwestern Oklahoma State University
Upward Bound
100 Campus Dr.
Weatherford, OK 73096
405-774-7029
Fax: 405-774-7049

East Central University
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1000 East 12th
Ada, OK 74820
405-436-2883

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Durant, OK 74702-1210
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Fax: 405-924-1150

Bacone College
Upward Bound
2299 Old Bacone Rd.
Muskogee, OK 74403-1597
918-683-4581
Fax: 918-687-5913

Seminole Junior College
Upward Bound
P.O. Box 351
Seminole, OK 74868-0351
405-382-9950
Fax: 405-382-2998

Seminole Junior College
Veterans Upward Bound
P.O. Box 351
Seminole, OK 74818-0351
405-382-0058
Fax: 405-382-0167

Rogers State College
Upward Bound
Will Rogers and College Hill
1701 W. Will Rogers Blvd.
Claremore, OK 74017-3252
918-343-7761
Fax: 918-343-7898

Oklahoma State University
Upward Bound
900 N. Portland Ave.
Oklahoma City, OK 73107-6195
405-945-3243
Fax: 405-945-8610
E-mail: bennie#u#b@mailgate.osuokc.okstate

East Central University
Upward Bound
ECU Box P-4
Ada, OK 74820
405-332-5080
Fax: 405-332-1623

Upward Bound Program

Langston University
Upward Bound
1000 College Rd.
Warner, OK 74469
918-463-6277
Fax: 918-463-2233

Cameron University
Upward Bound Program
2800 W. Gore Blvd.
Lawton, OK 73505-6377
405-581-5581
Fax: 405-581-5514
E-mail: cheryld@cameron.edu

Southeastern Oklahoma State University
Upward Bound
SOSU Box 4222
Durant, OK 74701-0609
405-924-0121
Fax: 405-920-7481
E-mail: hamiltonb@marcie.sosu.edu

Chickasaw Foundation
Upward Bound
Arlinton at Mississippi
P.O. Box 1548
Ada, OK 74820-1548
405-371-9903
Fax: 405-371-9584

Oklahoma City Community College
Upward Bound
7777 S. May Ave.
Oklahoma City, OK 73159
405-682-1611
Fax: 405-682-7529
E-mail: jmorgan@okc.cc.us

Carl Albert State College
Upward Bound
1507 S. McKenna
Poteau, OK 74953
918-647-1388
Fax: 918-647-1369

East Central University Bound Math/Science
Math and Science
200 Stadium Dr.
Ada, OK 74820

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405-332-8000
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Choctaw Nation of Oklahoma
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Drawer 1210
Durant, OK 74702-1210
918-297-2518
Fax: 918-297-2364

Rogers State College
Math and Science
Will Rogers College Hill
Claremore, OK 74017-2899
918-343-7759
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Oregon

Pacific University
Upward Bound
2043 College Way
Forest Grove, OR 97116-1797
503-357-8169
Fax: 503-359-2242
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Clatsop Community College
Upward Bound
1653 Jerome
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Upward Bound Program

Umpqua Community College
Upward Bound
1140 College Rd.
P.O. Box 967
Roseburg, OR 97470-0226
541-440-4606
Fax: 541-440-4612
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Portland State University
Upward Bound at Portland State University
P.O. Box 751
Portland, OR 97107-0751
503-725-4010
Fax: 503-725-4882
E-mail: iypa@loki.cc.pdx.edu

Linfield College
Upward Bound
900 South Baker
McMinnville, OR 97128-6894
503-434-2277
Fax: 503-434-2215
E-mail: mjepson@linfield.edu

Pennsylvania

Saint Francis College
Upward Bound Program
P.O. Box 600
Loretto, PA 15940-0600
814-472-3023
Fax: 814-472-3863

Wilkes University
Upward Bound
129 S. Franklin St.
Wilkes-Barre, PA 18766
717-831-4230
Fax: 717-831-7811
E-mail: thomas@wilkesl.wilkes.edu

Clarion University of Pennsylvania
Upward Bound
Dept. of Academic Support Services
Davis Hall
Clarion, PA 16214-1232
814-226-2342
Fax: 814-226-2368
E-mail: jkula@vaxa.clarion.edu

University of Pittsburgh

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Office of Research
350 Thackeray Hall
Pittsburgh, PA 15260
412-624-7408
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Waynesburg College
Upward Bound Program
51 W. College St.
Waynesburg, PA 15370
412-852-3223
Fax: 412-852-3228
E-mail: Isolomon@waynesburg.edu

California University of PA
Upward Bound
250 University Ave.
California, PA 15419-1394
412-938-4467
Fax: 412-938-5987
E-mail: jones_gm@cup.edu

Millersville University
Upward Bound
Acad Aff/Sch of Ed
Somerset House
Millersville, PA 17551-0302
717-872-3256
Fax: 717-872-3253
E-mail: dcross@mu3.millersv.edu

Chatham College
Upward Bound
Woodland Rd.
Pittsburgh, PA 15232
412-365-1264
Fax: 412-365-1505

Swarthmore College
Upward Bound
500 College Ave.
Swarthmore, PA 19081-1397
610-328-8345
Fax: 610-328-8673
E-mail: ecollinl@c.c.swarthmore.edu

Harcum College
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750 Montgomery Ave.
Bryn Mawr, PA 19010-3476

Upward Bound Program

610-526-6151
Fax: 610-526-6086

East Stroudsburg University of PA
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Prospect and Normal Sts.
Rosenkrans-West
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Fax: 717-422-3506
E-mail: pfazio@po-box.esuedu

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110 Technology Center Bldg.
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Fax: 814-865-2320
E-mail: mem5@oas.psu.edu

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Upward Bound
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Office of Academic Affairs
Bloomsburg, PA 17815-1301
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E-mail: mulligan@planetx.bloomu.edu

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206 Seltzer Hall
Philadelphia, PA 19122
215-204-5132
Fax: 215-204-5415

Lincoln University
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Lincoln University, PA 19352-0999
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E-mail: bailey@lu.lincoln.edu

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1700 N. Broad St.
Philadelphia, PA 19122
215-204-3112
Fax: 215-204-8412

Pennsylvania State Univ/Univ Park
Math and Science
401 Boucke Building
University Park, PA 16802
814-863-4291
Fax: 814-863-8617
E-mail: dlwl5@psu.edu

Puerto Rico

Cayey University College
Upward Bound
Ave. Barcelo Office 100
Computer Building
Cayey, PR 00736
787-738-2161
Fax: 787-738-6962

University of the Sacred Heart
Upward Bound
Rosales St.
P.O. Box 12383
San Juan, PR 00914-0383
787-728-1515
Fax: 787-727-7880

Carmen Marrero
Upward Bound Program
Colegio Universitario Del Este
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Carolina, PR 00984-2010
787-758-2535
Fax: 787-758-7171

Inter American University of Puerto Rico

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San Juan, PR 00936-3255
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Universidad Del Turabo
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Box 3030
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787-743-7979
Fax: 787-743-7979

Aspira Inc. De Puerto Rico
Upward Bound
Box 29132
65th Infantry Station
San Juan, PR 00929-132
787-768-1985
Fax: 787-257-2725

Pontifical Catholic University of Puerto Rico
Upward Bound
2250 Ave Las Americas
Suite 577
Ponce, PR 00731-6382
787-841-2000
Fax: 787-840-4295

Inter American University/Rico San German
Upward Bound
P.O. Box 363255
San Juan, PR 00936-3255
787-264-0424
Fax: 787-892-5400

University of Puerto Rico
Upward Bound
P.O. Box 4800
Carolina, PR 00984-4800
787-768-2600
Fax: 787-750-7940

University of Puerto Rico-Rio Piedras Campus
Upward Bound Program
Box 23323
San Juan, PR 00931-3323
787-765-2205
Fax: 787-637-7305

Caribbean University
Upward Bound Project
P.O. Box 493

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787-780-0070
Fax: 787-785-0101

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San Juan, PR 00929-132
787-768-1985
Fax: 787-257-2725

Inter American University/Barranquitas Campus
Upward Bound
P.O. Box 363255
San Juan, PR 00936-3255
787-857-3600

Inter American University/San German Campus
Math and Science
P.O. Box 363255
San Juan, PR 00936-3255
787-264-2320
Fax: 787-892-5400

Rhode Island

Rhode Island College
Upward Bound
600 Mount Pleasant Ave.
Providence, RI 02908-1991
401-456-8081
Fax: 401-456-8379
E-mail: mboyajian@grog.ric.edu

South Carolina

Orangeburg-Calhoun Technical College
Upward Bound
3250 St. Matthews Rd.
Orangeburg, SC 29118
803-535-1376
Fax: 803-535-1388

Ciaflin College
Upward Bound Program
700 College Ave.
Orangeburg, SC 29115
803-353-5283
Fax: 803-531-2860

Florence-Darlington Technical College
Upward Bound
P.O. Box 100548

Upward Bound Program

Florence, SC 29501-0548
803-661-8070
Fax: 803-661-8041
E-mail: march@flo.tec.sc.us

Trident Technical College
Upward Bound
P.O. Box 118067 CD-B
Charleston, SC 29423
803-899-8024
Fax: 803-899-8100

Morris College
Upward Bound
100 W. College St.
Sumter, SC 29150-3599
803-775-9371
Fax: 803-773-3687

Williamsburg Technical College
Upward Bound
601 Martin Luther King Jr. Ave.
Kingstree, SC 29556
803-354-2021
Fax: 803-354-7269
E-mail: dantzlerfran@wil.wil.sc.us

Peidmont Technical College
Upward Bound
P.O. Box 1467
Emerald Rd.
Greenwood, SC 29648-1467
864-941-8607
Fax: 864-941-8555

Technical College of the LowCountry
Upward Bound
P.O. Box 1288
921 Ribaut Rd.
Beaufort, SC 29901-1288
803-525-8228
Fax: 803-525-8330

University of South Carolina/Spartanburg
Upward Bound
Sponsored Programs and Research
Byrnes Center, 5th Floor
Columbia, SC 29208
864-503-5644
Fax: 864-503-5705

Tri-County Technical College

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Student Services Division
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Pendleton, SC 29270
864-646-8361
Fax: 864-646-8256
E-mail: brandolph@tricity.tricounty.tec.sc.us

Voorhees College
Upward Bound
1400 Voorhees Rd. - Box 22
Denmark, SC 29042-1400
803-793-3351
Fax: 803-793-4584

Midlands Technical College Upward Bound
Upward Bound
P.O. Box 2498
Columbia, SC 29202
803-822-3386
Fax: 803-822-3619
E-mail: moluskym@mtc.mid.tec.sc.us

University of South Carolina, Trio Programs
Upward Bound Program
Booker T Washington Aud. Bldg.
1400 Wheat St.
Columbia, SC 29208
803-777-3122
Fax: 803-777-7380
E-mail: twilliams@trio.sc.edu

The College of Charleston
Upward Bound Program
66 George St.
Charleston, SC 29424-0001
803-953-5469
Fax: 803-953-4902
E-mail: burnhamw@cofc.edu

Benedict College
Upward Bound Project
1600 Harden and Blanding Sts., Box 6
Columbia, SC 29204
803-253-5342
Fax: 803-253-5342

Trident Technical College Student Affairs
Upward Bound Math and Science Center
P.O. Box 118067, SS-B
Charleston, SC 29423-8067
803-899-8005

Upward Bound Program

Fax: 803-899-8100
E-mail: zpstark@trident.tec.sc.us

Claflin College
Math and Science
700 College Ave., NE
Orangeburg, SC 29115
803-535-5283
Fax: 803-531-2860

South Dakota

Black Hills State University
Upward Bound
1200 University, USB 9516
Spearfish, SD 57799-9516
605-642-6120
Fax: 605-642-6214
E-mail: cgritts@mystic.bhsu.edu

The University of South Dakota
Upward Bound
414 East Clark St.
Vermillion, SD 57069-2390
605-677-5308
Fax: 605-677-5756
E-mail: trio@sundance.usd.edu

Tennessee

Douglas-Cherokee Economic Authority, Inc.
Appalachian Upward Bound
534 E. First N. St.
P.O. Box 1218
Morristown, TN 37816-1218
423-587-4500
Fax: 423-587-4509

Knoxville College
Knoxville College Upward Bound Project
901 College St.
Knoxville, TN 37921
423-524-6606
Fax: 423-524-6669

The University of Tennessee
Upward Bound Program
20 Claxton Education Bldg.
Knoxville, TN 37996-3400
423-974-4466
Fax: 423-974-3961
E-mail: ewbrewer@utkuxl.utcc.utk.edu

Lemoyne-Owen College

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807 Walker Ave.
Memphis, TN 38126-0645
901-942-7362
Fax: 901-942-7810

Lane College
Upward Bound Program
545 Lane Ave.
Jackson, TN 38301-4598
901-426-7619
Fax: 901-426-7587

Tennessee State University
Upward Bound
3500 John A. Merritt Blvd.
Nashville, TN 37209-1561
615-963-7461
Fax: 615-963-7461

East Tennessee State University
Veterans Upward Bound
P.O. Box 70714
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423-929-6188
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E-mail: burleson@access.etsu-tn.edu

Austin Peay State University
Veterans Upward Bound
601 College Ave.
Clarksville, TN 37044
615-647-7894
Fax: 615-503-1526
E-mail: neala@apsu02.apsu.edu

Hiwassee College
Upward Bound
HC Box 606
225 Hiwassee College Dr.
Madisonville, TN 37354
423-442-2001
Fax: 423-442-1574

Austin Peay State University
Upward Bound
P.O. Box 4427
Clarksville, TN 37044-4427
615-648-6200
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Upward Bound Program

Lincoln Memorial University
Upward Bound
Cumberland Gap Parkway
Harrogate, TN 37752
423-869-6228
Fax: 423-869-6426

Tusculum College
Upward Bound
P.O. Box 5083
Greeneville, TN 37743-9997
423-636-7300
Fax: 423-638-7166

East Tennessee State University
Upward Bound/Trio Programs
Box 70714 ETSU
Johnson City, TN 37614-0714
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University of Tennessee/Knoxville
Math and Science Upward Bound Program
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Room 20, Claxton Education Bldg.
Knoxville, TN 37996-3400
423-974-4466
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Texas

Laredo Community College
Upward Bound Program
West End Washington St.
Laredo, TX 78040-4395
210-721-5238
Fax: 210-721-5103

Tarleton State University
Upward Bound
Box T-0710
Tarleton Station
Stephenville, TX 76402
817-968-9294
Fax: 817-958-9295

University of Texas at Brownsville
Upward Bound
80 Fort Brown
Upward Bound University Program
Brownsville, TX 78520

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210-544-8243
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San Marcos, TX 78666
512-245-3838
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E-mail: eu01@a1.swt.edu

West Texas A&M University
Upward Bound
WTAMU Box 94
Canyon, TX 79016
806-656-2350
Fax: 806-656-2925

El Paso Community College
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919 Hunter Dr.
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El Paso, TX 79998
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Midwestern State University
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3410 Taft Blvd. @12249
Wichita Falls, TX 76308
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Abilene Christian University
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Wichita Falls, TX 76308
915-674-2448
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Richland College
Upward Bound Program
Dallas County Cmty. College Dist.
12800 Abrams Rd.
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214-238-3739
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Southwestern Christian College
Upward Bound
200 Bowser Circle

Upward Bound Program

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University of North Texas
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The University of Texas at San Antonio
Upward Bound Program
801 South Bowie
San Antonio, TX 78205
210-558-2315
Fax: 210-558-2318

Communities in Schools
Upward Bound
1850 Grandstand Dr.
San Antonio, TX 78238
210-520-8440
Fax: 210-520-1104

Houston Community College System
Upward Bound
22 Waugh Dr.
Houston, TX 77007
713-630-7210
Fax: 713-524-1703

Texas Christian University
Upward Bound
2900 S. University Dr.

I Wanna Get My GED Or More Adult Education

Box 297760
Fort Worth, TX 76129-2977
817-921-7946
Fax: 817-921-7467
E-mail: shodnett@gamma.is.tcu.edu

Texas A&M University/Kingsville
Upward Bound Regular
Campus Box 181
Kingsville, TX 78363
512-593-2708
Fax: 512-593-2494

Texas Tech University
Office of Research Services
Box 41035
203 Holden Hall
Lubbock, TX 79409-1035
806-742-3616
Fax: 806-742-0983
E-mail: a5mrf@ttuvm1.ttu.edu

University of Houston/Downtown
Upward Bound
One Main St.
Suite 946-S
Houston, TX 77002
713-221-8515
Fax: 713-221-8039

St. Mary's University
Upward Bound
One Camino Santa Maria
San Antonio, TX 78228-8589
210-436-3206
Fax: 210-436-3500

Wiley College
Upward Bound
711 Wiley Ave.
Marshall, TX 75670
903-927-3247
Fax: 903-927-3100

Texas Southern University
Upward Bound
3100 Cleburne Ave.
Houston, TX 77004
713-313-7998
Fax: 713-313-7842

Houston-Tillotson College

Upward Bound Program

Upward Bound
900 Chicon St.
Austin, TX 78702-2795
512-505-3059
Fax: 512-505-3190

East Texas State University
Upward Bound
E.T. Station
Commerce, TX 75429-3011
903-886-5836
Fax: 903-468-3220

McLennan Community College
Upward Bound Program
1400 College Dr.
Waco, TX 76708
817-750-3538
Fax: 817-750-3747

The University of Texas at Arlington
Upward Bound
Division of Student Affairs
P.O. Box 19356
Arlington, TX 76019-0356
817-272-2610
Fax: 817-272-2616
E-mail: ltompson@uta.edu

Texas College
Upward Bound
2404 N. Grand Ave.
P.O. Box 4500
Tyler, TX 75702-2404
903-593-8311
Fax: 903-593-0588

University of Texas/Pan American
Upward Bound Program
1201 W. University Dr.
ESRH RM #202
Edinburg, TX 78539
210-381-2596
Fax: 210-316-7108

Paris Junior College
Upward Bound
2400 Clarksville St.
Paris, TX 75460
903-784-9280
Fax: 903-784-9370

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E-mail: triopjc@stargate.lstarnet.com

Bee County College
Upward Bound Program
3800 Charco Rd.
Beeville, TX 78102
512-358-3130
Fax: 512-358-7916

Odessa College
Upward Bound Program
201 W. University
Odessa, TX 79764
915-335-6311
Fax: 915-335-6303
E-mail: awhite@odessa.edu

Trinity University/Education Department
Upward Bound
715 Stadium Dr.
San Antonio, TX 78212-7200
210-736-7590
Fax: 210-736-7592
E-mail: jmcqueen@trinity.edu

Wiley College
Math and Science
Aaron Baker Science Bldg.
711 Wiley Ave.
Marshall, TX 75670
903-927-3301
Fax: 903-938-8100

Texas Southern University
Math and Science
3100 Cleburne St.
Houston, TX 77004
713-313-7383
Fax: 713-313-7436

The University of Texas at Arlington
Math and Science
Division of Student Affairs
P.O. Box 19356
Arlington, TX 76019-0356
817-272-2638
Fax: 817-272-2616
E-mail: lthompson@uta.edu

Utah

University of Utah
Upward Bound

Upward Bound Program

Annex 2075
Salt Lake City, UT 84112
801-581-7188
Fax: 801-581-4325
E-mail: kfelker@ssb1.utah.edu

Snow College Upward Bound
150 College Ave.
Ephraim, UT 84627
801-283-4021
Fax: 801-283-6879
E-mail: kenj@storm.snow.edu

College of Eastern Utah San Juan Campus
Upward Bound
639 W. 100 S.
Blanding, UT 84511
801-678-2201
Fax: 801-678-2220
E-mail: dgutke@sanjuan.ceu.edu

Weber State University
Upward Bound
3201 University Circle
Ogden, UT 84408-3201
801-626-6798
Fax: 801-626-7930

Weber State University
Veterans Upward Bound
1308 University Circle
Ogden, UT 84408-1308
801-626-7173
Fax: 801-626-6826
E-mail: ftompson@cc.weber.edu

Southern Utah University
Upward Bound Program
Office of VP for Student Services
351 W. Center St.
Cedar City, UT 84720
801-865-8069
Fax: 801-865-8235
E-mail: maxwell_l@edu-suu-gc.gc.suu.edu

Dixie College
Upward Bound
Browning Bldg., Room 207
225 S. 700 East
St. George, UT 84770-3876
801-652-7656
Fax: 801-674-4469

I Wanna Get My GED Or More Adult Education

E-mail: morrell@cc.dixie.edu

Utah Valley State College
Upward Bound
800 W. 1200 South #150
Orem, UT 84058-5999
801-222-8076
Fax: 801-222-8812
E-mail: weingama@uvsc.edu

Vermont

Johnson State College
Upward Bound
RR 2, Box 75
Johnson, VT 05656
802-635-7051
Fax: 802-635-1248
E-mail: veilleuxk@vscacs.vsc.edu

Southern Vermont College
Upward Bound
Monument Ave.
Bennington, VT 05201
802-442-5213
Fax: 802-442-5529

Virginia

Saint Paul's College
Upward Bound Program
115 College Dr.
Lawrenceville, VA 23868
804-848-3347
Fax: 804-848-0543
E-mail: stpauls@richmond.infi.net

Virginia State University
Upward Bound Program
P.O. Box 9014
Petersburg, VA 23806
804-524-5811
Fax: 804-524-5142

Hampton University
Upward Bound Program
P.O. Box 6167
Hampton, VA 23668
804-727-5307
Fax: 804-727-5084

Old Dominion University
Upward Bound
Division of Student Services

Upward Bound Program

Academic Skills Center, Room 111
Norfolk, VA 23529-0069
804-683-4352
Fax: 804-468-4780
E-mail: owt100@pluto.pers.odu.edu

Wytheville Community College
Upward Bound
1000 E. Main St.
Wytheville, VA 24382
540-223-4750
Fax: 540-223-4778
E-mail: wcbart@vccscent.binnet

Virginia Union University
Upward Bound
1500 N. Lombardy St.
Richmond, VA 23220
804-257-5883
Fax: 804-257-5832

Clinch Valley College
Upward Bound Program
One College Ave.
Wise, VA 24293-4400
540-328-0176
Fax: 540-328-0115

University of Virginia/Charlottesville
Upward Bound
231 Minor Hall
Charlottesville, VA 22903
804-982-4550
Fax: 804-982-4554

Norfolk State University
Veterans Upward Bound
2401 Corprew Ave.
Norfolk, VA 23504
804-683-2471

Roanoke College
Upward Bound Program
221 College Lane
Salem, VA 24153-3794
540-375-2245
Fax: 540-375-2213
E-mail: jackson@acc.roanoke.edu

Norfolk State University
Upward Bound Program
2401 Corprew Ave.

I Wanna Get My GED Or More Adult Education

Norfolk, VA 23504
804-683-2346
Fax: 804-683-2345

Virginia Polytechnic Institute and State University
Upward Bound
Hillcrest Hall - Lower Level
Blacksburg, VA 24061-0146
540-231-6911
Fax: 540-231-4522
E-mail: upwardb

Rappahannock Region - Mary Washington College
Upward Bound
1301 College Ave.
Fredericksburg, VA 22401-5358
540-654-1065
Fax: 540-654-1881

Tidewater Community College
Upward Bound
1428 Cedar Rd.
Chesapeake, VA 23320
804-549-5242
Fax: 804-549-5173

Virgin Islands

University of the Virgin Islands
Upward Bound Program
#2 Brewers Bay, Charlotte Amalie
St. Thomas, VI 00802-9990
809-693-1133
Fax: 809-693-1131
E-mail: rrohan@gecko.uvi.edu

Washington

Columbia Basin College
Upward Bound
2600 N. 20th Ave.
Pasco, WA 99301
509-547-0511
Fax: 509-546-0401

South Seattle Community College
Upward Bound
6000-16th Ave., SW
Seattle, WA 98106-1499
206-768-8769
Fax: 206-764-5361
E-mail: djudal@seaccd.sccd.ctc.edu

The Evergreen State Colleges

Upward Bound Program

Upward Bound
2700 Evergreen Parkway, NW
Library Building, Room 2501
Olympia, WA 98505
360-866-6000
Fax: 360-866-6794
E-mail: skokdion@elwha.evergreen.edu

North Seattle Community College
Upward Bound
9600 College Way, North
Seattle, WA 98103
206-527-7762
Fax: 206-527-3635
E-mail: nmoulton@seaccd.sccd.ctc.edu

Metropolitan Development Council
Upward Bound
622 Tacoma Ave. S, Suite 6
Tacoma, WA 98402
206-536-6085
Fax: 206-536-6086

University of Washington
Upward Bound
Upward Bound Box 355845
Seattle, WA 98195-5845
206-543-9288
Fax: 206-685-2457
E-mail: kmorell@u.washington.edu

City of Seattle
Upward Bound
618 Second Ave., 6th Floor
Seattle, WA 98104-2232
206-386-1149
Fax: 206-386-1138
E-mail: pat.wells@ci.seattle.us

Big Bend Community College
Upward Bound
7662 Chanute, NE
Moses Lake, WA 98837-3299
509-762-6223
Fax: 509-762-6329

Yakima Valley Community College
Upward Bound Program
P.O. Box 1647
16th Ave and Nob Hill Blvd.
Yakima, WA 98907
509-575-2360

Fax: 509-575-2360

West Virginia

Concord College
Upward Bound
Campus Box 41
P.O. Box 1000
Athens, WV 24712-1000
304-384-5209
Fax: 304-384-6037
E-mail: beaversa@ed.concord.wvnet.edu

Davis and Elkins College
Upward Bound
100 Campus Dr.
Elkins, WV 26241
304-637-1258
Fax: 304-637-1428
E-mail: crum@euclid.dne.wvnet.edu

Davis and Elkins College
Veterans Upward Bound
100 Campus Dr.
Elkins, WV 26241
304-637-1256
Fax: 304-637-1428
E-mail: crum@euclid.dne.wvnet.edu

Potomac State College of West Virginia University
Upward Bound
Fort Ave.
Keyser, WV 26726
304-788-6963
Fax: 304-788-6848

Salem-Teikyo University
Upward Bound Program
223 W. Main St.
Salem, WV 26426
304-782-5261
Fax: 304-782-5395
E-mail: king_p@salem.wvnet,.edu

Marshall University Multicultural Affairs
Upward Bound
126 Prichard Hall
Huntington, WV 25755
304-696-6846
Fax: 304-696-6565
E-mail: hersman@marshall.edu

Bluefield State College

Upward Bound Program

Veterans Upward Bound
219 Rock St.
Bluefield, WV 24701
304-255-5866
Fax: 304-255-5889
E-mail: gmurvin@bscvax.wvnet.edu

West Virginia State College
Upward Bound
P.O. Box 100
Campus Box 172
Institute, WV 25112-1000
304-766-3088
Fax: 304-766-5122

West Virginia Institute of Technology
Upward Bound
Box 52
Learning Center
Montgomery, WV 25136
304-442-3196
Fax: 304-442-1033

Wisconsin

Beloit College
Upward Bound
700 College St.
Beloit, WI 53511-5595
608-363-2725
Fax: 608-363-2718
E-mail: obrohtar@beloit.edu

University of Wisconsin/Stevens Point
Upward Bound
204 Nelson Hall
Stevens Point, WI 54481
715-346-3337
Fax: 715-346-3120
E-mail: hwojnick@uwspmail.uwsp.edu

University of Wisconsin/Green Bay
Upward Bound
2420 Nicolet Dr.
SS 1929
Green Bay, WI 54311-7001
414-465-2671
Fax: 414-652-2954

Northland College
Upward Bound
1411 Ellis Ave.
Ashland, WI 54806

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715-682-1274
Fax: 715-682-1308
E-mail: jmaday@wheeler.northland.edu

University of Wisconsin Centers
Upward Bound
UWC-Manitowoc County
705 Viebahn St.
Manitowoc, WI 54220-6699
414-683-4705
Fax: 414-683-4776
E-mail: nharriso@uwcmail.uwc.edu

Marquette University
Upward Bound
Marquette Hall, Room 402
P.O. Box 1881
Milwaukee, WI 53201-1881
414-288-7368
Fax: 414-288-1769
E-mail: faltzc@vms.csd.mu.edu

University of Wisconsin/La Crosse
Upward Bound
1725 State St.
La Crosse, WI 54601
608-785-8539
Fax: 608-785-8757
E-mail: bentley@mail.uwlax.edu

Milwaukee School of Engineering
Upward Bound
1025 North Broadway
Milwaukee, WI 53202-3109
414-277-7261
Fax: 414-277-7470
E-mail: waterfall@msoe.edu

University of Wisconsin/Whitewater
Upward Bound
800 W. Main St.
322 McCutchan Hall
Whitewater, WI 53190-1791
414-472-1119
Fax: 414-472-2794
E-mail: kelseym@uwwvax.uww.edu

University of Wisconsin/Eau Claire
Upward Bound
105 Garfield Ave.
Eau Claire, WI 54702-4004
715-836-4088

Upward Bound Program

Fax: 715-836-5019
E-mail: wahomek@uwec.edu

University of Wisconsin
Upward Bound
1025 W. Johnson St.
Madison, WI 53706
608-263-1564
Fax: 608-263-6448
E-mail: lindaliz@facstaff.wisc.edu

St. Norbert College
Upward Bound
100 Grant St., Pac 108
De Pere, WI 54115
414-337-1349
Fax: 414-337-1325
E-mail: coutba@sncac.edu

Wyoming
University of Wyoming/Laramie
Upward Bound
Student Educational Opportunity
P.O. Box 3808
Laramie, WY 82071-3808
307-766-6189
Fax: 307-766-4010
E-mail: aspin@uwyo.edu

Free Training for Parents To Make Them Better at Doing Homework

Program: Even Start - 84.213

Description: We all want to be better parents, and the U.S. Department of Education wants that, too. It gives money to hundreds of programs across the country that show parents how to become more involved in their children's education. The idea here is that the more involved parents become, the better education their kids will get — more reading at home, more attention to homework assignments, etc. The program is called Even Start, and it focuses on parents of children up through seven years old.

What You Can Get: Even Start is a family literacy program that integrates early childhood education and adult literacy training. It provides adult basic education, including helping parents learn to read or teach English as a second language. It also integrates parenting education with early childhood education. The goal is for parents to become full partners in their child's education and help kids reach their full potential.

Who Is Eligible: The programs are run year round and are open to families eligible for adult basic education, which includes English as a second language and those who have limited reading and writing skills. Child care is provided when parents are taking separate classes. Even Start programs are located in Chapter 1 school districts, which are areas that have predominately low income residents.

Money Available: Even Start has a budget of \$102,024,000.

National Office:

Even Start
U.S. Department of Education
600 Independence Ave., SW, Room 4400
Washington, DC 20202-6132
202-260-0958

Local Offices:

Below is a listing of the 50 or so state coordinators for Even Start programs across the country. By contacting the coordinator in your state, you'll be given the name of the Even Start programs serving your local area.

Alabama

Saundra Gwinn
State Department of Education
50 North Ripley St.
Montgomery, AL 36130-3901
334-242-8167

Alaska

Kathi Wineman
Education Program Specialist
State Department of Education

Even Start Program

801 W. 10th St., Suite 200
Juneau, AK 99801-1894
907-465-8706

Arizona

June Torrance
Director, Chapter 1 ESEA
State Department of Education
1535 West Jefferson
Phoenix, AZ 85007
602-542-5235

Arkansas

Shirley Thomas
Coordinator, Chapter 1, ESEA
State Department of Education
Arch Ford Education Building
Little Rock, AR 72201
501-682-4847

California

Sallie L. Wilson
State Department of Education
721 Capitol Mall, 2nd Floor
P.O. Box 944272
Sacramento, CA 95814
916-654-6369

Colorado

Paul Johnson
Even Start Coordinator
State Department of Education
201 East Colfax Ave.
Denver, CO 80203
303-866-6860

Connecticut

Judy Carson
State Department of Education
25 Industrial Park Rd.
Middletown, CT 06457
203-638-4222

Delaware

Frances Tracy-Mumford
State Supervisor
State Department of Public Instruction
P.O. Box 1402
Dover, DE 19903
302-739-4681

District of Columbia

Maurice Sykes
SEA/LEA Operations and Special Programs
Logan Administrative Bldg.
215 G St., NE
Washington, DC 20002
202-724-4099

Florida

Patty Ball-Thomas
State Department of Education
325 West Gains, Suite 754
Tallahassee, FL 32399-0400
904-922-0034

Georgia

Mary Murphy
State Department of Education
1962 Twin Towers East
Atlanta, GA 30334-5040
404-656-0476

Hawaii

Elaine Takenaka
Special Programs Management Section
3430 Leahi Ave.
Honolulu, HI 96817
808-735-9024

Idaho

Zan Payne
State Department of Education
Len B. Jordan Office Building
P.O. Box 83720
Boise, ID 83720-0027
208-334-2196

Illinois

Kay Henderson
Manager, Early Childhood Education
State Board of Education
100 North First St. (E-228)
Springfield, IL 62777
217-524-4835

Indiana

Donna Marks
Room 229 State House
State Department of Education
Indianapolis, IN 46204
317-232-0540

Iowa

Even Start Program

Susan Andersen
Early Childhood Consultant
State Department of Education
Grimes State Office Building
Des Moines, IA 50319-0146
515-281-4747

Kansas

Norma Cregan
State Department of Education
120 East 10th St.
Topeka, KS 66612
913-296-4906

Kentucky

Annette Bridges
Division of Primary Education
500 Mero St.
Capital Plaza Tower
Frankfort, KY 40601
502-564-3064

Louisiana

Debi Faucette
Program Manager
ESEA, Chapter 1
654 Main St., 3rd Floor
State Department of Education
Baton Rouge, LA 70801
504-342-3336

Maine

Jackie Thoroughman
Division of Compensatory Education
State Department of Education
State House Station #23
Augusta, ME 04333-0019
207-287-5854

Maryland

Ronald E. Friend, Chief
Compensatory Education Branch
State Department of Education
200 West Baltimore St.
Baltimore, MD 21201
410-767-0286

Massachusetts

Arlene Dale
Director, Early Learning
Massachusetts State Department of Education
350 Main St.

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Malden, MA 02148
617-388-3300 ext. 378

Michigan

Mike McGraw
Compensatory Education Programs
State Department of Education
P.O. Box 30008
608 West Allegan St.
Lansing, MI 48909
517-335-4859

Minnesota

Bonnie Griffiths
State Department of Education
873 Capitol Square Building
550 Cedar St.
St. Paul, MN 55101
612-296-2181

Mississippi

Rita Lane
Division of Compensatory Education
State Department of Education
P.O. Box 771
Jackson, MS 39205
601-359-3499

Missouri

Delores Beck
Supervisor of Special Federal Programs
P.O. Box 480
Jefferson City, MO 65102-0480
314-751-9437

Montana

Joan Morris
ESEA Chapter 1/Even Start Specialist
Office of Public Instruction
State Capitol
P.O. Box 202501
Helena, MT 59620-2501
406-444-3083

Nebraska

Harriet Egertson
Administrator, Office of Child Development
State Department of Education
301 Centennial Mall South
Box 94987
Lincoln, NE 68509-4987
402-471-3184

Even Start Program

Nevada

Roy Casey
Federal Programs Consultant
State Department of Education
700 E. 5th St.
Carson City, NV 89710
702-687-3187

New Hampshire

Jane Weissman
Chapter 1 Consultant
State Department of Education
101 Pleasant St.
Concord, NH 03301
603-271-3776

New Jersey

Mary Guess Flamer
State Department of Education
CN 500
Trenton, NJ 08625-0500
609-633-6892

New Mexico

Ann Trujillo
State Department of Education
300 Don Gaspar
Santa Fe, NM 87501
505-827-6692

New York

Barbara Shay
Adult and Family Education
State Department of Education
307 EB
Albany, NY 12234
518-474-5808

North Carolina

Susan Reilly
Early Childhood Team
State Department of Public Instruction
301 North Wilmington St.
Raleigh, NC 27601
919-715-1845

North Dakota

Leila Norris
Adult Education
State Department of Public Instruction
State Capitol Building, 9th Fl.

I Wanna Get My GED Or More Adult Education

Bismarck, ND 58505
701-328-4646

Ohio

Connie Ackerman
Educational Consultant
State Department of Education
933 High St.
Worthington, OH 43085
614-466-4161

Oklahoma

Lawana Kunze
Administrator, Even Start
State Department of Education
2500 North Lincoln Blvd.
Oklahoma City, OK 73105
405-521-2846

Oregon

Anita McClanahan
Early Childhood Education
State Department of Education
255 Capitol St. NE
Salem, OR 97310-0203
503-378-5585, ext. 665

Pennsylvania

Donald Paquette
Division of Early Childhood and Family Education
333 Market St., 5th Fl.
Harrisburg, PA 17126-0333
717-772-2813

Puerto Rico

Eileen Loiz-Reyes
Chapter 1 & 2 State Coordinator
Department of Education
P.O. Box 190759
San Juan, PR 00919-0759
809-759-8910

Rhode Island

Charlotte Diffendale
Literacy Division
22 Hayes St.
Providence, RI 02908
401-277-2705, ext. 2138

South Carolina

Peggy May
Literacy Resource Center

Even Start Program

State Department of Education
Rutledge Office Bldg.
1722 Main St., Suite 104
Columbia, SC 29201
803-929-2573

South Dakota

Betsy Pollock
Department of Education
Richard F. Kneip Bldg.
700 Governors Dr.
Pierre, SD 57501-2291
605-773-4640

Tennessee

Jeannie Bellephant
Tennessee Department of Education
Office of Special Programs
5th Floor, Gateway Plaza
Nashville, TN 37243-0375
615-741-7054

Texas

Ramona Jo DeValcourt
Adult and Community Education
Texas Education Agency
1701 North Congress Ave.
Austin, TX 78701
512-463-9294

Utah

Marilyn Treshow
Department of Education
250 East 500 South St.
Salt Lake City, UT 84111
801-538-7565

Vermont

Jennifer Howard
State Department of Education
120 State St.
Montpelier, VT 05620
802-828-2753

Virginia

Cheryl Strobel
State Department of Education
101 N. 14th St.
James Monroe Bldg., 20th Fl.
Richmond, VA 23219
804-371-7578

Washington

Mary Carr
Supervisor of Early Childhood Education/Child Care/Even Start
P.O. Box 47200
Olympia, WA 98504
360-586-2263

West Virginia

Sharon Flack
State Department of Education
Building No. 6, Rm. 330
1900 Canola Blvd. E.
Charleston, WV 25305
304-558-7805

Wisconsin

Darcy Wirebaugh
125 S. Webster St.
P.O. Box 7841
Madison, WI 53707
608-267-9146

Wyoming

Roger Hammer
Coordinator, Chapter 1
State Department of Education
Hathaway Bldg., 2nd Fl.
2300 Capital Ave.
Cheyenne, WY 82002-0050
307-777-7633

I Wanna Fix Up My Neighborhood

Federal Empowerment Zones Offer Jobs, Job Training and Small Business Help

Each year, the Federal government awards billions of dollars in grant money and low interest loans to communities and nonprofit groups that want to rebuild their neighborhoods. And what makes it even better, if your community falls within a federally designated Empowerment Zone (EZ), your community will actually receive a special preference when you apply for any grant money.

What exactly is an Empowerment or Enterprise Zone? They are specific geographic areas that typically have high unemployment, low incomes, and show a great need for financial and technical help in tackling chronic economic problems. In the case of Empowerment Zones, the Federal government has designated over 100 such areas that require large amounts of money to get things moving in a positive direction.

Entrepreneurs Can Use Empowerment/Enterprise Zones

If you want to start a business, look at starting one in these zones. Just by committing a business to one of these zones, you can get special breaks from the Federal government such as:

- \$3,000 tax credit for hiring or training Empowerment Zone employees
- \$20,000 additional write offs for tangible property expenses
- low rate tax exempt bond financing

Job Seekers Can Take Advantage of Empowerment/Enterprise Zones

If a business is going to get \$3,000 in tax breaks just to train you, job seekers should look at businesses in these zones for ready and available employment. If you don't have the skills employers want to hire you, you can show them where they can get money to train you for free.

There are also a number of employment training programs that will give special consideration if the job seeker lives in one of these zones. The programs that fit this category and are described in detail in this chapter include:

- Money to Provide Poor Kids with Special Job Training
- Money to Train Poor Adults for New Jobs
- Money for Summer Jobs for Poor Kids
- Money to Train Poor Kids in New Job Skills
- Money to Set Up Job Information Centers
- Money to Train High School Dropouts

Fix Up Your Neighborhood

In addition to helping yourself and your business, you can also help your neighborhood. Remember, that's the main reason for the programs. Be sure that your elected officials and local organizations know how to take full advantage of these programs. You might

Federal Empowerment Zones

even be able to educate a politician about money he didn't even know existed!

Once an area has been designated by the Federal government as an Empowerment Zone, it becomes eligible to receive special preferences when applying for federal money to help rebuild the area. The federal funding programs outlined in this section provide communities with money to achieve hundreds of different goals, including:

- job training
- summer jobs for kids
- making schools safer
- child care for the poor
- rebuilding public utilities
- drug reduction programs
- environmental cleanup
- low income housing loans
- lead poisoning reduction
- community bank investment
- getting rid of noisy airplanes
- keeping kids out of gangs
- building a local health information database
- helping the homeless

List of Empowerment/Enterprise Zones

Empowerment Zones

Urban Empowerment Zones

Atlanta, GA
Baltimore, MD
Chicago, IL
Detroit, MI
New York, NY
Philadelphia, PA
Camden, NJ

Urban Supplemental Zones

Los Angeles, CA
Cleveland, OH

Rural Empowerment Zones

Kentucky Highlands (Clinton, Jackson, Wayne Counties, KY)
Mid-Delta Mississippi (Bolivar, Holmes, Humphreys, Leflore Counties, MS)
Rio Grande Valley Texas (Cameron, Hidalgo, Starr, Willacy Counties, TX)

Urban Enhanced Enterprise Communities

Boston, MA
Houston, TX
Kansas City, KS - Kansas City, MO
Oakland, CA

Urban and Rural Enterprise Communities

I Wanna Fix Up My Neighborhood

Alabama

Rural: Chambers County, Greene and Sumter Counties

Urban: Birmingham

Arizona

Rural: Arizona Border Region (Cochise, Santa Cruz, and Yuma Counties)

Urban: Phoenix

Arkansas

Rural: Mississippi County, Eastern Arkansas (Cross, Lee, Monrow, and St. Francis County)

Urban: Pulaski County

California

Rural: Imperial County, City of Watsonville (Santa Cruz County)

Urban: Los Angeles (South Central/Huntington Park), San Diego, San Francisco (Hunters Point)

Colorado

Urban: Denver

Connecticut

Urban: Bridgeport

Delaware

Urban: Wilmington

District of Columbia

Urban: Washington

Florida

Rural: Jackson County

Urban: Dade County/Miami, Tampa

Georgia

Rural: Crisp and Dooly Counties, Central Savannah River Area (Burke, Hancock, Jefferson, McDuffie, Taliaferro, and Warren Counties)

Urban: Albany

Illinois

Urban: East St. Louis, Springfield

Indiana

Urban: Indianapolis

Iowa

Urban: Des Moines

Kentucky

Rural: McCreary County

Urban: Louisville

Louisiana

Rural: Northeast Louisiana Delta (Madison County), Macon Ridge (Catahoula, Concordia, Franklin, Morehouse, and Tensas County)

Federal Empowerment Zones

Urban: Ouachita Parish

Massachusetts

Urban: Lowell, Springfield

Michigan

Rural: Lake County

Urban: Flint, Muskegon

Minnesota

Urban: Minneapolis, St. Paul

Mississippi

Rural: North Delta (Panola, Quitman, and Tallahatchie Counties)

Urban: Jackson

Missouri

Rural: City of East Prairie (Mississippi County)

Urban: St. Louis

Nebraska

Urban: Omaha

Nevada

Urban: Clark County/Las Vegas

New Hampshire

Urban: Manchester

New Jersey

Urban: Newark

New Mexico

Rural: Mora, Taos, and Rio Arriba Counties

Urban: Albuquerque

New York

Urban: Albany, Buffalo, Newburgh-Kingston, Rochester

North Carolina

Rural: Halifax, Edgecombe, and Wilson Counties

Urban: Charlotte

Ohio

Rural: Greater Portsmouth (Scioto County)

Urban: Akron

Oklahoma

Rural: Southeast Oklahoma (Choctaw and McCurtain Counties)

Urban: Oklahoma City

Oregon

I Wanna Fix Up My Neighborhood

Rural: Josephine County
Urban: Portland

Pennsylvania

Rural: City of Lock Haven (Clinton County)
Urban: Harrisburg

Rhode Island

Urban: Providence

South Carolina

Rural: Williamsburg County and Lake City (Florence and Williamsburg Counties)
Urban: Charleston

South Dakota

Rural: Beadle and Spink Counties

Tennessee

Rural: Fayette and Haywood Counties, Scott County
Urban: Memphis Nashville

Texas

Urban: Dallas, El Paso, San Antonio, Waco

Utah

Urban: Ogden

Vermont

Urban: Burlington

Virginia

Rural: Accomack and Northampton Counties
Urban: Norfolk

Washington

Rural: Lower Yakima County
Urban: Seattle, Tacoma

West Virginia

Central Appalachia (Braxton, Clay, Fayette, Nicholas, and Roane Counties)
Urban: Huntington

Wisconsin

Urban: Milwaukee

Who To Contact For Further Information

Community Connections
P.O. Box 7189
Gaithersburg, MD 20898-7189
800-998-9999

Empowerment/Enterprise Zone Programs

For each program, you'll find the following information:

- Program title: this is the official title of the grant program used by officials in Washington, D.C.
- Contact person: this is the person designated by a particular agency to handle questions about a specific program.
- Telephone number: use this number to get more information on how to apply for these money programs.
- Program description: offers a brief explanation of what the money is used for.
- Type of preference: describes what kind of special consideration Empowerment Zone communities receive when applying for programs.
- Program amount: gives amount federal government has to spend each year on a program.

Individual states have their own Enterprise Zone programs, and among all 50 states, there are over 1,000 areas that have been targeted to receive special financial awards to help in their redevelopment efforts. Following this section of the federal redevelopment programs for Empowerment Zones, you will find a state-by-state listing of programs designed to help communities redevelop. But first, see what's available from the Federal government:

* General Development Grants

(Community Development Block Grant Program)

Deidre Maguire-Zinni, urban areas

HUD Building

Block Grant Assistance, CPD

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 7282

Washington, DC 20410 202-708-1577

or

Zita Blankenship, rural areas

HUD Building

Block Grant Assistance, CPD

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 7184

Washington, DC 20410 202-708-1322

Annual formula grants to entitled metropolitan cities and urban counties and to states for distribution to nonentitled communities. The program allows these entities to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services.

Type of Preference: States may give priority for Empowerment Zone/Enterprise Community small cities. Entitlement communities may also target funds received to designated areas.

Program Amount: \$4.6 billion.

* Money for Drug and Violence Prevention

Programs in Schools

(Safe and Drug-Free Schools and Communities)

Bill Modzeleski

U.S. Department of Education

4000 Portals Building

600 Independence Ave., SW

Washington, DC 20202-6123

202-260-3954

The current Drug Free Schools and Communities Program is the Federal government's major effort in the area of drug and violence and education and prevention. The program targets resources where they are most needed. States will receive 50 percent of their funds based on the Title I formula; the other 50 percent will be based on their school age population and states will determine criteria for selecting high need local educational agencies (LEAs) and target funds to these districts. States and local communities continue to have the primary role in developing and implementing drug and violence prevention and education programming. The Department of Education will provide national leadership in the areas of drug and violence prevention through information, technical assistance evaluation efforts, and direct loans.

In addition, the Safe and Drug Free Schools Communities Act authorizes state grants for Drug and Violence Prevention Programs which provide funding to state and local educational agencies as well as governors. The new program authorizes a broader range of prevention activities. Newly authorized activities include mentoring, comprehensive health education, community service and character education, acquisition of metal detectors, and hiring of security personnel. States and local educational agencies will still be required to assess needs and measure program outcomes and use this information to formulate policies and program initiatives. A new national evaluation system will be established to assess the impact of the program.

Type of Preference: none

Program Amount: Estimated to be \$565 million for the entire program.

*** Money for Urban Colleges to Help in**

Redevelopment

(Urban Community Service Program)

Sarah Babson

Center for International Education

U.S. Department of Education

600 Independence Ave., SW

Washington, DC 20202-5247

202-260-3472

The Urban Community Service Program provides grants to urban institutions of higher education (IHEs) to assist projects designed to encourage the use of urban IHEs as sources of skills, talents, and knowledge that can serve the urban areas in which they are located. Grants are made for planning activities, applied research, training, resource exchanges or technology transfers, delivery of services, and activities to design and implement programs to assist urban communities to meet and address their pressing and most severe problems. In awarding the grants, priority is given to applications proposing joint projects with existing local, state and federal programs.

Type of Preference: Priority to Empowerment Zones/Enterprise Communities.

Program Amount: \$1.5 million.

*** Money to Lend to Others**

(Community Development Financial Institutions)

State Enterprise Zones

Mark Bender
HUD Building
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 7136
Washington, DC 20410 202-622-0201

Proposed legislation would provide funding for Community Development Banks and other community development financial institutions to provide money for development in financially underserved areas.

Type of Preference: Language in legislative proposal would give priority to CDBs serving Empowerment Zones/Enterprise Communities.

Program Amount: \$382 million proposed over 4 years.

*** Money to Develop New Housing and Businesses**

(John Heinz Neighborhood Development Program)

Stella Hall
American Communities
P.O. Box 7189 202-708-2186
Gaithersburg, MD 20898-7189 800-998-9999

Under this program, U.S. Department of Housing and Urban Development funds community based organizations to increase their capacity to carry out housing and community development activities and to achieve long term financial support for these activities. The activities must benefit low and moderate income persons within the neighborhood. Eligible activities are those which will:

- create permanent jobs in the neighborhood;
- establish or expand businesses within the neighborhood, such as a business incubator program;
- develop new housing;
- rehabilitate existing housing;
- manage housing stock within the neighborhood;
- deliver essential services with lasting benefit to neighborhoods;
- plan or finance voluntary neighborhood improvement efforts.

Type of Preference: Competitive preference for Empowerment Zones/ Enterprise Communities.

Program Amount: \$5 million.

*** Help in Planning Health Care Services**

(Rural Health Technical Assistance)

Jerry Coopey
Office of Rural Health
5600 Fishers Lane, Room 9-05
Rockville, MD 20857 301-443-0835

Support to empower designated rural Empowerment Zones/Enterprise Communities through leadership training, strategic planning, and health systems development.

Type of Preference: Preference for rural Empowerment Zone/Enterprise Community designees.

Program Amount: Technical Assistance.

*** Money to Help Create New Jobs**

(Urban and Rural Community Economic Development Priority Area)

Joseph Carroll
Administration for Children and Families

I Wanna Fix Up My Neighborhood

Office of Community Services
370 L'Enfant Promenade, SW
Washington, DC 20447 202-401-9346

Grants to private locally initiated nonprofit community development corporations to support business development activities which create employment opportunities for low income people. Funds are used by grantees to develop job creation projects through business, physical or commercial development. More generally, they are used to improve the quality of the economic and social environment of low income residents including displaced workers, at-risk teenagers, public housing residents, and homeless individuals.

Type of Preference: Weighted consideration for serving Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$21.834 million.

*** Money for Drug Abuse Prevention Programs**

(Substance Abuse Prevention Demonstrations)
Kent Auguston
Center for Substance Abuse Prevention
5600 Fishers Lane
Rockwall Building 2, Room 9D10
Rockville, MD 20857 301-443-0365

Grants to states, local governments, and nonprofit and for-profit entities for substance abuse prevention demonstration projects. Grants will support development and assessment of innovative models for addressing high risk youth and community-wide approaches to substance abuse preventions, including community partnerships in managed care settings, and linkages with primary care programs and programs such as HEAD Start.

Type of Preference: Weighted consideration for serving Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$42.0 million.

*** Money to Help Improve Your School**

(Community Schools Program)
Terry Lewis
Family and Youth Services
U.S. Department of Health and Human Services
300 C St., SW
Washington, DC 20201 202-205-8102

Funds consortia of community-based organizations, schools, and others to develop neighborhood strategies to curb violence and promote positive academic and social achievement. Grants will be awarded in every state.

Type of Preference: Weighted consideration for serving Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$25.9 million.

*** Money for Food Programs**

(Community Food and Nutrition Program)
Joseph Carroll
Administration for Children and Families
Office of Community Services
370 L'Enfant Promenade, SW

State Enterprise Zones

Washington, DC 20447 202-401-9346

Grants to states, public agencies, and private nonprofit organizations to coordinate existing food assistance resources, assist in identifying sponsors of child nutrition programs and to develop innovative approaches for meeting the nutrition needs of low-income people. Health prevention is an important element of this program.

Type of Preference: Weighted consideration for serving Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$4 million.

Early Childhood Development Programs

*** Money for Child Care Programs for Parents in**

Public Housing

(Early Child Care Program)

Maggie Taylor

U.S. Department of Housing and Urban Development

Room 7262, 451 7th St., SW

Washington, DC 20410 202-708-4300

Child care program for parents of children living in or near public housing, including parents who are homeless or are at risk of being homeless. Funds for a section of this program are administered through a joint memorandum of understanding between U.S. Department of Housing and Urban Development and U.S. Department of Health and Human Services. A portion of the U.S. Department of Housing and Urban Development-administered funds are targeted toward homeless families.

Type of Preference: Preference for Empowerment Zones/Enterprise Communities.

Program Amount: Funded at \$15 million; set aside of \$9 million for "homeless" child care.

*** Money for Early Childhood Education Programs**

(Early Childhood Education)

Ray Miner

U.S. Department of Education

Room 4627

600 Independence Ave., SW

Washington, DC 20202-6123

202-205-9805

The purpose of the Early Childhood Education program is to improve special education and early intervention services for infants, toddlers, and children with special needs from birth through eight years of age. This group includes infants and toddlers birth through age 2 with developmental delays or conditions that are likely to cause developmental delays, and those at risk of substantial developmental delays if they do not receive early intervention services. Children ages 3 through 8 are also included if they need special education because of a disability. The Early Childhood Education program supports research, development, outreach, technical assistance, and training activities that together constitute a systematic approach for improving services for young children with disabilities. Grants, contracts, and cooperative agreements are authorized to public agencies and private nonprofit and, in some cases, profit organizations.

Type of Preference: Competitive preference for Empowerment Zones/ Enterprise Communities.

Program Amount: \$2 million.

*** Money for Lead Poisoning Prevention Programs**

(Childhood Lead Poisoning Prevention Projects -
State and Community-Based)

David L. Forney

Lead Poisoning Prevention Branch

Centers for Disease Control

4770 Buford Hwy, NE

Mail Stop F-42

Atlanta, GA 30341

404-488-7330

Grants to state governments and local governments serving areas with more than 500,000 people for developing, improving, and expanding their capacity to address the problem of childhood lead poisoning in high-risk populations. Grantees undertake various activities, including lead poisoning screening; medical management to ensure that children exposed to lead receive proper treatment and follow-up services; environmental investigation; program evaluations; and other related activities.

Type of Preference: Weighted consideration for serving Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$7.5 million.

*** Learn and Serve (K-12)**

(Learn and Serve - K-12)

Hugh Bailey

The Corporation for National and Community Service

1201 New York Ave., NW

Washington, DC 20525

The major purpose of Learn and Serve is to fund school and community based service-learning programs for school age youth via State Education Agencies (SEAs), local school districts, Indian tribes, U.S. Territories, grant making entities, and State Commissions. These programs engage youth in service to their communities to enrich academic learning, promote personal growth, and help youth develop skills needed for productive citizenship.

Type of Preference: Not applicable.

Program Amount: \$37.5 million.

**Economic Development/
Job Creation Programs**

*** Money for General Housing and Business**

Development

(Section 108 Loan Guarantee)

Paul Webster

U.S. Department of Housing and Urban Development

Financial Management Division

451 7th St., SW, Room 7180

Washington, DC 20410 202-708-1871

Under this program, U.S. Department of Housing and Urban Development guarantees notes issued by units of general local government. Section 108 funds may be used to finance a wide array of economic revitalization and development activities that include housing and rehabilitation of privately owned buildings for residential purposes; expansion of for-profit businesses including equipment and physical plant; financing and rehabilitation of low income and public housing; acquisition, construction, or rehabilitation of neighborhood and community facilities; site improvement on community owned land which could be leased to a developer to

State Enterprise Zones

carry out a commercial or industrial development project; site development including structural removal and land clearing; purchase of land or buildings for any authorized economic development use; and infrastructure development which can include street reconstruction and/or sewer system repairs.

Type of Preference: Set aside of \$500 million in loan guarantees for Empowerment Zones/Enterprise Communities.

Program Amount: \$2.054 billion in loan guarantee authority.

*** Money to Supplement General Development**

Grant Programs

(Section 108 Economic Revitalization Grants)

Paul Webster

U.S. Department of Housing and Urban Development

Section 108 Loan Guarantee

451 7th St., SW, Room 7180

Washington, DC 20410 202-708-1871

The program provides grants to be used in tandem with Section 108 guaranteed loans for economic revitalization projects located in Empowerment Zones/Enterprise Communities. These grants will enhance the viability of such projects (through interest rate subsidies, debt service/operating reserves, etc.) and increase the likelihood that the Section 108 loans can be repaid from project revenue.

Type of Preference: Set aside of up to \$300 million in grants for Empowerment Zones.

Program Amount: \$300 million.

*** Money and Help for General Community**

Development Projects

(Community Development Block Grant (CDBG) Program)

Deidre Maguire-Zinni, urban areas

U.S. Department of Housing and Urban Development

Block Grant Assistance, CPD

451 7th St., SW, Room 7282

Washington, DC 20410 202-708-1577

or

Zita Blankenship, rural areas

U.S. Department of Housing and Urban Development

Block Grant Assistance, CPD

451 7th St., SW, Room 7282

Washington, DC 20410 202-708-1322

Also see the description of CDBG under "Community Building." CDBG funds may be used to provide direct assistance and technical assistance to for-profit businesses (including microenterprises) and to public and private organizations to facilitate economic development by owners of microenterprises and persons developing microenterprises by providing credit, technical assistance and general support such as peer support programs and counseling. CDBG funds may also be used for business incubators and public infrastructure serving businesses. Special consideration in meeting the programs's targeting requirements for low-and moderate-income benefit will be given to employees who reside in, or businesses that are located in, census tracts that meet the Federal Empowerment Zone/Enterprise Community criteria.

Type of Preference: States may give priority for Empowerment Zone/Enterprise Community small cities. Entitlement communities may also target funds received to designated areas.

I Wanna Fix Up My Neighborhood

Program Amount: \$4.6 billion.

*** Money and Help for Small Business Owners**

(One Stop Capital Shop)

Karen Hontz

Small Business Administration

409 3rd St., SW, Suite 7125

Washington, DC 20416 202-205-6573

Deliver financial, business and technical assistance to small, minority and women-owned businesses through the following components:

- Small Business Lending Companies
- Micro-Enterprise Lenders
- Regular/Specialized Small Business Investment Companies
- Certified Development Companies
- Business Information Centers
- Service Corps of Retired Executives (SCORE)
- Small Business Development Centers

Additional assistance will be provided on federal contracting, surety bonds and SBIR. Also, technical assistance will be provided to minority firms through Small Business Administration's (7)(j) grant programs and to women-owned firms through Small Business Administration's women's demonstration projects.

Type of Preference: Located in Empowerment Zones or Enterprise Communities.

Program Amount: \$3.2 billion over 5 years.

*** Money for General Small Business Development**

(Development Grants (RBEG))

Bonnie S. Justice

U.S. Department of Agriculture

Rural Business and Cooperative Development Service

14th and Independence Ave.

Washington, DC 20250 202-720-1490

The Rural Development Administration assists public bodies and nonprofit corporations to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city of 50,000 or more and its immediately adjacent urbanized area.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$9.5 million set aside.

*** Money to Help Refinance Community**

Development Projects

(Intermediary Relending Program)

Pandor H. Hadjy

U.S. Department of Agriculture

Rural Business and Cooperative Development Service

14th and Independence Ave., SW

Washington, DC 20250-3200

202-690-4106

The Rural Development Administration finances business facilities and community development projects not within the outer boundary of any city having a population of 25,000 or more. This is achieved through loans made by the Rural Development Administration to intermediaries that

State Enterprise Zones

provide loans to ultimate recipients for business facilities and community development projects in a rural area.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$10 million set aside.

*** Money to Improve Roads, Water Projects, Sewers**

(Economic Development Administration Public Works Program)

David McIlwain

U.S. Department of Commerce

Economic Development Administration

14th and Constitution Ave., NW, Room 7326

Washington, DC 20230 202-482-5265

Grants are provided to units of government, and public or private nonprofit organizations to help distressed communities attract new industry, encourage business expansion, diversify their economies, and generate long-term, private sector jobs. Among the types of projects funded are water and sewer facilities primarily serving industry and commerce; access roads to industrial sites or parks; port improvements; and business incubator buildings. Proposed project must be located within an Economic Development Administration-designated Redevelopment Area or directly benefit an RA, and must be consistent with an approved Overall Economic Development Program.

Type of Preference: Points added to Empowerment Zones/Enterprise Communities.

Program Amount: \$195 million.

*** Money to Create Redevelopment Plans**

(Title IX Economic Adjustment)

David Witschi

Director of Economic Adjustment Division

Economic Development Administration

U.S. Department of Commerce

14th and Constitution Ave., NW

Washington, DC 20230 202-482-2659

Grants to units of government, and public or private nonprofit organizations to develop and implement local economic adjustment strategies designed to address a serious contraction of their economic base which may have occurred suddenly or over time. The impact on jobs and income must be severe, and actually, or potentially, long term. The economic contraction may be the consequence of increasing global competition, technological innovation, changing consumption patterns, federal actions, such as elimination of trade restrictions and cutbacks in defense spending and natural disasters. Economic Development Administration may provide communities with virtually any of the tools that may be needed, singularly or in combination, to design and/or implement economic adjustment strategies appropriate to the particular circumstances. This flexibility may be used to promote and support the use of innovative approaches to addressing different types of economic adjustment problems. Such tools include construction of public facilities, technical/management assistance, and business development assistance including Revolving Loan Funds.

Type of Preference: Targeted to communities including Empowerment Zone/Enterprise Community eligible communities which meet the dislocation criteria.

Program Amount: \$45 million.

*** Money To Plan and Implement Economic**

Development

(Planning Programs for States and Urban Areas)

Luis Bueso

Director of Planning Division

HCHB, Room 7319

Economic Development Administration

U.S. Department of Commerce

14th and Constitution Ave., NW

Washington, DC 20230 202-482-2873

Grants to help economically distressed states, cities, and urban counties undertake significant new economic development planning, policy-making, and implementation efforts. The grants finance the administrative expenses to support significant economic development planning and implementation activities, such as economic analysis, definition of project goals, determination of project opportunities, and formulation and implementation of a development program.

Type of Preference: Points added to Empowerment Zones/Enterprise Communities.

Program Amount: \$4.87 million.

*** Money to Help Organize Development and Solve**

Problems

(Local Technical Assistance Program)

Dick Hage

Acting Director of Technical Assistance and Research

HCHB, Room 7315

Economic Development Administration

U.S. Department of Commerce

14th and Constitution Ave., NW

Washington, DC 20230 202-482-4085

Grants designed to assist in solving specific economic development problems, respond to developmental opportunities, and build and expand local organizational capacity in distressed areas.

Type of Preference: Points added to Empowerment Zones/Enterprise Communities.

Program Amount: \$1.5 million.

*** Money to Guarantee Private Development Loans**

(Business and Industry)

Pandor H. Hadjy

U.S. Department of Agriculture

Rural Business and Cooperative Development Service

14th and Independence Ave., SW

Washington, DC 20250-3200

202-690-4106

The Rural Development Administration improves, develops or finances business, industry, and employment and improves the economic and environmental climate in rural communities, including pollution abatement and control. This purpose is achieved through bolstering the existing private credit structure through guarantee of quality loans that will provide lasting community benefits. It is not intended that the guarantee authority will be used for marginal or substandard loans or to "bail out" lenders having such loans. This type of assistance is available only to businesses located outside the boundary of a city with a population of 50,000 or more and its immediately adjacent urbanized area.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$11 million.

*** Money to Develop Technology Outreach**

Programs

(Manufacturing Extension Partnership (MEP))

Kevin Carr

National Institute of Standards and Technology

Building 301, Room C121

Gaithersburg, MD 20899 301-975-4676

The Manufacturing Extension Partnership (MEP) provides matching grants (50% declining to 33% over 6 years) to nonprofit organizations, states, local governments, universities and community colleges to establish manufacturing technology and outreach centers. Centers provide assistance to small- and medium-sized manufacturing firms in adopting advanced manufacturing methods and technologies. Additionally, MEP provides one-time planning grants to states to develop and/or coordinate state-wide technology infrastructure which provides service to such industries. The ultimate mission of the MEP is to improve U.S. manufacturing competitiveness by providing small businesses access to a national network of technical, business and training resources necessary to become world-class.

Type of Preference: None

Program Amount: \$80.1 million.

*** Money to Improve Your Community**

Richard Saul

Office of Community Services

370 L'Enfant Promenade, SW, Fifth Floor

Washington, DC 20447 202-401-9341

Grants to Community Action Agencies for developing and implementing innovative approaches to address the critical needs of the poor common to a number of communities. Grantees, in partnership with other public and private organizations, develop an array of innovative programs, including homelessness, microenterprise/self-employment, minority youth life skills, case management, teenage pregnancy, and comprehensive integrated services.

Type of Preference: Weighted consideration for service Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$7.977 million.

*** Money for You to Open Your Business**

(Job Opportunities for Low-Income Individuals)

Nolan Lewis

Office of Community Services

370 L'Enfant Promenade, SW, Fifth Floor

Washington, DC 20447 202-401-5282

Grants to nonprofit organizations (including community development corporations) to demonstrate and evaluate ways to create new employment and business opportunities for AFDC recipients and other low-income individuals. Grantees must develop programs that create new jobs through self-employment/microenterprise, expansion of existing businesses, and/or development of business ventures.

Type of Preference: Weighted consideration for service Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$5.5 million.

Education and Job Linkages

* Money for Training Programs for Students Not

Going to College

(School to Work Opportunities)

J.D. Hoyer (U.S. Department of Education)

School to Work Program

400 Virginia Ave., SW, Room 210

Washington, DC 20024 202-401-6209

It will assist students in making the transition from school to a good first job in a high skill, high wage career track. Each school-to-work program must include work-based learning activities, school-based learning activities and connecting activities. Communities, through collaboration of secondary and post secondary educators, employers, labor, parents and other key parties, will be responsible for giving youth access to skills and employment opportunities that will launch them on paths leading to high skills, high wage careers.

Type of Preference: Competitive grant programs.

Program Amount: \$100 million (\$50m U.S. Department of Labor; \$50m U.S. Department of Education).

* Money for Training Programs in Poor Urban

Areas

(School-to-Work Urban/ Rural Opportunities Grants)

Karen Clark (U.S. Department of Education)

School to Work Program

400 Virginia Ave., SW, Room 210

Washington, DC 20024 202-219-6214

School-to-work Urban/ Rural Opportunities Grants will be awarded on a competitive basis to demonstration projects providing school-to-work opportunities programs aimed at youth residing in high-poverty areas in urban and rural communities.

Type of Preference: Limited to high poverty areas. Coordination between the Empowerment Zone or Enterprise Community activities and the School-to-Work High Poverty grants is encouraged.

Program Amount: \$25 million.

* Money to Help Start School To Work Programs

(Federal School-To-Work Implementation Grants to Local Partnership Grants)

Marian Banfield (U.S. Department of Education)

School to Work Program

400 Virginia Ave., SW, Room 210

Washington, DC 20024 202-401-6222

or

Janet Moore (U.S. Department of Labor)

School to Work Program

400 Virginia Ave., SW, Room 210

Washington, DC 20024 202-401-3822

Federal School-to-Work Implementation Grants to Local Partnerships will be competitively awarded to communities that are prepared to undertake a school-to-work program. This program is designed to provide support and funds to communities that have built a sound planning and development base for School-to-Work Opportunities programs and that are ready

State Enterprise Zones

to begin implementing a local School-to-Work Opportunities program. Local grants are to involve local partners directly and accelerate actual operation of programs nationwide by enrolling significant numbers of school-to-work participants.

Type of Preference: Coordination between the Empowerment Zone or Enterprise Community activities and the Federal School-to-Work Implementation grants is encouraged.

Program Amount: \$10-12 million.

Education and Training Programs

*** Money for Low-Income Education Programs**

(Title I of the Improving America's Schools Act)

Mary Jean LeTendre

U.S. Department of Education

600 Independence Ave., SW

Room 4400 Portals

Washington, DC 20202-6132

202-260-0826

Chapter 1 of the Elementary and Secondary Education Act provides extra instruction to help low-achieving students in low-income areas reach high academic standards. Chapter 1 funds, which are distributed to local educational agencies on a formula basis, can be used for a variety of purposes including coordination of services, mentoring and tutoring programs, and after-school and summer educational activities. Empowerment Zones and Enterprise Communities are encouraged to incorporate these pre-existing Chapter 1 resources in their strategic plans. In addition, pending legislation would create a new authority under this program to carry out demonstration projects that show the most promise of enabling children served under the program to meet challenging state standards. Among the projects that could be funded would be those that demonstrate promising strategies of integration of education services with each other and with health, family and other social services, particularly in Empowerment Zones and Enterprise Communities. State and local educational agencies, other public agencies, nonprofit agencies and consortia of those bodies would be eligible for discretionary grants.

Type of Preference: Pending

Program Amount: \$7.2 billion for entire Chapter 1 program.

*** Money for Gifted and Talented Student Programs**

(Jacob K. Javits Gifted and Talented Students Education Program)

Caroline Warren, OERI

U.S. Department of Education

555 New Jersey Ave., NW

Washington, DC 20202 202-219-2206

Under pending legislation, this program would demonstrate that programs and strategies for gifted and talented students can be used to help all students in a school to achieve their potential and to meet challenging state performance standards. The program would target discretionary grants to schoolwide efforts to provide challenging curricula and enriching instruction (often offered in gifted and talented programs) to all students. At least half of the awards will be given to high poverty schools.

Type of Preference: Competitive preference to Empowerment Zones/Enterprise Communities.

Program Amount: Estimated to be \$3 million.

*** Access To Training and Education Programs**

I Wanna Fix Up My Neighborhood

(Family Investment Centers (FIC))

Marcia Martin

U.S. Department of Housing and Urban Development

Office of Community Relations and Involvement

Room 4112

451 7th St., SW

Washington, DC 20410 202-708-4214

Under FIC, families living in Public and Indian Housing will be provided better access to training and educational opportunities.

Type of Preference: Competitive preference for Empowerment Zones/Enterprise Communities.

*** Money to Set Up Literacy Programs at Work**

(National Workplace Literacy Program)

Dr. Carol Towey

U.S. Department of Education

Division of Adult Education and Literacy

600 Independence Ave., SW

Washington, DC 20202-7240

202-205-9872

The National Workplace Literacy Program provides assistance for demonstration projects that teach literacy skills needed in the workplace through exemplary education partnerships between (1) business, industry, or labor organizations, and (2) state educational agencies, local educational agencies, institutions of higher education or schools (including area vocational schools, employment and training agencies, or community-based organizations). This program must give priority to applications from partnerships that include small businesses.

Type of Preference: Competitive preference to Empowerment Zones/Enterprise Communities.

Program Amount: No new funding.

*** Money to Develop New Programs for the Disabled**

(Rehabilitation Act Special Demonstration Projects)

Pamela Martin

Rehabilitation Services Administration

U.S. Department of Education

Washington, DC 20202-2531

202-205-8494

The Special Demonstration projects are designed to establish programs for providing rehabilitation services to expand and improve rehabilitation services to individuals with disabilities. Emphasis is given to providing services to those who are unserved or underserved, and those who are blind or deaf who can benefit from comprehensive services. In addition, projects to increase client choice and other activities are authorized.

Type of Preference: Competitive preference for Empowerment Zones/Enterprise Communities.

Program Amount: \$2 million.

*** Money for Programs That Create Jobs for the Disabled**

(Rehabilitation Act Projects with Industry Program)

Fred Ibister

Rehabilitation Services Administration

U.S. Department of Education

Washington, DC 20202-2531

202-205-9297

The Projects with Industries Program initiates programs to create and expand job and career opportunities for individuals with disabilities in the competitive labor market. Services generally

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include intake, evaluation, pre-vocational training, job development and placement. Services to employers may include job-site and equipment modification, application of rehabilitation technology, and employee recruitment. Each grantee must develop a Business Advisory Council with representation from private industry, organized labor and individuals with disabilities and their representatives.

Type of Preference: Competitive preference for Empowerment Zones/Enterprise Communities.

Program Amount: \$1.7 million.

*** Money to Create Public Charter Schools**

(Charter Schools)

John Fiegle

U.S. Department of Education

1250 Maryland Ave., SW

Room 4000 Portals Building

Washington, DC 20024 202-260-2671

Pending legislation would create a new authority to fund the planning and start up of public charter schools in states that have passed legislation approving charter school experiments. In these states, most regulatory requirements have been removed, leaving schools free to sharpen their focus, mission and identity. Charter schools are operated by key stakeholders such as teachers and parents. Under the proposal, state educational agencies or local educational agencies would be able to apply for a single grant of up to three years, in partnership with the teachers, parents, or others developing the public charter school. An application could cover any combination of one or more schools.

Type of Preference: Competitive preference

Program Amount: Estimated to be \$6 million.

*** Learn and Serve America: Higher Education**

(Learn and Serve America: Higher Education)

Hugh Bailey

The Corporation for National and Community Service

1201 New York Ave., NW

Washington, DC 20525

This program engages diversity of communities, students, and institutions in service-learning efforts that meet critical needs while enhancing education for citizenship. Higher Education programs address community needs in four key areas: education, public safety, human needs, and environment.

Type of Preference: None

Program Amount: \$12.5 million.

*** Money for Bilingual Education Programs**

(Bilingual Education)

Terry Sullivan

Office of Bilingual Education and Minority Language Affairs

Room 5619 MES, 600 Independence Ave., SW

Washington, DC 20202 202-205-9752

Title VII of the Elementary and Secondary Education Act, also known as the Bilingual Education Act, authorizes three grant competitions to fund discrete programs tailored to the needs of the various client school districts.

Enhancement Grants - Local educational agencies can apply for a grant of two years in order

I Wanna Fix Up My Neighborhood

to develop new programs, to enhance existing programs, or to meet the short-term needs of districts that currently have no bilingual programs.

Type of Preference: Competitive

Program Amount: \$22.4 million.

System-Wide Grants - These grants are for district-wide programs for applicants with significant concentrations of language minority students. These five-year grants are likely to serve all eligible students in a district.

Type of Preference: Competitive

Program Amount: \$17.4 million.

Comprehensive Grants - These grants provide assistance to all eligible students within a single school or small group of schools. Such a grant might be appropriate in districts having concentrations of language minority students in a number of selected schools within a district.

Type of Preference: Competitive

Program Amount: \$74.1 million.

*** Money to Train Kids in the Construction Industry**

(Youthbuild)

Ronald J. Herbert

Office of Community Planning and Development

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 7134

Washington, DC 20410 202-708-2035

The Youthbuild program consists of two parts: planning and implementation grants. The purpose of the program is to expand the supply of permanent affordable housing for homeless and low- and very low-income persons and to provide economically disadvantaged young adults with opportunities to obtain an education, employment skills and meaningful on-site work experiences as a service to their communities.

Type of Preference: Preference points to Empowerment Zones.

Program Amount: \$74.1 million.

Employment Programs

*** Money to Provide Poor Kids With Special Job**

Training

(Youth Fair Chance)

Beverly M. Bachemin

U.S. Department of Labor

Room N5637, 200 Constitution Ave., NW

Washington, DC 20210 202-219-7674

This program is designed to provide comprehensive employment and training services to youth (14-21 years) and young adults (22-30 years) in high poverty areas of urban and rural communities. The program concentrates resources in small geographic areas to provide an integrated array of services and thereby increases the chances that high-risk youth will find jobs, develop careers and lead productive lives.

Type of Preference: Targeted to high-crime, high-poverty urban and rural areas. Additional points given to applications from Empowerment Zones and Enterprise Communities.

Program Amount: \$25 million.

*** Money to Train Poor Adults for New Jobs**

(Job Training Partnership Act (JTPA) Title II-A,

State Enterprise Zones

Adult Training Program)
Dolores Battle
U.S. Department of Labor
Room N4459, 200 Constitution Ave., NW
Washington, DC 20210 202-219-6236

This job training program is designed to increase the employability of poor adults. When they are job ready, the program helps them find and keep employment. Funds are provided to states and local areas based on unemployment and poverty levels. A wide range of employment and training services are eligible activities, including: a required skills and services assessment and development of an employment plan, vocational counseling, literacy and basic skills training, occupations skills training (either in classrooms or on the job), job search assistance, job placement and support services.

Type of Preference: Formula to states and localities. (States and localities may provide preference for assistance to Empowerment Zones/Enterprise Communities.)

Program Amount: \$1,054.8 billion.

*** Money for Summer Jobs for Poor Kids**

(Job Training Partnership Act (JTPA) Title II-B,
Summer Youth Employment Program)
Donald Kulick
U.S. Department of Labor
Room N4463, 200 Constitution Ave., NW
Washington, DC 20210 202-219-6236

This program provides grants to states and local areas for summer youth employment programs. Funds are provided to states and local areas based on unemployment and poverty levels. Eligible activities include a wide range of activities that are available during the summer vacation months that enhance basic skills, encourage school completion, provide exposure to the world of work and enhance citizenship skills. These activities include assessment, vocational counseling, basic and remedial education, job skills training (either in classrooms or on-the-job), work experience and limited supportive services.

Type of Preference: Formula to states and localities. (States and localities may provide preference for assistance to Empowerment Zones/Enterprise Communities.)

Program Amount: \$867 million.

*** Money to Train Poor Kids Job Skills**

(Job Training Partnership Act (JTPA), Title II-C,
Youth Training Program)
Josephine Nieves
U.S. Department of Labor
Room N4459, 200 Constitution Ave., NW
Washington, DC 20210 202-219-6236

This program provides grants to states and local areas for job training programs for economically disadvantaged youth. Funds are provided to states and local areas based on unemployment and poverty levels. Eligible activities include: a required skills and services assessment and development of an employment plan, vocational counseling, literacy and basic skills training, occupational skills training (either in classrooms or on-the-job), job search assistance, job placement, and support services. The program requires that youth be provided with pre-employment and work maturity skills training and work experience combined with skills training.

Type of Preference: Formula to states and localities. (States and localities may provide

preference for assistance to Empowerment Zones/Enterprise Communities.)
Program Amount: \$598.7 million.

*** Money to Set Up Job Information Centers**

(One-Stop Career Centers)

Grace Kilbane

U.S. Department of Labor

Room N4470, 200 Constitution Ave., NW

Washington, DC 20210 202-219-5257

This is a system of career centers to provide any job seeker, student, or employer with streamlined access to a comprehensive menu of state of the art, user friendly, employment, education and training information and services. These centers will enable workers, students, and employers to access a wide range of high quality information about jobs and careers, labor markets, skill standards, education and training programs, and financing options.

Type of Preference: Special consideration given to proposals for locating centers in Empowerment Zones/Enterprise Communities.

Program Amount: \$120 million.

*** Money to Train High School Dropouts**

(Job Corps, Job Training Partnership Act (JTPA) Title IV)

Peter Rell

U.S. Department of Labor

Room N4510, 200 Constitution Ave., NW

Washington, DC 20210 202-219-8550

This is a highly intensive, primarily residential training program for severely disadvantaged youth ages 16 through 21. It is designed to make these youth more responsible citizens, prepared to obtain and hold productive jobs or enroll in vocational and technical schools, junior colleges or other institutions for further education or training. Job Corps is a federally administered program through a network of 108 Job Corps centers (including 2 new centers) located in 44 states, Puerto Rico, and the District of Columbia.

Type of Preference: Targeted to most economically disadvantaged youth. New Job Corps sites will be selected competitively. Additional points will be awarded for sites located in Empowerment Zones and Enterprise Communities.

Program Amount: \$1.1 billion.

Environmental Protection Programs

*** Money to Develop Recreation Areas and Parks**

(Urban Park and Recreation Recovery Program)

Chris Ashley

National Park Service

Recreation Grants Division

800 N. Capitol St., NW, Suite 400

Washington, DC 20020 202-343-3700

Under this program, federal grants are provided to local governments for the rehabilitation of recreation areas and facilities, demonstration of innovative approaches to improve park system management and recreation opportunities, and development of improved recreation planning. Eligible activities include resource and needs assessments, coordination, citizen involvement and planning, and program development activities to encourage public definition of goals.

Recovery Action Program grants have a 50 percent local match requirement to local

State Enterprise Zones

governments for the development of local park and recreation system recovery plans. They assist local efforts to develop priorities and strategies for overall recreation recovery. State, local and private funds may be used as the nonfederal share of project costs. U.S. Department of Housing and Urban Development CDBG funds are the type of federal funds used for local match. All properties assisted through this program must be open to the public.

Rehabilitation grants are matching capital grants (70% federal and 30% local) to local governments for purpose of rebuilding, remodeling, or expanding existing facilities.

Innovative grants are matching (70% federal and 30% local) to local governments to cover costs of personnel, facilities, equipment, supplies or services designed to demonstrate innovative and cost effective ways to enhance park and recreation opportunities at the neighborhood level. Innovative grant funds may be used to address common problems related to facility operations and the delivery of recreation services.

Type of Preference: Priority to applicants located in Empowerment Zones and Enterprise Communities.

Program Amount: \$7.5 million.

*** Money to Study Clean Up of Contaminated Land**

Sites

(Brownfields Economic Redevelopment Initiative)

Superfund

Environmental Protection Agency

401 M St., SW

Washington, DC 20460 800-424-9346

Funding to examine ways to convert contaminated sites to clean, productive uses.

Program Amount: \$200,000.

*** Money to Show Industries How To Prevent**

Pollution

(Eco-Industrial Parks and Environmental Technology Initiatives)

EPA's ETI Information Line

Environmental Protection Agency

401 M St., SW, Mail Code 2111

Washington, DC 20460 202-260-2686

Funding to demonstrate how industrial parks can prevent pollution, minimize waste generation, and maximize energy and water efficiency.

Program Amount: \$5 million.

*** Money to Help Businesses Prevent Pollution**

(Pollution Prevention Grants Program)

Lena Hann

Environmental Protection Agency

401 M St., SW

Washington, DC 20460 202-260-2237

This program helps to promote the use of source reduction techniques by businesses. Includes funding for experts to provide on-site technical advice and to assist in the development of source reduction plans, targeting assistance to businesses that lack information, and provide training in source reduction techniques.

Type of Preference: Program favors candidates pursuing multi-media source reduction.

Program Amount: \$6 million.

*** Money to Study How Pollution Affects Minorities and the Poor**

(Environmental Justice Grants Program)
Dr. Clarice Gaylord and Daniel Gogal
Office of Environmental Justice
Environmental Protection Agency
Room 2710, Mail Code 3103
Washington, DC 20460 800-962-6215

Grants to examine the impacts of environmental problems on minority and economically disadvantaged communities.

Program Amount: \$3 million.

*** General Help With Environmental Problems**

(Technical Assistance in Understanding Environmental Problems,
Regulations and Permits; Training Environmental Management)
Harriet Tregonning
Environmental Protection Agency
401 M St., SW
Washington, DC 20460 202-260-2778

U.S. Environmental Protection Agency Headquarters and regional office contacts are being provided to applicants and designees who wish to address the environmental protection, health and safety aspects of their Empowerment Zone or Enterprise Community strategic plan. These contacts can provide information on the grants, technical assistance and training opportunities that are available.

Program Amount: variable

Equal Opportunity Programs

*** Money to Help Fight Housing Discrimination**

(Fair Housing Initiatives Program (FHIP))
Maxine Cunningham
HUD Building
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 5234
Washington, DC 20410 202-708-0800

A competitive funding program that funds public and private nonprofit organizations, state and local government agencies and other public and private groups formulating or carrying out programs to prevent or eliminate discriminatory housing practices.

Type of Preference: Competitive preference for areas unserved or underserved by fair housing enforcement organizations.

Program Amount: \$17 million.

*** Money to Study Gender Discrimination in Education**

(Women's Educational Equity)
Carolyn Andrews
U.S. Department of Education
Women's Educational Equity

State Enterprise Zones

600 Independence Ave., SW
Portals Room 4500
Washington, DC 20202-6140

202-260-2670

This program promotes educational equity for girls and women, including those who suffer multiple discrimination based on gender and race, ethnicity, national origin, disability or age. It supports the development of model curricula and teacher training programs designed to help women and girls become active participants in academic fields and careers in which they have been historically under represented. The program supports demonstration and local implementation projects to prevent sexual harassment, increase opportunities for women and girls in nontraditional fields through leadership training and school-to-work transition programs, and help pregnant and parenting teens remain in school, graduate, and prepare their children for preschool. Discretionary grants would be available to public agencies, private nonprofit agencies, organizations and institutions.

Type of Preference: competitive preference for Empowerment Zones/Enterprise Communities.

Program Amount: \$3.1 million.

Family Support Programs

*** Money to Train Parents of Disabled Parents**

(Training Personnel for the Education of Individuals with Disabilities
— Parent Training and Information Center Program [Individuals With
Disabilities Education Act, Part D, Section 631(c)])

Jack Tringo

Office of Special Education Programs

U.S. Department of Education

600 Independence Ave., SW

MES Room 3517

Washington, DC 20202 202-205-9032

The purpose of the Parent Training program is to provide training and information centers for parents of children with disabilities and persons who work with parents to enable them to participate more effectively with professionals in meeting the educational and early intervention needs of children with disabilities.

Awards are made to private, nonprofit organizations that have governing boards or committees that have a majority of members who are parents of children with disabilities and that include professionals in the fields of special education and early intervention.

Type of Preference: Competitive preference for Empowerment Zones/Enterprise Communities.

Program Amount: \$2.7 million.

*** Money to Train Parents How to Be Better Parents**

(Even Start)

Donna Campbell

Compensatory Education Programs

U.S. Department of Education

600 Independence Ave., SW

Room 4400 Portals Building

Washington, DC 20202-6132

202-260-0996

Even Start is a family focused program providing participating families with an integrated program of early childhood education, adult literacy and basic skills instruction, and parenting education. All projects have some home-based instruction and provide for the joint participation of parents and children. The program is administered by states. Legislation requires collaboration between schools and communities in the application and implementation process

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and gives priority to projects serving families in eligible Title I schoolwide attendance areas.

Type of Preference: Legislation requires states to give preference to Empowerment Zones/Enterprise Communities.

Program Amount: \$102 million.

*** Money for Family Violence Prevention**

(Family Violence Prevention and Services Discretionary Funds Program)

William Riley

Administration for Children and Families

U.S. Department of Health and Human Services

901 D St., SW

Fifth Floor West Wing

Washington, DC 20447 202-401-5529

Grants to state and local agencies, and Native American Tribes and Tribal organizations who are, or have been recipients of Family Violence Prevention and Services Act grants; state and local private nonprofit agencies experienced in the field of family violence prevention; and public and private nonprofit educational institutions, community organizations and community-based coalitions, and other entities that have designed and implemented family violence prevention information activities or community awareness strategies.

Type of Preference: Weighted consideration for Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$500,000.

*** Money for Family Support Centers**

(Family Support Center Demonstration Program)

Sheldon Shalit

Office of Community Services

U.S. Department of Health and Human Services

370 L'Enfant Promenade, SW, Fifth Floor

Washington, DC 20447 202-401-4807

The Family Support Center Demonstration Program provides grants to support the design, development and operation of Family Support Centers to prevent family homelessness. Family Support Centers provide comprehensive and intensive support services that enhance the physical, social and educational development of low and very low income individuals and families who were previously homeless and currently residing in government subsidized housing or at risk of becoming homeless.

Type of Preference: Weighted consideration for service Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$7.4 million.

*** Money to Address the Critical Needs of the Poor**

(Demonstration Partnership Program)

Richard Saul

Office of Community Services

U.S. Department of Health and Human Services

370 L'Enfant Promenade, SW, Fifth Floor

Washington, DC 20447 202-401-9341

Grants are provided to Community Action Agencies for developing and implementing innovative

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approaches to address critical needs of the poor common to a number of communities. Grantees, in partnership with other public and private organizations, develop an array of innovative programs including homelessness, micro enterprise/self-employment, minority youth life skills, case management, teenage pregnancy, and comprehensive integrated services.

Type of Preference: Weighted consideration for service Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$7.977 million.

Homelessness Programs

*** Money to Address General Needs of the**

Homeless

(U.S. Department of Housing and Urban Development's
Homeless Programs)

Jacquie Lawing

Division of Housing and Urban Development

Office of Community Planning and Development

Deputy Assistant Secretary for Economic Development

451 7th St., SW, Suite 7204

Washington, DC 20410 202-708-0270

U.S. Department of Housing and Urban Development administers each of the homeless assistance programs listed below. However, the Department is working to restructure the delivery of homeless assistance to foster better coordination of homeless assistance within communities, improve the ability of communities to assess and meet the individual needs of homeless persons, and increase the placement of homeless individuals and families into permanent housing. The goal is to replace the currently fragmented approach with a "continuum of care" system. This will be reflected in the competition structure for these programs.

*** Money to Develop Transitional Housing for the**

Homeless

(Supportive Housing Program (SHP))

Jean Whaley

HUD Building

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 7254

Washington, DC 20410 202-708-4300

The program promotes the development of supportive housing and supportive services, including innovative approaches to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible. Funds can be used to provide: transitional housing; permanent housing provided in conjunction with supportive services; innovative supportive housing projects; supportive services; and facilities in which supportive services are provided.

Type of Preference: Competitive preference points to Empowerment Zones/Enterprise Communities.

Program Amount: \$600 million.

*** Money to Build Emergency Shelters and Services for the Homeless**

(Emergency Shelter Grants Programs (ESG))

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Mark Johnston
HUD Building
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 7262
Washington, DC 20410

202-708-1226, ext. 4487

Provides grants to states, metropolitan cities, urban counties, and territories according to the formula used for Community Development Block Grants (CDBG). Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless. With certain limitations, grantees may also spend funds on essential services for the homeless, and homeless prevention efforts. In addition, grantees may spend funds on shelter operating costs such as maintenance, insurance, utilities, rent and furnishings. To receive a grant each grantee must have an approved Comprehensive Housing Affordability Strategy (CHAS).

Type of Preference: Funds are distributed by formula (localities can target to Empowerment Zones/Enterprise Communities.)

Program Amount: \$156.8 million.

*** Money for Rental Assistance Programs for the Homeless**

(Shelter Plus Care (S+C))

David Pollock
HUD Building
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 7266
Washington, DC 20410

202-708-1234, ext. 4494

Provides grants for rental assistance through four component programs:

Tenant-based Rental Assistance - Participants reside in housing of their choice;

Sponsor-based Rental Assistance - Provides grants to provide rental assistance through contracts with sponsor organizations;

Project Based Rental Assistance - grants to provide rental assistance through contracts between the grant recipient and owners of existing structures.

Single Room Occupancy for Homeless Individuals - provides grants for rental assistance in connection with the moderate rehabilitation of single room occupancy housing units.

Type of Preference: Competitive preference for Empowerment Zones/Enterprise Communities.

Program Amount: \$150 million.

*** Money to Create Single Room Occupancy for the**

Homeless

(Single Room Occupancy (SRO) Dwellings for Homeless Individuals)

David Pollock
HUD Building
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 7262
Washington, DC 20410

202-708-1234, ext. 4494

The purpose of the Section 8 Moderate Rehabilitation Program for Single Room Occupancy Dwellings for Homeless Individuals is to provide rental assistance on behalf of homeless individuals in connection with the moderate rehabilitation of SRO dwellings. Resources to fund the cost of rehabilitating the dwellings must be from other sources. However, the rental assistance covers operating expenses of the SRO housing, including debt service for rehabilitation financing, provided the monthly rental assistance per unit does not exceed the

State Enterprise Zones

moderate rehabilitation fair market rent for an SRO unit, as established by U.S. Department of Housing and Urban Development.

Type of Preference: Competitive preference for Empowerment Zones/Enterprise Communities.

Program Amount: \$150 million.

*** Free Unused Federal Properties for the Homeless**

(Title V - Surplus Federal Property for Use to Assist the Homeless)

Mark Johnston

HUD Building

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 7262

Washington, DC 20410

202-708-1226, ext. 4487

This program allows suitable federal properties that are categorized as unutilized, under utilized, excess, or surplus to be made available to states, units of local government and nonprofit organizations for use to assist the homeless. Properties can be used to provide shelter, services storage, or other uses of benefit to the homeless. The program provides no funding and properties are made available on an "as is" basis. Properties are leased without charge, although the homeless organization must pay for operating and repair costs. Depending on the availability of the property, and other factors, leases may also be from one-to twenty years. Surplus properties may also be deeded to the organization.

Type of Preference: Applies to any surplus federal property in an Empowerment Zone/Enterprise Community eligible area.

*** Money to Support the Family**

(Family Support Center Demonstration Program)

Elise Morgan

Administration for Children and Families

U.S. Department of Housing and Urban Development

370 L'Enfant Plaza Promenade, SW

Sixth Floor Aerospace Building

Washington, DC 20447 202-401-4621

Grants to a variety of public and private community based organizations to support the design, development, and operation of Family Support Centers to prevent family homelessness. Family Support Centers provide comprehensive and intensive supportive services that enhance the physical, social, and educational development of low and very low-income individuals and families, who were previously homeless, currently residing in government subsidized housing or at risk of becoming homeless.

Type of Preference: Weighted consideration for Empowerment Zones/ Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$7.4 million.

Housing Programs

*** Money to Help Make Housing More Affordable to**

Low Incomes

(Home Investment Partnerships (HOME))

Mimi Kolesar

HUD Building

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 7162

Washington, DC 20410 202-708-2470

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Grants to states and units of general local government to implement local housing strategies designed to increase homeownership and affordable housing opportunities for low- and very-low-income persons. Eligible uses of funds include tenant-based assistance, housing rehabilitation, assistance to first-time homebuyers, and new construction, under certain circumstances. Under the HOME program, U.S. Department of Housing and Urban Development is developing and testing model housing programs, in conjunction with the private sector and participating jurisdictions.

Type of Preference: Funds are distributed by formula to states and units of general local government.

Program Amount: \$1.4 billion.

*** Money to Help Low Income Families Pay Their**

Rent

(Rental Assistance Certificates)

John H. Greer

Deputy Assistant Secretary for

Multi-Family Housing Programs

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 6106

Washington, DC 20410 202-708-2495

Project-Based Rental Assistance Certificates. A project-based certificate program encourages owners to construct or rehabilitate rental housing for very low income families at rents within the U.S. Department of Housing and Urban Development-established fair market rents for the area. Assistance is tied to specific units under an assistance contract with the owner for specified term.

Type of Preference: Up to \$500 million* set aside to designated Empowerment Zones/Enterprise Communities.

Program Amount: Up to \$500 million proposed for project-based certificates in designated Empowerment Zones/Enterprise Communities.

*** Money to Insure Multifamily Housing Projects**

Mortgages

(Multifamily Insurance Processing)

John H. Greer

Deputy Assistant Secretary for

Multi-Family Housing Programs

U.S. Department of Housing and Urban Development

451 7th St., SW, Room 6106

Washington, DC 20410 202-708-2495

FHA would direct all field offices to give priority to processing any application for multifamily mortgage insurance for a project located in an Empowerment Zone.

Type of Preference: Priority processing in Empowerment Zones only.

*** Money for Social Service Directors for Elderly**

Housing Projects

(Service Coordinator Program)

John H. Greer

Deputy Assistant Secretary for

Multi-Family Housing Programs

State Enterprise Zones

U.S. Department of Housing and Urban Development
451 7th St., SW, Room 6106
Washington, DC 20410 202-708-2495

This program makes funds available to Section 8 elderly project owners to employ an on-site social service coordinator and, in some cases, aides. U.S. Department of Housing and Urban Development will award additional points to applications for projects within Empowerment Zones.

Type of Preference: Points in Empowerment Zones only.

Program Amount: \$9 million.

*** Money to Counsel Homeowners on Money**

Matters

(SF Housing Counseling Grants)

Joan Morgan

U.S. Department of Housing and Urban Development
451 7th St., SW, Room 9282
Washington, DC 20410 202-708-0614

Grants to public or nonprofit entities to serve as U.S. Department of Housing and Urban Development-approved housing counseling agencies providing counseling to homebuyers, homeowners, and tenants under U.S. Department of Housing and Urban Development programs and for homeowners with conventional mortgages or mortgages insured or guaranteed by other governmental agencies.

Type of Preference: Points in Empowerment Zones only.

Program Amount: \$12 million.

*** Money to Spread the Word About FHA Mortgage**

Insurance

(SF Program Outreach)

Emelda Johnson

Deputy Assistant Secretary for Single Family Housing
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 9282 202-708-3175
Washington, DC 20410 800-CALL-FHA

U.S. Department of Housing and Urban Development outreach effort to commercial lenders to encourage their use of FHA single family mortgage insurance programs for home purchase and home improvement loans in Empowerment Zone/Enterprise Communities. U.S. Department of Housing and Urban Development offices would also make special efforts to market the U.S. Department of Housing and Urban Development-owned single family inventory to nonprofits, local governments, and other low-income housing providers.

Type of Preference: Available in all Empowerment Zone/Enterprise Communities as appropriate.

Program Amount: No funds required.

*** Money to Improve U.S. Department of Housing and Urban Development Owned or Insured Properties**

(Flexible Subsidy Program)

John H. Greer

Deputy Assistant Secretary for

I Wanna Fix Up My Neighborhood

Multi-Family Housing Programs
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 6106
Washington, DC 20410 202-708-2495

This program makes operating assistance and capital improvement loans to owners of certain subsidized projects where U.S. Department of Housing and Urban Development holds the note or insures the loan.

Type of Preference: Points in Empowerment Zones only.

Program Amount: \$116.4 million.

*** Money to Insure Mortgages on Multifamily**

Housing Projects

(Multifamily Housing)

David Villano

Farmers Home Administration (FMHA)

Multi-Family Housing Division

Room 5337 South Building

14th and Independence Ave., SW

Washington, DC 20250 202-720-1608

Under this program, Farmers Home Administration provides insured loans to construct new facilities or to purchase/rehabilitate existing facilities to provide modernized rental or cooperative housing for persons with very-low, low and moderate incomes, for those age 62 and older, and for handicapped persons in communities of not more than 10,000 and 20,000 population if the community is not within an MSA. The loans are repayable in not more than 50 years. Provisions are made for interest reductions so that low-income tenants may pay a rent within their means. Rent paid by low-income tenants also can be supplemented through a rental assistance program administered by the Farmers Home Administration.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$152 million.

*** Money to Fix Up Your House**

(Rural Community Housing Development)

Joseph Carroll

Office of Community Services

U.S. Department of Housing and Urban Development

370 L'Enfant Promenade, SW

Washington, DC 20447 202-401-9346

Grants to states, public agencies, and private nonprofit organizations to help low-income homeowners improve their housing through self-help rehabilitation.

Type of Preference: Weighted consideration for serving Empowerment Zones/Enterprise Communities and Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$3 million.

Infrastructure Improvement Programs

*** Money to Develop Sewers and Sanitation**

Services

(Water and Waste Loans)

Laurence G. Bowman

State Enterprise Zones

AG Box 1548
U.S. Department of Agriculture
Rural Development Administration
Water and Waste Disposal Division
14th and Independence Ave., SW
Washington, DC 20250 202-720-9589

The Rural Development Administration Water and Waste Disposal Loan funds are used to develop water and waste disposal (including solid waste disposal and storm drainage systems) in rural areas and towns with a population not in excess of 10,000. The funds are available to public entities such as municipalities, counties, special purpose districts, Indian tribes, and corporations not operated for profit. The Rural Development Administration also guarantees water and waste disposal loans made by banks and other eligible lenders.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$1.5 million set aside.

*** Money to Reduce Cost of Water and Waste**

Disposal
(Water and Waste Grants)
Laurence G. Bowman
AG Box 1548
U.S. Department of Agriculture
Rural Development Administration
Water and Waste Disposal Division
14th and Independence Ave., SW
Washington, DC 20250 202-720-9589

The Rural Development Administration Water and Waste Disposal Grant funds are used to reduce water and waste disposal costs to a reasonable level for rural users. Grants may be made up to 75 percent of eligible project costs in some cases. Eligible applicants are the same types that are eligible for loans.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$19 million set aside.

*** Money for Airport Planning and Development**

(Airport Improvement Program)
James Borsori
Airport Financial Support Division
U.S. Department of Transportation
400 7th St., SW
Washington, DC 20590 202-267-8822

The Airport Improvement Program provides grants to states, units of local government, airport authorities, Indian Tribes and some private owners for airport planning and development.

Type of Preference: Discretionary funding prioritized according to specific statutory set-asides and priorities.

Program Amount: \$1.45 million.

*** Money for Bridges**

(Bridge Replacement and Rehabilitation Program)
Charles Chambers
Office of Engineering Bridge Division
U.S. Department of Transportation

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400 7th St., SW

Washington, DC 20590 202-366-4617

The Bridge Replacement and Rehabilitation Program provides for the construction, reconstruction, rehabilitation, resurfacing, restoration, and operational improvements for bridges (including bridges on public roads of all functional classifications). Up to 40% of these funds may be transferred to its NHS or STP Programs.

Type of Preference: Funds are distributed by formula to the states.

Program Amount: \$2.55 billion.

*** Money for Roadways**

(National Highway System (NHS) (23 U.S.C. Section 104(b) (1)))

Tom Weeks

U.S. Department of Transportation

400 7th St., SW

Washington, DC 20590 202-366-5002

The National Highway System provides funds for the construction, reconstruction, rehabilitation, resurfacing, restoration, and operational improvements for roadways designated on the National Highway System. Up to 50% of a state's NHS apportionment may be transferred to its STP Program. Transit projects may be eligible for non-transferred NHS funds under certain conditions.

Type of Preference: Funds are distributed by formula to the states.

Program Amount: \$3.331 billion.

*** Money for Rural Areas to Develop Essential**

Utilities

(Community Facility)

John R. Bowles

South Agricultural Building

U.S. Department of Agriculture

Rural Development Administration

Room 6312, 14th and Independence Ave., SW

Washington, DC 20250 202-720-1496

The Rural Development Administration provides funds to construct, enlarge, extend, or otherwise improve community facilities providing essential services in rural areas and towns with a population of 20,000 or less. The funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and corporations not operated for profit. The Rural Development Administration also guarantees community facility loans made by banks or other eligible lenders.

Type of Preference: Set aside for Empowerment Zones/Enterprise Communities.

Program Amount: \$6.1 million set aside.

*** Money to Develop the Information Superhighway**

(National Information Infrastructure Grants)

Larry Parks

U.S. Department of Commerce

14th and Constitution Ave., NW, Room 5415

Washington, DC 20230 202-482-6050

50% matching grants to state and local governments, nonprofit educational entities, health-care providers, libraries and community information providers for planning and demonstration

State Enterprise Zones

projects of information networks that will permit interconnection and inter-operability among and between user communities and national "backbone" networks. The purpose of the program is to facilitate the development of the national telecommunications and information infrastructure by promoting the widespread availability of advanced telecommunications technologies especially to: enhance the delivery of social services, traditionally provided by the Government, such as education and health care; and support the formation of a nationwide, multimedia, high-speed interactive infrastructure of varied information technologies.

Type of Preference: Priority for Empowerment Zone/Enterprise Community eligible areas.

Program Amount: \$26 million.

*** Money to Develop Community Transportation**

Projects

(Section 26 Planning and Research Funds)

Lynn Sahaj

Office of Budget and Policy

U.S. Department of Transportation

400 7th St., SW, Room 9310

Washington, DC 20590 202-366-2053

Provides funds for research planning, training, and design of local transportation facilities and projects, including such activities in Empowerment Zones/Enterprise Communities.

Type of Preference: Additional consideration for Empowerment Zone/Enterprise Community status.

Program Amount: \$92 million.

*** Money for Bus and Railroad Stations**

(Section (3) Capital Program)

Lynn Sahaj

Office of Budget and Policy

U.S. Department of Transportation

400 7th St., SW, Room 9310

Washington, DC 20590 202-366-2053

Provides federal discretionary funds for the construction and rehabilitation of transit bus and rail facilities, station improvements, the purchase and lease of vehicles, and supportive design elements such as walkways, transit malls, and open space in local areas, including Empowerment Zone/Enterprise Community areas.

Type of Preference: Additional consideration for Empowerment Zone/Enterprise Community status.

Program Amount: \$1.724 billion.

*** Money for Local Transit Services**

(Urbanized Area Formula Program (as amended))

Lynn Sahaj

Office of Budget and Policy

U.S. Department of Transportation

400 7th St., SW, Room 9310

Washington, DC 20590 202-366-2053

Provides formula-based operating and capital assistance for local transit services, including services in Empowerment Zone/Enterprise Community areas.

Type of Preference: Expedited administrative processing for Empowerment Zone/Enterprise

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Community status.

Program Amount: \$2.299 billion.

*** Money for Transportation Services in Rural Areas**

(Nonurbanized Area)

Lynn Sahaj

Office of Budget and Policy

U.S. Department of Transportation

400 7th St., SW, Room 9310

Washington, DC 20590 202-366-2053

Provides capital and operating assistance for transportation programs in rural areas and urban areas smaller than 50,000 population, including Empowerment Zone/Enterprise Community areas.

Type of Preference: Administrative preference for Empowerment Zone/Enterprise Community status.

Program Amount: \$132.9 million.

*** Money to Coordinate Transportation Plans**

(Transportation Planning/Community Participation Training)

Lynn Sahaj

Office of Budget and Policy

U.S. Department of Transportation

400 7th St., SW, Room 9310

Washington, DC 20590 202-366-2053

Technical assistance to communities to work with regional and state planning organizations on transportation plans (necessary to ensure Empowerment Zone/Enterprise Community projects are in the state's pipeline for federal funding).

Type of Preference: Targeted to Empowerment Zones/Enterprise Communities.

*** Money to Reduce Air Pollution Caused by Traffic**

Surface Transportation Program (STP) Congestion Mitigation and Air Quality Improvement (CMAQ))

Lynn Sahaj

Office of Budget and Policy

U.S. Department of Transportation

400 7th St., SW, Room 9310

Washington, DC 20590 202-366-2053

These funds support projects that reduce vehicle emissions in Clean Air non-attainment areas. Eligible activities might include the transit and transit-related portions of pedestrian-oriented and mixed use development projects and other transportation projects that reduce automobile emissions.

Type of Preference: Expedited administrative processing consideration for Empowerment Zone/Enterprise Community status.

Program Amount: \$1.028 billion.

Public Safety Programs

*** Money To Stop Drug Crime in Public Housing**

(Public Housing Drug Elimination Program)

State Enterprise Zones

Sonja Burgess
U.S. Department of Housing and Urban Development
451 7th St., SW, Room 4102
Washington, DC 20410 202-619-8201

Grants to eligible Public and Indian Housing Authorities (HAs) to eliminate drug-related crime in and around the premises of public and Indian housing developments. HAs are encouraged to develop a plan to sustain drug elimination activities over a period of years. Eligible activities include employment of security personnel, HA police, and investigators, implementation of physical improvements to enhance security, development of voluntary tenant patrols, and drug prevention, intervention and treatment programs to reduce the use of drugs.

Type of Preference: none

Program Amount: \$251.75 million total funding.

*** Money to Develop Community Policing Programs**

(Community Policing)

Joe Brann
Discretionary Grant Programs Division
U.S. Department of Justice
633 Indiana Ave., NW, Room 602
Washington, DC 20531 202-514-2058

Grantees will demonstrate a comprehensive model of community policing, which will result in a department-wide change in philosophy and mode of providing law enforcement services to the community. Training and technical assistance will be provided to the demonstration programs and other interested jurisdictions.

Type of Preference: Priority consideration to Empowerment Zones/Enterprise Communities.

*** Money to Help Kids Stay Out of Gangs**

(Youth and Gangs)

Thomas Albrecht
Bureau of Justice Assistance
U.S. Department of Justice
633 Indiana Ave., NW, Room 1042
Washington, DC 20531 202-514-5948

Grants to develop prevention and intervention strategies to assist youth in avoiding pressures to use drugs and/or become involved in criminal activities or gangs will be continued. New programs will assist criminal justice agencies in providing effective services to children and their families, and train teenage students to manage anger and resolve conflict without violence.

Type of Preference: Targeted technical assistance to Empowerment Zones/Enterprise Communities.

*** Money for Jails, Boot Camps, and Correctional Programs**

(Demonstration Programs)

Thomas Albrecht
Bureau of Justice Assistance
U.S. Department of Justice
633 Indiana Ave., NW, Room 1042
Washington, DC 20531 202-514-5943

Grants for the development and implementation of correctional options that include community-

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based incarceration, weekend incarceration, correctional boot camps, transitional programs, aftercare services, drug courts, day reporting, structured fines, etc.

Type of Preference: Targeted technical assistance to Empowerment Zones/Enterprise Communities.

Program Amount: \$12 million.

*** Free Help to Develop Alternatives to Jail**

(Technical Assistance)

Thomas Albrecht

Bureau of Justice Assistance

U.S. Department of Justice

633 Indiana Ave., NW, Room 1042

Washington, DC 20531 202-514-5943

Technical assistance and support to public agencies to help them plan, develop, implement, improve or expand alternatives to traditional modes of incarceration.

Type of Preference: Targeted technical assistance to Empowerment Zones/Enterprise Communities.

Program Amount: see above.

*** Money and Help to Develop Boot Camp Jail**

Programs

(Boot Camp Prisons)

Thomas Albrecht

Bureau of Justice Assistance

U.S. Department of Justice

633 Indiana Ave., NW, Room 1042

Washington, DC 20531 202-514-5948

Grants to implement boot camp programs.

Type of Preference: Targeted technical assistance to Empowerment Zones/Enterprise Communities.

Program Amount: see above.

*** Money to Reduce and Prevent Crime**

(Byrne Discretionary Grant Program)

Dick Ward

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-514-5943

The Bureau of Justice Assistance (BJA) assists states and local jurisdictions in making communities safe through the Edward Byrne Memorial State and Local Law Enforcement Assistance Discretionary Grant Program. Discretionary grant funds are used for demonstration programs, training, technical assistance, and national scope programs to reduce and prevent crime and violence and for criminal justice system improvement at the state and local levels.

Type of Preference: Priority consideration is given to Empowerment Zones/Enterprise Communities.

Program Amount: \$50 million.

Juvenile Justice and

Delinquency Prevention

*** Money for Youth/Adult Mentoring Programs**

(Mentoring (U.S. Department of Justice))

Cora Roy

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-616-3659

This new program authorizes the Administrator to award three-year grants to local education agencies for mentoring program designed to link at-risk youth with responsible adults to provide guidance, promote personal and social responsibility, increase educational participation, discourage use of illegal drugs, violence, weapon use, and other criminal activity, discourage gang involvement, and encourage participation in community service and activities.

Type of Preference: Funding priority is to be given to high crime areas with a high percentage of Elementary and Secondary Education Act fund eligible youth and high dropout rates.

Program Amount: \$4 million.

*** Money to Reduce Crime and Revitalize**

Communities

(Weed and Seed)

Steve Rickman

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-616-1152

Grants to develop comprehensive, multi-agency approaches to combating violent crime, drug use, and gang activity, and to coordinate efforts to revitalize distressed neighborhoods. Grants will also be available for Safe Haven programs that provide an integrated array of social services and activities for youth and their families in a safe setting. Thirty-six communities received funding.

Type of Preference: Special consideration for Empowerment Zones/Enterprise Communities.

Program Amount: \$28.5 million (\$225,000 for new sites).

*** Money to Help Retrain Juvenile Delinquents**

(Prevention)

Donna Bowres

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-616-9618

This program supports Title V of the JJDP Act, which authorizes the Administrator to make grants, through state advisory groups, to units of local government for a broad range of delinquency prevention programs and activities to benefit youth who have had contact with or are likely to have contact with the juvenile justice system. Services to children, youth and families include recreation, tutoring and remedial education, work skills, health and mental health, alcohol and substance abuse prevention, leadership development and accountability. Eligible units must be in compliance with OJJDP's Formulate Grants Program, submit a three-year plan to the state and

to the Administrator, appoint a local policy board empowered to administer the local program, plan for coordination of services, and provide a 50% cash or in-kind match.

Type of Preference: Priority in awards is given to applicants that coordinate and collaborate in the provision of services, involve the private nonprofit and business sectors and develop or

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enhance a statewide subsidy program to local governments that are dedicated to early intervention and delinquency prevention.

Program Amount: \$20 million.

"In 1955, 75 out of the 100 largest revenue-producing industrial businesses in the world were clearly American organizations. In 1992, the top 100 list had only 30 U.S. corporations."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

State Enterprise Zones Offer Jobs and Small Business Help

Like the Federal Empowerment Zone programs, each state has its own benefit programs for designated areas in need of economic rebuilding. As designated Enterprise Zones, thousands of economically depressed communities all across the country have been earmarked to receive billions of dollars in economic stimulation packages.

Entrepreneurs Can Use Empowerment/Enterprise Zones

If you want to start a business, look at starting it in one in these zones. By simply locating a business in one of these zones, you can receive all kinds of benefits. For example:

- California will pay up to 50% of a new employee's wages in the form of a tax credit.
- In Kansas, if your small town retail store creates two new jobs, you won't have to pay sales tax to the state.
- New Jersey businesses receive a \$1,500 tax credit for hiring an employee who lives in the enterprise zone where the business operates.
- New York offers businesses lower utility rates in enterprise zones.
- Texas offers special tax reductions for franchises in enterprise zones.
- Arizona offers women business owners an 80 percent reduction on property taxes.
- Florida offers a \$50,000 corporate income tax credit.

By using these generous tax credits, states hope to lure businesses into these economically depressed Enterprise Zones and bring jobs to the area. These efforts to stimulate economic growth in depressed areas will ultimately prove beneficial for hundreds of thousands of citizens.

Job Seekers Can Take Advantage of Empowerment/Enterprise Zones

If you're out of work, try to locate businesses that you'd like to work for in a state-designated Enterprise Zone. Let the business know that they'll receive a big tax break if they hire you. For example:

- Alabama will give an employer \$2500 of tax credit for every new employee (they get \$2500 for hiring you).
- California will give half the cost of an employee's salary in tax credits (they can hire you at \$50,000, but it only costs them \$25,000).

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- Colorado gives employers \$200 toward health insurance for an employee.
- Connecticut gives \$500 grants for every job created.
- Indiana gives \$7,500 of tax credit per employee (they can pay you \$25,000, but it really only costs them \$17,500).
- Louisiana gives \$5000 if a business hires an ex-aerospace employee.

How to Find Your State Empowerment/Enterprise Zones

If you are not sure where the enterprise zones are located in your state, contact the office listed in the state-by-state listing below.

State by State Listing of Programs

Below you will find a state-by-state listing of Enterprise Zone Programs. The following states have programs in place: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, and Wisconsin.

For each state entry, you will find the number of zones in the state, the incentives available to businesses in those zones, eligibility requirements, and a contact for more information. The state contact is usually located in the Department of Commerce or the Department of Economic Development for the state, and can provide you with a listing of credits, incentives, and zones for the state.

Alabama

Number of Zones: 27

Zone and Tax Incentives:

- An employer's maximum tax credit for operating in the zone can't exceed \$2,500 per new permanent employee hired
- Income tax credit for hiring 30% of new employees who were formerly unemployed, of 80% during the first year, 60% in the second, 40% in the third year and 20% in the fourth and fifth year
- Tax credit for new investment of 10% of the first \$10,000 invested, 5% on the next \$90,000 invested and 2% on the remaining
- \$1,000 tax credit for training each new employee
- Sales and use tax refund for building materials, machinery and equipment
- Certain income and corporate franchise tax exemptions for a five year period

Eligibility Criteria:

Must be located in or locating within the boundaries of an enterprise zone

- Must generally fall into Standard Industrial Classification (SIC) codes 20-42, 44-49 or consist of major warehousing, distribution center, regional or corporate headquarters of

State Enterprise Zones

companies in the referenced SIC codes

- Must expand its labor force, make new capital investment or prevent loss of employment
- May not have closed or reduced employment elsewhere in Alabama in order to expand into the enterprise zone
- Must obtain an endorsement resolution approved by the appropriate local governing authority prior to participation in the program

For additional benefits, a business must meet the criteria outlined above and:

- Businesses must certify that at least 35% of their new qualified employees are residents of the zone
- Must give preference and priority to Alabama manufacturers, suppliers, contractors and labor, except when not reasonably possible

To apply, contact:

John B. Hawthorne, Sr.
Enterprise Zone Program Coordinator
401 Adams Ave.
P.O. Box 5690
Montgomery, AL 36103-5690
334-242-5438

Alaska

The state does not have an authorized enterprise zone program.

Arizona

Number of Zones: 19

Zone and Tax Incentives:

Businesses must certify that at least 35% of their new qualified employees are residents of the zone.

- One fourth of the taxable wages paid to each qualified employee, not to exceed \$500 in the first year
- One third of the taxable wages paid to each previously qualified employee, not to exceed \$1,000 in the second year of continuous employment
- One-half the taxable wages paid to each previously qualified employee, not to exceed \$1,500, in the third year of continuous employment
- Qualified "new employee" considered economically disadvantaged for purposes of the Job Training Partnership Act
- Small minority or women-owned manufacturing businesses are eligible for an assessment ratio of 5% on all personal and real property in the zone for 5 years

Eligibility Criteria:

- Must be at least one-quarter square mile
- Must have a population of at least 1,000 persons
- Must have one of the following two:
 - Unemployment rate of 150% of the statewide rate for the preceding two years, or
 - Poverty rate of 150% of the statewide rate

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To apply, contact:

Joan Laurence
Enterprise Zone Program Administrator
Arizona Department of Commerce
3800 N. Central Ave., Suite 1400
Phoenix, AZ 85012
602-280-1329

Arkansas

Number of Zones: Legislation in July, 1996 established the entire state as one enterprise zone.

Zone and Tax Incentives:

- Sales and use tax refund for building materials, machinery and equipment
- \$2,000 employer tax credit per net new employee, if at least 35% of the employees live in the same or adjacent county and receive some form of public assistance or have been considered hard to employ, or lacking in basic skills

Eligibility Criteria:

- Manufacturers with Standard Industrial Classification codes (SIC) 20 to 39 adding at least one new employee
- Warehouse operations (no retail sales) and 25 or more new employees
- Computer firms defined as SIC 7375 (Information Retrieval Services) and 7376 (Computer Facilities Management Services) adding at least one new employee
- Office sector business or control center with no retail sales and 100 or more new employees
- Corporate headquarter with no retail sales and 50 or more new employees
- Trucking sector business defined as SIC 4231 with no retail sales and 100 or more new employees
- To be eligible to apply for tax benefits, a company or business must have an expansion (or new plant) project which will result in a new increase in employment

Application Process:

To apply, the company must fill out an application form and project plan with the local governing body of municipality or county in whose jurisdiction the facility is located. If the local governing body approves, they must pass a resolution endorsing the project. The application form, project plan and the resolution must be forwarded to the Arkansas Industrial Development Commission.

To apply, contact:

Becky Kheinhardi
Enterprise Zone Program Coordinator
Arkansas Industrial Development Commission
One State Capitol Mall
Little Rock, AR 72201
501-682-7310

California

Number of Zones: 27 enterprise zones, 8 employment incentive areas. Trade or business must be conducted within the zone.

State Enterprise Zones

In 1985, California legislation was passed enabling the designation of Enterprise Zones and Employment Incentive or "Program" Areas. Both of these programs are collectively known as "Enterprise Zones." The amounts and types of tax credits are the same for both programs. However, enterprise zone companies earn tax credits by hiring participants in Job Training Partnership Act, Targeted Jobs Tax Credit and Greater Avenues for Independence training programs. Program Area businesses earn tax credits by hiring unemployed residents of High Density Unemployment Areas.

Zone and Tax Incentives:

- Sales and Use Tax Credits: 100% for the purchase of qualifying machinery and parts. Limits: Individuals--\$1 million; Corporations--\$20 million
- Hiring Tax Credit: Up to 50% (declines by 10% each year) of wages paid to each qualified employee
- Business Expense Deduction: Tangible personal property may be deducted as a business expense in the first year it is placed in service. Limit: \$10,000.
- Interest Expense Deduction: Deduction from income is allowed on the amount of "net interest" earned on loans made to a trade or business in an enterprise zone.
- Net Operating Loss Carryover: Net operating losses of individuals or corporations doing business in an enterprise zone may be carried over to future years to reduce the amount of taxable enterprise zone income for those years.
- Local enterprise zone incentives include the expeditious processing of plans and permits.
- Reduced utility rates
- Low-interest revolving loans
- Expeditious processing of plans and permits

Eligibility Requirements:

Qualified businesses must:

- Employ at least 50% of its program area employees who are residents of high density unemployment areas; or
- Employ at least 30% of its program area employees who are residents of high density unemployment areas, and contributes to an approved community service program; or
- Have at least 30% of its owners who are residents of high density unemployment areas

To apply, contact:

Victor Martinez
Enterprise Zone Program Manager
Department of Commerce
801 K St., Suite 1700
Sacramento, CA 95814
916-324-8211

Colorado

Number of Zones: 18

Zone and Tax Incentives:

- Three Percent Investment Tax Credit. Businesses making investments in equipment used exclusively in an enterprise zone may claim a credit against their Colorado income taxes equal to 3% of the amount of the investment, subject to limitations.
- \$500 Job Tax Credit. Businesses hiring new employees in connection with a "new business

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facility" located in an enterprise zone may claim a tax credit against state income taxes of \$500 for each new employee, subject to limitations.

- Double Job Tax Credit for Agricultural Processing. An additional credit of \$500 per new business facility employee may be claimed by businesses which add value to agricultural commodities through manufacturing or processing.
- \$200 Job Tax Credit for Employer Health Insurance. A taxpayer with a qualifying new business facility is allowed a two-year \$200 tax credit for each new facility employee who is insured under a qualifying employer-sponsored health insurance program.
- R&D Tax Credit. Taxpayers who make private expenditures on research and experimental activities (as defined by federal tax law) conducted in an enterprise zone qualify for an income tax credit of 3 percent, subject to limitations.
- Credit to Rehabilitate Vacant Buildings. Owners or tenants of commercial buildings in an enterprise zone which are at least 20 years old and which have been vacant for at least two years may claim a credit of 25% of the cost of rehabilitating each building. The credit is limited to \$50,000.
- Credit for Contribution to Zones. There is a 25% credit, up to \$100,000 for private contributions to local administrators for enterprise zone development projects and for promoting child care in zones.
- Exemption from state sales and use tax for manufacturing, mining, and aircraft equipment. Purchases of manufacturing machinery, machine tools, and parts are exempt from the 3% sales and use tax statewide.
- Local Government Tax Incentives. Any city or county within an enterprise zone is authorized to negotiate with individual taxpayers who have qualifying new business facilities: (a) an incentive payment equal to not more than the amount of the increase in property tax liability over pre-enterprise zone levels; and (b) a refund of local sales taxes on purchases of equipment, machinery, machine tools, or supplies used in the taxpayer's business in the enterprise zone.

Eligibility Criteria:

- Unemployment rate at least 25% above the state 12-month average
- Population growth rate less than 25% of the state average rate for the most recent 5-year period for which data are available; or
- Per capita income less than 75% of the state average
- Total zone population may not exceed 50,000

To apply, contact:

Evan Metcalf
Colorado Department of Local Affairs
1625 Broadway, Room 1700
Denver, CO 80202
303-892-3840

Connecticut

Number of Zones: 12

Zone and Tax Incentives:

- Five-year, 80% abatement of local property taxes on real estate improvements and personal property acquisitions
- Ten-year, 50% credit on corporate business taxes, and a \$1,500 grant (\$75,000 maximum) for each new job (minimum of three) created within a 24-month period for qualifying

State Enterprise Zones

manufacturing firms, if at least 30% of all new hires are from urban enterprise zones or from the community's disadvantaged population

- Certain service companies may be eligible for a \$500 grant per job created
- Low-cost loans and free technical assistance
- Job training and job placement assistance
- Exemptions from state real estate conveyance taxes, and sales taxes on machinery replacement parts
- A minimum 7-year graduated tax deferral on increased assessments for improvements to property

Eligibility Criteria:

- 25% or more of the population below poverty level
- 25% or more of the population dependent on welfare
- An unemployment rate twice that of the state average

To apply, contact:

Shyama Jaipershad
Enterprise Zone Program Manager
Department of Economic Development
10 Middle St.
Bridgeport, CT 06605
203-336-8700

Delaware

Number of Zones: 30 targeted low income census tracts plus additional public and non-profit economic development areas in the City of Wilmington, plus New Castle, Kent and Sussex counties.

Zone and Tax Incentives:

- Delaware exporters who qualify as an Export Trading Company can receive exemption from Delaware income and mercantile taxes
- Corporate income tax credits and gross receipts tax reductions are available to: manufacturers, wholesalers, laboratories or similar facilities used for scientific, agricultural or industrial research, development or testing; computer processors, engineering firms, consumer credit reporting services or any combination of these activities, the administration and management support required for any of these activities who invest a minimum of \$200,000 in a new or expanded facility and hires a minimum of five new employees
- The program provides credits of \$250 for each new qualified employee and \$250 for each \$100,000 investment. During the 10-year life of the credits, credits can't exceed 50% of the company's pre-credit tax liability in any one year. Unused credits may be carried forward for ten years.
- Firms which qualify for targeted industry credits and locate in one of the targeted areas, qualify for corporate income tax credits of \$500 for each new employee and \$500 for each new \$100,000 investment. (Blue Collar Jobs Act)
- Qualifying firms are not subject to gross receipts taxes for the first five years and will then have these gross receipts taxes reduced on a declining scale for a period of ten years
- Selected commercial and retail businesses which locate in one of the 30 targeted census tracts and meet the minimum investment and employment criteria, qualify for corporate income tax credits of \$250 per new qualified employee and \$250 for each \$100,000 investment. These businesses also qualify for the ten-year reduction in gross receipts taxes.

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Eligibility Criteria:

"Targeted Areas" for targeted industries are:

- Any real property located within the state or any political subdivision, or instrumentality thereof.
- Any real property located within the state and owned by an IRS section 501(c)(3) organization which is organized and operated solely for the purpose of fostering economic development within the state
- Any Foreign Trade Zone located within the state
- 30 specifically identified targeted Census tracts

"Targeted Areas" for commercial and retail businesses are:

- Thirty specifically identified low-income census tracts

Highlights:

Green Industries Initiative: Tax credits through "Blue Collar Jobs Act" to promote reduction of wastes - recycling. Greatest success coming from the development of industrial parks.

To apply, contact:

Donna A. Murray
Director, Delaware Development Office
99 Kings Highway
Dover, DE 19903
302-739-4271

District of Columbia

In 1986, the District of Columbia government established three Development Zones. These zones are similar in concept to enterprise zones in most other states. They are: The Alabama Avenue Area; The Anacostia Area, and The. D.C. Village Tract.

Zone and Tax Incentives:

- 80% real property tax abatements for new construction and rehabilitation of commercial and industrial facilities
- Five-year carry over credit on business franchise taxes equal to the difference between the fair market rental value and the actual rent charged for non-profit child development centers located in property owner's facility
- Five year 100% real property tax abatement for first time low and moderate income homeowners, with recordation and transfer taxes exemptions
- Deferment or forgiveness of outstanding indebtedness owed the District, including tax liabilities, on qualified structures

Eligibility Criteria:

- Rate of unemployment must be 150% of the District of Columbia rate of unemployment
- A decrease in population of 20%
- 70% of the population must have incomes less than 80% of the District of Columbia average household income
- Poverty rate for families of at least 20%

To apply, contact:

Wes Biles
Development Zone Administrator

State Enterprise Zones

3101 Martin Luther King Jr., Ave., SE
Washington, DC 20032
202-645-7088

Florida

Number of Projected Zones: 19

Zone and Tax Incentives:

- Enterprise Zone Jobs Tax Credit (Corporate Income Tax)
- Enterprise Zone Jobs Tax Credit (Sales Tax)
- Enterprise Zone Property Tax Credit
- Sales tax refund for building materials used in rehabilitation of real property
- Sales tax refund for business machinery and equipment
- Sales tax exemption for electrical energy
- Community Contribution Tax Credit Program
- Enterprise Zone Linked Deposit Program

In addition to these state incentives, local governments may offer additional incentives. For additional information, please call the contact person in the enterprise zone in which you are interested.

Area Eligibility Criteria:

- Housing conditions
- Per capita income
- Percent of elderly and youth residents
- Unemployment
- Per capita local taxes
- Percent of vacant commercial space
- Crime rate
- Increase in property values

To apply, contact:

Florida Enterprise Zone Program
107 W. Gaines St., Suite 443
Tallahassee FL 32399-2000
904-488-9357

Georgia

Number of Zones: Housing - 28 zones, Residential/Commercial (mixed use) - 5 zones, Commercial/Industrial (mixed use) - none to date, Commercial - 3 zones, Industrial - 7 zones

Zone and Tax Incentives:

- Jobs Tax Credits: Jobs tax credit of \$2,500 per job for expansions or relocations of 10 or more employees in less developed census tracts where a minimum of 30% of new hires are residents
- Income Tax Credits: Tax credits for purchase of real and personal property, buildings or building improvements, machinery or equipment for new or expanded manufacturing

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- Utility Rate Discounts: Georgia Power electricity discounts for two years from the date the customer signs up
- Labor Recruitment and "Quick Start" Training: The state offers free customized recruitment, screening, and referrals
- Bond Financing: The Fulton County Development Authority offers long term-taxable and tax-exempt bond financing
- Recycling, Recycled Machinery and Recoverable Materials: 3% credit is allowed for recycling, recycled machinery and equipment, recovered materials and pollution control equipment
- Retraining of Workers: Tax credit of up to \$500 per person for employees completing an approved re-training course
- Day Care: Tax credit for employer-run or employer-sponsored day care service for employees. The credit is equal to 50% of the employer's cost less the employee contribution during a taxable year, up to 50% of the employers tax liability per year.
- Sales and use tax exemptions for manufacturing machinery and primary material handling
- For industrial zones: exemptions for real property are 100% for the first five years, then decrease in increments of 20% at the end of each five-year period. All equipment furnishings and fixtures are considered personal property, and are taxed at the full millage rate, whether in an enterprise zone or not.
- For commercial and residential zones: The property tax exemption offers a ten-year property tax abatement. Exemptions are 100% for the first year, then decrease in increments of 10% at the end of each one-year period.

Eligibility Criteria:

Industrial

- The poverty level must be double the Fulton County average.
- The percent of labor force that was unemployed is double the county average.
- Lack of investment in zone area.
- Zone areas cannot be less than;
 - Housing: 5 acre minimum
 - Industrial: 25 acre minimum
 - Commercial: 8 acre minimum
 - Residential/Commercial (mixed use) 8 acre minimum
 - Commercial/Industrial (mixed use): 25 acre minimum

To apply, contact:

B. Keith Melton
Atlanta Economic Development Corporation
230 Peachtree St., Suite 2100
Atlanta, GA 30303
404-658-7734

Hawaii

Number of Zones: 5. Counties in the process of preparing zone nominations. There is a maximum limit of six areas per county. Approximately 5 zones established in the Big Island and 4 zones established in Oahu.

Zone and Tax Incentives

State Enterprise Zones

State Incentives:

- Seven-year exemption from general excise taxes on the gross proceeds from all business within the zone
- 80% income tax abatement the first year, decreasing 10% each year over the next six years
- Income tax credit equal to 80% of the unemployment insurance premium paid during the first year declining 10% each year for the next six years

County Incentives:

May include, but are not limited to the following:

- Property tax abatement or freeze, or tax increment financing
- "Fast track" or priority permit processing
- Zoning or building permit waivers or variances
- Priority consideration for Community Development Block Grant or other federal programs
- 3 year exemption from any increase in property tax resulting from new construction

Eligibility Criteria:

A nominated area must consist of contiguous U.S. census tracts based on the 1980 U.S. Census and meet one of the following two requirements:

- At least 25% of the population must have incomes below 80% of the median income of the county or
- An unemployment rate 1.5 times the state average

Eligibility Criteria:

In order to be eligible to participate in the program, a business located in an enterprise zone must be engaged in manufacturing, wholesaling, or the repair and/or maintenance of tangible property and must also derive at least 50% of its annual gross receipts from eligible transactions conducted within the zone. Eligible businesses must satisfy low income hiring or employment requirements. Four new eligible business categories:

- telecommunications switching and delivery systems
- information technology design and production
- medical research
- for profit international business management training

New Business:

- At least 40% of its average annual number of full-time employees must be low income. Must increase their average annual number of full time employees by at least 10% by the end of the first year

Existing Businesses:

After designation the business must increase its average annual number of full-time enterprise zone employees by at least 10% by the end of its first 12 months of participation in the program. Also, at least 40% of this increase must be attributable to low income employees. Finally, the initial increase in the average number of full-time employees must be at least maintained in subsequent years of participation, while the proportion of low income employees must be increased by at least 5% each year until at least 40% of the firm's full-time employees are low income persons.

To apply, contact:

Tom Brandt
Enterprise Zone Coordinator
Business Services Division

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Dept. of Business, Economic Development and Tourism
#1 Capital District Bldg.
250 S. Hotel St.
Honolulu, HI 96813
808-586-2593
Fax: 808-586-2589

Mailing address:

P.O. Box 2359
Honolulu, HI 96804

Idaho

The state does not have an authorized enterprise zone program.

Illinois

Number of Zones: 91

Zone and Tax Incentives:

- Sales Tax Exemption: A state sales tax exemption is permitted on building materials used in an enterprise zone. The materials must be purchased from a place of business which is located in the municipality or county which has established the enterprise zone.
- Enterprise Zone Machinery and Equipment/Pollution Control Facilities Sales Tax Exemption; A state sales tax exemption is available on purchases of specified building materials that will be used or consumed in the manufacturing or assembly process or in the operation of a pollution control facility within an enterprise zone. Businesses must make a \$5 million investment which causes the creation of 200 full-time equivalent jobs or an investment of \$40 million for the retention of 2,000 full-time jobs.
- Enterprise Zone Utility Tax Exemption: State utility tax exemption on gas, electricity and the Illinois Commerce Commission's administrative charge. Businesses must make a \$5 million investment which causes the creation of 200 full-time jobs or an investment of \$20 million for the retention of 1,000 full-time jobs.
- Enterprise Zone Investment Tax Credit: State investment tax credit of .5% is allowed a taxpayer who invests in qualified property in a zone.
- Jobs Tax Credit: A taxpayer conducting a trade or business in an Enterprise Zone may receive a \$500 tax credit per eligible employee hired to work in a zone during the taxable year, if the taxpayer hires 5 or more eligible employees.
- Dividend Income Deduction: Individuals, corporations, trusts, and estates are not taxed on dividend income from corporations doing substantially of their business in a zone.
- Interest Deduction: Financial institutions are not taxed on the interest received on loans for development within an enterprise zone.
- Contribution Deduction: Businesses may deduct, from taxable income, double the value of a cash or in-kind contribution to an approved project on a designated zone organization.

Local Incentives:

- Abatement of property taxes on new improvements
- Homesteading and shopsteading programs
- Waiver of business licensing and permit fees
- Special local financing programs and other resources

State Enterprise Zones

Eligibility Criteria:

A proposed enterprise zone must satisfy at least one of five criteria concerning poverty, unemployment, low income population loss, or job creation. For eligibility requirements and application information, contact the following office.

To apply contact:

Thomas R. Henderson
Dept. of Commerce and Community Affairs
Enterprise Zone Program
620 East Adams, 5th Floor
Springfield, IL 62701
217-785-6145

Indiana

Number of Zones: 18

Zone and Tax Incentives:

- Gross Income Tax Exemption: All enterprise zone income exceeding the income earned in the enterprise zone prior to its designation is exempt from the state gross income tax
- Employment Expense Credit: Employer income tax for 10% of resident employee wages up to \$1,500 per employee
- Inventory Tax Credit: A taxpayer will receive a credit against the personal property tax liability equal to the personal property tax on all inventory located in the zone
- Equity Investment Credit: Individual investors receive up to a 30% income tax credit for the purchase of equity in start-up or expanding enterprise zone firms
- Loan Interest Credit: A tax credit of 5% of interest earned on loans to enterprise zone businesses or on loans for improvements to real property, including residential property
- Employee Tax Deduction: A tax deduction equal to one-half of adjusted gross income up to \$7,500 for employees who live and work in the zone
- Neighborhood Assistance Program: Priority will be given to the enterprise zone program for state Neighborhood Assistance Program tax credits

Eligibility Criteria:

- 25% of resident households are below the poverty level established by the U.S. Census; or average rate of unemployment for the most recent 18 month period at least 150 percent of the statewide rate for the same period
- An area greater than .75 square miles, but less than 3 square miles with a continuous boundary
- Property suitable for a mix of development - commercial, industrial, residential
- The designation of an Urban Enterprise Association meeting requirements of the Act
- General distress of area
- A statement by the applicant indicating its willingness to provide specified economic development incentives

To apply, contact:

Urban Enterprise Zone Program Director
Department of Commerce
Indiana Commerce Center
One North Capitol, Suite 700

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Indianapolis, IN 46204
317-232-8911

Iowa

The state does not have an authorized enterprise zone program.

Kansas

Number of Zones: 78

Method of Designation

- The minimum will be a county and several counties may join into a region. Each city over 2,000 in population must agree to participate in the program

Zone and Tax Incentives:

- Sales tax exemption for manufacturing, if two or more net new jobs are created
- Sales tax exemption for all other non-retail business if five or more net new jobs are created
- Sales tax exemption for retail in cities under 2,500 if two or more net new jobs are created
- Investment tax credit of \$1,000/\$100,000 for non-retail businesses, with same criteria noted above
- Job creation tax credit of \$1,500 for non-manufacturing and if five or more net new jobs are created
- \$2,500 per employee in a non-metropolitan region, same conditions

In all areas of the state:

- Sales tax exemption for specific qualified business facilities if two or more new jobs are created
- Investment tax credit for specific business facilities of \$1,000/\$100,000
- Job creation tax credit of \$1,500 per new job created for specific qualified business facilities

To apply contact:

Dave Ross
Business Finance Specialist
Kansas Department of Commerce and Housing
700 Southwest Harrison St., Suite 1300
Topeka, KS 66603-3712
913-296-5298

Kentucky

Number of Zones: 10

Zone and Tax Incentives:

- Building materials used in remodeling, rehabilitation, or new construction within the zone area, and new and used equipment and machinery purchased by a qualified business for use in the zone are exempt from sales and use taxes.
- Commercial vehicles purchased and used for a qualified business solely for business purposes shall be exempt from motor vehicle usage taxes.

State Enterprise Zones

- Vehicles purchased and used by a qualified business solely for business purposes are exempt from motor vehicle usage taxes, limited to the first \$20,000 of the retail price of the vehicle
- A qualified business is allowed a credit against the tax levied equal to 10% of wages paid to each employee who has been unemployed for at least 90 days or who has received public assistance benefits, based on need and intended to alleviate poverty, for at least 90 days prior to employment with the qualified business, up to \$1,500 per employee. Any unused credit may be carried forward for up to five years
- A local government has the option to levy an ad valorem tax rate on qualified property within a zone of one-tenth of one cent upon each \$100 of value

Eligibility Criteria:

- A continuous boundary
- An average rate of unemployment at least 1.5 times the national average for the past 18 months
- 70% of its residents with incomes below 80% of the locality's median income, or
- Experienced a population decline of 15% or more between 1970 and 1980

Rural as well as urban areas are eligible.

Business Eligibility:

To qualify for zone incentives, businesses must meet requirements related to location of work, resident employees, unemployment and welfare.

To apply, contact:

Sara Bell
Department of Financial Incentives
500 Mero St.
Capital Plaza Tower
Frankfort, KY 40601-1975
502-564-4554

Louisiana

Number of Zones: 1,670

Zone and Tax Incentives:

- Qualified businesses receive \$2,500 tax credit per new employee if they hire a minimum of five new employees in the first 5 years of the project
- Qualified businesses receive a \$5,000 credit for an aerospace or aviation employee, or AFDC recipient
- Business identified under standard industrial classification code may qualify for \$5000 tax credit for each certified new employee

Area Eligibility Criteria:

- Urban and rural parishes are eligible
- Considerations are given for:
 - unemployment and youth unemployment
 - per capita income
 - migration
 - residents receiving public assistance

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Local government must agree to:

- apply to the U.S. Department of Commerce to have the enterprise zone declared to be a free trade zone
- devise and implement a program to improve police protection within the zone
- assist the State Department of Economic Development (DED) in certifying employers to be eligible for the zone benefits
- authorize the DED to supersede certain specified local regulations and ordinances which may serve to discourage economic development within the zone
- assist the DED in evaluating progress made in any enterprise zone within its jurisdiction

To apply, contact:

Ed Baker
Enterprise Zone Coordinator
Department of Economic Development
Office of Commerce and Industry
P.O. Box 94185
Baton Rouge, LA 70804-9185
504-342-5399

Maine

Program authorization expired June, 1992. No reauthorization has been issued.

Maryland

Number of Zones: 29. Zone designation is for ten year periods.

Zone and Tax Incentives:

- Local real property tax credit for new investment for 10 years
- Income tax credit for each new full-time job created of 500; for disadvantaged workers the credit is \$3,000 (\$1,500 the first year, \$1,000 the second year, \$500 the third year). Reimbursement for on the job training--OJT (20-50%).
- Larger loans for qualified businesses from Maryland's existing loan programs
- Amount of the credit is 80% of the taxes due on any expansion, renovation or capital improvement in the property over the first 5 years, for the next 5 years the credit decreases 10% annually

Eligibility Criteria:

Must meet one of the following requirements:

- Unemployment rate of 150% of the U.S. or the Maryland unemployment rate, whichever is higher, for the preceding eighteen months
- Poverty rate, as measured by the U.S. Census, of 125% of the national average
- 70% of the residents with incomes less than 80% of the median family income in the city or county
- Population decline or loss

Highlights:

Background:

State Enterprise Zones

No more than six zones may be designated in any 12 month period. No more than one zone may be designated within any county during a calendar year.

To apply, contact:

Jerry Wade
Enterprise Zone Program Administrator
Department of Employment and Economic Development
217 East Redwood St.
Baltimore, MD 21202
410-767-6438
Fax: 410-333-8309

Massachusetts

The state does not have an authorized enterprise zone program.

Michigan

Number of Zones: One. Only Benton Harbor is designated as a State Enterprise Zone. Benton Harbor was designated in 1986. Eligibility criteria is written in such a manner that only Benton Harbor is eligible for zone designation. As of 1994 legislation, Benton Harbor's enterprise zone designation extends to 2004, any extension of this date will allow businesses to receive benefits for a full 10 years from their certification date.

Zone and Tax Incentives:

New Firms:

- Exemption from the Single Business Tax
- Exemption from the Sales and Use Tax on purchases of tangible personal property
- 65 percent reduction on local property tax

Expanding Firms (must invest amount equal to 1/2 of the cash value of the business):

- Exemption from the Single Business tax and Sales and Use Tax on purchases of tangible personal property for use in business
- 65% reduction on local property tax on portion of property representing investment

All other firms may receive a property tax credit for amounts spent:

- To restore, alter, renovate, or improve real property located in the Enterprise Zone
- For up to 25% of wages paid to newly employed Benton Harbor residents who have been unemployed for the previous six months, and
- For cash and in-kind contributions made to local taxing units

Eligibility Criteria:

- An average unemployment rate of more than 25% for the most recent calendar year
- Median family income less than 55% of the state average median family income
- Most recent average millage rate levied for use by the local governmental unit must be more than 30 mills.

To apply, contact:

John L. Iverson

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Enterprise Zone Authority
Michigan Department of Commerce
201 N. Washington Square
Victor Office Center
Lansing, MI 48913
517-335-2108

Additional information on Benton Harbor's Enterprise Zone Program:

Enterprise Zone Administrator
City of Benton Harbor
200 E. Wall St.
P.O. Box 648
Benton Harbor, MI 49022
616-927-8453
Fax: 616-927-8479

Minnesota

Number of Zones: 6 border city zones

Zone and Tax Incentives:

- \$1,500 income tax credit per existing employed worker in the zone
- State paid property tax credit for a portion of property taxes paid by existing or new commercial or industrial facilities located in the zone

Eligibility Criteria:

- A city with a contiguous border with a city in another state or with a contiguous border with a city in Minnesota which has a contiguous border with a city in another state
- Qualifying local contributions
- Determined to be economically or fiscally distressed

To apply, contact:

Meredith Udoibok
Department of Trade and Economic Development
500 Metro Square
121 7th Place East
St. Paul, MN 55101
612-296-7057

Mississippi

The state does not have an authorized enterprise zone program.

Missouri

Number of Zones: 61

Zone and Tax Incentives:

- Up to \$400 in training credits other than JTPA or state training program

State Enterprise Zones

- Refund of unused tax credits earned by new facilities at a rate of 50% or up to \$50,000 for the first year, and 25% or up to \$25,000 for the second year
- State income tax exemption of 50% for 10 years to be earned by a zone business if 30% if the firm's employee's are zone residents or have exhausted their unemployment compensation benefits
- Tax credits if 30% of new employees are zone residents or are considered "difficult to employ", available for 10% of the first \$10,000 in investment, 5% of the next \$90,000 and 2% of excess over \$100,000
- New Jobs Credit: Up to \$400 in tax credits for each new job
- Improved Real Property Tax Abatement (local incentive):
 - For improvements; 50-100% for 10-25 years

Eligibility Criteria:

The following minimum job and investment qualification requirements must be maintained as an annual average in order to receive tax credits each tax year of the 10-year period.

- New Facility: Two new jobs and \$100,000 new investment credit
- Expanding Facility: Two new jobs and \$100,000 new investment credit or if less, 25% more than the previous investment at the old facility
- Replacement of old facility with new facility: two new jobs and business facility credit of \$1,000,000

To apply, contact:

Mike Heimericks
Coordinator, Enterprise Zone Program
Tax Benefits Programs
Missouri Department of Economic Development
P.O. Box 118
Jefferson City, MO 65102
573-526-5410
Fax: 573-751-7385

Montana

The state does not have an authorized enterprise zone program.

Nebraska

Number of enterprise zones: Five enterprise zones are established

Zone and Tax Incentives:

Qualified businesses can receive tax credits up to \$75,000;

- \$4,500 for each new employee and \$3,000 per \$75,000 of investment provided at least 50% of the new employees are zone residents
- \$4,500 for each new employee who is a zone resident, \$1,500 for non-zone residents, and \$1,000 per \$75,000 of investments; or
- the normal provisions for tax credits provided by the Employment Expansion and Investment Incentive Act
 - \$1,500 per employee and \$1,000 per \$75,000 of investment

Eligibility Criteria:

Local Government Eligibility Criteria:

Any city, village, tribal government area, or county may apply for designation of an area within the city village, tribal government area, or county as an enterprise zone.

- Must encompass an area which is at least one but no more than sixteen square miles of one or more discrete areas
- If it is composed of more than one discrete area, each separate area must meet eligibility criteria
- Must have a combined total population of not less than 250 persons

Community Eligibility Criteria:

Communities must meet statutory thresholds of economic distress and areas must meet two of the following three criteria:

- An unemployment rate at least 200% above the state's average unemployment rate, as determined by the 1990 Census
- The average poverty rate exceeds 20% in the census tracts or block groups within the area for metropolitan or primary class cities; or, the average poverty rate exceeds 20% for the area as determined by the 1990 Census
- Documentation of population loss in the area has decreased by at least 10% between decennial censuses

Application Process:

The enterprise zone application must include:

- Geographic description of the proposed target area
- Adoption of a Resolution of Intent to establish a zone
- Conducting a Public Hearing on the question of establishing a local enterprise zone
- A vote of approval by the local governing body
- Appointment of an Enterprise Zone Association Board
- Preparation of an economic redevelopment plan and redevelopment strategies
- Documentation of commitments by local governments of general revenue and other resources to encourage community economic development
- Preparation of a formal application
- Approval of application by the enterprise zone board
- Submission of an enterprise zone application to the Nebraska Department of Economic Development for Review

Qualified zone business activities include:

- The assembly, fabrication, manufacture or procession of tangible personal property
- Farming, ranching or the feeding or raising of livestock
- The performance of data processing, telecommunications, or insurance services
- The performance of financial services
- The administrative headquarters for any business may qualify for enterprise zone tax incentives, even if the activities of the business are excluded because of its retail sales

To apply, contact:

Ron Troutman
Nebraska Dept. of Revenue
301 Centennial Mall South
P.O. Box 94818
Lincoln, NE 68509-4818
402-471-5880
Fax: 402-471-5608

State Enterprise Zones

Nevada

The state does not have an authorized enterprise zone program.

New Hampshire

(Labor Surplus Areas). The state does not have an authorized enterprise zone program.

New Jersey

Number of Zones: 20

Zone and Tax Incentives:

- A one-time tax credit of \$1,500 for the full-time hiring of residents of a city where a zone is located who have been unemployed or dependent upon public assistance for at least 90 days, or
- Credit of \$500 for hiring certain full-time employees
- If an eligible firm does not qualify for employee tax, it may receive an incentive tax credit of eight percent of investment in the zone by an approved "in lieu" agreement
- Sales tax exemptions for materials and for tangible personal property
- Possible state regulatory relief by zone request
- Priority for financial assistance from New Jersey Local Development Financing Fund (LDFF) and Job Training Program

Eligibility Criteria:

- Businesses must be certified as a qualified business within a designated zone by the Urban Enterprise Zone Authority
- A business must either be located in the zone when it becomes effective, or meet certain employment tests if the business is started or moves into the zone after the zone is effective
- An area is defined by a continuous border
- Must have one of the following
 - have an unemployment rate 50% above the national average
 - Income of 25% of the populations is below the poverty level
 - 20% of the residents depend on public assistance

To apply, businesses must make an application to the local municipal zone coordinator on an Authority application form. The local coordinator verifies that the business is within the zone and forwards the application to the Authority for review and approval. For information, contact:

Susan R. Rose
NJ Urban Enterprise Zone Program
New Jersey Dept. of Commerce and Economic Development
20 W. State St., CN-829
Trenton, NJ 08625-0829
609-292-1912

New Mexico

Number of Zones: 2 enterprise zones (developing as of 5-96)

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Zone and Tax Incentives:

- Fast tracking of infrastructure projects (based on the community's and county's ICIP)
- Tax credits to property owner for rehab-qualified business facilities
- Special set aside and preferences from the state Housing Department
- Tax increment method of financing a locally controlled enterprise zone fund
- Local property tax abatement for 10 years on qualified property
- Special CDBG funds for infrastructure grants and low-interest economic development loans
- Special technical assistance for all development issues
- The federal Empowerment Zone/Enterprise Community program with over \$7 billion in resources
- The coordinated federal and state Technology Transfer initiative
- NAFTA and the growing trade corridors
- HUD's Colonias program with over \$200 million targeted at the border states.

To apply contact:

R. Randall G-Scott
State Enterprise Zone Program Officer
NM Economic Development Dept.
1100 St. Francis Dr.
Santa Fe, NM 87503
505-827-0168
Fax: 505-827-0407

New York

Number of Zones: 40 (Real Property Tax Law) Property owners may receive:

Zone and Tax Incentives:

- A 100% exemption from increases in assessment based on improvements for up to 7 years.
- A 50% refundable wage tax credit for up to 5 years for hiring full time employees in newly created jobs
- Increased investment tax credit at 8-10% for new investments in the zone
- Capital corporation investment tax credit equal to 25% of the stock of the corporations
- State sales tax exemption on building materials used in construction or rehabilitation of commercial or industrial real property
- Local real property tax abatements at the local level
- Special reduction on utility rates
- Priority for programs and services available through other state agencies

Eligibility Criteria:

Size of Zones:

- Up to 2 square miles within a town with a population of less than 25,000

Eligible Census Tracts:

- Poverty rate of at least 20%
- Unemployment rate of at least 25% above the state unemployment rate
- Zone population of at least 2,000

Counties which do not contain an eligible census tract may apply based on the following criteria:

- Poverty rate of at least 13%
- Unemployment rate of at least 25% above the state unemployment rate

State Enterprise Zones

- Zone population of at least 2,000
- Of the total land, 25% must be vacant, abandoned, or otherwise available for industrial or commercial development

Application Process:

A city, town, village or county may apply to have an area designated as a zone. However, in New York City, an individual borough may not apply on its own; only the New York City government may apply for a zone within New York City. Each application must include:

- A map of the proposed zone showing existing streets, highways, etc.
- A statement from the local private industry council governing board of the service delivery area established under the Job Training Partnership Act describing the resources and assistance to be provided to the proposed zone by that program
- Evidence that the views of the residents of the proposed zone and the state and local elected officials and private organizations representing those residents have been considered in the preparation of the application
- A development plan for the proposed zone

To apply, contact:

Patricia Driscoll
Deputy Director
Economic Development Zones Program
1 Commercial Plaza, Rm. 980
Albany, NY 12245
518-473-6929

North Carolina

The state does not have an authorized enterprise zone program.

North Dakota

The state does not have an authorized enterprise zone program.

Ohio

Number of Zones: 288 (Ohio formed 12 regions) Economic development offices within the state

Method of Designation:

Distress-based: A distress-based (full authority) zone may be created if the local authority petitions with certification documents that specific distress levels exist within the designated zone. The six distress criteria are:

- 125% of the state average unemployment during the most recent 12 months.
- at least 10% population loss between 1970-1990.
- prevalence (minimum of 5%) of vacant or demolished commercial or industrial facilities.
- specific vacant industrial facilities.
- income weighted tax capacity of the school district is below 70% of the state average.
- 51% of the population is below 80% of the area's median income

Non Distress-Based: Non Distress-Based zones are not required to document distress. Under this limited zone authority, communities may not consider projects involving intra-state relocations unless a waiver is obtained.

Zone and Tax Incentives:

- Exemption of real and/or personal property assessed values of up to 75% for up to 10 years or an average of 60% over the term of the agreement on new investments in buildings, machinery/equipment and inventory and improvements to existing land and buildings for a specific project.

For information about Ohio's Enterprise Zone Program contact:

Ohio Department of Development
Business Development Division
Office of Tax Exemption Incentives
77 S. High St., 28th Floor
Columbus, OH 43266
614-644-8360

Oklahoma

Number of Zones: 172 communities, 64 counties

Zone and Tax Incentives: (limited to manufacturing firms)

- Double the regular state investment new job tax credits available elsewhere in the state.
- Low interest loans by Enterprise Zone districts.

Eligibility Criteria:

- An unemployment rate that exceeds the state average.
- A 4 percent or more out-migration rate
- An average unemployment rate 25% above the state average.
- An area within the corporate limits of any city or town with a majority of households having incomes less than 80 percent of the median income of the state.
- Counties or cities that are declared labor surplus areas by the U.S. Department of Labor.

To apply, contact:

Kathy Bowles
Enterprise Zone Officer
Oklahoma Department of Commerce
Box 26980
Oklahoma City, OK 73126-0980
405-841-5267 or 405-843-9770

Oregon

Number of Zones: 35

Zone and Tax Incentives:

- Property tax exemption of 100% for three years to eligible business firms making an investment in qualified property. Qualified property includes new construction and

State Enterprise Zones

machinery and equipment not already on the county tax rolls for the following kinds of investments:

- New building or structure with a cost of a \$25,000 or more.
- Addition to or modification of an existing building or structure with a cost of \$25,000 or more (only the increase in value is eligible).
- Site preparation that was necessary for and undertaken within six months before qualifying new construction (only the increase in value is eligible).
- Machinery and equipment that was newly purchased, leased or transferred from outside the country.

Eligibility Criteria:

To qualify, a pre-certification form must be filed by an eligible business with the local enterprise zone manager before the firm makes an investment and before it hires new employees.

- Firms must receive at least 75% of their annual gross receipts by providing goods, products, or services to other businesses through activities such as manufacturing, assembly, fabrication, processing, shipping or storage.
- The firm must invest in qualified property which may be owned or leased by the firm.
- New business firms must hire at least one employee after pre-certification and must increase employment by at least 110% over the firm's employment at recertification.
- Contiguous area no larger than 12 square miles, excluding navigable waters
- Urban businesses (contiguous urbanized portion) must meet one of the following three criteria:
 - Per capita income less than 80% of the state or MSA (Metropolitan Statistical Average) in which the zone is located:
 - Incidence of poverty at least twice as great as the state or MSA average; or
 - Unemployment rate at least twice the state or MSA rate
- Non-urban businesses must be entirely within the economically lagging area as certified by the Governor.

Application Process:

Upon completion of the investment and after the employees have been hired, the pre-certified business firm files its "Oregon Enterprise Zone Property Tax Exemption Application" form with the county assessor between July 1 and August 31. A late application may be filed with the county assessor between Sept. 1 and Sept. 15 with a late filing fee. Approval of an application is based on the provisions of the Oregon Enterprise Zone Act and Oregon Department of Revenue administrative rules.

To apply, contact:

Art Fish
Manager, Enterprise Zone Program
Economic Development Department
775 Summer St., NE
Salem, OR 97310
503-986-0155
Fax: 503-986-0145

Pennsylvania

Number of Zones: The state is divided into 6 regions.

Zone and Tax Incentives:

- Assistance in preparing and revising business plans to ensure that commercial loan applications are given appropriate consideration.
- Low-interest gap loans to reduce bank risk exposure and secure bank approval of commercial loan applications.
- Export market development
- Federal procurement bid assistance
- New product market assessment
- Customized job training
- A 20% tax credit on state Corporate Net Income Tax for the value of investments to rehabilitate or improve buildings or land which are located within boundaries of designated enterprise zones.

Eligibility Requirements:

Areas of distressed population and distressed businesses are eligible based upon information compiled by the Department of Community Affairs. For information on eligibility, call David S. Messner at the Bureau of Community Planning at 717-787-7400.

Application Process:

An eligible municipality can apply directly to the Department for planning funding or through a redevelopment authority. The application must be accompanied by a copy of a resolution by the local governing body authorizing submittal of the application directly to the Department or on behalf of the local governing body by the county redevelopment authority.

To apply, contact:

David S. Messner
Coordinator, Enterprise Zone Program
Bureau of Community Planning
Department of Community Affairs
551 Forum Bldg.
Harrisburg, PA 17120
717-787-7402 or 717-787-7120

Rhode Island

Number of Zones: 9

Zone and Tax Incentives:

- Priority use of job training community development funds.
- Resident business owner tax deduction -- \$50,000 per year from net worth of income during first three years, \$25,000 per year during 4th and 5th years.
- Donation tax credit -- A taxpayer is eligible for a credit of 20% for any cash donation against the state tax imposed for donations to public supported improvement projects in the zone.
- Payroll tax credit -- maximum of \$10,000 credit per employee during the first five years of zone operation.
- Tax benefits for business -- A qualified business must have a minimum of 25% Enterprise Workers to receive credits. The credit is 50% of wages and salaries paid to qualified enterprise zone workers in excess of the wages and salaries paid to employees in the prior year.
- Interest Income Credit -- a maximum \$10,000 tax credit on interest earned on loans to qualified businesses.
- Enterprise Worker Tax Exemption -- enterprise workers receiving more than 90% of gross

State Enterprise Zones

income from a qualified business in the zone may deduct from state gross income either \$5,000 or the amount earned per year for a period of two taxable years (or whichever is less).

Eligibility Criteria:

- Businesses must complete an application and submit it to their local zone point of contact
- Poverty within the zone
- A locally developed course of action
- Businesses must add new employees to their company and are also encouraged to hire unemployed, underemployed and disadvantaged individuals
- The zone can't consist of more than five contiguous census tracts or portions, thereof

To apply, contact:

Victor Barrows
Supervising Planner
Division of Planning
One Capital Hill
Providence, RI 02908
401-277-2601

South Carolina

Number of Zones: No official zones. In addition to the Jobs Tax Credit Program passed in 1987, the state passed a constitutional amendment in 1988 that allowed counties to enter into joint venture agreements to form multi-county industrial parks. These parks more closely resemble "traditional" Enterprise Zones in that they are created by governments action; encompass a pre-determined geographic area and offer special tax incentives.

Two or more counties create a park by local ordinance and joint agreement (contract). The counties share in the property tax records.

Incentives: There is no longer a credit associated with Enterprise Zones

Job Tax Credits: For firms engaged in manufacturing, processing, warehousing, wholesaling, research and development and service related industries there is a credit against corporate income tax of:

- \$4,500 per job in less developed counties;
- \$2,500 per job in moderately developed counties
- \$1,500 per job in developed counties and
- \$3,500 per job in underdeveloped counties

The four classifications have a 10 job minimum to qualify.

Business enterprises locating in a business or industrial park jointly established and developed by two or more counties:

- may qualify for the dollar credit of the participating county which has the greatest dollar credit, regardless the participating county in which the business is located
- are permitted additional job tax credits, for each new full-time job created, of \$500 annually for five years, beginning with year two through six after the creation of the job

Expansions which occur within the five-year certification period are also eligible to receive job tax credits. Credits may be applied against corporate income taxes.

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- The number of jobs must meet the minimum criteria of 10
- Credits are \$300, \$600, or \$1,000, depending upon the county of location
- Credits are for a five year period for each full-time job created

Multi-County Industrial Park Incentives:

- Special income tax credit
- Businesses are entitled to the greater jobs tax credit allowed for the most disadvantaged county within the multi-county compact at the least job creation threshold; and, the dollar amount of the credit is increased by \$500 per year for each employee during the five year tax credit window

Eligibility Criteria:

- The Tax Commission classifies each county as "less developed," "moderately developed," "developed," or "underdeveloped" and may offer tax incentives to qualified businesses throughout the county according to designation
- Classification is determined annually by the county's relative ranking in the state for levels of average unemployment and average per capital income

To apply, contact:

South Carolina Department of Commerce
P.O. Box 927
Columbia, SC 29202
800-868-7232 or 803-734-9818

South Dakota

The state does not have an authorized enterprise zone program.

Tennessee

Number of Zones: 2. One zone designated in Memphis and one in Nashville.

Zone and Tax Incentives:

- Job creation payments of up to \$1,000 per net new employee. Businesses must not make retail sales and employ at least 25 persons within the zone
- Reimbursement of sale and use taxes (local and state) for building materials bought by qualified businesses with the zone
- Reimbursement of 1.3% of the purchase price of industrial machinery for use within the zone
- Reimbursement of 20% (up to \$100,000) of the qualified business' contribution to a public school within an enterprise zone
- Exemption from business tax imposed by state and local government on the privilege of selling goods or services
- All income from interest earned on loans to qualified businesses for improvements, operations, or real property is exempt from state income tax
- Funds for state educational assistance grants and guaranteed student loans are set aside for zone residents

Eligibility Criteria:

State Enterprise Zones

- Eligibility for the designation is based on poverty, unemployment and general distress
- Businesses must meet new hire requirements
 - 30% of new hires must be residents of zone and/or be economically disadvantaged individuals
 - Must meet new hire requirements through increase in employment
 - Businesses with multiple locations can use only the employee population working in the zone to meet certification requirements

To apply, contact:

Don Waller
Director, Local Planning
Department of Economic and Community Development
Rachel Jackson State Office Bldg., Sixth Floor
320 Sixth Ave. North
Nashville, TN 37243-0405
615-741-2211

Texas

Number of Zones: 173

Zone and Tax Incentives:

- Refund of up to \$1.25 million in state sales or use tax paid or taxes paid for building materials and machinery and equipment for use in the enterprise zone by a state-designated enterprise project at the rate of no more than \$250,000 per year. The project is allowed up to a \$2,000 refund for each of 110% of the new or retained permanent jobs for a 5-year designation period for up to 625 jobs.
- Franchise tax reductions for state-designated enterprise projects to be based on 50% reduction of increased apportioned taxable capital or 5% apportioned earned surplus income as calculated on each franchise tax report during the 5-year designation period.
- One-time state sales tax refund of up to \$5,000 paid for machinery and equipment. The refund is based upon \$500 for each job retained.
- One-time franchise tax refund of up to \$5,000 based upon \$500 for each new job created by a qualified business in a state-designated enterprise zone when at least 20 new jobs have been created.
- Five percent reduction in electric utility rates
- Priority and preference for all economic development programs of the Texas Department of Commerce and potential priority or preference for other programs administered by the state.

Eligibility Criteria:

- Must have a continuous boundary that encompasses at least one square mile but no more than 20 square miles, excluding waterways and transportation arteries.
- Must have an unemployment rate of at least 1.5 times the national, state or local average for the preceding 12 months or has experienced at least a 9% population loss during the most recent six-year period, or has experienced a population loss of at least 3% for the most recent three-year period.
- Must meet one of seven criteria based on income levels, structural conditions, tax arrearages, loss of jobs or business, declaration as a state or federal disaster area.
- Businesses must be located in or committed to located in a state designated enterprise zone. The business must also commit to hire at least 25% of its new employees from residents of the enterprise zone or to hire economically disadvantaged persons as defined

by state law.

Highlights:

More than 35,000 jobs have been committed to be created since 1987. Over 210 Enterprise Zone Projects have been approved to date, stimulating investment of more than \$5 billion into Texas communities.

To apply, contact:

Texas Department of Commerce
Texas Enterprise Zone Office
P.O. Box 12728
Austin, TX 78711-2728
512936-01009

Utah

Number of Zones: 10. Zones are designated on a county basis.

Zone and Tax Incentives:

- 10% of the first \$100,000
- 5% of the next \$250,000
- Job Tax Credit Consisting of:
 - \$750 per job for manufacturing businesses
 - \$1,250 per job if the business is in one of the three targeted groups designated by the county

Eligibility Criteria:

County must meet two of the following criteria:

- Unemployment of 150% of the state average
- Net out migration during the past three years
- Poverty rate of 120% of the state average

An Enterprise Zone plan indicating the local contributions must be submitted. In addition, the county must also complete an economic development plan.

To apply, contact:

John Wilkinson
Enterprise Zone Coordinator
Division of Business and Economic Development
324 South State, Suite 50
Salt Lake City, UT 84111
801-538-8782

Vermont

Program authorization expired December, 1992. No reauthorization has been issued.

State Enterprise Zones

Virginia

Number of Zones: 45

Zone and Tax Incentives:

Businesses that qualify for state incentives are provided:

- A general tax credit against state business income, franchise or license tax
- State business income tax credit, decreasing from 80% in the first year to credit 60% for the second through tenth year
- A Sales Tax Exemption (in the form of a refund) for purchases of any qualified business for up to five years
- Refundable Real Property Improvement Tax Credit: A credit of 30% not to exceed \$125,000 over a 5 year period is available for rehabilitation projects that cost at least \$50,000
- In addition to the state incentives, each designated locality offers its own package of incentives including local tax rebates, business loans, job training, public improvements, fast track permitting and development fee waivers.

Eligibility Criteria:

- A business is required to incur at least 50% of its adjusted gross expenses for a taxable year as a result of business activity within the zone.
- A new business must hire a work force in which 40% or more of those employed have incomes below 80% of the median income of the locality prior to employment.
- An existing business must increase its full-time work force by 10% or more over the average of the base taxable year with at least 40% of the increase meeting the same employee income criteria.

Zone Designation Criteria:

- At least 25% of the population has an income level below 80% of the median income for the jurisdiction, or
- The unemployment rate is at least 50% above the state average, or
- Demonstrate a floor area vacancy rate of industrial and/or commercial properties of 25% or more

To apply, contact:

Nicole Thompson Curbeam
Enterprise Zone Administrator
Department of Housing and Community Development
501 N. 2nd St.
Richmond, VA 23219-1321
804-371-7030

Washington

The state does not have an authorized enterprise zone program.

West Virginia

No zones have been designated yet, although there are plans to institute enterprise zones on the state level.

For information and application information, contact:

Director of Community Development
P.O. Box 2749
Charleston, WV 25330
304-558-0211

Wisconsin

Legislation was enacted in 1988. Program was expanded in 1993. Legislation authorizes the designation of up to 14 zones. Designation period is seven years. Up to three one-year extensions may be authorized.

Number of Zones: 12

Zone and Tax Incentives:

State tax credits of \$21 million are available with 10% held in a reserve fund. The remaining credits are allocated to each zone based on population within the zone with minimums established depending on the size of community. Businesses must be certified by the state before they can incur eligible expenses or claim tax credits. The development zone tax credits include:

- Non-refundable sales tax credit for the amount of sales tax paid on building materials and equipment used in a trade or business.
- A non-refundable 2.5% location credit for the costs of acquiring, constructing, rehabilitating, remodeling, or repairing real property that is used in a trade or business.
- A non-refundable jobs credit for hiring certain target groups equal to 20% of the first \$13,000 in qualified wages for the first and second years of employment.
- A non-refundable 2.5 percent investment credit on depreciable tangible personal property used in a trade or business.
- A non-refundable 5% additional research credit on increased expenditures.
- Non-refundable resident credit for employees who are residents of the zone of 10% of the first 2 years wages up to \$6,000; a maximum of \$600 per employee.
- Non-refundable dependent care credit up to \$1,200 per child, per year for the first 2 years of employment.

Eligibility Criteria

Cities, towns, villages, Indian reservations, and, in some cases, counties may apply to designate areas within their jurisdictions as development zones. In order to be considered, the area must meet at least two of the following six criteria:

- The unemployment rate is at least 150% of the state average over the last 18 months
- At least 40% of those residing in the area are members of households that have household income levels at or below 80% of the statewide median household income
- The area is Urban Development Action Grant program eligible
- The property value of the last assessment is lower than the assessment two years earlier
- The percentage of households receiving Aid for Families with Dependent Children (AFDC) in the area is at least 150% of the percentage of households receiving AFDC in the state
- At least 5% of the work force of the locality submitting the application was permanently laid off within the last 18 months

State Enterprise Zones

Areas must also meet the following criteria:

- Continuous border following natural or man-made boundaries
- Contiguous blocks, census tracts, or similar units
- If located within an MSA (Metropolitan Statistical Area), the zone must:
 - Contain less than 5% of the valuation of the property of the city, village, or town
- If located, within an MSA, the zone must:
 - Contain less than 5% of the valuation of the property of the city, village, or town
 - If located in a city or the first class, the population of the area is not less than 4,000 nor greater than 5% of the city's population
- If located in a village, town, or city other than a first class city, the population cannot be less than 4,000
- If not part of a MSA, the population must be at least 1,000 but not more than 5,000
- If located within the boundaries of an Indian reservation, the population must be 5,000 or less

Designation is competitive and based on:

- The degree of distress
- Economic development strategy
- Expansion of employment opportunities for the target population
- Coordination of employment and training programs
- Organizational capacity
- Other impacts

Highlights:

Through July 1996, the Wisconsin Department of Development has certified 261 businesses. It also created a Development Opportunity Zone in 1994 that generates projects specifically geared to particular company expansions. One was created in West Alice, WI with an allocation of \$3 million in tax credits.

To apply, contact:

Bill Wheeler
Development Zone Program Manager
P.O. Box 7970
Madison, WI 53707
608-267-2045

Money For Communities and Nonprofits

The federal money programs outlined here are designed to help communities solve many of today's difficult problems. Economic development opportunities such as job training funds are identified. Community improvement programs for emergency shelters, rural housing, senior centers, and mass transit services are described as well as airport modernization loans and grants. You will discover various services such as school lunch and nutrition programs, runaway halfway houses and health clinics. This information is derived from the *Catalog of Federal Domestic Assistance* which is published by the U.S. Government Printing Office in Washington, DC. The number next to the title description is the reference number listed in this *Catalog*. Contact the office listed below the title for more details.

*** Rural Self-Help Housing Technical Assistance
(Section 523 Technical Assistance) 10.420**

Administrator
Rural Housing and Community Development Service
U.S. Department of Agriculture
Washington, DC 20250 202-720-1474

To provide financial support for the promotion of a program of technical and supervisory assistance that will aid needy very low and low-income individuals and their families in carrying out mutual self-help housing efforts in rural areas. Types of assistance: grants. Estimate of annual funds available: \$ 26,000,000.

*** Housing Application Packaging Grants 10.442**

Director
Single Family Housing Processing Division
Rural Housing and Community Development
U.S. Department of Agriculture
Washington, DC 20250 202-720-1474

To package single family housing applications for very low- and low-income rural residents in communities and designated counties who wish to buy, build, or repair houses for their own use and to package applications for organizations wishing to develop rental units for lower income families. Types of assistance: grants. Estimate of annual funds available: -0-.

*** Cooperative Extension Service 10.500**

Cooperative State Research Education
and Extension Service
U.S. Department of Agriculture
Washington, DC 20250 202-720-2810

To help people and communities identify and solve their farm, home, and community problems through the practical application of research findings of the U.S. Department of Agriculture (USDA) and the Land-Grant Colleges and Universities. Types of assistance: grants. Estimate of annual funds available: \$ 417,603,000.

*** Food Distribution 10.550**

Food Distribution Division
Food and Consumer Service
U.S. Department of Agriculture
Alexandria, VA 22302 703-305-2680

To improve the diets of school and preschool children; the elderly; needy persons in charitable institutions; other individuals in need of food assistance; and to increase the market for domestically produced foods acquired under surplus removal or price support operations. Types of assistance: sale, exchange, or donation. Estimate of annual funds available: \$107,867,000.

*** Child Nutrition: State Administrative Expenses**

10.560

Director
Child Nutrition Division
Food and Consumer Service
U.S. Department of Agriculture
Alexandria, VA 22302 703-305-2590

To provide each state agency with funds for its administrative expenses in supervising and giving technical assistance to local schools, school districts and institutions in their conduct of child nutrition programs. Types of assistance: grants. Estimate of annual funds available: \$108,574,000.

*** Nutrition Education and Training Program**

(NET Program) 10.564

Nutrition and Technical Services Division
Food and Consumer Service
U.S. Department of Agriculture
Alexandria, VA 22302 703-305-2554

To help subsidize state and local programs that encourage the dissemination of nutrition information to children participating, or eligible to participate in the school lunch and related child nutrition programs. Types of assistance: grants. Estimate of annual funds available: \$10,000,000.

*** Temporary Emergency Food Assistance**

(Administrative Costs) 10.568

Food Distribution Division, FNS
U.S. Department of Agriculture (USDA)
Room 502, Park Office Center
3101 Park Center Drive
Alexandria, VA 22302 703-305-2680

To make funds available to states for storage and distribution costs incurred by nonprofit eligible recipient agencies in providing food assistance to needy persons. Types of assistance: grants. Estimate of annual funds available: \$ 38,151,000.

*** Temporary Emergency Food Assistance
(Food Commodities) 10.569**

Food Distribution Division, FNS
U.S. Department of Agriculture (USDA)
Room 502, Park Office Center
3101 Park Center Drive
Alexandria, VA 22302 703-305-2680

To make food commodities available to states for distribution to the needy. Types of assistance: grants. Estimate of annual funds available: \$ 17,355,000.

*** Food Commodities for Soup Kitchens 10.571**

Food Distribution Division
Food and Nutrition Service
U.S. Department of Agriculture
Alexandria, VA 22302 703-305-2680

To improve the diets of the homeless. Types of assistance: grants. Estimate of annual funds available: \$ 40,464,000.

*** Cooperative Forestry Assistance 10.664**

Deputy Chief
State and Private Forestry
Forest Service
U.S. Department of Agriculture
P.O. Box 96090
Washington, DC 20090-6090 202-205-1657

With respect to nonfederal forest and other rural lands to assist in the advancement of forest resources management; the encouragement of the production of timber; the control of insects and diseases affecting trees and forests. Types of assistance: grants. Estimate of annual funds available: \$ 96,961,000.

*** Schools and Roads - Grants to States (25 Percent
Payments to States) 10.665**

Al Smith
Director of Procurement and Property
Forest Service, Room 706 RPE
U.S. Department of Agriculture (USDA)
P.O. Box 96090
Washington, DC 20090-6090 703-235-8007

To share receipts from the National Forests with the states in which the National Forests are situated. To be used for the benefit of the public schools and public roads of the county or counties in which the National Forest is situated. Types of assistance: grants. Estimate of annual funds available: \$ 292,532,000.

*** Schools and Roads - Grants to Counties
(Payments to Counties) 10.666**

Al Smith

Money For Communities and Nonprofits

Director of Procurement and Property
Forest Service, Room 701 RPE
U.S. Department of Agriculture (USDA)
P.O. Box 96090

Washington, DC 20090-6090

703-235-8007

To share receipts from National Grasslands and Land Utilization Projects with the counties in which the National Grasslands and Land Utilization Projects are situated. To be used for school or road purposes or both. Types of assistance: grants. Estimate of annual funds available: \$ 4,438,000.

*** Empowerment Zones Program 10.772**

U.S. Department of Agriculture
Rural Business and Cooperative Development Servicing
EZ/EC Team
300 7th St., SW, Room 701
Washington, DC 20024 202-619-7981

Provides for the establishment of empowerment zones and enterprise communities in rural areas to stimulate the creation of new jobs, particularly for the disadvantaged and long-term unemployed, and to promote revitalization of economically distressed areas. Types of assistance: grants. Estimate of annual funds available: \$280,000,000.

*** Livestock, Meat and Poultry Market Supervision 10.800**

Administrator for Packers and Stockyards Administration
Room 3039, South Building
U.S. Department of Agriculture
Washington, DC 20250 202-720-7051

To protect producers and consumers against unfair business practices in the marketing of livestock, meat and poultry; and members of the livestock marketing and meat and poultry industries against unfair, deceptive, discriminatory, and monopolistic practices of competitors. Types of assistance: grants. Estimate of annual funds available: \$13,529,000.

*** Rural Electrification Loans and Loan Guarantees 10.850**

Administrator
Rural Utilities Service
U.S. Department of Agriculture
Washington, DC 20250 202-720-9540

To assure that people in eligible rural areas have access to electric services comparable in reliability and quality to the rest of the Nation. Types of assistance: direct loans. Estimate of annual funds available: \$ 25,000,000.

*** Rural Telephone Loans and Loans Guarantees 10.851**

Assistant Administrator
Rural Utilities Service
U.S. Department of Agriculture
Washington, DC 20250 202-720-9554

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To assure that people in eligible rural areas have access to telecommunications services comparable in reliability and quality to the rest of the Nation. Types of assistance: direct loans. Estimate of annual funds available: \$120,000,000.

*** Rural Telephone Bank Loans 10.852**

Assistant Governor, Rural Telephone Bank
U.S. Department of Agriculture
Washington, DC 20250 202-720-9554

To provide supplemental financing to extend and improve telecommunications services in rural areas. Types of assistance: direct loans. Estimate of annual funds available: \$175,000,000.

*** Rural Economic Development Loans and Grants 10.854**

Administrator
Rural Business and Cooperative Development Service
U.S. Department of Agriculture
Washington, DC 20250 202-720-1400

To promote rural economic development and job creation projects, including funding for project feasibility studies, startup costs, incubator projects, and other reasonable expenses for the purpose of fostering rural development. Types of assistance: direct loans. Estimate of annual funds available: Loans \$14,000,000; Grants \$20,000,000.

*** Distance Learning and Medical Link Grants 10.855**

Assistant Administrator
Telecommunications, Rural Utilities Service
Room 4056, South Building
U.S. Department of Agriculture
14th and Independence Ave., SW
Washington, DC 20250 202-720-9554

To encourage and improve the use of telecommunications, computer networks, and related advanced technologies to provide educational and medical benefits to people living in rural areas. Types of assistance: grants. Estimate of annual funds available; \$20,261,000.

*** Watershed Protection and Flood Prevention (Small Watershed Program; PL-566 Program) 10.904**

Deputy Chief for Programs
Natural Resources Conservation Service
U.S. Department of Agriculture
P.O. Box 2890
Washington, DC 20013 202-720-4527

To provide technical and financial assistance in planning and carrying out works of improvement to protect, develop, and utilize the land and water resources in small watersheds. Types of assistance: grants. Estimate of annual funds available: \$50,000,000.

*** Watershed Protection and Flood Prevention**

10.904

Deputy Chief for Natural Resource Programs
Natural Resources Conservation Service
U.S. Department of Agriculture
P.O. Box 2890
Washington, DC 20013 202-720-4527

To provide technical and financial assistance in planning and carrying out works of improvement to protect, develop and utilize the land and water resources in small watersheds. Types of assistance: grants. Estimate of annual funds available: \$5,000,000.

*** Economic Development - Grants for Public**

Works and Development Facilities 11.300

David L. McIlwain, Director, Public Works Division
Economic Development Administration
Room H7326, Herbert Hoover Bldg.
U.S. Department of Commerce
Washington, DC 20230 202-482-5265

To promote long-term economic development and assist in the construction of public works and development facilities needed to initiate and encourage the creation or retention of permanent jobs in the private sector in areas experiencing severe economic distress. Types of assistance: grants. Estimate of annual funds available: \$ 160,000,000.

*** Economic Development-Support for Planning**

Organizations (Development District Program; Redevelopment Area Program; and Indian Program) 11.302

Luis F. Bueso, Director Planning Division
Economic Development Administration
Room H2319, Herbert Hoover Bldg.
Washington, DC 20230 202-377-2873

To assist in providing administrative aid to multi-county district and redevelopment area (primarily Indian reservations and lands) economic development planning and implementation capability and thereby promote effective utilization of resources in the creation of full-time permanent jobs for the unemployed and the underemployed in high distress areas. Types of assistance: grants. Estimate of annual funds available: \$ 19,107,000.

*** Economic Development-Technical Assistance**

11.303

Richard E. Hage, Technical Assistance Programs
Economic Development Administration
Room H7319, Herbert Hoover Bldg.
U.S. Department of Commerce
Washington, DC 20230 202-482-2127

To promote economic development and alleviate under-employment and unemployment in distressed areas, EDA operates a technical assistance program. Types of assistance: grants. Estimate of annual funds available: \$ 9,400,000.

*** Economic Development-Public Works Impact**

Projects 11.304

David L. McIlwain
Director
Public Works Division
Economic Development Administration
Room H7326, Herbert Hoover Bldg.
Washington, DC 20230 202-482-5265

To promote long-term economic development and assist in providing immediate useful work (i.e., construction jobs) to unemployed and underemployed persons in designated project areas. Types of assistance: grants. Estimate of annual funds available: \$160,000,000.

*** Economic Development-State and Local
Economic Development Planning (302(a)
Grants-State and Urban Planning Programs)
11.305**

Luis F. Bueso
Director, Planning Division
Economic Development Administration
Room 7319, Herbert Hoover Bldg.
U.S. Department of Commerce
Washington, DC 20230 202-482-3027

To help state and/or local governments formulate and implement economic development plans designed to reduce unemployment and increase incomes. Types of assistance: grants. Estimate of annual funds available: \$ 5,293,000.

*** Special Economic Development and Adjustment
Assistance Program-Sudden and Severe
Economic Dislocation and Long-term
Economic Deterioration (SSED and LTED)
11.307**

David Witschi, Director
Economic Adjustment Division
Economic Development Administration
Room H7327, Herbert Hoover Bldg.
U.S. Department of Commerce
Washington, DC 20230 202-482-2659

To assist state and local areas develop and/or implement strategies designed to address adjustment problems resulting from sudden and severe economic dislocation such as plant closings (SSED), or from long-term economic deterioration in the area's economy (LTED). Types of assistance: grants. Estimate of annual funds available: \$ 139,200,000.

*** Research and Evaluation Program 11.312**

Richard Hage
Room H-7315, EDA
U.S. Department of Commerce
Washington, DC 20230 202-482-4085

To assist in the determination of causes of unemployment, under-employment, underdevelopment, and chronic depression in various areas and regions of the Nation. Types of assistance: grants. Estimate of annual funds available: \$ 500,000.

*** Anadromous and Great Lakes Fisheries**

Conservation 11.405

Director
Office of Fisheries Conservation and Management
National Marine Fisheries Service
1315 East-West Hwy.
Silver Spring, MD 29010 202-713-2334

To cooperate with the states and other nonfederal interests in the conservation, development, and enhancement of the nation's anadromous fish and the fish in the Great Lakes and Lake Champlain that ascent streams to spawn, and for the control of sea lamprey. Types of assistance: grants. Estimate of annual funds available: \$ 2,003,000.

*** Interjurisdictional Fisheries Act of 1986 11.407**

Director
Office of Fisheries Conservation and Management
National Marine Fisheries Service
1315 East-West Hwy.
Silver Spring, MD 20910 301-713-2334

To assist states in managing interjurisdictional fisheries resources. Types of assistance: grants. Estimate of annual funds available: \$ 3,156,000.

*** Coastal Zone Management Program**

Administration Grants 11.419

Chief, Coastal Programs Division
Office of Ocean Coastal Resource Management
National Ocean Service
National Oceanic and Atmospheric Administration (NOAA)
U.S. Department of Commerce
1305 East West Highway
Silver Spring, MD 20910 301-713-3102

To assist states in implementing and administering Coastal Zone Management programs that have been approved by the Secretary of Commerce. Types of assistance: grants. Estimate of annual funds available: \$ 40,200,000.

*** Coastal Zone Management Estuarine Research**

Reserves 11.420

Chief, Marine and Estuarine Management Div.
Office of Ocean and Coastal Resource Management
National Ocean Service
National Oceanic and Atmospheric Administration (NOAA)
U.S. Department of Commerce
1305 East West Highway
Silver Spring, MD 20910 301-713-3125

To assist states in the acquisition, research, development and operation of national estuarine research reserves for the purpose of creating natural field laboratories to gather data and make studies of the natural and human processes occurring within the estuaries of the coastal zone. Types of assistance: grants. Estimate of annual funds available: \$ 3,000,000.

*** Fisheries Development and Utilization Research
and Development Grants and Cooperative
Agreements Program 11.427**

Office of Trade and Industry Services
National Marine Fisheries Service
National Oceanic and Atmospheric Administration (NOAA)
U.S. Department of Commerce
1315 East West Hwy.
Silver Spring, MD 20910 301-713-2358

To foster the development and strengthening of the fishing industry of the United States and increase the supply of wholesome, nutritious fish and fish products available to consumers. Types of assistance: grants. Estimate of annual funds available: \$ 7,000,000.

*** Regional Centers for the Transfer of
Manufacturing Technology 11.611**

Mr. Kevin Carr
Director, NIST MTC Program
Room C121, Metrology Bldg.
National Institute of Standards and Technology (NIST)
Gaithersburg, MD 20899 301-975-5020

To establish regional centers, the functions of which are to accelerate the transfer of advanced manufacturing technology from the National Institute of Standards and Technology (NIST) automated manufacturing research facility and similar research and development laboratories to small and medium sized U.S. based manufacturing firms. Types of assistance: grants. Estimate of annual funds available: \$ 91,968,000.

*** Minority Business Resource Development 11.802**

Assistant Director
Office of Program Development
Minority Business Development Agency
U.S. Department of Commerce (MB and IA/C of C)
14th and Constitution Ave, NW, Room 5096
Washington, DC 20230 202-482-5770

To provide financial assistance for Minority Business and Industry Association/ Minority Chambers of Commerce (MB and IA/C of C) which act as advocates for their members and the minority community. Types of assistance: grants. Estimate of annual funds available: \$ 7,500,000.

*** Military Construction, National Guard 12.400**

Director of Engineering
NGB-AEN, ARNG Readiness Center
111 S. George Mason Dr.
Arlington, VA 22204 703-607-7900

To provide a combat-ready reserve force and facilities for training and administering the Army and Air Force National Guard units in the 50 states, District of Columbia, Commonwealth of Puerto Rico, Virgin Islands, and Guam. Types of assistance: grants. Estimate of annual funds available: \$ 18,400,000.

*** Community Economic Adjustment Planning**

Assistance 12.607

Director

Office of Economic Adjustment

OASD (ES)

400 Army Navy Dr., Suite 200

Arlington, VA 22202 703-604-6020

To assist local governments or states, on behalf of local government to undertake community economic adjustment planning activities to respond to military base closures and realignments. Types of assistance: grants. Estimate of annual funds available: \$40,000,000.

*** Joint Studies Land Use 12.610**

Director

Office of Economic Adjustment, OASD

400 Army Navy Dr., Suite 200

Arlington, VA 22202 703-604-6020

To enable the Army, Navy, Air Force, and Marine Corps to participate in development and implementation of *Joint Military/ Community Comprehensive Land Use Plans*. Types of assistance: grants. Estimate of annual funds available: \$300,000.

*** Community Base Reuse Plans 12.612**

Director

Office of Economic Adjustment

OASD (ES)

400 Army Navy Dr., Suite 200

Arlington, VA 22202 703-604-6020

To assist local governments or states, on behalf of local governments, to conduct community base reuse plans at closing or realigning military installations. Types of assistance: grants. Estimate of annual funds available: \$2,000,000.

*** Mortgage Insurance-Hospitals (242 Hospitals)**

14.128

Insurance Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20410 202-708-0599

To make possible the financing of hospitals. Types of assistance: loan guarantee. Estimate of annual funds available: \$ 700,000,000.

*** Mortgage Insurance-Nursing Homes, Intermediate**

Care Facilities and Board and Care Homes

(232 Nursing Homes) 14.129

Insurance Division

Office of Insured Multifamily Housing Development

U.S. Department of Housing and Urban Development

Washington, DC 20412 202-708-2556

I Wanna Fix Up My Neighborhood

Types of assistance: loan guarantee. Estimate of annual funds available: \$ 923,420,000.

*** Community Development Block Grants/**

Entitlement Grants 14.218

Entitlement Cities Division

Office of Block Grant Assistance

Community Planning and Development

451 7th St., SW

Washington, DC 20410 202-708-1577

To develop viable urban communities, by providing decent housing and a suitable living environment. Types of assistance: grants. Estimate of annual funds available: \$ 3,090,550,000.

*** Community Development Block Grants/Small**

Cities Program (Small Cities) 14.219

State and Small Cities Division

Office of Block Grant Assistance Community Planning
and Development

U.S. Department of Housing and Urban Development (HUD)

451 7th St., SW

Washington, DC 20410 202-708-1322

The primary objective of this program is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities. Types of assistance: grants. Estimate of annual funds available: \$ 62,041,000.

*** Community Development Block Grants/**

Secretary's Discretionary Fund/Insular Area

14.225

Office of Program Policy Development

Community Planning and Development

U.S. Department of Housing and Urban Development (HUD)

451 7th St., SW

Washington, DC 20410 202-708-1322

To provide community development assistance to American Samoa, Guam, the Northern Mariana Islands, Palau and the Virgin Islands. Types of assistance: grants. Estimate of annual funds available: \$ 7,000,000.

*** Community Development Block Grants/State's**

Program 14.228

State and Small Cities Division

Office of Block Grant Assistance

Community Planning and Development

U.S. Department of Housing and Urban Development (HUD)

451 7th St., SW

Washington, DC 20410 202-708-1322

The primary objective of this program is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities principally for persons of low and moderate income. Types of assistance: grants. Estimate of annual funds available: \$ 1,262,609,000.

*** Emergency Shelter Grants Program (ESGP)**

14.231

Barbara Richards

Division of Special Needs Assistance

U.S. Department of Housing and Urban Development (HUD)

451 7th St., SW, Room 7262

Washington, DC 20410 202-708-4300

The program is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, and to help pay the costs of operating emergency shelters. Types of assistance: grants. Estimate of annual funds available: unknown.

*** Empowerment Zones Program 14.244**

Office of Community Planning and Development

U.S. Department of Housing and Urban Development 800-998-9999

To provide for the establishment of Empowerment Zones and Enterprise Communities in urban areas, to stimulate the creation of new jobs, particularly for the disadvantaged and long-term unemployed, and to promote revitalization of economically distressed areas. Types of assistance: grants. Estimate of annual funds available: \$140,000,000.

*** Fair Housing Assistance Program-State and**

Local (FHAP) 14.401

Assistant Secretary for Fair Housing
and Equal Opportunity

U.S. Department of Housing and Urban Development (HUD)

451 7th St., SW

Washington, DC 20410 202-708-0455

To provide to those agencies to whom the U.S. Department of Housing and Urban Development (HUD) must refer Title VIII complaints both the incentives and resources required to develop an effective work force to handle complaints and provide technical assistance and training. Types of assistance: grants. Estimate of annual funds available: \$15,000,000.

*** Employment Opportunities for Lower Income**

Persons and Businesses 14.412

Maxine Cunningham

Office of Fair Housing and Equal Opportunity

U.S. Department of Housing and Urban Development

451 7th St., SW

Washington, DC 20410 202-708-0800

To promote affirmative action by Public Housing Agencies (PHAs) and to expand the Department's Title VI Compliance Program beyond the HUD-initiated compliance review process. Types of assistance: advisory services and counseling. Estimate of annual funds available: not known.

*** Community Outreach Partnership Center Program**

14.511

HUD USER

P.O. Box 6091

Rockville, MD 20849 800-245-2691

This program is a five-year demonstration program to determine the feasibility of facilitating partnerships among institutions of higher education and communities to solve urban problems through research, outreach and exchange of information. Types of assistance: grants. Estimate of annual funds available: \$7,500,000.

*** Community Development Work-Study Program**

14.512

HUD USER

P.O. Box 6091

Rockville, MD 20849 800-245-2691

To make grants to institutions of higher education for the purpose of providing assistance to economically disadvantaged and minority students who participate in community development work-study programs are enrolled in full-time graduate or undergraduate programs in community and economic development and community planning. Types of assistance: grants. Estimate of annual funds available: \$4,500,000.

*** Edward Byrne Memorial State and Local Law**

Enforcement Assistance Discretionary Grants

Program 16.580

Office of Justice Programs

Bureau of Justice Assistance

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-514-5947

To enhance the capacity of each state to define the drug problem and to focus on program development on areas of greatest need. Types of assistance: grant. Estimate of annual funds available: \$ 60,000,000.

*** Crime Victim Assistance/Discretionary Grants**

16.582

Marti Speights, Division Director

Office for Victims of Crime

Office of Justice Programs

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-616-3582

One percent of the Crime Victims Fund is statutorily reserved by the Office for Victims of Crime for grants to provide training and technical assistance services to eligible crime victims assistance programs and for financial support of services to victims of federal crime by eligible crime victims assistance programs. Types of assistance: grants, direct payments. Estimate of annual funds available: \$14,956,000.

*** Children's Justice Act Discretionary Grants for
Native American Indian Tribes (Children's**

Justice Act for Native American Indian Tribes)

16.583

Marti Speights, Division Director

Office for Victims of Crime

Office of Justice Programs

U.S. Department of Justice

633 Indiana Ave., NW

Washington, DC 20531 202-616-3578

Fifteen percent of the funds from the Crime Victims Services that are transferred to the U.S. Department of Health and Human Services as part of the Children's Justice Act are to be statutorily reserved by the Office for Victims of Crime to make grants for the purpose of assisting native American Indian tribes in developing, establishing and operating programs. Types of assistance: grants, direct payments. Estimate of annual funds available: \$ 1,500,000.

*** Corrections-Training and Staff Development**

16.601

National Institute of Corrections

320 First St., NW, Room 5007

Washington, DC 20534 202-307-3156

To devise and conduct in various geographical locations, seminars, workshops and training programs for law enforcement officers, judges and judicial personnel, probation and parole personnel, correctional personnel, welfare workers and other personnel, including lay ex-offenders and paraprofessionals, connected with the treatment and rehabilitation of criminal and juvenile offenders. Types of assistance: grants. Estimate of annual funds available: \$ 1,081,490.

*** Corrections-Technical Assistance/Clearinghouse**

16.603

Technical Assistance Coordinator

National Institute of Corrections

320 First St., NW, Room 5007

Washington, DC 20534 202-307-3106

To encourage and assist federal, state, and local government programs and services, and programs and services of other public and private agencies, institutions, in their efforts to develop and implement improved corrections programs. Types of assistance: grants. Estimate of annual funds available: \$ 1,875,185.

*** Employment Service 17.207**

John Robinson, Director

United States Employment Service

Employment and Training Administration

U.S. Department of Labor

Washington, DC 20210 202-219-5257

To place persons in employment by providing a variety of placement-related services without charge to job seekers and to employers seeking qualified individuals to fill job openings. Types of assistance: grants. Estimate of annual funds available: \$ 782,302,000.

*** Dislocated Workers: Employment and Training
Assistance 17.246**

Employment and Training Administration
U.S. Department of Labor
200 Constitution Ave., NW, Room N5426
Washington, DC 20210 202-219-5577

To assist dislocated workers obtain unsubsidized employment through training and related employment services using a decentralized system of state programs. Types of assistance: grants. Estimate of annual funds available: unknown.

*** Migrant and Seasonal Farmworkers (Migrant and Other Seasonally Employed Farmworker Programs) 17.247**

Office of Special Targeted Programs
Division of Seasonal Farmworker Programs
Employment and Training Administration
U.S. Department of Labor
Room N4641, 200 Constitution Ave., NW
Washington, DC 202-219-5500

To provide job training, job search assistance, and other supportive services for those individuals who suffer chronic seasonal unemployment and underemployment in the agricultural industry. Types of assistance: grants. Estimate of annual funds available: \$ 65,000,000.

*** Employment Services and Job Training-Pilot and Demonstration Programs 17.249**

Administrator
Office of Policy and Research
Employment and Training Administration
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 202-219-5677

To provide, foster, and promote job training and other services which are most appropriately administered at the national level and which are operated in more than one state to groups with particular disadvantage in the labor market. Types of assistance: grants. Estimate of annual funds available: \$ 23,717,000.

*** Job Training Partnership Act (JTPA) 17.250**

Donald Kulick
Employment and Training Administration
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210 202-219-6236

To provide job training and related assistance to economically disadvantaged individuals and others who face significant employment barriers. Types of assistance: grants. Estimate of annual funds available: unknown.

*** Native American Employment and Training Programs 17.251**

Division of Indian and Native American Programs
Employment and Training Administration

Money For Communities and Nonprofits

U.S. Department of Labor
200 Constitution Ave., NW, Room N4641
Washington, DC 202-219-8502

To afford job training to Native Americans facing serious barriers to employment, who are in special need of such training to obtain productive employment. Types of assistance: grants. Estimate of annual funds available: \$ 50,080,000.

*** Mine Health and Safety Grants 17.600**

Assistant Secretary of Labor for Mine Safety and Health
Mine Safety and Health Administration
U.S. Dept. of Labor
4015 Wilson Blvd.
Arlington, VA 22203 703-235-8264

To assist states in developing and enforcing effective mine health and safety laws and regulations. Types of assistance: grants. Estimate of annual funds available: \$ 5,718,000.

*** Disabled Veterans Outreach Program 17.801**

Veterans Employment and Training Service
Office of the Assistant Secretary for Veterans
Employment and Training
U.S. Department of Labor
200 Constitution Ave., NW, Room S-1316
Washington, DC 20210 202-219-9105

To provide funds to states to provide job and job training opportunities for disabled and other veterans through contacts with employers. Types of assistance: grants. Estimate of annual funds available: \$ 75,650,000.

*** Local Veterans Employment Representative Program (LVER Program) 17.804**

Veterans Employment and Training Service
Office of the Asst. Secretary for Veterans
Employment and Training
U.S. Dept. of Labor, Room S1316
200 Constitution Ave., NW
Washington, DC 20210 202-219-9105

To provide funds to State Employment Service/Job Service Agencies to ensure that there is local supervision of compliance with federal regulations, performance standards, and grant agreement provisions in carrying out requirements of 38 USC 2004 in providing veterans with maximum employment and training opportunities. Types of assistance: grants. Estimate of annual funds available: \$ 69,927,000.

*** Boating Safety Financial Assistance 20.005**

Commandant
U.S. Coast Guard
Washington, DC 20593-0001 202-267-0857

To encourage greater state participation and uniformity in boating safety, particularly to permit the states to assume the greater share of boating safety education, assistance, and enforcement activities. Types of assistance: grants. Estimate of annual funds available:

\$45,000,000.

*** Airport Improvement Program (AIP) 20.106**

Federal Aviation Administration (FAA)
Office of Airport Planning and Programming
Grants-in-Aid Division, APP-500
800 Independence Ave., SW
Washington, DC 20591 202-267-3831

To assist sponsors, owners, or operators of public-use airports in the development of a nationwide system of airports adequate to meet the needs of civil aeronautics. Types of assistance: grants. Estimate of annual funds available: \$ 1,350,000,000.

*** Highway Planning and Construction (Federal-Aid Highway Program) 20.205**

William Weseman, Director
Office of Engineering
Federal Highway Agency (FHA)
400 7th St., SW
Washington, DC 20590 202-366-4853

To assist state highway agencies (SHA) in the development of an integrated, interconnected network of highways by constructing and rehabilitating the interstate highway system and building or improving primary, secondary and urban systems roads, and streets. Types of assistance: grants. Estimate of annual funds available: \$ 19,028,802,000.

*** Motor Carrier Safety Assistance Program (MCSAP) 20.218**

Associate Administrator for Motor Carriers
Federal Highway Agency (FHA)
Washington, DC 20590 202-366-2519

To reduce the number and severity of accidents and hazardous materials incidents involving commercial motor vehicles by substantially increasing the level of enforcement activity and the likelihood that safety defects, driver deficiencies, and unsafe carrier practices will be detected and corrected. Types of assistance: grants. Estimate of annual funds available: \$ 5,000,000.

*** Federal Transit Capital Improvement Grants (Capital Grants) 20.500**

Federal Transit Administration
U.S. Department of Transportation
400 7th St., SW
Washington, DC 20590 202-366-1660

To assist in financing the acquisition, construction, reconstruction and improvement of facilities and equipment for use, by operation, lease, or otherwise in mass transportation service in urban areas. Types of assistance: grants. Estimate of annual funds available: \$ 1,799,000,000.

*** Federal Transit Managerial Training Grants (Mass Transit Technology and Technical Assistance Program) 20.503**

Money For Communities and Nonprofits

Office of Technical Assistance and Safety
Federal Transit Administration
U.S. Department of Transportation
400 Seventh St., SW
Washington, DC 20590 202-366-0234

To provide fellowships for training of managerial, technical and professional personnel employed in the urban mass transportation field. Types of assistance: grants. Estimate of annual funds available: \$ not known.

*** Federal Transit Technical Studies**

Grants (Technical Planning Studies) 20.505

Director, Office of Planning Assistance
Office of Grants Management
Federal Transit Administration
U.S. Department of Transportation (DOT)
400 7th St., SW
Washington, DC 20590 202-366-6385

To assist in planning, engineering and designing of urban mass transportation projects, and other technical studies in a program for a united or officially coordinated urban transportation system. Types of assistance: grants. Estimate of annual funds available: \$ 39,500,000.

*** Federal Transit Capital and Operating**

Assistance Formula Grants 20.507

Director, Office of Planning Assistance
Office of Grants Management
Federal Transit Administration
U.S. Department of Transportation (DOT)
400 7th St., SW
Washington, DC 20590 202-366-1662

To assist in financing the acquisition, construction, cost effective leasing, planning and improvement of facilities and equipment for use by operation or lease or otherwise in mass transportation service. Types of assistance: grants. Estimate of annual funds available: \$ 2,1513,972,000.

*** Public Transportation for Nonurbanized Areas**

(Section 18) 20.509

Federal Transit Administration
Office of Grants Management
Office of Capital and Formula Assistance
400 7th St., SW
Washington, DC 20590 202-366-6385

To improve, initiate, or continue public transportation services in nonurbanized areas by providing financial assistance for the acquisition, construction and improvement of facilities and equipment and the payment of operating expenses by operating contract, lease or otherwise. Types of assistance: grants. Estimate of annual funds available: \$115,347,000.

*** Federal Transit Technical**

Assistance 20.512

Associate Administrator for Technical

I Wanna Fix Up My Neighborhood

Assistance and Safety (TTS-1)
Federal Transit Administration
U.S. Department of Transportation (DOT)
400 7th St., SW, Room 6431
Washington, DC 20590 202-366-4052

To improve mass transportation service, to contribute toward meeting total urban transportation needs at a minimum cost, and to assist in the reduction of urban transportation needs by improving the ability of transit industry operating officials to plan, manage, and operate their systems more effectively and safely. Types of assistance: grants. Estimate of annual funds available: \$ not known.

*** Capital Assistance Program for Elderly and Handicapped Persons (Section (b)(2)) 20.513**

Federal Transit Administration
Office of Grants Management
Office of Capital and Formula Assistance
400 7th St., SW
Washington, DC 20590 202-366-2053

To provide financial assistance in meeting the transportation needs of elderly and handicapped persons where public transportation services are unavailable. Types of assistance: grants. Estimate of annual funds available: \$ 54,754,061.

*** State and Community Highway Safety 20.600**

Adele Derby
Coordinator of Regional Operations
National Highway Traffic Safety Administration
Washington, DC 20590 202-366-6902

To provide a coordinated national highway safety program to reduce traffic accidents, deaths, injuries, and property damage. Types of assistance: grants. Estimate of annual funds available: \$ 166,200,000.

*** Pipeline Safety 20.700**

Tom Fortner
Research and Special Programs Administration
U.S. Department of Transportation
400 7th St., SW
Washington, DC 20590 202-366-4564

To develop and maintain state natural gas, liquified natural gas, and hazardous liquid pipeline safety programs. Types of assistance: grants. Estimate of annual funds available: \$ 12,500,000.

*** Tax Counseling for the Elderly 21.006**

Tax Counseling for the Elderly
Taxpayer Service Division
Internal Revenue Services
1111 Constitution Ave., NW
Washington, DC 20224 202-622-7664

To authorize the Internal Revenue Service to enter into agreement with private or public

Money For Communities and Nonprofits

nonprofit agencies or organizations to establish a network of trained volunteers to provide free income tax information and return preparation assistance to elderly taxpayers. Types of assistance: direct payment. Estimate of annual funds available: \$ 3,700,000.

*** Appalachian Supplements to Federal Grant-In-Aid
Community Development 23.002**

Executive Director
Appalachian Regional Commission
1666 Connecticut Avenue, NW
Washington DC 20235 202-884-7700

To meet the basic needs of local areas and assist in improving creation of jobs and private sector involvement and investment by funding development facilities such as water and sewage systems, sewage treatment plants, industrial sites and providing basic water and sewer facilities. Types of assistance: grants. Estimate of annual funds available: \$77,195,000.

*** Appalachian Development Highway System
(Appalachian Corridor) 23.003**

Executive Director
Appalachian Regional Commission
1666 Connecticut Ave., NW
Washington, DC 20235 202-884-7700

To provide a highway system which, in conjunction with other federally-aided highways, will open areas with development potential within the Appalachian region where commerce and communication have been inhibited by lack of adequate access. Types of assistance: grants. Estimate of annual funds available: \$79,680,000.

*** Appalachian Local Access Roads 23.008**

Executive Director
Appalachian Regional Commission
1666 Connecticut Ave., NW
Washington, DC 20235 202-884-7700

To provide access to industrial, commercial, educational, recreational, residential and related transportation facilities which directly or indirectly relate to the improvement of the areas determined by the states to have significant development potential. Types of assistance: grant. Estimate of annual funds available: \$ 2,000,000.

*** Appalachian Local Development District
Assistance (LDD) 23.009**

Executive Director
Appalachian Regional Commission
1666 Connecticut Ave., NW
Washington, DC 20235 202-884-7700

To provide planning and development resources in multicounty areas; to help develop the technical competence essential to sound development assistance. Types of assistance: grant. Estimate of annual funds available: \$ 4,400,000.

*** Appalachian State Research, Technical
Assistance, and Demonstration Projects (State**

Research) 23.011

Executive Director
Appalachian Regional Commission
1666 Connecticut Ave., NW
Washington, DC 20235 202-884-7700

To expand the knowledge of the region to the fullest extent possible by means of state-sponsored research studies, technical assistance and demonstration projects in order to assist the Commission in accomplishing the objectives of the Act. Types of assistance: grant. Estimate of annual funds available: \$ 900,000.

*** Training Assistance to State and Local**

Government 27.009

Office of Training Operations
Workforce Training Service
Office of Personnel Management
1400 Wilson Blvd.
Arlington, VA 22209 703-312-7282

To assist state and local governments and Indian tribal governments in training professional, administrative, and technical personnel to increase their capability for mission accomplishment. Types of assistance: training. Estimate of annual funds available: \$ not known.

*** Presidential Management Intern Program 27.013**

Office of Marketing and Information
Workforce Training Service
Office of Personnel Management
1400 Wilson Blvd.
Arlington, VA 22209 703-312-7282

To attract to the federal service graduate students of exceptional potential who are receiving advanced degrees in a variety of academic disciplines and who have a clear interest in and commitment to a career in the analysis and management of public programs and policies. Types of assistance: federal employment. Estimate of annual funds available: \$ not known.

*** Employment Discrimination-State and Local**

Anti-Discrimination Agency Contracts 30.002

Lawrence Koziarz
State and Local Programs Division
Office of Program Operations
Equal Employment Opportunity Commission (EEOC)
1801 L St., NW, Room 8030
Washington, DC 20507 202-663-4856

To assist EEOC in the enforcement of Title VII of the Civil Rights Act of 1964, as amended and of the age discrimination in employment act of 1967 by investigating and resolving charges of employment discrimination based on race, color, religion, sex, national origin, etc. Types of assistance: direct payment. Estimate of annual funds available: \$ 27,500,000.

*** Employment Discrimination Project Contracts -**

Indian Tribes 30.009

Lawrence Koziarz

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State and Local Programs Division
Office of Program Operations
Equal Employment Opportunity Commission (EEOC)
1801 L St., NW, Room 8030
Washington, DC 20507 202-663-4856

To insure the protection of employment rights of Indians working on reservation. Types of assistance: grants. Estimate of annual funds available: \$ not known.

*** Labor-Management Cooperation 34.002**

Division of Labor Management Grant Programs
Federal Mediation and Conciliation Service
2100 K St., NW
Washington, DC 20247 202-606-8181

Types of assistance: grants. Estimate of annual funds available: \$ 1,500,000.

*** Community Development Revolving Loan
Program for Credit Unions (CDCU) 44.002**

Mr. Floyd Lancaster
Community Development Revolving Loan Program for Credit Unions
National Credit Union Administration
1775 Duke St.
Alexandria, VA 22314 703-518-6610

To support community based credit unions in their efforts to stimulate economic development activities which result in increased income, ownership and employment opportunities for low-income residents and to provide basic financial and related services to residents of their communities. Types of assistance: direct loans. Estimate of annual funds available: \$ 1,000,000.

*** Management and Technical Assistance for
Socially and Economically Disadvantaged
Businesses: 7(j) Development Assistance
Program 59.007**

Associate Administrator for Minority Small Business
409 3rd St., SW
Washington, DC 20416 202-205-6410

To provide management and technical assistance through qualified individuals, public or private organizations to existing or potential businesses which are economically and socially disadvantaged or which are located in areas of high concentration of unemployment. Types of assistance: grants. Estimate of annual funds available: \$ 1,600,000.

*** Physical Disaster Loans (7(b) Loans (DL)) 59.008**

Office of Disaster Assistance
Small Business Administration (SBA)
409 3rd St., SW
Washington, DC 20416 202-205-6734

To provide loans to the victims of designated physical-type disasters for uninsured loans. Types of assistance: loans, loan guarantee. Estimate of annual funds available: \$832,911.

*** Small Business Development Center (SBDC)**

59.037

Small Business Administration
Office of Small Business Development Center
409 3rd St., SW, 4th Floor
Washington, DC 20416 202-205-6776

To provide management counseling, training and technical assistance to the small business community through Small Business Development Centers (SBDCs). Types of assistance: grants. Estimate of annual funds available: \$ 72,300,000.

*** Veterans State Domiciliary Care 64.014**

Assistant Chief Medical Director
for Geriatrics and Extended Care
U.S. Department of Veterans Affairs
Washington, DC 20420 202-535,7538

To provide financial assistance to states furnishing domiciliary care to eligible veterans in State Veterans Homes which meet the standards prescribed by the Secretary of Veterans Affairs. Types of assistance: grants. Estimate of annual funds available: \$ 21,560,000.

*** Veterans State Nursing Home Care 64.015**

Assistant Chief Medical Director
for Geriatrics and Extended Care
U.S. Department of Veterans Affairs
Washington, DC 20420 202-535,7538

To provide financial assistance to states furnishing nursing home care to eligible veterans in State Veterans Homes which meet the standards prescribed by the Secretary of Veterans Affairs. Types of assistance: grants. Estimate of annual funds available: \$ 205,378,000.

*** Veterans State Hospital Care 64.016**

Assistant Chief Medical Director
for Geriatrics and Extended Care
U.S. Department of Veterans Affairs
Washington, DC 20420 202-535,7538

To provide financial assistance to states furnishing hospital care to eligible veterans in State Veterans Homes which meet the standards prescribed by the Secretary of Veterans Affairs. Types of assistance: grants. Estimate of annual funds available: \$5,265,358.

*** State Cemetery Grants 64.203**

Director, State Cemetery Grant Program
National Cemetery System
U.S. Department of Veterans Affairs
810 Vermont Ave., NW
Washington, DC 20420 202-273-5350

To assist states in the establishment, expansion and improvement of veterans cemeteries. Types of assistance: grants. Estimate of annual funds available: \$ 5,621,000.

*** Air Pollution Control Program Support 66.001**

Steve Hitte
Air Quality Management Division
Office of Air and Radiation
Environmental Protection Agency (EPA)
Research Triangle Park, NC 27711 919-541-0876

To assist state, municipal, intermunicipal, and interstate agencies in planning developing, establishing, improving and maintaining adequate programs for prevention and control of air quality standards. Types of assistance: grants. Estimate of annual funds available: \$ 168,189,000.

*** Air Pollution Control-Technical Training 66.006**

Deborah Miller
Air Pollution Training Institute
Environmental Protection Agency (EPA)
Research Triangle Park, NC 27711 919-541-3724

To provide technical training to personnel from state and local air pollution control agencies. Types of assistance: training. Estimate of annual funds available: \$ 200,000.

*** Water Pollution Control-State and Interstate
Program Support (106 Grants) 66.419**

Carol Crow, Director
Analysis and Evaluation Division
Office of Water Regulations and Standards
Office of Water
Environmental Protection Agency (EPA)
Washington, DC 20460 202-260-6742

To assist states, territorial Indian Tribes and interstate agencies in establishing and maintaining adequate measures for prevention and control of surface and ground water pollution. Types of assistance: grants. Estimate of annual funds available: \$ 80,700,000.

*** Water Quality Control Training Seminars, Data
and Monitoring Publications (STORET-Storage
and Retrieval System) 66.423**

Monitoring Branch
Assessment and Watershed Protection Division
Office of Wetlands
Washington, DC 20460 202-260-6549

To provide state, interstate and other water pollution control and water resource management agencies orientation and where requested training in the use of the storage and retrieval system used by EPA. Types of assistance: Training. Estimate of annual funds available: \$ 2,000,000.

*** State Public Water System Supervision 66.432**

Craig Damron
Office of Drinking Water
Office of Water
Environmental Protection Agency (EPA)
Washington, DC 20460 202-260,5556

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To foster development and maintenance of state programs which implement the Safe Drinking Water Act. Types of assistance: Grant. Estimate of annual funds available: \$ 90,000,000.

*** State Underground Water Source Protection**

66.433

Francoise Brasier, Chief
Underground Injection Control Branch
Office of Drinking Water
Office of Water
Environmental Protection Agency (EPA)
401 M St., SW
Washington, DC 20460 202-260-7077

To foster development and implementation of underground injection control (UIC) programs under the Safe Drinking Water Act. Types of assistance: grants. Estimate of annual funds available: \$10,500,000.

*** Water Quality Management Planning (205(j))**

66.454

Don Kunkoski, Director
Assessment and Watershed Protection Division
Office of Water
Environmental Protection Agency (EPA)
401 M St., SW, 4503F
Washington, DC 20460 202-260-7103

To assist states (including territories and the District), public comprehensive planning organizations, and interstate organizations in carrying out water quality management planning. Types of assistance: grants. Estimate of annual funds available: \$ 16,500,000.

*** National Estuary Program 66.456**

Marilyn Mlay, Chief
Oceans and Coastal Protection Division
Office of Wetlands, Oceans, and Watersheds Protection
Environmental Protection Agency (EPA)
Washington, DC 20460 202-260-1952

To authorize the Agency to convene Management Conferences with participants from states, legislatures, etc., to develop programs to protect and restore coastal resources in estuaries of national significance. Types of assistance: grants. Estimate of annual funds available: \$ 11,215,000.

*** Capitalization Grants for State Revolving Funds (State Revolving Fund) 66.458**

Don Niehus
Delegation Management Branch
Municipal Construction Division
Office of Municipal Control
Environmental Protection Agency (EPA)
Washington, DC 20460 202-260-7366

To create State Revolving Funds through a program of capitalization grants to states which will

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provide a feasible transition to state and local financing of municipal wastewater treatment facilities. Types of assistance: grants. Estimate of annual funds available: \$ 1,900,000,000.

*** Air Pollution Control Research 66.501**

Environmental Protection Agency
Grants Administration, 3903F
Washington, DC 20460

The objective is to support and promote research and development projects relating to the causes, effects, extent, promotion and control of air pollution. Types of assistance: grants. Estimate of annual funds available: \$ 31,303,800.

*** Environmental Protection Consolidated Grants - Program Support (Consolidated Program Support Grants) 66.600**

Richard Mitchell
Grants Administration Division
PM 3903, Environmental Protection Agency
Washington, DC 20460 202-260-6077

The consolidated program support grant is an alternative assistance delivery mechanism which allows a state or local agency responsible for continuing pollution control programs to develop an integrated approach to pollution control. Types of assistance: grants. Estimate of annual funds available: \$ 20,000,000.

*** Pesticides Enforcement Program 66.700**

John Neylan, Director
Office of Compliance Monitoring
Office of Pesticides and Toxic Substances, 2222A
Environmental Protection Agency (EPA)
Washington, DC 20460 202-564-2385

To assist states in developing and maintaining comprehensive pesticide enforcement programs. Types of assistance: grants. Estimate of annual funds available: \$ 16,133,600.

*** Toxic Substances Compliance Monitoring**

Cooperative Agreements 66.701

John Neylan, Director
Office of Compliance Monitoring
Office of Pesticides and Toxic Substances, 2222A
Environmental Protection Agency (EPA)
Washington, DC 20460 202-564-2385

To assist states in developing and maintaining comprehensive Toxic Substance enforcement programs. Types of assistance: grants. Estimate of annual funds available: \$ 6,480,200.

*** Hazardous Waste Management State Program Support 66.801**

Grants Administration Division, PM-216F
Environmental Protection Agency (EPA)

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Washington, DC 20460 703-308-8757

To assist state governments in the development and implementation of an authorized hazardous waste management program for the purpose of controlling the generation, transportation, treatment, storage and disposal of hazardous waste. Types of assistance: grants. Estimate of annual funds available: \$ 98,295,200.

*** Hazardous Substance Response Trust Fund
(Superfund) 66.802**

Carolyn Offutt, Chief
State Involvement Section
Office of Emergency and Remedial Response
Environmental Protection Agency (EPA)
Washington, DC 20460 703-603-8797

To determine level of hazard at sites listed in the CERCLA Information System. Types of assistance: grants. Estimate of annual funds available: \$ 200,000,000.

*** State Underground Storage Tanks Program (UST
Program) 66.804**

Dana Tulis, Director
Implementation Division
Underground Storage Tank Program (OSWER)
Environmental Protection Agency (EPA)
401 M St., SW
Washington, DC 20460 703-308-8891

To assist states in development and implementation of their own underground storage tank programs to operate in lieu of the federal program. Types of assistance: grants. Estimate of annual funds available: \$10,000,000.

*** Underground Storage Tank Trust Fund Program
66.805**

Dana Tulis, Director
Implementation Division
Office of the Underground Storage Tanks
Environmental Protection Agency (EPA)
Waterside Mall
401 M St., SW
Washington, DC 20460 703-308-8891

To support the development of state corrective action and enforcement programs that address releases from underground storage tanks containing petroleum. Types of assistance: grants. Estimate of annual funds available: unknown.

*** Superfund Technical Assistance Grants for
Citizen Groups at Priority Sites 66.806**

Nicole Lacoste
Office of Emergency and Remedial Response
Environmental Protection Agency (EPA)
401 M St., SW

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Washington, DC 20460 703-603-8842

To provide resources for community groups to hire technical advisors who can assist them in interpreting technical information concerning the assessment of potential hazards and the selection and design of appropriate remedies. Types of assistance: grants. Estimate of annual funds available: \$ 3,000,000.

*** Reimbursement for Firefighting on Federal
Property 83.007**

Clyde A. Bragdon, Jr., Administrator,
U.S. Fire Administration
16825 S. Seton Ave.

Emmitsburg,, MD 21727 301-447-1080

To provide that each fire service organization which engages in firefighting operations on federal property may be reimbursed for their direct expenses and direct losses incurred in firefighting Types of assistance: direct payment. Estimate of annual funds available: not known.

*** State Disaster Preparedness Grants (Disaster
Preparedness Improvement Grant) 83.505**

Dwight Poe
Preparedness, Policy and Guidance Branch
State and Local Preparedness Division
Federal Emergency Management Agency (FEMA)
Washington, DC 20472 202-646-3492

To assist states in developing and improving state and local plans, programs, and capabilities for disaster preparedness and prevention. Types of assistance: grants. Estimate of annual funds available: \$ 2,925,000.

*** Hurricane Preparedness Grants (Hurricane
Preparedness) 83.520**

Cynthia Keegan
Mitigation Directorate
Federal Emergency Management Agency (FEMA)
Washington, DC 20472 202-646-2711

Major objectives of the Hurricane Preparedness Program are to provide technical and financial assistance to state and local governments to conduct a Hurricane Preparedness Study that addresses the unique consequences of hurricanes in high-risk, high-population areas, reduce hurricane-caused injuries and save lives by assisting in the preparation of a hurricane evacuation plan, and reduce property damage caused by hurricanes. Types of assistance: grants. Estimate of annual funds available: \$ 1,130,500.

*** Earthquake Hazards Reduction Grants
(Earthquake Hazards Reduction) 83.521**

Sheila Donahoe
Mitigation Directorate
Federal Emergency Management Agency (FEMA)
Washington, DC 20472 202-646-3121

To reduce, abate and mitigate the potential loss of life and property as the result of the occurrence of an earthquake by fostering the increase in public awareness. Types of assistance: Grant. Estimate of annual funds available: \$ 3,923,810.

*** Federal Emergency Management Food and Shelter Program (Emergency Food and Shelter) 83.523**

Fran McCarthy
Preparedness, Training, and Exercises Directorate
Federal Emergency Management Agency (FEMA)
Washington, DC 20472 202-646-3652

To supplement and expand on-going efforts to provide shelter, food and supportive services for needy families and individuals. Types of assistance: grants. Estimate of annual funds available: \$ 100,000,000.

*** National Defense/National Direct/Perkins Loan Cancellations (formerly National Direct Student Loan) (NDSL) 84.037**

Susan Morgan
Policy Development Division
Student Financial Assistance Programs
Office of Assistant Secretary for Postsecondary Education
1600 Independence Ave., SW
Washington, DC 20202 202-708-8242

To reimburse institutions for their share of loans canceled for National Defense Student Loan recipients who become teachers or who perform active military service in the U.S. Armed Forces. Types of assistance: direct payment. Estimate of annual funds available: \$ 20,000,000.

*** Impact Aid-Maintenance and Operation (Impact Aid/Disaster Aid) 84.041**

Charles Hansen
Impact Aid Program
Office of Elementary and Secondary Education
U.S. Department of Education
1250 Maryland Ave., SW
Washington, DC 20202 202-260-3907

To provide financial assistance to local educational agencies when enrollments or availability of revenue are adversely affected by federal activities. Types of assistance: direct payment. Estimate of annual funds available: \$610,000,000.

*** Indian Education-Formula Grants to Local Educational Agencies (Indian Education Act - Subpart 1) 84.060**

Office of Indian Educations
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202 202-260-1441

To develop and carry out elementary and secondary school programs designed to meet the special educational and culturally related academic needs of Indian children. Types of assistance: grants. Estimate of annual funds available: \$62,000,000.

*** Rehabilitation Services-Basic Support (Basic Support) 84.126**

Office of Program Operations
Rehabilitation Services Administration
U.S. Department of Education
Washington, DC 20202 202-205-9406

To provide vocational rehabilitation services to persons with mental and/or physical handicaps. Types of assistance: grants. Estimate of annual funds available: \$2,176,000,000.

*** Rehabilitation Services-Service Projects (Rehabilitation Service Projects) 84.128**

Rehabilitation Services Administration
Office of Asst. Secretary for Special Education
and Rehabilitative Services
U.S. Department of Education
Washington, DC 20202 202-205-9297

To provide funds to state vocational rehabilitation agencies and public nonprofit organizations for projects and demonstration which hold promise of expanding and otherwise improving services for groups of mentally and physically handicapped individuals over and above those provided by the Basic Support Program. Types of assistance: grants. Estimate of annual funds available: \$1,850,000.

*** Migrant Education - Interstate and Intrastate Coordination Program 84.144**

Office of Migrant Education
Office of Elementary and Secondary Education
U.S. Department of Education
600 Independence Ave., SW, Room 4104
Washington, DC 20202 202-260-1164

To carry out activities to improve the interstate and intrastate coordination of migrant education between state and local education agencies. Types of assistance: grants. Estimate of annual funds available: \$6,000,000.

*** Client Assistance For Handicapped Individuals (CAP) 84.161**

U.S. Department of Education
Associate Commissioner for Program Operations
Office of Special Education
and Rehabilitative Services
Washington, DC 20202 202-205-9406

To provide assistance in informing and advising clients and client applicants of available benefits under the Rehabilitation Act. Types of assistance: grants. Estimate of annual funds available: \$10,382,000.

*** Magnet Schools Assistance 84.165**

Equity and Educational Excellence Division
600 Independence Ave., SW

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Washington, DC 20202 202-260-2476

To provide grants to eligible local educational agencies for use in magnet schools that are part of approved desegregation plans. Types of assistance: grants. Estimate of annual funds available: \$95,000,000.

*** Handicapped-Preschool Grants 84.173**

Division of Educational Services
Office of the Asst. Secretary for Special Education
and Rehabilitative Services
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202 202-205-9097

To provide grants to states to assist them in providing a free appropriate public education to preschool age handicapped children. Types of assistance: grants. Estimate of annual funds available: \$ 360,429,000.

*** State Activities - Education of Homeless Children and Youth 84.196**

Compensatory Education Programs
Office of Elementary and Secondary Education
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202 202-260-2777

To establish or designate an office in each state educational agency and Outlying Area for the coordination of education for homeless children and youth. Types of assistance: grants. Estimate of annual funds available: \$29,000,000.

*** Native Hawaiian Family Based Education Centers 84.209**

Beth Baggett
School Improvement Programs
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202 202-260-2502

To develop and operate a minimum of eleven family based education centers throughout the Hawaiian Islands. Types of assistance: direct payment. Estimate of annual funds available: \$ 2,723,000.

*** Capital Expenses (Chapter 1 - Capital Expenses) 84.216**

Mary Jean LeTendre
Compensatory Education Programs
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202 202-260-0826

To provide payments to local educational agencies for increases in capital expenses paid from Chapter 1 funds for the purpose of regaining levels of instructional services to eligible private

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school children. Types of assistance: grants. Estimate of annual funds available: \$ 20,000,000.

*** State Improvement (Chapter 1 State Improvement Program Grants) 84.218**

Compensatory Education Programs
Office of Elementary and Secondary Education
U.S. Department of Education
600 Independence Ave., SW
Washington, DC 20202 202-260-2777

To provide payments to state and local educational agencies to operate Chapter 1 program improvement plans. Types of assistance: grants. Estimate of annual funds available: \$ 15,000,000.

*** Native Hawaiian Special Education 84.221**

Lynda Glidewell 202-205-9099

To operate projects addressing the special education needs of Native Hawaiian Students. Types of assistance: grants. Estimate of annual funds available: \$ 585,000.

*** Mental Health Planning and Demonstration Projects 93.125**

Community Support Programs Section
Division of Demonstration Programs
National Institute of Mental Health (NIMH)
Parklawn Bldg., Room 11C-22
5600 Fishers Lane
Rockville, MD 20857 301-443-3653

To promote the development of community support systems for the long-term mentally ill, including inappropriately institutionalized individuals, mentally disturbed children and youth, and homeless individuals in communities. Types of assistance: grants. Estimate of annual funds available: \$26,702,000.

*** Emergency Medical Services Children (EMS for Children) 93.127**

Maternal and Child Health Bureau
Health Resources and Services Admin.
Room 18A-39, 5600 Fishers Lane
Rockville, MD 20857 301-443-4026

To support demonstration projects for the expansion and improvement of emergency medical services for children who need treatment for trauma or critical care. Types of assistance: grants. Estimate of annual funds available: \$ 9,333,000.

*** Technical and Non-Financial Assistance to Community and Migrant Health Centers 93.129**

Director
Division of Community and Migrant Health
Bureau of Primary Health Care
Health Resources and Services Admin.

4350 East West Hwy., 7th Floor
Bethesda, MD 20814 301-594-4310

To provide assistance to community health centers (CHCs) in the following areas: the initiation of new shared services activities involving specific CHCs within a state or region; and the enhancement of the clinical capability of centers within a state or region including assistance in retention and recruitment of providers. Types of assistance: grants. Estimate of annual funds available: \$10,300,000.

*** Primary Care Services-Resource Coordination
and Development Cooperative Agreements
(Primary Care Services Cooperative
Agreements) 93.130**

Director
Div. of Community and Migrant Health
Bureau of Primary Health Care
Health Resources and Services Admin., Room 7A-55
4350 East West Hwy., 7th Floor
Bethesda, MD 20894 301-594-4310

To coordinate local, state, and federal resources contributing to primary care service delivery in the state to meet the needs of medically under-served populations through community and migrant health centers, and the retention, recruitment and oversight of the National Health Service Corps and other health professions. Types of assistance: grants. Estimate of annual funds available: \$11,100,000.

*** Minority Community Health Coalition
Demonstration 93.137**

Ms. Sonia Hunt Gray
Office of Minority Health
Rockwall II Bldg., Suite 1000
5515 Security Lane
Rockville, MD 20852 301-594-0769

To demonstrate that coalitions of local community agencies can be formed to effectively impact on the disease risk factors and related health problems of minority groups, through unique and innovative methods of modifying behavioral and environmental factors involved. Types of assistance: grants. Estimate of annual funds available: \$ 2,100,000.

*** AIDS Education and Training Centers 93.145**

Director
Division of Medicine
Bureau of Health Professions
Health Resources and Services Admin.
Room 9A27, 5600 Fishers Lane
Rockville, MD 20857 301-443-6190

To provide education and training to primary care providers and others on the treatment and prevention of acquired immune deficiency syndrome (AIDS) in collaboration with health professions schools, local hospitals and health departments. Types of assistance: grants. Estimate of annual funds available: \$ 15,738,000.

*** Project Grants for Health Services to the Homeless (Homeless Assistance Program) 93.151**

Harold Dame, Director
Health Care Services for the Homeless Program
Health Resources and Services Admin.
4350 East West Hwy., 11th Floor
Bethesda, MD 20814 301-594-4260

To provide health care services to homeless persons. Types of assistance: grants. Estimate of annual funds available: \$ 65,405,000.

*** Rural Health Research Centers 93.155**

Office of Rural Health Policy
Health Resources and Services Admin.
Parklawn Bldg., Room 14-22
5600 Fishers Lane
Rockville, MD 20857 301-443-0835

To support the development of rural health research centers to provide an information base and policy analysis capacity on the full range of rural health issues. Types of assistance: grants. Estimate of annual funds available: \$ 2,500,000.

*** Health Program for Toxic Substances and Disease Registry 93.161**

Dr. Barry Johnson, Assoc. Administrator
Centers for Disease Control
Public Health Service (PHS)
1600 Clifton Rd., NE
Mail Stop E28
Atlanta, GA 30333 404-639-0700

To work closely with state, local, and other federal agencies to reduce or eliminate illness, disability and death resulting from exposure to the public and workers to toxic substances at spill and waste disposal sites. Types of assistance: grants. Estimate of annual funds available: \$5,600,000.

*** Childhood Lead Poisoning Prevention Projects 93.197**

Mr. David Forney
Lead Poisoning Prevention Branch
Division of Environmental Hazards and Health Effects
National Center for Environmental health
Centers for Disease Control and Prevention
MSF-42, Public Health Service
4770 Buford Highway
Atlanta, GA 30341 404-488-7330

To assure that children in communities with demonstrated high risk for lead poisoning are screened; to identify infants and young children with elevated lead levels; to identify possible sources of lead exposure; and to provide information on childhood lead poisoning. Types of assistance: grants. Estimate of annual funds available: \$26,000,000.

*** Family Planning-Services (Umbrella Councils)**

93.217

Deputy Asst. Secretary for Population Affairs
U.S. Department of Health and Human Services
West Tower, Suite 200, East West Hwy.
5600 Fishers Lane
Rockville, MD 20857 301-594-4000

To provide educational, counseling, comprehensive medical and social services necessary to enable individuals to freely determine the number and spacing of their children, and by doing so helping to reduce maternal and infant mortality and promote the health of mothers and children. Types of assistance: grants. Estimate of annual funds available: \$ 185,053,000.

*** Community Health Centers 93.224**

Director
Division of Community and Migrant Health
Health Resources and Services Admin.
4350 East West Hwy., 7th Floor
Bethesda, MD 20814 301-594-4300

To support the development and operation of community health centers which provide primary health services, supplemental health services and environmental health services to medically under-served populations. Types of assistance: grants. Estimate of annual funds available: \$ 616,680,000.

*** Indian Health Service-Health Management**

Development Program Indian Health) 93.228

Division of Community Services
Indian Health Service
Public Health Service (PHS), Room 6A-05
5600 Fishers Lane
Rockville, MD 20857 301-443-6840

To improve the quality of the health of American Indians and Native Alaskans by providing a full range of curative, preventative and rehabilitative health services. Types of assistance: grants. Estimate of annual funds available: \$ 7,986,017.

*** Migrant Health Centers Grants 93.246**

Director
Migrant Health Branch
Health Resources and Services Administration
4350 East West Hwy., 7th Floor
Bethesda, MD 20814 301-594-4303

To support the development and operation of migrant health centers and projects which provide primary health care services, supplemental health services and environmental health services which are accessible to migrant and seasonal agricultural farm workers and their families. Types of assistance: grants. Estimate of annual funds available: \$ 65,244,000.

*** National Health Service Corps 93.258**

Dr. Audrey Manley, Director
National Health Service Corps

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Health Resources and Services Admin.

Room 7A-39, Parklawn Bldg.

5600 Fishers Lane

Rockville, MD 20857 301-443-2900

To improve the delivery of health care services to residents in areas critically short of health personnel by the assignment of additional medical personnel. Types of assistance: loans. Estimate of annual funds available: \$ 39,000,000.

*** Family Planning-Personnel Training 93.260**

Office of the Assistant Secretary for Health

U.S. Department of Health and Human Services

West Tower, Suite 200, East West Hwy.

Rockville, MD 20857 301-594-4008

To provide job specific training for personnel to improve the delivery of family planning services. Types of assistance: grants. Estimate of annual funds available: \$ 5,969,000.

*** Childhood Immunization Grants (Section 317, Public Health Service Act; Immunization Program) 93.268**

Kathy Cahill

Centers for Disease Control

Public Health Service (PHS)

U.S. Department of Health and Human Services

1600 Clifton Rd., NE

Atlanta, GA 30333 404-639-8208

To assist states and communities in establishing and maintaining preventive health service programs to immunize individuals against vaccine-preventable diseases. Types of assistance: grants. Estimate of annual funds available: \$ 340,000,000.

*** Centers for Disease Control - Investigations and Technical Assistance 93.283**

Dr. David Satcher, Acting Director

Centers for Disease Control

Public Health Service (PHS)

U.S. Department of Health and Human Services

1600 Clifton Rd., NE

Atlanta, GA 30333 404-639-3291

To assist state and local health authorities and other health related organizations in controlling communicable disease, chronic diseases, and other preventable health conditions. Types of assistance: grants. Estimate of annual funds available: \$165,125,000.

*** Family Preservation and Support Services 93.556**

Commissioner

Administration on Children, Youth and Families

P.O. Box 1182

Washington, DC 20013 202-205-8618

To fund community-based family support services that promote the well-being of children and families by enhancing family functioning and child development. Types of assistance: grants.

Estimate of annual funds available: \$230,000,000.

*** Refugee Assistance-Voluntary Agency Programs**

93.567

Barbara Chesnik
Office of Refugee Resettlement
Administration for Children and Families
U.S. Department of Health and Human Services
6th Floor, 370 L'Enfant Promenade SW
Washington, DC 20447 202-401-4558

To assist refugees in becoming self-supporting and independent members of American society, by providing grant funds to private nonprofit organizations to support case management, transitional assistance, and social services for new arrivals. Types of assistance: grants. Estimate of annual funds available: \$39,000,000.

*** Refugee and Entrant Assistance 93.576**

Allan Gall
Office of Refugee Resettlement
Administration for Children and Families
U.S. Department of Health and Human Services
370 L'Enfant Promenade, SW, 6th Floor
Washington, DC 20447 202-401-9251

To decrease the numbers of refugees on public assistance, to promote refugee community and family stability, to enhance services to refugees and to encourage placement of families in good locations. Types of assistance: grants. Estimate of the annual funds available: \$11,920,300.

*** Native American Programs - Financial Assistance**

Grants 93.612

Administration for Native Americans
U.S. Department of Health and Human Services
Room 348-F, 200 Independence Ave., SW
Washington, DC 20201 202-690-5780

To provide financial assistance to public and private nonprofit organizations including Indian Tribes, urban Indian centers, Native Alaskan villages, Native Hawaiian organizations, rural off-reservation groups, and Native American Pacific Island groups for the development and implementation of social and economic development strategies that promote self-sufficiency. Types of assistance: grants. Estimate of annual funds available: \$ 1,000,000.

*** Administration on Developmental Disabilities -**

Basic Support and Advocacy Grants 93.630

Director
Program Operations Division
U.S. Department of Health and Human Services
Washington, DC 20201 202-690-5962

To assist states in the development of a comprehensive system and a coordinated array of services in order to support the developmentally disabled to achieve their maximum potential and ensure the protection of their legal and human rights. Types of assistance: grants. Estimate of annual funds available: \$ 97,156,000.

*** Administration on Developmental Disabilities -
Projects of National Significance 93.631**

Program Development Division
Administration on Developmental Disabilities
U.S. Department of Health and Human Services
Washington, DC 20201 202-690-6961

To provide grants and contracts for projects of national significance to increase and support the independence, productivity, and integration into the community of persons with developmental disabilities. Types of assistance: grants. Estimate of annual funds available: \$ 5,714,906.

*** Children's Justice Grants to States 93.643**

James Auchter
National Center on Child Abuse and Neglect
Administration for Children, Youth and Families
P.O. Box 1182
Washington, DC 20013 202-205-8807

To encourage states to enact child protective reforms which are designed to improve the handling of child abuse cases and the investigation and prosecution of cases of child abuse. Types of assistance: grants. Estimate of annual funds available: \$ 8,500,000.

*** Child Welfare Services - State Grants 93.645**

Daniel Lewis, Associate Commissioner
Children's Bureau
Administration for Children, Youth and Families
P.O. Box 1182
Washington, DC 20013 202-205-8618

To establish, extend, and strengthen child welfare services provided by state and local public welfare agencies to enable children to remain in their own homes. Types of assistance: grants. Estimate of annual funds available: \$ 291,989,000.

*** Social Services Research and Demonstration
93.647**

Richard Greenberg, Director
Division of Research and Evaluation
U.S. Department of Health and Human Services
370 L'Enfant Promenade SW, 7th Floor
Washington, DC 20447 202-401-6971

To promote effective social services for dependent and vulnerable populations such as the poor, the aged, children and youth, Native Americans, and the handicapped. Types of assistance: grants. Estimate of annual funds available: \$ 10,000,000.

*** Foster Care - Title IV-E 93.658**

Associate Commissioner
Children's Bureau
P.O. Box 1182
Washington, DC 20013 202-205-8618

To provide Federal Financial Participation (FFP) in assistance on behalf of eligible children

I Wanna Fix Up My Neighborhood

needing care away from their families (in foster care) who are in the placement and care of the state agency administering the program. Types of assistance: grant. Estimate of annual funds available: \$ 3,807,117,000.

*** Adoption Assistance 93.659**

Associate Commissioner
Children's Bureau
P.O. Box 1182
Washington, DC 20013 202-205-8618

To provide Federal Financial Participation (FFP) to states which meet certain eligibility tests, in the adoption subsidy costs for the adoption of children with special needs. Types of assistance: grants. Estimate of annual funds available: \$ 567,588,000.

*** Social Services Block Grant (Social Services) 93.667**

Director, Office of Policy, Planning and Legislation
Office of Community Services
370 L'Enfant Promenade, SW
Washington, DC 20447 202-401-2333

To enable each state to furnish social services best suited to the needs of the individuals residing in the state. Types of assistance: grant. Estimate of annual funds available: \$ 2,800,000,000.

*** Administration for Children, Youth and Families - Child Abuse and Neglect State Grants 93.669**

Donna Litton
National Center on Child Abuse and Neglect
Children's Bureau
P.O. Box 1182
Washington, DC 20013 202-205-8640

To assist states in improving and increasing activities for the prevention and treatment of child abuse, and to develop, strengthen, and carry out the program objectives through State grants. Types of assistance: grants. Estimate of annual funds available: \$ 22,854,000.

*** Family Violence Prevention and Services 93.671**

Office of Policy, Planning and Legislation
Office of Community Services
370 L'Enfant Promenade SW, 5th Floor
Washington, DC 20447 202-401-5529

To demonstrate the effectiveness of assisting states and Indian Tribes in the prevention of family violence and to provide immediate shelter and related assistance for victims of family violence and their dependents. Types of assistance: grants. Estimate of annual funds available: \$ 27,107,426.

*** Independent Living 93.674**

Michael Ambrose, Director
Children's Bureau
Administration for Children, Youth and Families

Money For Communities and Nonprofits

P.O. Box 1182

Washington, DC 20013 202-205-8740

To assist states and localities in establishing and carrying out programs designed to assist children, with respect to whom foster care maintenance payments are being made by the state and who have attained age 16, in making the transition from foster care to independent living. Types of assistance: grants. Estimate of annual funds available: \$ 70,000,000.

*** State Medicaid Fraud Control Units 93.775**

James Wright, Director

State Fraud Branch, Office of the Secretary

U.S. Department of Health and Human Services (DHHS)

Room 5449, North Bldg.

330 Independence Ave., SW

Washington, DC 20201 202-619-3557

To control provider fraud in the states Medicaid program. Types of assistance: grants. Estimate of annual funds available: \$ 82,000,000.

*** State Survey and Certification of Health Care
Providers and Suppliers 93.777**

Wayne Smith, Ph.D., Director

Office of Survey and Certification

Health Standards and Quality Bureau

Health Care Financing Administration

6325 Security Blvd.

Baltimore, MD 21207 410-966-6810

To provide financial assistance to any state which is able and willing to determine through its state health agency or other appropriate state agency that providers and suppliers of health care services are in compliance with federal regulatory health and safety standards. Types of assistance: grants. Estimate of annual funds available: \$ 173,800,000.

*** Preventive Health Services - Sexually Transmitted
Diseases Control Grants 93.977**

Dr. Judith Wasserheit, Acting Director

Centers for Disease Control

Public Health Service

U.S. Department of Health and Human Services (DHHS)

1600 Clifton Road, NE

Atlanta, GA 30333 404-639-8258

To reduce morbidity and mortality by preventing cases and complications of sexually transmitted diseases (STD). Types of assistance: grants. Estimate of annual funds available: \$ 67,940,000.

*** Mental Health Disaster Assistance and
Emergency Mental Health 93.982**

Dr. Brian Flynn, Chief

Emergency Services and Disaster Relief Branch

National Institute of Mental Health

5600 Fishers Lane

I Wanna Fix Up My Neighborhood

Rockville, MD 20857 301-443-4735

Provision of supplemental emergency mental health counseling to individuals affected by major disasters, including the training of volunteers to provide such counseling. Types of assistance: grants. Estimate of annual funds available: \$ 7,000,000.

*** Cooperative Agreements for State-Based**

Diabetes Control Programs 93.988

Chief

Grants Management Office

Procurement and Grants Office

Centers for Disease Control

Public Health Service

U.S. Department of Health and Human Services (DHHS)

255 E. Paces Ferry Rd.

Atlanta, GA 30305 404-842-6640

To implement comprehensive programs which will ensure that persons with diabetes who are at high risk for certain complications of diabetes are identified, entered into the health care system and receive on going state-of-the-art preventive care and treatment. Types of assistance: grants. Estimate of annual funds available: \$ 12,971,915.

*** National Health Promotion 93.990**

Deputy Director

Office of Disease Prevention and Health Promotion

U.S. Department of Health and Human Services (DHHS)

330 C St, SW, Room 2132

Washington, DC 20201 202-205-8611

To engage national membership organizations from various sectors as a means of expanding and coordinating health promotion efforts. Types of assistance: grants. Estimate of annual funds available: \$ 400,000.

*** Preventive Health and Health Services Block**

Grant (PHS Block Grants) 93.991

Chief

Grants Management Branch

Centers for Disease Control

255 E. Paces Ferry Rd.

Atlanta, GA 30305 404-842-6508

To provide states with resources for comprehensive preventive health services including: emergency medical services, health incentive activities, hypertension programs, rodent control, etc. Types of assistance: grant. Estimate of annual funds available: \$ 139,989,000.

*** Maternal and Child Health Services Block Grant**

93.994

Maternal and Child Health Bureau

Health Resources and Services Administration

Public Health Service (PHS)

Room 18A-55, 5600 Fishers Lane

Rockville, MD 20857 301-443-3163

Money For Communities and Nonprofits

To enable states to maintain and strengthen their leadership in planning, promoting, coordinating and evaluating health care for mothers and children and in providing health services for mothers and children who do not have access to adequate health care. Types of assistance: grants. Estimate of annual funds available: \$ 570,116,864.

*** Adolescent Family Life-Demonstration Projects**

93.995

Office of Adolescent Pregnancy Programs
Office of the Assistant Secretary for Health
U.S. Department of Health and Human Services (DHHS)
East West Tower S
Suite 200, West Tower
Rockville, MD 20857 301-594-4004

To promote adoption as an alternative for adolescent parents. Types of assistance: grants. Estimate of annual funds available: \$ 4,022,000.

*** Foster Grandparent Program (FGP) 94.011**

Program Officer
Foster Grandparent Program
Corporation for National Service
1201 New York Ave., NW
Washington, DC 20525 202-606-5000

To provide part-time volunteer service opportunities for low income persons age 60 and over and to give supportive person-to-person service in health, education welfare and related settings to help alleviate the physical mental and emotional problems of infants, children or youth having special or exceptional needs. Types of assistance: grants. Estimate of annual funds available: \$ 72,812,000.

*** Retired Senior Volunteer Program (RSVP) 94.002**

Program Officer
Retired Senior Volunteer Program
Corporation for National Service
1201 New York Ave., NW
Washington, DC 20525 202-606-5000

To provide a variety of opportunities for retired persons, aged 60 or over to serve their community through significant volunteer service. Types of assistance: grants. Estimate of annual funds available: \$ 37,708,000.

*** Service-Learning Programs 94.005**

Student Community Service Programs
Corporation for National Service
1201 New York Ave., NW
Washington, DC 20525 202-606-5000

To encourage and enable students in secondary, vocational and post-secondary schools to participate in community service projects addressing poverty related problems. Types of assistance: grants. Estimate of annual funds available: \$ 13,181,500.

*** Senior Companion Program 94.016**

Program Officer
Senior Companion Program
Corporation for National Service
1201 New York Ave., NW
Washington, DC 20525 202-606-5000

To provide volunteer opportunities for low income people aged 60 and older which enhance their ability to remain active and provide critically needed community services. Types of assistance: grants. Estimate of annual funds available: \$34,244,000.

"Vaclav Havel, the philosopher president of the Czech Republic, remarked recently on the paradox of our times: 'Experts can explain anything in the objective world to us, yet we understand our lives less and less. We live in a post-modern world, where anything is possible and almost nothing is certain.'"

Source: *New Passages*, Gail Sheehy, Random House, 1995

**I Wanna New Career
And I'm a Woman**

Money and Help For Women Entrepreneurs

Did you know that the recent surge in economic growth is actually being driven by small businesses that are in large part owned by women? That's right — women are starting businesses at **twice** the rate of men, and it's probably because women are finding that their dual careers as businesswomen and mothers are not being accommodated by big business very well at all. An increasing number of women are finding that rigid corporate structures fail to make allowances for their roles as executives, wives, and mothers. Because of this inflexibility, more and more women are striking out on their own or with a partner that shares a similar philosophy, and these women are finding success on their own terms. Corporate America has held women as a group back long enough, and for that reason, women are launching their own businesses in unprecedented numbers.

When someone mentions the word "entrepreneur", most people conjure up an image of someone like Donald Trump smiling on the cover of some glossy business trade magazine. But these days, chances are that smiling face will be decidedly more feminine looking than Donald's — it might be Donna's face, as in Donna Karan, who grew her apparel business into a million dollar money maker in just a few short years. As with men, hard work and commitment to make a business work are the ingredients women are using to create their own success, and not waiting for others to hand it to them. Just look at some of these incredible statistics that the U.S. Small Business Administration has gathered on women business owners:

- Over the last 15 years, the number of women-owned businesses has almost **doubled**.
- In that same amount of time, the percentage of women-owned businesses increased by 10%, while those owned by men decreased by as much.
- Over one-third of all businesses are now owned by women.
- Women-owned businesses were awarded over \$2 billion in federal prime contracts last year, compared to only \$180 million ten years ago, an increase of over ten fold.
- 75% of new businesses started by women succeed, compared to only 25% of those started by men.

Since most people in the U.S. actually work for small businesses, the government has been forced to take notice of this ever-increasing trend toward women-owned businesses. Chances are your new boss or CEO is going to be a woman, not someone like Lee Iacocca. Why else would the Small Business Administration (SBA) put a women's business ownership specialist at over 100 SBA offices across the country? You don't see the Small Business Administration bending over to help men out with special programs — anyone who reads the statistics can see who's going to be the most powerful group of emerging business owners over the next couple of decades.

As you'll see in this chapter, both the Federal and state governments have created special programs to help women business owners compete and succeed like never before.

*** Small Business Administration Pilot Program**

The Women's Pre-Qualified Loan Program is being tested for a year in Charlotte, North Carolina, and nine other cities nationwide. This program will give the Small Business Administration greater influence on the number of loans extended to women.

This program began on June 1, 1994. Through the program, women business owners can go directly to the Small Business Administration (SBA) for a loan guarantee review, instead of being required to go to a bank first. If the woman business owner qualifies, the SBA will issue a commitment letter that she can present as part of her loan application to a bank. If the bank approves the loan, the application is returned to the SBA for final review. The SBA's decision will be based on the ability of the woman business owner to pay back the loan.

Businesses must be 51% owned and operated by women to qualify for the lending program. Only Mecklenburg County businesses qualify for Charlotte's pilot program. The pilot women's program backs loans up to \$250,000. The women's program backs loans up to \$250,000, and will guarantee 90% of loans up to \$155,000. Bigger loans will be backed 85%. There is no cap on the number of loans that will be processed through the pilot program.

Following the guidelines for the pilot program, women applicants will go to a "facilitator", who will screen applications for the SBA for a small fee. These fees have not been established as of this printing. The program is also being tested in Albuquerque, New Mexico; Chicago, Illinois; Columbus, Ohio; Helena, Montana; Montgomery, Alabama; Louisville, Kentucky; New Orleans, Louisiana; Salt Lake City, Utah; and San Francisco, California. While there is no way to monitor the number of women applicants who are rejected at the bank level under the existing system, the pilot program will work to improve that situation.

For more information, contact the Charlotte SBA office during business hours at 200 N. College St., Suite A2015, Charlotte, NC 28202; 704-344-6463.

*** Fight Suppliers Who Won't Give You Credit**

Public Reference Branch
Federal Trade Commission (FTC)
Washington, DC 20580 202-326-2222

Often women who have been divorced have trouble establishing credit. And you need credit if you're going to run a business. The Federal Trade Commission (FTC) enforces the laws that prohibit creditors and credit bureaus from discriminating against women because of their sex or marital status, and they can send you the free publication, *Women and Credit Histories*. This pamphlet explains your credit rights under the law, how to get help in establishing your own credit, and what to do if you feel your credit application has been unfairly denied.

*** Grants, Loans and Loan Guarantees for Women-Owned Businesses**

Contact your state office of Economic Development located in your state capital.

All federal money programs aimed at small business do not discriminate between women and non-women-owned businesses. However, at the state level there are a number of specific money programs that are set aside only for women-owned businesses. The programs vary from state to state and are changing all the time so it is best to check with your State Office of Economic Development in your state capital to insure you have the latest available information. Here is a listing of what a few states offer specifically for women entrepreneurs:

- Illinois has low interest loans up to \$50,000
- Iowa has grants up to \$25,000 and loan guarantees up to \$40,000
- Louisiana has loans and loan guarantee programs up to \$250,000
- Minnesota offers low interest loans for up to 50% of your project
- New York offers low interest loans from \$20,000 to \$500,000
- Wisconsin offers low interest loans for women-owned businesses under \$500,000 in sales

*** Federal Government Set-Asides For Women Entrepreneurs**

Contact your state office of Economic Development located in your state capital

or

Superintendent of Documents

Government Printing Office

Washington, DC 20402 202-512-1800

Many Federal government contracting offices are trying to insure that a certain percentage of their contracts go to women entrepreneurs. Most even have special offices that will help women entrepreneurs sell to their agencies. For help in selling your product or service to the government, contact your State Economic Development Office in your state capital and obtain a copy of *Women Business Owners: Selling to the Federal Government*. It is available for \$3.75 from the Government Printing Office.

*** 15% Set-Aside for Women Entrepreneurs**

Contact your state office of Economic Development located in your state capital.

Not only is the Federal government active in insuring that women get a fair share of government contracts, but many state governments are becoming involved. Some states, like California for example, have passed laws that force their state agencies to give at least 15% of their contracts to women and minority-owned firms. Other states like Illinois, Iowa, Maine, Minnesota, Montana, New Jersey, Oregon, and Washington are among those who are active in insuring that women obtain a fair share of state government contracts. Contact your State Office of Economic Development to see how your business can take advantage of set-asides in your state.

*** 28 States Offer Free Consulting To Women Only**

Contact your state office of Economic Development located in your state capital.

Although every state offers free help to any person wishing to start or expand a business in their state, there are 28 states that have set up special offices just for women entrepreneurs. As an example, Colorado established a women's clearinghouse which provides hands-on assistance with business planning, marketing, financing, and government contracts. They also hold seminars at 16 locations throughout the state. Ohio offers a wide range of free services including loan packaging and marketing research. Contact your State Office of Economic Development to see what your state has to offer. If they don't have a "Women Only" office, don't let that stop you. It just means you'll have to share the help available with the men in your state.

*** What To Do If You Suspect Your Bank Denied You Credit Because You Are a Woman or Divorced**

Money and Help for Women Entrepreneurs

Credit Practices Division
Federal Trade Commission
Washington, DC 20580 202-326-3758

Women looking for money to start up and run their businesses might run into lenders that discriminate against them simply because they are women or divorced. The Federal Trade Commission (FTC) enforces the Equal Credit Opportunity Act, which prohibits any creditor from denying credit to a consumer on the basis of sex or marital status. If you think you've been discriminated against by a lender, contact the Federal Trade Commission. While the Federal Trade Commission won't act on individual complaints, a number of complaints against the same lender may force them to investigate. If necessary, the Federal Trade Commission can take violators to court to get them to stop their illegal practices. If you want your complaint investigated and action taken immediately, contact one of the following agencies, depending on the type of lending institution involved:

National Banks

Comptroller of the Currency, Compliance Management, U.S. Department of the Treasury, Washington, DC 20219, 202-874-5000.

FDIC-Insured Banks

Division of Compliance and Consumer Affairs, 550 17th St., NW, Room F-130, Washington, DC 20429, 202-898-3535.

Savings & Loans

Office of Thrift Supervision, U.S. Department of Treasury, 1700 G St., NW, Washington, DC 20552, 202-906-6000.

State Banks

Contact your State Banking Commissioner.

*** How To Select Quality Day Care For Your Child**

County Cooperative Extension Service
6707 Groveton Dr.
Clinton, MD 20735 301-868-9410

If you're running your own small business or a business out of your home, you might need to consider finding good and reliable day care for your children to give you the time you need for your business. This office can send you a free copy of *How To Select Quality Day Care For Your Child*, which shows you what to look for in quality day care.

*** How To Start a Child Care Business In Your Home**

County Cooperative Extension Service
6707 Groveton Dr.
Clinton, MD 20735 301-868-9410

If you're interested in running a child care business out of your home, you'll need some necessary background information before you start. This office can send you a free copy of *Home-based Business: Child Care and Running a Child Care Business*, which includes information on such topics as record-keeping, registration and certification, rates to charge, advertising, and insurance. You'll also find a list of questions you should ask yourself, such as how suitable you are for the job, your feelings toward children, your physical stamina, your

personal family life, and much more.

*** Videos On Starting A Child Care Business**

Contact your County Cooperative Extension Service listed under county government in your telephone book;

or

Video Production

Texas A & M University

107 Reed McDonald Building

409-845-2840

College Station, TX 77843

409-845-7800

Better Kid Care - Family Day Care Training is a 4-part video program in day care training. It includes the following topics: 1) Child Development, 2) Nutrition, 3) Health and Safety, and 4) Business Management. It is produced by the Texas Agricultural Extension Service and is available through their office (listed above) for a modest fee, or on a free loan basis through many County Cooperative Extension Service offices around the country. Call your local County Cooperative Extension Service for availability.

*** How To Juggle The Stress of Your Business
and Your Family**

National Health Information Clearinghouse (NHIC)

P.O. Box 1133

301-565-4167

Washington, DC 20013-1133

800-336-4797

Trying to run a business can put a lot of added stress on you, your family, and your marriage, especially when business isn't going very well. The National Health Information Clearinghouse (NHIC) puts out a pamphlet entitled *Healthfinder: Stress Information Resources* (\$1), which lists and describes several government agencies and private organizations that offer publications and resources on work-related stress and stress management.

*** Free Publications For Women Business Owners**

Women's Bureau

Office of the Secretary

U.S. Department of Labor

200 Constitution Ave., NW

800-827-5355

Washington, DC 20210 202-219-6652

Are you interested in how many other women business owners there are in the U.S? How about what your chances are for climbing up through various management levels? If you're interested in finding out more about women in the workforce, including trends and future projections, you might find the following free publications informative:

Alternative Work Patterns

American Indian/Alaska Native Women Business Owners

Asian American Women Business Owners

Benefits to Employers Who Hire Women Veterans

Black Women Business Owners

Black Women in the Labor Force

Earning Differences Between Women and Men

Flexible Workstyles: A Look at Contingent Labor

Hispanic Origin Women Business Owners

Money and Help for Women Entrepreneurs

State Maternity/Parental Leave Laws
Women Business Owners
Women in Management
Women in Skilled Trades
Women of Hispanic Origin in the Labor Force
Women on the Job: Careers in the Electronic Media
Women Who Maintain Families
Women With Work Disability
Women Workers: Outlook to 2005
Work and Family Resource Kit
Working Mothers and Their Children

*** How To Get Start-Up Capital From Being Pregnant, Sexually Harassed, or From A Bad Shopping Experience**

U.S. Customs Service
Fraud Division
Washington, DC 20229 800-BE-ALERT

or

Equal Employment Opportunity Commission (EEOC)
1801 L St., NW 800-669-4000
Washington, DC 20570 800-669-3362 (publications)

More people would quit what they're doing and start their own business if they had a small windfall of money to get them started. Here are two government programs that may turn a bad experience into the capital needed to begin a business.

As a business owner, there are times you may come across unscrupulous wholesalers who try to sell you some counterfeit products at cut-rate prices. Instead of risking your business by buying and reselling the bogus products, report the fraud to the U.S. Customs Service. If your complaint, which will be kept completely anonymous, leads to the seizure of counterfeit goods, you could receive a reward of up to \$250,000, depending on the size of the case. What small business couldn't use some extra operating capital like that to keep it going?

So you want to start your own business because you've just been fired because you were pregnant, or wouldn't sleep with your boss to get a promotion? Before you go taking out any business loan, contact the Equal Employment Opportunity Commission (EEOC) and report how you think your former boss discriminated against you. The EEOC will investigate your complaint, and if they think there are grounds for prosecuting your former boss, they'll proceed with the case. If they prove the case, you could end up with enough money in back pay and other remedies to finance your own company.

*** Health Insurance for Divorcees Who Start Their Own Business**

Women Work
1625 K St. NW, #300
Washington, DC 20006 202-467-6346

Under the new law, divorced and separated women and their children can continue to receive the same health insurance coverage they had before they were divorced or separated from

their husbands at the group rate. The only difference is that they must pay the premium. This law applies to all private businesses that employ more than 20 people and to federal, state, and local government plans. Depending on the reason for displacement, you may be eligible to continue coverage for up to 36 months. You must contact the health plan within 60 days of the divorce or separation to indicate that you're electing to continue coverage. If the plan refuses to honor the law, contact your state's Insurance Commissioner, and they will investigate your complaint and get you the coverage to which you're entitled. For more information on this law, contact the Women Work at the above address.

*** Meet Women Entrepreneurs In Your
Neighborhood For Lunch**

Office of Women's Business Ownership
U.S. Small Business Administration
409 3rd St., SW
Washington, DC 20416 202-205-6673

One of the biggest problems women entrepreneurs face is breaking into the "old boys" network of successful businessmen, and important opportunities can be lost without access to these kinds of connections. To help women interested in networking with other successful business people, the U.S. Small Business Administration has a new program that pairs up a woman who is just starting out with an experienced female Chief Executive Officer running the same kind of company. This business mentor can help the novice businesswoman make connections that might otherwise take her years to make on her own. Those interested in networking should also think about joining relevant professional associations, such as the National Association of Women Business Owners at 212-922-0465 or the National Association for Female Executives at 212-645-0770, or by contacting their local Chamber of Commerce.

*** Seminars On How Women Can Sell to the
Government**

Office of Women's Business
U.S. Small Business Administration
409 3rd St., SW
Washington, DC 20416 202-205-6673

If you're not sure how to start doing business with the government, you might consider taking a seminar sponsored by the U.S. Small Business Administration on the procurement process. These seminars will give you a complete overview on what you'll need to know and do to get involved in bidding on and landing government business contracts. For information on when these seminars are scheduled in your area, contact the office above, or the Women's Business Ownership Representative nearest you listed elsewhere in this chapter.

*** Creative Financing for Women Entrepreneurs**

Office of Women's Business Ownership
U.S. Small Business Administration
409 3rd St., SW
Washington, DC 20416 202-205-6673

One of the toughest parts of running a business is finding the capital resources to do it: MONEY. The Women's Business Ownership Office runs seminars on how women can use creative ways to locate financing if they've been turned down for loans by regular banks. For

Money and Help for Women Entrepreneurs

more information about these seminars, contact the office above or the Women's Business Ownership Representative nearest you listed elsewhere in this chapter.

*** Free Mentors for New Women Entrepreneurs**

Office of Women's Business Ownership

U.S. Small Business Administration

409 3rd St., SW

Washington, DC 20416 202-205-6673

How valuable would it be to your business to find a successful role model who's already gone through what's facing you as a female entrepreneur and who's willing to share her expertise with you at no charge? Through the Small Business Administration's Women's Network for Entrepreneurial Training (WNET) you can be paired up with a successful mentor who will meet with you at least once a week for an entire year, allowing you to learn from her experience and begin networking with other successful business people. If you've had your business going for at least a year and have gross receipts of at least \$50,000, you can qualify for the WNET program. For more information, contact the office above or the Women's Business Ownership Representative nearest you listed elsewhere in this chapter.

*** Changing Laws to Help Women Business**

Owners

Congressional Caucus for Women's Issues

2471 Rayburn Building

Washington, DC 20515 202-225-6740

If you think that the climate for women business owners could be improved by passing a new law, you might think of sending your ideas to the Congressional Caucus for Women's Issues. This group keeps track of the issues most important to women across the country and introduces new legislation that can help meet those needs, including those of the community of women entrepreneurs. Recently, a new law was passed that allowed federal funding for U.S. Small Business Administration Demonstration Centers that specialize in offering counseling to women interested in starting and expanding businesses. Contact this office if you have any new ideas or would simply like them to send you information about the most recent legislation currently before Congress that concerns women business owners.

Women's Business Ownership Representatives

Women entrepreneurs have special needs, and the U.S. Small Business Administration recognizes those needs. That's why they've added staff members who specialize in promoting women-owned businesses in the U.S. These Women's Business Ownership (WBO) reps can help solve your unique business problems, such as how to network with other women business owners, where to find financial assistance on the state level, or how to get in on the lucrative government procurement programs, especially the ones that offer preferences to women-owned businesses. The WBO rep serving your area is your best ally in helping you cut through the red tape and direct you to free counseling and other valuable information sources.

Alabama

Susan Dunham
U.S. Small Business Administration
2121 8th Ave., North, Suite 200
Birmingham, AL 35203-2398
205-731-1334
Fax: 205-731-1404

Alaska

Joyce Courtney
U.S. Small Business Administration
222 West 8th Ave., Room 67
Anchorage, AK 99513-7559
907-271-4022
Fax: 907-271-4545

Arizona

Gail Gesell
U.S. Small Business Administration
2828 North Central, Suite 800
Phoenix, AZ 85004-1025
602-640-2316
602-640-2325
Fax: 602-640-2360

Arkansas

Valerie Coleman
U.S. Small Business Administration
2120 Riverfront, Suite 100
Little Rock, AR 72202
501-324-5871, ext. 236
Fax: 501-324-5199/5149

California

Gloria Minarik

Women's Business Ownership Representatives

U.S. Small Business Administration
455 Market St., 6th Floor
San Francisco, CA 94105
415-744-8491
Fax: 415-744-6812

Gilda Perez
U.S. Small Business Administration
660 J St., Suite 215
Sacramento, CA 95814-2413
916-498-6430
Fax: 916-498-6422

Delores Braswell
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Coral Gables, FL 33146-2911
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808-541-3024
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"More than twelve hundred women aged 50 to 64 are currently studying in the United States for their first professional degrees, seriously applying themselves to law, dentistry, pharmacy or social psychology, or increasingly, coming out of divinity schools."

Source: *New Passages*, Gail Sheehy, Random House, 1995

Local Woman-To-Woman Entrepreneur Help Centers

The U.S. Small Business Administration (SBA) has co-funded 19 Demonstration Centers across the country to assist women interested in starting up and expanding small businesses. What is unique about these programs is that most offer woman-to-woman, one-on-one counseling in all aspects of business, from employee relations, budgeting, and dealing with lenders, to legal, marketing, and accounting assistance. Unlike the help you might receive at an SBA office, these centers offer help by women exclusively for women. These nonprofit centers are public/private-funded ventures, which means they will charge nominal fees for their services, although much less than you'd expect to pay for your own private business advisor.

California

American Woman's Economic Development Corp.

301 E. Ocean Blvd., Suite 1010

Long Beach, CA 90802

213-983-3747

Fax: 213-983-3750

West Co., A Women's Economic Self-Sufficiency Training Program

413 N. State St.

Ukiah, CA 95482

707-462-2348

West Co., A Women's Economic Self-Sufficiency Training Program

333 C N. Franklin St.

Fort Bragg, CA 95437

707-964-7571

Colorado

Mi Casa, Business Center for Women

571 Galapago St.

Denver, CO 80204

303-573-1302

Fax: 303-573-0422

District of Columbia

American Woman's Economic Development Corp.

2445 M St., NW, Room 490

P.O. Box 65644

Washington, DC 20035

202-857-0091

Fax: 202-223-2775

Georgia

YMCA of Greater Atlanta

957 N. Highland Ave., NE

Atlanta, GA 30306

Local Woman-to-Woman Entrepreneur Help Centers

404-872-4747

Illinois

Women's Business Development Center

8 S. Michigan Ave., Suite 400

Chicago, IL 60603

312-853-3477

Fax: 312-853-0145

Women's Business Development Center

SBDC/Joliet Junior College

214 N. Ottawa, 3rd Floor

Joliet, IL 60431

815-727-6544, ext. 1312

Women's Business Development Center

Kankakee Community College

4 Dearborn Square

Kankakee, IL 60901

815-933-0375

Women Business Owners Advocacy Program

SBDC/Rock Valley College

1220 Rock St.

Rockford, IL 61101

815-968-4087

Women's Economic Venture Enterprise

229 16th St.

Rock Island, IL 61201

309-788-9793

Indiana

Indiana Regional Minority Supplier Development Council, Inc.

300 E. Fall Creek Parkway, N.D.

P.O. Box 44801

Indianapolis, IN 46244-0801

317-923-2110

Michigan

EXCEL! Women Business Owners Development Team

200 Renaissance Ctr., Suite 1600

Detroit, MI 48243-1274

313-396-3576

EXCEL! Women Business Owners Development Team

200 Ottawa NW, Suite 900

Grand Rapids, MI 49503-2465

616-458-4783

Fax: 616-774-9081

Minnesota

BI-CAP, Inc., Women in New Development WIND
P.O. Box 579
Bemidji, MN 56601
218-751-4631
Fax: 218-751-8452

Missouri

NAWBO of St. Louis
911 Washington Ave., Suite 140
St. Louis, MO 63101
314-621-6162

New Mexico

Women's Economic Self-Sufficiency Team WESST Corp.
414 Silver Southwest
Albuquerque, NM 87102
505-848-4760

Women's Economic Self-Sufficiency Team WESST Corp.
Taos County Economic Development Corp.
P.O. Box 1389
Taos, NM 87571
505-758-1161

New York

American Woman's Economic Development Corp.
641 Lexington Ave., 9th Floor
New York, NY 10022
212-688-1900
Fax: 212-688-2718

Ohio

Ohio Coordinator, Melody Borchers
614-466-4945

Minority Female Entrepreneurship Program
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Director
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614-225-6910
Fax: 614-469-8250

Women's Economic Assistance Ventures (WEAV)
Rosann Miller-Wethington
Executive Director
105 West North College
P.O. Box 512

Local Woman-to-Woman Entrepreneur Help Centers

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513-767-2667
Fax: 513-767-1354

Women's Entrepreneurial Growth Organization (WEGO)
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Fax: 216-535-4523

Women's Business Resource Program/Ohio University
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Women Entrepreneurs, Inc.
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Center for Women's Business Enterprise
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713-658-0300

Center for Women's Business Enterprise
301 Congress Ave., Suite 1000
Austin, TX 78701
512-476-7501
Fax: 512-476-2738

Center for Women's Business Enterprise
800 Interstate Bank Tower
Dallas, TX 75202
214-855-7300
Fax: 214-855-7370

Southwest Resource Development
8700 Crownhill

I Wanna New Career And I'm a Woman

Suite 700
San Antonio, TX 78209
512-828-9034

Center for Women's Business Enterprise
8023 Vantage Dr.
Suite 600
San Antonio, TX 78230
512-377-2100

Wisconsin
Women's Business Initiative Corp.
1020 N. Broadway
Milwaukee, WI 53202
414-277-7004.

State Women Business Assistance Programs

The feds aren't the only ones noticing the emerging importance of female entrepreneurship in the U.S. business economy. Many states now have special programs to help new and expanding women-owned businesses get the special assistance they need to succeed. So far, almost half the states offer some kind of assistance to women business owners, from special set-aside programs to help women compete for lucrative government contracts, to nuts-and-bolts, one-on-one counseling, to special low interest loan programs, such as the ones offered by Iowa and Louisiana.

It's important to keep in mind that just because your state doesn't currently have any special programs for women entrepreneurs, that doesn't mean that they won't in the near future. In fact, many states, like Florida and Utah, now have special women's business advocates in the state capital to help bring the needs of women business owners to the attention of their legislators. We all know that many newly elected legislators happen to be women, too. This could mean new business programs for women offered in the future, so keep in touch with your state capital to keep informed on the current status of these programs.

Alabama

Office of Minority Business Enterprise (OMBE)
Alabama Development Office
401 Adams Ave.
Montgomery, AL 36130 800-248-0033

The Office of Minority Business Enterprise (OMBE) helps women and minority entrepreneurs interested in starting or expanding their businesses prepare business plans and applications for SBA loans, fill out applications for state and federal procurement opportunities, and certify women and minority-owned businesses to participate in the state purchasing programs.

Alaska

Minority Business Development Center
1577 C St.
Suite 304
Anchorage, AK 99501 907-274-5400

The Minority Business Development Center provides management and financial consulting services including loan packaging, development, marketing, investment decisions, accounting systems, and other valuable business advice.

Bureau of Indian Affairs
Alaska Area Office
P.O. Box 25520
Juneau, AK 99802-5520 907-586-7103

Indian Business Development Grants: This program provides grants to assist in the development of Native-owned enterprise that will create jobs and other economic benefits for Alaska Native communities. Priority is given to rural business development projects. For profit businesses are eligible if they are at least 51% owned and operated by individual natives. Grants to individual natives range up to \$100,000 with a minimum 75% match from private

and/or public sector. The applicant must demonstrate that sufficient funding is not available from other sources.

Indian Loans for Economic Development: The program provides business management, and technical and financial assistance to individual natives and Native organizations for starting, expanding, or purchasing a business enterprise whose enterprise will create jobs and have other economic benefits. Priority is given to rural business development projects. Financial assistance is in the form of guaranteed or direct loans. 20% equity is required on loans and businesses must demonstrate economic feasibility.

Arizona

Arizona Business Connection
Arizona Department of Commerce
3800 N. Central
Suite 1400
Phoenix, AZ 85012 602-280-1480

This office serves as a clearinghouse of information to assist small businesses. One-on-one counseling is available.

Arkansas

Arkansas Industrial Development Commission
One State Capitol Mall
Little Rock, AR 72201 501-682-1060

The Minority Business Development Division provides business loan packaging, contract procurement assistance, bonding information, general business counseling, seminars, workshops, and referrals to other agencies.

Arkansas Industrial Development Commission
One State Capitol Mall
Little Rock, AR 72201 501-324-9043

The Small Business Division will do limited business research, limited inventor and manufacturer matching, and limited energy-efficient counseling and information.

California

Office of Small and Minority Business
Department of General Services
1808 14th St.
Suite 100
Sacramento, CA 95814 916-322-5060

This office helps women-owned businesses interested in participating in the state's purchasing/contracting system, along with counseling, assistance, and protection for their interests.

Office of Civil Rights
Department of Transportation
1120 N St., Room 3400
Sacramento, CA 95814-5690916-445-2276

State Women Business Assistance Programs

This office offers women-owned businesses information on the certification necessary to participate in the state procurement program.

Colorado

Minority Business Office
Office of Business Development
1625 Broadway, Suite 1710
Denver, CO 80202 303-892-3840

The Women's Business Program acts as a resource clearinghouse for women business owners. They refer callers to the appropriate state and local offices that can provide them with the hands-on assistance they need, from business planning and marketing assistance to procurement programs and financing. The program also holds business planning seminars at 16 locations throughout the state.

Delaware

Minority Business Development Agency
800 French St., 6th Floor
Wilmington, DE 19801 302-571-4169

The agency assists minority businesses in the city of Wilmington by providing technical assistance, certificate of minority businesses, and workshops. They sponsor a Minority Business Trade Fair (the largest in the Northeast) once a year. The agency works with the Wilmington Economic Development Corporation to provide financing.

District of Columbia

Washington DC Minority Business Development Center
1133 15th St., NW, Suite 1120
Washington, DC 20005 202-785-2886

The center provides assistance in preparing business loans and loan proposals, management and technical assistance in the areas of finance, business planning and operations, marketing, construction procurement services, and bid preparation. Services are provided at a subsidized rate.

Minority Business Opportunity Commission
2000 14th St., NW, Room 324
Washington, DC 20009 202-939-8780

The Minority Business Opportunity Commission (MBOC) is the District of Columbia government agency that certifies minority businesses eligible to participate in the Minority Business Sheltered Market Program and provides assistance in identifying procurement opportunities with the District government. The MBOC conducts seminars and workshops on District government and private sector contracting and publishes *Doing Business with the District — A How To Guide for Minority Participation*.

Florida

Florida Department of Transportation
Minority Programs Office
Hayden Burns Building, Room 260
Tallahassee, FL 32399-0450 904-488-3145

The office develops outreach programs to recruit and inform disadvantaged business

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enterprises about contracting opportunities with the Department of Transportation. It also has a business support component which assesses business needs for training and technical assistance. Specific programs include classroom training, on-the-job training, conferences, seminars, workshops, and proficiency standards attainment.

Minority Construction Program
Florida Board of Regents
Florida Education Center, Room 1601
Tallahassee, FL 32399-1950904-488-5251

This is a program to enhance minority participation in the State University System construction program. The goals of the Board of Regents are to achieve minority participation, to increase participation by minority architects and engineers, and to eliminate existing deterrents for the participation of socially and economically disadvantaged individuals and businesses. The board's long range goal is to achieve equitable distribution of contracts among all participants in the State University System.

Minority Business Office
Department of General Services
Knight Building
Koger Executive Center, Suite 201
2737 Centerview Dr.
Tallahassee, FL 32399-0100904-487-0915

This office is responsible for certifying minority businesses to do business with the state and for maintaining a directory of these certified businesses. The directory is available to all state agencies.

Small and Minority Business Advocate
Florida Department of Commerce
Knight Building, #201
2737 Centerview Dr.
Tallahassee, FL 32399-0950904-487-4698

The Small and Minority Business Advisory Council identifies the concerns and unique needs of small and minority-owned businesses in Florida. It serves as a liaison between the business community, state agencies, and the legislature. It also serves as a review board for policies, procedures, and regulations as they relate to key issues of concern.

Georgia

Small and Minority Business Affairs
Georgia Department of Administrative Services
200 Piedmont Ave., SE
West Tower #1620
Atlanta, GA 30602 404-656-6315

The office assists small businesses in conducting business with state government, identification of coordinating offices in state agencies, and prerequisites.

The Minority Subcontractors Tax Credit is available to any company which subcontracts with a minority-owned firm to furnish goods, property, or services to the state of Georgia. The credit is for 10% of the total amount of qualified payments to minority subcontractors during the tax year, but may not exceed \$100,000 per year.

Minority Business Development Agency

State Women Business Assistance Programs

401 W. Peachtree, Suite 1715
Atlanta, GA 30308 404-730-3300

Regional offices of the Minority Business Development Agency (of the U.S. Department of Commerce) manage a network of 25 local business assistance centers. At any of these centers a minority owner can get help with preparing a business loan package, securing sales, or solving a management problem. The centers maintain networks of local business development organizations, assist business people in the commercialization of technologies, and coordinate other federal agency activities which assist minority entrepreneurs.

Hawaii

Honolulu Minority Business Development Center
1132 Bishop St.
1st Hawaiian Tower #1000
Honolulu, HI 96813 808-531-6232

The center provides management and technical assistance to qualified ethnic minority individuals and firms in the areas of business and financial planning, contract procurement, marketing analyses, general management, bonding, office systems, and procedures.

Idaho

Disadvantaged Business Enterprise
110 North 27th St.
Boise, ID 83702 208-344-0150

This organization is funded by a federal grant. Its purpose is to assist women, minority, and disadvantaged business owners with the application process of becoming certified for Federal government contracts.

Illinois

Small Business Advocate
Illinois Department of Commerce and Community Affairs
State of Illinois Center
100 W. Randolph St., Suite 3-400
Chicago, IL 60601 312-814-3540

The Small Business Advocate specializes in helping women, minorities, startups, and home-based business owners cut through the bureaucratic red tape and get the answers they need by offering information and expertise in dealing with various state, federal, and local agencies.

Small Business Assistance Bureau
Illinois Department of Commerce and Community Affairs
State of Illinois Center
620 E. Adams
Springfield, IL 62701 800-252-2923

The Women's Business Advocate offers programs to women entrepreneurs through a business calendar of events, which includes conferences at which business owners have an opportunity to network. The Advocate also maintains an extensive mailing list of women entrepreneurs. Through the Women's Business Development Center of The Neighborhood Institute, women business owners can get assistance in all phases of business development.

Under the Minority and Women Business Loan Program, women business owners can get long-term, fixed rate direct financing at below market rates for loans from \$5,000 to \$50,000. One

I Wanna New Career And I'm a Woman

job must be created or retained for each \$5,000 borrowed. Business owners can use the money for leasing or purchasing land and buildings, construction or renovation of fixed assets, purchase and installation of machinery and equipment, and working capital.

Under the Minority and Female Business Enterprise Program, Matchmaker Conferences are held to connect women business owners interested in landing government contracts with state and local purchasing agents.

Indiana

Small Business Development Center
Office of Minority and Women Business Development Division
One North Capitol
Indianapolis, IN 46204 317-264-2820

This office helps women and minority-owned small businesses with all phases of development, from management and technical assistance, to contract bidding, procurement, educational seminars and training, and financial alternatives. As part of their Procurement Program, women and minority-owned businesses receive help in seeking government services contracts.

Department of Economic Development
City of Fort Wayne
840 City-County Building
Fort Wayne, IN 46802 219-427-1127

The Minority Business Investment Program provides financial and management assistance to minority-owned businesses in the Fort Wayne area.

Iowa

Targeted Small Business Program Manager
Department of Economic Development
200 E. Grand Ave.
Des Moines, IA 50309 515-242-4813

Under the Targeted Small Business Financial Assistance Program, women-owned small businesses in Iowa can receive direct loans, loan subsidies, or grants of up to \$25,000 and loan guarantees up to 75% of project, not to exceed \$40,000 for start up and expansion.

Targeted Small Business
Iowa Department of Inspections and Appeals
Lucas Building, 2nd Floor
Des Moines, IA 50319-0083 515-281-7250

Under the Targeted Small Business Program, women and minority-owned businesses can get help in getting certified as a targeted small business (any business 51% or more women or minority-owned), and thereby become eligible for set-aside procurement programs sponsored by the state.

Kansas

Office of Minority Business
Existing Industry Development Division
Kansas Department of Commerce
700 SW Harrison
Topeka, KS 66603-3712 913-296-3805

State Women Business Assistance Programs

This office helps women and minority-owned businesses with the bidding procedures for public and private procurement opportunities in Kansas. They also offer management assistance to these businesses and help identify financial resources for them.

Kentucky

Office of Minority Affairs
State Office Building
501 High St., Room 904
Frankfort, KY 40622 502-564-3601

This office certifies women and minority-owned businesses interested in participating in the procurement program for state highway-related contracts.

Kentucky Cabinet for Economic Development
Capital Plaza Tower
Frankfort, KY 40601 502-564-2064

The Minority Business Division is a resource center for minority business owners/managers. It identifies construction contracts, procurement opportunities, and offers training programs that address the business needs of the minority enterprises. It focuses on new job creation and job retention by serving existing minority businesses in the roles of ombudsman and expeditor for business growth and retention.

Louisiana

Louisiana Economic Development Corporation
Department of Economic Development
P.O. Box 94185
Baton Rouge, LA 70804-9185504-342-5675

Under the Minority and Women's Business Development Program, qualified women and minority-owned businesses can receive loans or loan guarantees in amounts up to \$250,000. This money can be used to finance construction, conversion, or expansions of business facilities, finance machinery, supplies, materials, or working capital line of credit. Direct loans are available when these businesses have been turned down by at least two financial institutions for a loan.

Division of Minority and Women's Business Enterprise
Department of Economic Development
P.O. Box 94185
Baton Rouge, LA 70804-9185504-342-5373

This office offers women and minority-owned businesses with one-on-one assistance and counseling on the state procurement and bidding process. They will direct these business owners to sources of management, technical, and financial assistance from state and Federal government sources, as well as from the private sector. This office will also direct women and minority business owners to certain private sector industries in the state that have incentive programs to obtain goods and services from businesses owned by women or minorities, or which have franchise opportunities targeted for these group members.

Maine

Maine Department of Transportation
Division of Equal Opportunity
Employee Relations

I Wanna New Career And I'm a Woman

State Station House

Augusta, ME 04333 207-289-3576

Under the Disadvantaged/Minority/Women Business Enterprise Program, women-owned businesses can get certification to obtain government contracts. This office helps business owners with the procurement procedures used to obtain government contracts.

Massachusetts

State Office of Minority and Women Business Assistance

Department of Commerce

100 Cambridge St., Room 1305

Boston, MA 02202 617-727-8692

This office helps women and minority-owned businesses get certified to participate in the state procurement programs.

Michigan

Targeted Services Division

Michigan Department of Commerce

4th Floor Law Building

P.O. Box 30225

Lansing, MI 48909 517-335-1835

This office runs Women Business Owners Services program which works largely as a referral service for women business owners. Business owners can also participate in special entrepreneurial education and procurement programs.

Minnesota

Department of Administration

Materials Management Division

112 Administrative Building

St. Paul, MN 55155 612-296-2600

This office certifies women-owned businesses to participate in the Small Business Program for procurement opportunities with the state. Once certified, a business earns a 6% preference on government contract bids.

Mississippi

Department of Economic and Community Development

P.O. Box 849

Jackson, MS 39205 601-359-3449

Under the Minority Business Enterprise Loan Program, women-owned businesses that show that they are economically disadvantaged are eligible to receive low interest loans for up to 50% of a business project's cost.

Missouri

Council on Women's Economic Development & Training

1442 Aaron Court

P.O. Box 1684

Jefferson City, MO 65102 314-751-0810

The Council helps women small business owners through various programs, seminars, and conferences.

State Women Business Assistance Programs

Missouri Department of Economic Development
P.O. Box 118
Jefferson City, MO 65102 314-751-3237

The Minority Business Assistance Program is designed to promote and encourage the development of minority-owned businesses in Missouri. The program provides assistance in obtaining technical and financial assistance, education programs, minority advocacy, and networking with other programs and agencies.

The Missouri Council on Women's Economic Development and Training assists women in small business enterprises. The Council conducts programs, studies, seminars, and conferences. It promotes increased economic and employment opportunities through education, training, and greater participation in the labor force.

Montana

DBE Program Specialist
Civil Rights Bureau
Montana Department of Highways
2701 Prospect Ave.
P.O. 201001
Helena, MT 59620-1001 406-444-6331

The Disadvantaged Business Enterprise and Women Business Enterprise program certifies women-owned businesses interested in bidding on and obtaining federal-aid highway construction contracts.

Nebraska

Office of Women's Business Ownership
Small Business Administration
11145 Mill Valley Rd.
Omaha, NE 68154 402-221-4691

The office directs Small Business Administration (SBA) programs to women business owners through special women's groups, seminars, networks, and other activities for women in the private sector.

Nevada

Nevada Commission on Economic Development
3770 Howard Hughes Parkway #295
Las Vegas, NV 89158 702-486-7282

This office provides assistance to women and minority business owners. Business opening kits are available. Links with financial services are also identified.

New Hampshire

Office of Business and Industrial Development
Division of Economic Development
172 Pembroke Rd.
P.O. Box 856
Concord, NH 03302-0856 603-271-2591

This office serves as a clearinghouse and referral center of programs for women and minority-

owned businesses.

New Jersey

Office of Women Business Enterprise
CN 835
Trenton, NJ 08625-0835 609-292-3862

This office helps businesswomen interested in opening, expanding, or buying a company.

Set-Aside and Certification Office
CN 835
Trenton, NJ 08625-0835 609-984-9835

This office helps women and minority-owned businesses compete for government contracts by administering the New Jersey Unified Certification Program for Women and Minorities and the Set-Aside Program. Under the Set-Aside Program, women and minority-owned businesses earn a preference on government contract bids.

Division of Development for Small Businesses and
Women and Minority Businesses
CN 835
Trenton, NJ 08625-0835 609-292-3860

This office offers women and minority-owned small businesses financial, marketing, procurement, technical, and managerial assistance.

New Mexico

Department of Economic Development and Tourism
Joseph Montoya Building
1100 St. Francis Dr., Room 2006
Santa Fe, NM 87503 505-827-0425

The Procurement Assistant Program educates business owners in all phases of government contracting, and provides comprehensive technical procurement counseling for obtaining defense, federal, state, and local government contracts. It offers training seminars (hands-on workshops), and offers small, minority, and women-owned businesses the opportunity to be entered into the annual New Mexico MSBPAP Business Directory.

New York

Division of Minority and Women's Business
Department of Economic Development
1 Commerce Plaza
Albany, NY 12245 518-474-6346

or

1515 Broadway, 52nd Floor
New York, NY 10036 212-827-6266

This office gives women and minority-owned businesses consulting and technical assistance in obtaining benefits from state programs, with a focus on business financing. They also help these businesses get the proper certification to participate in the state procurement opportunities. Additionally, this office can help these business owners obtain Federal government contracts.

New York Urban Development Corp.

State Women Business Assistance Programs

Minority and Women Revolving Loan Fund
1515 Broadway
New York, NY 10036 212-930-0452

Women and minority-owned industrial, commercial, service oriented, and start-up businesses can receive low interest loans. Retail businesses are evaluated on a case-by-case basis before they qualify. Loans range from \$20,000 to \$500,000 and may be used for construction, renovation, leasehold improvements, acquisition of land and buildings, acquisition of an ongoing business, establishment of a nationally recognized franchise outlet, machinery and equipment, and working capital.

North Carolina

North Carolina Minority Business Development Agency
430 N. Salisbury St.
Raleigh, NC 27603 919-571-4154

The agency provides information, referral, and support assistance to minority businesses. It offers technical referral assistance, procurement opportunities referral, management workshops and seminars, and coordination with other state and federal agencies.

North Dakota

Women Business Development Administration
Native American Business Development Administration
Department for Economic Development and Finance
1833 E. Bismarck Expressway
Bismarck, ND 58504 701-221-5300

These offices provide technical assistance in getting businesses started. Some of the services provided include location of funding and preparation of business plans.

Ohio

Minority Development Financing Commission
Ohio Department of Development
P.O. Box 1001 800-848-1300
Columbus, OH 43266-0101614-466-4945

Under the Women's Business Resource Program, women can get help for start-up, expansion and management of their businesses. The program seeks to provide women with equal access to assistance and lending programs, and helps businesswomen locate government procurement opportunities. This office also acts as a statewide center of workshops, conferences, and Women's Business Owners statistics. All of the program's services are free. This office also publishes *Ohio Women Business Leaders*, a directory of women-owned businesses in Ohio, along with other free publications.

Oklahoma

Oklahoma Department of Commerce
Small Business Division
P.O. Box 26980
Oklahoma City, OK 73126-0980405-841-5227

Under the Women Owned Business Assistance Program, businesswomen can get a variety of technical assistance, from business planning and marketing assistance, to financial information and government procurement practices.

The Minority Business Development Program provides support and assistance in the establishment, growth, and expansion of viable business enterprises. Counseling in the preparation of business plans and marketing strategies is available. The program also provides assistance for loan packaging, bid preparation, feasibility studies, and certification requirements.

Oregon

Office of Minority, Women & Emerging Small Businesses
155 Cottage St., NE
Salem, OR 97310 503-378-5651

This office certifies women-owned, disadvantaged, and emerging small businesses, allowing them to participate in the state's targeted purchasing programs.

Pennsylvania

Bureau of Women's Business Development
Forum Building
Room 462
Harrisburg, PA 17120 717-787-3339

The Bureau offers women business owners one-on-one counseling and helps them get the information they need to solve their problems in developing a business. They also will refer women business owners to the appropriate state offices and agencies that can best help them with every kind of issue, from procurement assistance to developing business and financial strategies.

Rhode Island

Office of Minority Business Assistance
Department of Economic Development
7 Jackson Walkway
Providence, RI 02903 401-277-2601

This office certifies women and minority-owned businesses under federal and state set-aside and goal programs and provides counseling assistance to these companies.

Tennessee

Office of Minority Business Enterprise
Department of Economic & Community Development
Rachel Jackson Building, 7th Floor
320 6th Ave. North
Nashville, TN 37219-5308 615-741-2545
(in state) 800-342-8470

This office offers information, advocacy, referral, procurement, and other services to minority businesses in the state. They publish a directory of minority businesses, offer conferences and seminars on topics useful to business owners, and serve as a clearinghouse of important information to minorities. They also match minority vendors with potential clients and help minorities identify and obtain procurement opportunities.

Utah

State Women Business Assistance Programs

Small Business Administration
Salt Lake District Office
125 S. State St.
Salt Lake City, UT 84138 801-524-5800

The Women's Business Ownership Program offers a series of business training seminars and workshops for women business owners and for women who want to start their own small firms. This program provides a focus on business planning and development, credit, and procurement as it relates specifically to women and their businesses.

Vermont

Minority Assistance Program
City Hall, Room 32
Burlington, VT 05401 802-865-7177

This office provides technical assistance to women and minority business owners. Assistance is available in preparing business and marketing plans, as well as with tax preparation. A resource library is maintained, and a Minority Forum meeting is held monthly. The staff publishes a monthly newsletter covering topics of interest to minority business owners.

Washington

Office of Minority and Women's Business Enterprises
P.O. Box 41160
Olympia, WA 98504-1160 206-753-9693

This office helps women and minority-owned businesses interested in participating in state contracting opportunities by moving them through the certification process. Once certified, businesses are eligible to receive a 5% preference when bidding competitively on goods and services purchased by the state. Upon request, businesses can be placed on bid lists maintained by individual agencies, education institutions, or contractors by contacting them directly.

Wisconsin

Women's Business Services
Department of Development
P.O. Box 7970 (in state) 800-435-7287
Madison, WI 53707 608-266-1018

The Women's Business Services offers assistance in gaining information about the state's loan programs available to women business owners. The office keeps track of the top 50 fastest growing and top 10 women-owned businesses in Wisconsin. They also maintain a database of women-owned businesses in the state.

Wisconsin Housing and Economic Development Authority
One South Pinckney St., #500
P.O. Box 1728
Madison, WI 53701-1728 608-266-0976

Under the Linked Deposit Loan Program, women or minority-owned businesses with gross annual sales of less than \$500,000 can qualify for low rate loans. Loans are available under the prime lending rate for purchase or improvement of buildings, equipment, or land, but not for working capital. Business must be in manufacturing, retail trade, tourism, or agriculture packaging or processing.

I Wanna New Career And I'm a Woman

Wisconsin Women Entrepreneurs

1126 S. 70th St., Suite 106

Milwaukee, WI 53214 414-475-2436

The office provides monthly programs, training, seminars, mentor committees, and a membership directory.

***"Facsimile machines, mobile phones,
inexpensive photocopiers, and personal
computers have made it easier to start a
business."***

Source: *The New Rules: How to Succeed in
Today's Post-Corporate World*, John P. Potter,
Free Press, 1995

State Women's Business Advocates

These state funded offices provide technical support and referral services for planning, financing, training, and other women's business issues.

Arizona

Ms. Hank Barnes, Director
Governor's Office of Women's Services
1700 West Washington, #420
Phoenix, AZ 85007
602-542-1755

Mr. James Guyer, District Director
U.S. Small Business Administration
2005 North Central Ave., 5th Floor
Phoenix, AZ 85004
602-379-3737

Arkansas

Ms. Mary Ann Campbell, CFP
Money Magic, Inc.
2923 Imperial Valley Dr.
Little Rock, AR 72212
501-277-6644

California

Ms. Alice Flissinger
Office of Small and Minority Business
Department of General Services
1808 14th St., Room 100
Sacramento, CA 95814
916-322-5060

Ms. Rieva Lesonsky, Editor-in-Chief
Entrepreneurial Woman
2392 Morse Ave.
Irvine, CA 92714
714-261-2325

Colorado

Ms. Dora D'Amico
Assistant Regional Administrator for Public Affairs and Communications
U.S. Small Business Administration
999 18th St., Suite 701
Denver, CO 80202
303-292-7033

Ms. Charlotte Redden, Coordinator
Women's Business Program
Office of Business Development
1625 Broadway, Suite 1710

Denver, CO 80202
303-892-3840

Connecticut

Ms. Katy Klarnet
Director of Public Relations
Connecticut Mutual Life Insurance Co.
140 Garden St., MS-G-26
Hartford, CT 06154
800-234-2865
access code 1086, ext. 5073

District of Columbia

Ms. Lindsey Johnson, Director
Office of Women's Business Ownership
U.S. Small Business Administration
409 Third St., SW
Washington, DC 20416
202-205-6673

Illinois

Ms. Mollie Cole
Women's Business Advocate
Department of Commerce and Community Affairs
100 West Randolph
Suite 3-400
Chicago, IL 60601
312-814-6111

Ms. Nancy Smith
Women's Business Ownership Coordinator
U.S. Small Business Administration
230 South Dearborn St., Suite 510
Chicago, IL 60604
312-353-4252

Indiana

Ms. Betty McDonald
Programs Manager
Government Marketing Assistance Group
Indiana Department of Commerce
1 North Capitol St., Suite 700
Indianapolis, IN 46204
317-232-3393

Louisiana

Ms. Angelisa Harris
Executive Director
Louisiana Dept. of Economic Development
Division of Minority and Women's Business Enterprise
P.O. Box 94185
Baton Rouge, LA 70804-9185

405-841-5242

Michigan

Kathleen Mechem
Director of Women Business Owner Services
Michigan Dept. of Commerce
4th Floor Law Bldg., Box 30225
Lansing, MI 48909
517-335-1835

Minnesota

Ms. Tracy Thompson, Director
U.S. Small Business Development Center
Winona State University, Somsen Hall
Winona, MN 55987
507-334-3965

Nevada

Ms. Helen Myers, Director
Office of Small Business
State of Nevada
2501 East Sahara, #304
Las Vegas, NV 89158
702-486-4506

Ohio

Ms. Melody K. Borchers, Manager
Women's Business Resource Program
Ohio Department of Development
77 South High St., 28th Floor
Columbus, OH 43215
614-466-4945

Oklahoma

Ms. Marketia Head
Coordinator for Women Owned Business Assistance Program
Department of Commerce
6601 Broadway Extension
Oklahoma City, OK 73116
405-841-5242

Oregon

Ms. Diana McClelland, Co-Founder
The Foundation for Women Owned Businesses
5031 East Foothills Rd.
Lake Oswego, OR 97034
503-790-7672

Pennsylvania

Ms. Lenore Cameron, Exq., Director
Bureau of Women's Business Development
462 Forum Building

Harrisburg, PA 17120
717-787-3339

Virginia

Ms. Anabel Gray
P.O. Box 3604
Lynchburg, VA 24503-0604
804-528-9424

Wisconsin

Ms. Sandra Herre, President
Herrewood Associates
4101 Pennington
Racine, WI 53403
414-554-8301

Ms. Mary Strickland
Women's Business Services
Department of Development
123 West Washington Ave.
P.O. Box 7970
Madison, WI 53707
608-266-0593.

Separated, Divorced, Widowed Women Get Free Help From 1200 Offices

Single mothers deserve respect, as does any woman who suddenly needs to become a principal breadwinner for her family. It's a leap of faith, but looking for career opportunities has never been easier for women than it is today. There are over 1,200 offices across the country that provide job training for single moms and other women who need to start making money because of dramatic changes in their lives due to:

- separation
- divorce
- widowhood
- loss of public assistance
- a husband's long term unemployment or disability

Women Work! is a national network of over 1500 programs sponsored by the National Network for Women's Employment. Services are available to all women, but especially those who are widowed, divorced, homeless, battered, or abandoned. Most programs provide career training, job search, and counseling services. What else? Other types of assistance include:

- safe havens
- support networks
- ways to become self-sufficient
- improved self esteem
- connections to employers
- financial management skills
- counseling
- workshops
- skills training
- job placement assistance
- internships
- tuition assistance

Funded by federal and state money, community resources, and private contributions, these programs are often located in women's centers, local YWCAs, community colleges, universities, and vocational education institutions. Women Work! maintains the most up-to-date catalog of programs in your area.

Some of the programs have included:

Learn Computers in New York City

In New York, the YWCA Reentry Employment Program — in Manhattan — is only one of a number of locations throughout the state where women can receive comprehensive computer and business training. Not just learning to finger a keyboard, but acquiring real marketable skills, such as accounting principles, Lotus 1 2 3, business English, problem

solving, and job interviewing techniques. They also sponsor a number of seminars designed to help women find jobs in today's complex job market.

Women Auto Mechanics in Rochester, NY

Women, ranging in age from the late teens to 40 something, have enrolled in the Automotive Technology for Women Program at Monroe Community College in Rochester, NY, a two or three year program — depending on whether you are enrolled on a part or full time basis. Whichever route you choose, you'll spend a lot of time under the hood of an automobile. Ford, GM, Nissan and Toyota dealerships in the Rochester area participate by offering paid summer job opportunities to participants of the program. Upon successful completion of this program, you will have an Associates Degree in Automotive Technology and be eligible to take the eight tests required to become a certified master automotive technician.

Women Construction Workers in Illinois

In Illinois, several Building Opportunity Programs are available around the state to help qualified participants enter vocational training programs and explore non-traditional career paths. They may not always be the glamour jobs, but they certainly pay better. Participants get help registering for classes, and can attend self esteem workshops, hear guest speaker programs, or get expert advice on finding study time as a single parent. Above all, the program offers valuable job development and placement services. For those who need it, financial assistance may be available to help pay for transportation, child care, and books.

Truck Driving in Arizona

The Arizona Women Employment and Education (AWEE) Program trains women to develop job skills that emphasize and expand on their natural talents. Existing skills and personal interests are assessed, then women are placed in programs for which they are most suited. They are encouraged to explore non-traditional careers for women — such as truck driving — or to become electricians, plumbers, or construction workers. These jobs often pay four or more times what a woman might earn as a secretary, and that's an important consideration to women who are the sole wage earner in their family.

Not only can women receive employment and career training, but they can also attend "Fresh Start" days at the Sheraton Ritz Hair Consultants and learn how to look professional on a limited budget.

AWEE sponsors lectures by guest speakers, lunch, and hands-on sessions at the salon. One 19-year-old displaced mother of three young boys received a haircut, highlighting, and makeover through this program.

AWEE also helped a 42-year-old divorced mother of four children, two of which are still at home, pursue her lifelong ambition of becoming a nurse. She was awarded Scholar of the Year.

Women Work! has a number of publications to help displaced homemakers and other women seeking job training dollars. In addition to individual publications on such topics as

Separated, Divorced, Widowed Women Get Free Help

career options for younger women and programs for displaced homemakers, members can order special discount packages on multiple books and booklets that explain various state and federal targeted employment programs for women.

For additional information, call toll free:

Women Work!
National Network for Women's Employment
1625 K St., Suite 300
Washington, DC 20006
800-235-2732
202-467-6346
Fax: 202-467-5366

"The basic economic resource - 'the means of production' to use the economists's term - is no longer capital, nor natural resources nor labor. It is and will be knowledge."

Source: *Post-Capitalist Society*, Peter Drucker,
Harper Business, 1993

Free Training in Transportation Jobs for Women and Minorities

The Federal Transit Administration wants more women and minorities to pursue careers in the transportation field. Each year, the agency awards grants to organizations that provide such specialized training.

For instance, the National Transportation Consortium, in Washington, D.C., offers internships, on-the-job training, and other assistance for women and minorities who are seeking transportation jobs. United Cerebral Palsy, located in Bowie, Maryland, offers disabled high school kids a chance to get hands-on training right at the U.S. Department of Transportation.

In general, the department's Human Resources Program offers:

- employment training programs for women and minorities
- help finding transportation jobs
- help determining where the best jobs are located

Under the program, numerous organizations have received money to help women-owned businesses get started in the transportation field by offering:

- advice on venture capital
- help with surety bonding
- management and technical services
- help contracting with public agencies

Examples of projects in the past include:

- Training programs for inner city youths and entry level female employees to obtain training in skills they'll need to successfully pursue a career in the transit industry.
- Programs for Native American tribes to provide training in bus maintenance and more reliable transit service on their reservations.

If you're interested in a possible career in transportation, the best place to start is with your local transit authority and unemployment office. Grant money is available in each state for organizations and community groups to provide training to women and minorities interested in careers in transportation. Each year new projects receive money to provide training to women and minorities, and the local offices will know of new and existing programs in your area.

Headquarters:

Office of Civil Rights

Federal Transit Administration

U.S. Department of Transportation

400 7th St., SW, Room 7412

Washington, DC 20590

202-366-4018

Current Program Grantees

Arizona

Tohono O'odham Nation

Contact: Richard Lower

P.O. Box 837

Sells, AZ 85634 520-383-2221

Bus/Diesel Engine Mechanic Apprenticeship Training Program: trains adults and youth in skilled craft positions in bus/diesel engine maintenance and repair.

Navajo Transit System

Contact: Barbara Curtis

P.O. Drawer 1313

Window Rock, AZ 86515 520-729-4002

Bus Mechanic Apprenticeship Training Program: develops a training program and trains bus mechanics of the Navajo Transit System in diesel engine maintenance and repair and in the installation, maintenance, and repair of wheelchair lifts on NTS buses. This training program is offered to those employed by the Navajo Transit System.

California

Los Angeles County Metropolitan Transportation Authority

Contact: Naomi Nightingale

1 Gateway Plaza

Los Angeles, CA 90012 213-922-5256

LAMTA develops a transportation-specific educational program for three L.A. high schools.

District of Columbia

Cardozo Transportation Technical Academy

Contact: Shirley McCall

TransTech Academy

Cardozo Senior High School

1300 Clifton St., NW

Washington, DC 20009 202-673-7753

TransTech Academy of Cardozo High School: develops and implements curriculum for careers in mass transit and provides training for Academy teachers.

Hispanic Association of Colleges and Universities

1367 Connecticut Ave., NW, 2nd Floor

Washington, DC 20036 202-467-0893

Summer Transportation Intern Program for Diverse Groups: based on a competitive process, 20 students are selected to spend ten weeks during the summer in Washington, D.C., working on a research project developed with mentors located at various modes within the U.S. Department of Transportation.

National Transportation Consortium of

Minority Colleges and Universities

Contact: Lee Davis

1730 K St., NW, Suite 304

Washington, DC 20006 202-508-3672

The Consortium works to increase the participation of minority students in the transportation industry through both traditional and non-traditional education, training, and research

(internships, on-the-job training, and more).

Maryland

United Cerebral Palsy of Prince George's
and Montgomery Counties, Inc.

Contact: Charles McNelly

3901 Woodhaven Lane

Bowie, MD 20715

301-262-4993

High School/High Technology Program: 5 students with disabilities from high schools in PG and Montgomery counties, Maryland, were provided with early exposure to professions in the U.S. Department of Transportation, which help them explore the proper course of training for careers in transportation and gain relevant work experience.

New Jersey

New Jersey Transit Corporation

Contact: Catherine Regan-DeCicco

110 Plaza East

Newark, NJ 07105

201-491-7000

Cooperative Education and In-House Training Program: trains inner-city high school students and existing NJTC female employees in skilled trades in transit.

Commissions, Committees, and Councils On the Status of Women

Because women so often put the needs of others before their own, they are oftentimes reluctant to seek help for themselves. Feelings of guilt, low self esteem, depression, anger, and stress often accompany the changes that can occur during a woman's life — changes like divorce, separation, job termination or change, abuse, or sexual harassment. Never before have there been more options for women seeking help, whether it is in learning new career skills or finding a support group of other women coping with life's ups and downs that affect all of us at one time or another.

In almost every state, there are Women's Commissions and similar groups that provide direction or assistance to women. Missions and programs vary, but these groups all share the goal of working toward eliminating the inequities that affect women at home and in the workplace. Some commissions are simply advocacy groups, bringing attention to issues that affect women and working to bring about legislative changes that would improve situations that women face. Others provide information and referrals to help women get ahead — some even provide direct services to help women get the training, education, and financial help they need to succeed.

Through research, education, legislative action and special projects, the commissions are a strong voice for women's rights. Areas of interest and support include, but are not limited to:

- Child support laws
- Advancement in non-traditional jobs
- Sexual harassment
- Child care and dependent care programs
- Violence against women
- Housing
- Insurance
- Credit
- Legal rights
- Education
- Employment
- Economic equity
- Appointment of qualified women for all positions of government

Some also provide other services such as:

- Referrals and information on women's issues
- Seminars
- Workshops and/or workshop leaders
- Conferences
- Speakers bureaus
- Public forums
- Publications
- Audio-visual libraries
- Resource directories

I Wanna New Career And I'm a Woman

Please don't hesitate to call your local commission. The people who work there are caring and very willing to help with just about any kind of problem. If you do not see a commission listed for your state, call the Governor's office to see if one has been established — or ask them for guidance with your problem.

Check the following list for the commission nearest you.

U.S. Department of Labor Women's Bureau

Women's Bureau
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
202-219-6631

National Association of Commissions for Women (NACW)

Camile Murphy, President NACW
112 East Post Rd., Room 216
White Plains, NY 10601
914-285-5972

Janet A. Wilson
Office Manager
NACW National Office
c/o DC Commission for Women
Room N-354, Reeves Center
2000 14th St., NW
Washington, DC 20009
202-628-5030

Alabama

Alabama Women's Commission
200 So. Franklin Dr.
Troy, AL 36081-4508
334-566-8744
Jean Boutwell, elected Secretary
Cynthia Douglas, Chair

Tuscaloosa Commission on the Status of Women
City of Tuscaloosa
P.O. Box 2089
Tuscaloosa, AL 35403
205-752-0053

Alaska

Alaska Women's Commission
3601 C St., Suite 742
Anchorage, AK 99503
907-561-4227
Ruth Lister, Executive Director

Anchorage Women's Commission
Municipality of Anchorage

Women's Commissions, Committees, and Councils

825 L St., Room 209
Anchorage, AK 99501
907-343-6730

Juneau Women's Council
City and Borough of Juneau
155 South Seward
Juneau, AK 99801
907-586-5257

Arizona

Phoenix Women's Commission
Equal Opportunity Department
251 West Washington, 7th Floor
Phoenix, AZ 85003-6211
602-261-8242
Fax: 602-256-3389
Dottie Sickles, Equal Opportunity Specialist, Contact Person

Tucson Women's Commission
240 North Court Ave.
Tucson, AZ 85701
602-624-8318
Marcia Niemann, Executive Director
Miriam Morris, Chair

Arkansas

Inactive

California

California Commission on the Status of Women
1303 J St., Suite 400
Sacramento, CA 95814-2900
916-445-3173
Pat Towner, Executive Director
Jan Hall, Chair

Alameda County Commission on the Status of Women
22225 Foothill Blvd., Suite #4
Hayward, CA 94541
510-670-6660
Millicent Miles, staff contact person

Berkeley Commission on the Status of Women
2180 Milvia St., 4th Floor
Berkeley, CA 94704
510-644-6080

Compton Commission for Women
205 Willowbrook Ave.
Compton, CA 90220
310-605-5590

I Wanna New Career And I'm a Woman

Tana McCoy, Staff Contact Person
Betty Williams, President

Concord Status of Women Committee
City of Concord
1950 Parkside Dr.
Concord, CA 94520
510-671-3374
Fax: 510-671-3084

Contra Costa Women's Advisory Committee
20 Allen St.
Martinez, CA 94553
510-370-5056
Fax: 510-370-5098
Karen Butler, Staff Person
Diane Door, Chair

El Dorado County Commission on the Status of Women
901 H St., Suite 310
Sacramento, CA 95814
916-444-7486

Fresno City/County Commission on the Status of Women
c/o Human Resources Department
2600 Fresno St.
Fresno, CA 93721-3650
209-431-9107
Dodie Orndorf, Administration

Humboldt County Commission on the Status of Women
c/o County Courthouse
825 5th St.
Eureka, CA 95501
707-445-0813

Los Angeles City Commission on the Status of Women
City Hall East, Room 550
220 North Main St.
Los Angeles, CA 90012
213-485-6533
Fax: 213-485-1284
Paula Petrotta, Executive Director

Los Angeles County Commission for Women
500 West Temple St., Room 383
Los Angeles, CA 90012
213-974-1455
Yvonne Hayes, Executive Director

Lynwood Commission on the Status of Women
11330 Bullis Rd.

Women's Commissions, Committees, and Councils

Lynwood, CA 90262
310-603-0220
Mary Sue Lewis, Chair

Marin County Commission on the Status of Women
Civic Center, Room 428
San Rafael, CA 91903
415-499-6195

Mendocino County Commission on the Status of Women
3770 Second Gate Rd.
Willits, CA 95482
707-462-2948

Monterey County Commission on the Status of Women
1000 South Main St., Suite 208
Salinas, CA 93901
408-755-4499

Napa County Commission on the Status of Women
755 Jacob Ct.
Napa, CA 94558
707-422-8672, ext. 43
Carolyn Rhondeau, Chair

Pasadena City Commission on the Status of Women
Pasadena City Hall, Room 328
100 North Garfield Ave.
Pasadena, CA 91109-7215
818-405-4070

Riverside County Commission for Women
4080 Lemon St., 12th Floor
Riverside, CA 92501-3651
909-275-1100
Fax: 909-275-1105
Denice C. Harden, CAO Liaison
Sarah Woods, Vice Chair

San Bernardino County Commission on the Status of Women
385 North Arrowhead Ave., 4th Floor
San Bernardino, CA 92415-0170
714-387-4971

City of San Diego Commission on the Status of Women
202 C St.
San Diego, CA 92101
619-236-7751
Mary Adams, Staff
Ashley Phillips, Chair

San Diego County Commission on the Status of Women

I Wanna New Career And I'm a Woman

5555 Overland Ave.
Bldg. 2, Room 135
Mail Station 0-303
San Diego, CA 92123
619-565-5015

San Francisco Commission on the Status of Women
25 Van Ness, Room 130
San Francisco, CA 94102
415-252-2570
Fax: 415-252-2575
Sonia Melare, Executive Director
Patricia Chang, President

San Joaquin Commission on the Status of Women
704 Diane Ave.
Stockton, CA 95207
209-466-6781 ext. 60
209-477-7301

San Luis Obispo County Commission on the Status of Women
1655 Barley Grain Rd.
Paso Robles, CA 93446
805-238-7872
Pamela Thiessen, Vice Chair

San Mateo County Commission on the Status of Women
805 Veterans Blvd., Suite 310
Redwood City, CA 94063
415-363-4872
Janet Frakes, Executive Director

Santa Barbara County Commission for Women
105 East Anapamu St., Room 104
Santa Barbara, CA 93101
805-568-3410
Fax: 805-568-3426
Pamela Polan, Staff
Colleen Beall, Chair

Santa Clara Commission on the Status of Women
70 W. Hedding St., LL, West Wing
San Jose, CA 95110
408-299-3131
Fax: 408-297-2463
James P. McEntee, Sr., Director

Santa Cruz County Women's Commission
701 Ocean St., Room 214
Santa Cruz, CA 95060
408-454-2772
Fax: 408-454-2433

Women's Commissions, Committees, and Councils

Rita Flores, staff

Santa Monica Commission on the Status of Women
1685 Main St., City Hall
Santa Monica, CA 90401
310-458-8701
Fax: 310-458-3380
Trinnie Garcia-Valdex, Staff
Laurie Newman, Chair

Sonoma County Commission on the Status of Women
2300 County Center Dr., Suite B-167
Santa Rosa, CA 95403
707-527-2693
Fax: 707-527-3166
Lorene Irizary, Executive Director
Martha Saly, Chair

Stanislaus County Commission on the Status of Women
P.O. Box 4254
Modesto, CA 95352
209-667-5115

Tehema County Commission on the Status of Women
1645 Scottsdale Way
Red Bluff, CA 96080
916-527-3652

Ventura County Commission for Women
505 Poli St.
Ventura, CA 93001
805-652-7611

Colorado

Denver Women's Commission
303 West Colfax, Suite 1600
Denver, CO 80204
303-640-3955
Fax: 303-640-4627

Fort Collins City Commission on the Status of Women
c/o Human Resources, City of Ft. Collins
P.O. Box 580
Fort Collins, CO 80522
970-221-6535
Aurey Faulkner, Chair

Connecticut

Connecticut Permanent Commission of the Status of Women
90 Washington St.
Hartford, CT 06106
203-566-5702

I Wanna New Career And I'm a Woman

Fax: 203-566-6044

Charles C. Cleary, Office Manager
Leslie Brett, Ph.D, Executive Director
Sarah McGirr, Chair

Bridgeport Permanent Commission on the Status of Women
City of Bridgeport, Office of the Mayor
45 Lyon Terrace
Bridgeport, CT 06604
203-576-7201

Danbury Commission on the Status of Women
c/o City Hall
155 Deer Hill Ave.
Danbury, CT 06810
203-797-4511

Hartford Permanent Commission on the Status of Women
c/o Human Relations Commission
550 Main St., Room 5
Hartford, CT 06103
203-722-6479

Norwalk Commission on the Status of Women
62 William St.
Norwalk, CT 06851
203-226-1206 ext. 142 (daytime)
Kathleen F. Rorick, Treasurer

Delaware

Delaware Commission for Women
Carvel Building
820 North French St., 6th Floor
Wilmington, DE 19801
302-577-2660
Fax: 302-577-2735
Romona S. Fullman, Esq., Director
Caroline E.W. Glackin, Chair

District of Columbia

District of Columbia Commission for Women
Frank Reeves Center, Room N354
2000 14th St. NW
Washington, DC 20009
202-939-8083
Fax: 202-939-8763
Carrolena Key, Executive Director
Lillian M. Long, Chair

Florida

Florida Commission on the Status of Women
Office of the Attorney General, The Capitol

Women's Commissions, Committees, and Councils

Tallahassee, FL 32399-1050
904-413-3021
904-922-0252
Fax: 904-921-4131
Sandi Beare, Executive Director
Navita Cummings James, Chair

Brevard County Commission on the Status of Women
2725 Judge Jan Janimson St.
Melbourne, FL 32940
407-633-2007
Fax: 407-633-2026
Judy S. Amos, Staff
Jackie Fleener, Chair

Broward County Commission on the Status of Women
Office of Equal Opportunity
Government Center Annex
115 S. Andrews Ave., Suite A680
Fort Lauderdale, FL 33301
305-357-6500
Fax: 305-357-7817
Cynthia Levin, Chair

Dade County Commission on the Status of Women
111 NW 1st St., 6th Floor
Miami, FL 33128-1989
305-375-4967
Fax: 305-375-5715
Laura Varela, Executive Director
Kay Sullivan, Chair

Mayor's Commission on the Status of Women
Duval County
220 E. Bay St., Room 604
Jacksonville, FL 32202
904-630-2703
Jeanne Wood, Staff liaison
Nancy DeCray, Chair
Carolyn Aidman, Contact Person

Commission of the Status of Women Advisory Committee
Manatee-County-Bradenton Academy
1707 15th St. East
Bradenton, FL 34208
941-748-0137 (w)
Dr. Lois Gerber, Chair

Commission on the Status of Women
City of Miami
2600 So. Bayshore Dr., 2nd Floor
Miami, FL 33133

I Wanna New Career And I'm a Woman

305-579-3473
Fax: 305-579-3447
Elizabeth H. (Betty) Kaynor, Coordinator
Pola Reydburd, Chair

Miami Beach Commission on the Status of Women
Miami Beach City Manager's Office
1700 Convention Center Dr.
Miami Beach, FL 33139
send mail to:
Jacque Hertz, Chair
565 No. Shore Dr.
Miami Beach, FL 33141
305-868-4562 (h)
305-858-9430 (office)

North Miami Beach Commission on the Status of Women
17011 NE 19th Ave., City Hall
North Miami Beach, FL 33162
305-948-2986
Fax: 305-787-6036
Councilwoman Jackqueline H. Smith, Liaison
Co-Chairs: Alice Boder/Lois Danis

Commission on the Status of Women
Orange County Delegation
948 Versailles Circle
Maitland, FL 32751
Melanie Minear-Lazar, Chair

Palm Beach County Commission on the Status of Women
c/o Commissioner Maude Ford Lee
301 North Olive Ave., 12 Floor
West Palm Beach, FL 33401
407-355-2794

Sarasota Advisory Commission on the Status of Women
1938 Laurel St.
Sarasota, FL 34236
941-316-1077
Dr. Norma H. Compton, Chair

Volusia County Commission on the Status of Women
County Manager's Office
123 W. Indiana Ave.
Deland, FL 32720-4612
904-257-6000, ext. 2611

Georgia

Georgia State Commission of Women
P.O. Box 38481
Atlanta, GA 30334

Women's Commissions, Committees, and Councils

404-657-9260
Fax: 404-657-2963
Vicki Traylor, Executive Director
Nellie Duke, Chair
Juliana McConnell, Vice Chair

G.A. Archives
330 Capitol Ave.
Atlanta, GA
404-656-2393

Hawaii

Hawaii State Commission on the Status of Women
335 Merchant St., Room 253
Honolulu, HI 96813
808-586-5757
Fax: 808-586-5756
Martha Ross, Executive Director

Hawaii County Commission on the Status of Women
Mayor's Office
25 Aupuni St.
Hilo, HI 96720
808-961-8211

Honolulu County Commission on the Status of Women
Department of Human Resources
715 South King St.
Honolulu, HI 96813
808-523-4073
Fax: 808-523-4074
Patti Cook, Staff
Martha Ross, Chair

Kauai County Commission on the Status of Women
P.O. Box 403
Lihue, HI 96766-0403
808-822-7487
Catherine Downey, ND, Chair

Maui County Commission on the Status of Women
Office of the Mayor
200 South High St.
Wailuku, HI 96793
808-877-2047

Idaho

Idaho Commission on the Women's Program
P.O. Box 83720
Boise, ID 83720-0036
208-334-4673
Fax: 208-334-4646

I Wanna New Career And I'm a Woman

Carolyn Beaver, Director
Marie Spanbauer, Chair

Illinois

Chicago Advisory Council on Women
510 North Peshtigo Ct., Room 64
Chicago, IL 60611
312-744-4113
Fax: 312-744-1081
Cece Lobin, Executive Director

Indiana

Bloomington City Commission on the Status of Women
Human Resources Department
P.O. Box 100
Bloomington, IN 47402
812-349-3430
Barbara Baker, Contact Person

Crawfordsville Commission on the Status of Women
Mayor's Office, City Building
300 East Pike St.
Crawfordsville, IN 74933
317-364-5160

East Chicago Women's Commission
3901 Indianapolis Blvd.
East Chicago, IN 46312
219-391-8467
Cora Jones, President
Pat Dixon, Executive Director, Human Rights Commission; 219-391-8477

Gary Commission on the Status of Women
475 Broadway, Suite 508
Gary, IN 46402
219-883-4155
Gloria Lowe-Walker, Executive Director

Mishawaka City Commission on the Status of Women
600 East Third St., City Hall
Mishawaka, IN 46544
219-258-1601
Fax: 219-258-1728
Linda Benner, President

Iowa

Iowa Commission on the Status of Women
Lucas State Office Building
Des Moines, IA 50319
515-281-4461
Fax: 515-242-6119
Charlotte Nelson, Executive Director

Women's Commissions, Committees, and Councils

Naomi Christensen, Chair

Kansas

Mayor's Commission on the Status of Women
City Hall, 215 East 7th
Topeka, KS 66603
913-266-3299
Veronica Ramnarine

Wichita Commission on the Status of Women
City Manager's Office, 13th Floor
455 North Main St.
Wichita, KS 67202
316-268-4351
Debbie Eiler, Contact Person

Kentucky

Kentucky Commission on Women
614A Shelby St.
Frankfort, KY 40601
502-564-6643
Marsha Weinstein, Executive Director

Jefferson County Office for Women
Jefferson County Courthouse
527 West Jefferson St.
Louisville, KY 40202
502-524-5360
Martha Roth, Director

Louisiana

Louisiana Office of Women's Services
1885 Woodale Blvd., 9th Floor
Baton Rouge, LA 70806
504-922-0960
Fax: 504-922-0959
Bobette Apple, Executive Director

Bossier City Mayor's Commission for Women
1984 Airline Dr.
Bossier City, LA 71112
318-742-6000

Hammond Mayor's Commission on the Needs of Women
P.O. Box 1355
Hammond, LA 70404
504-542-3400

Lafayette Mayor's Commission on the Needs of Women
P.O. Box 52082
Lafayette, LA 70505
318-261-8447

Lake Charles Mayor's Commission for Women
731 Contour Dr.
Lake Charles, LA 70605
318-491-1201

Monroe Mayor's Commission on the Needs of Women
P.O. Box 123
Monroe, LA 71210
318-387-1507

New Orleans Women's Office
City Hall, City of New Orleans, Room 2W02
New Orleans, LA 70122
504-586-3165

Ruston Mayor's Commission for Women
P.O. Box 576
Ruston, LA 71273-0576
318-251-8621

Shreveport Women's Commission
3045 Sandra Dr.
Shreveport, LA 71119

Maine

Inactive

Maryland

Maryland Commission for Women
311 West Saratoga St., Room 232
Baltimore, MD 21201
410-767-7137
Fax: 410-333-0079
Fax: 410-333-0392
Joanne Saltzberg, Executive Director
Betty McGarvie Crowley, Chair

Anne Arundel County Commission for Women
P.O. Box 2700
Annapolis, MD 21404
410-222-1821
Fax: 410-222-1155
Linda Orff, Staff
Luann DePodesta, Chair

Baltimore City Commission for Women
10 South St., Suite 600
Baltimore, MD 21202
410-396-4274
Fax: 410-396-8137
Bernice Smith-White, Chair

Women's Commissions, Committees, and Councils

Baltimore County Commission for Women
400 Washington Ave.
Court House, Suite 124
Towson, MD 21204
410-887-3448
Fax: 410-887-5788
Anne Donahue, Chair

Calvert County Commission for Women
Courthouse, 175 Main St.
Prince Frederick, MD 20678
410-535-1600
Fax: 410-535-1787
Kathy Horn, Chair

Cecil County Women's Council
c/o Donna York
21 Beach St.
North East, MD 21921
410-287-5173

Harford County Commission for Women
220 South Main St.
Bel Air, MD 21014
410-879-2000 ext. 373
Fax: 410-893-5987
Phyllis Martin, Contact Person

Howard County Commission for Women
6751 Columbia Gateway Dr.
Columbia, MD 21046
410-313-6400
Fax: 410-313-6424
Susan Rosenbaum, Executive Secretary
Mary Ann Wilkinson, Chair

Montgomery County Commission for Women
255 North Washington St.
Nations Bank Bldg., 4th Floor
Rockville, MD 20850
301-279-8301
Fax: 301-279-1318
Judith Vaughan-Prather, Executive Director
Marie White, President

The Prince George's County Government
Dept. of Family Services
Commission for Women
5012 Rhode Island Ave.
Hyattsville, MD 20781
301-699-2672

St. Mary's County Commission for Women
P.O. Box 653
Governmental Center
Leonardtown, MD 20650
301-475-4633
Fax: 301-475-4489
Becky Stevens, Staff Support
Janice Berry-Chen, Chair

Washington County Commission for Women
100 W. Washington St.
Hagerstown, MD 21740
301-791-3090
Fax: 301-991-3225
Carolyn Moller, President

Wicomico County Commission for Women
P.O. Box 1309
Salisbury, MD 21802
410-546-8033
Fax: 410-546-8035
Henrietta Parker, Chair

Massachusetts

Massachusetts Governor's Advisory Committee on Women's Issues
c/o ABCC
100 Cambridge St.
Boston, MA 02202
617-727-3040, ext. 302
Fax: 617-727-1258
Pam Nurse, Governor's Advisor on Women

Berkshire County Commission on the Status of Women
c/o Berkshire Community College
1350 West St.
Pittsfield, MA 01201
413-499-4660

Boston Women's Commission
City Hall, Room 608
Boston, MA 02201
617-725-4427

Cambridge Commission on the Status of Women
57 Inman St.
Cambridge, MA 02139
617-498-9000

Quincy Mayor's Commission on the Status of Women
1305 Hancock St.
Quincy, MA 02170

Women's Commissions, Committees, and Councils

617-773-1380 ext. 301

Somerville Commission for Women
Mayor's Office of Human Services
167 Holland St.
Somerville, MA 02144
617-625-6600 ext. 2400
Fax: 617-265-2519
Maya Hasegawa, Executive Director
Louise Vrande and Ruth Faris, Co-chairs

City Manager's Commission on the Status of Women
Office of City Manager
City Hall
Worcester, MA 01608
508-799-1175
Mary Sieminski, Chair

Michigan

Michigan Women's Commission
611 West Ottawa St., Third Floor
Lansing, MI 48933
517-373-2884
Fax: 517-335-1649
Sharon Miller, Executive Director
Linda Van Drasek, Executive Secretary
Patti Garrett, Chair

Ingham County Women's Commission
5303 S. Cedar
Lansing, MI 48909
517-887-4548
Fax: 517-393-3450

Minnesota

Minnesota Commission on the Economic Status of Women
85 State Office Building
St. Paul, MN 55155
612-296-8590
Aviva Breen, Executive Director
Senator Pat Piper, Chair

Mississippi

Inactive

Missouri

Missouri Council on Women's Economic Development and Training
P.O. Box 1684
Jefferson City, MO 65102
314-751-0810
Fax: 314-751-8835
Susan McDaniel, Executive Director

Deborah Borchers-Ausmus, Chair

Montana

Montana Women in Employment Advisory Council
Gov. Office
Mitchell Building, Room 130
Helena, MT 59620-0801
406-444-3111
Liz Hayden, Staff Coordinator
Antoinette (Tomi) Rosell, Chair

Nebraska

Nebraska Comm. on the Status of Women
301 Centennial Mall South
Box 94985
Lincoln, NE 68509
402-471-2039
Fax: 402-729-2042
Dianna Else, Chair

Columbus Mayor's Commission on the Status of Women
2481 E. 6th Ave.
Columbus, NE 68601
402-564-2869 (home)
Terri Ewert, Chair
Linda Bordy, Treasurer 402-564-0011 (o)

Lincoln/Lancaster Commission on the Status of Women
129 North 10th St., Room 330
Lincoln, NE 68508-3627
402-441-8695
Fax: 402-441-8653
Bonnie Coffey, Executive Director

Nevada

Nevada Commission for Women
P.O. Box 6030
Elco, NV 89802
702-687-4170
Nancy Ernout

New Hampshire

New Hampshire Commission on the Status of Women
State House Annex, Room 22
Concord, NH 03301
603-271-2660
Catherine Hadley, Executive Director
Jane Lane, Chair

New Jersey

New Jersey Dept. of Community Affairs
Division of Women

Women's Commissions, Committees, and Councils

101 South Broad St. CN 808
Trenton, NJ 08625-0801
609-292-8840
Fax: 609-633-6821
Elizabeth L. Cox

New Jersey Advisory Commission on the Status of Women
3107 Broadway
Cherry Hill, NJ 08013
609-365-3519
Joyce Kurzweil, Chair

Atlantic County Advisory Commission on Women
354 Chestnut Neck Rd.
Port Republic, NJ 08241
Karen Levin, Legislative Aide, 609-343-2195
Safah Griffith, Chair, 609-652-5318

Bergen County Commission on Women
Dept. of Human Services, Admin. Bldg.
115-W Court Plaza South
21 Main St.
Hackensack, NJ 07601
Barry Schwartz, Coordinator, 201-646-2965
Mary Edwards, Secretary, 201-646-3434
Evelyn M. Berenbroick, Co-chair
140 Crescent Ave.
Leonia, NJ 07605
201-461-5020 (h)
Francis Treanor, Co-chair
277 Prospect Ave., Apt. 7-D
Hackensack, NJ 07601
201-487-4602 (o), 201-342-5241 (h)

Burlington County Committee on Women
Office of Human Services
795 Woodlane Rd.
P.O. Box 6000
West Amptoy, NJ 08060
609-265-5538
Suzanne Menges, Staff
Lillian Benejan-Thompson, Chair

Camden County Commission on Women
133 Kirk Dr., Apt. 4
Voorhees, NJ 08043
609-566-7239 (w)
609-772-5969 (h)
Claudia L. Tucker-Keto, Chair

Cape May County Advisory Commission on the Status of Women
Freeholder's Office, Crest Haven Complex

I Wanna New Career And I'm a Woman

Cape May Court House
4 Moore Rd.
Cape May, NJ 08210
609-463-6695 (answering machine)
Beverly Sharps Muller, Chair

East Orange City Committee on the Status of Women
44 City Hall Plaza
East Orange, NJ 07019
Attn: Theresa Green
201-266-5120
Diane Cooper, Chair, 201-655-7134 (w)

Essex County Advisory Board on the Status of Women
c/o Office of Deputy County Administrator
Hall of Records
465 Dr. Martin Luther King, Jr. Blvd.
Newark, NJ 07102
201-621-4432
Kandice Dickinson, Chair, 201-877-3333 (w)

Gloucester County Commission on Women
7 North Jackson Ave.
Wenonah, NJ 08090
609-468-7733
Fax: 609-408-6158
Amelia B. Kressler, Chair

Hudson County Commission on Women
155 Fifty-Ninth St.
West New York, NJ 07093
609-771-1144 (w)
Fax: 609-771-4025
Geraldine R. Clark, Chair

Mercer County Advisory Commission on the Status of Women
McDade Administration Bldg.
640 South Broad St., Box 8068
Trenton, NJ 08650-8068
609-989-6868
Fax: 609-989-6032
Beth Risoldi, Contact Person
Carron M. Albert, Chair

Middlesex County Commission on the Status of Women
Dept. of Human Services
100 Bayard St.
New Brunswick, NJ 08901
908-745-4228
Bridget Stillwell-Kennedy, Coordinator
Loretta Keimel, Chair

Women's Commissions, Committees, and Councils

Monmouth County Commission on the Status of Women
Human Services Bldg., Box 3000
Kozloski Rd.
Freehold, NJ 07728
908-577-6681
Fax: 908-308-3700
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Kathy Olsen, Chair

Newark City Mayor's Commission on the Status of Women
Office of the Mayor, City of Newark
920 Broad St., Room 200
Newark, NJ 07102
201-733-6400
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Trish Morris-Yamba, Chair

Ocean County Commission on Women
Ocean City Admin. Bldg., CN 2191
Toms River, NJ 08754-2191
908-929-2136
Ann M. Finnegan, Staff
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Salem County Commission on Women
32 Marlton Rd.
Woodstown, NJ 08098
609-935-3600 (w)
609-769-0497 (h)
Shirley Evans, Chair

Somerset County Commission for Women
Box 123 Greenway Lane
Green Brook, NJ 08812-0123
908-968-2018
Shirley Noble, Chair

Union County Advisory Commission on the Status of Women
c/o Freeholders' Office
County Administration Bldg.
Elizabethtown Plaza
Elizabeth, NJ 07207
908-272-2141 (w)
Erin Byrne, Chair

Warren County Commission for Women
Freeholders' Office
Wayne Dumont Jr. Administration Bldg.
165 Court Rd.
Route 519
Belvedere, NJ 07823-1949
908-475-6500

Fax: 908-475-6528
Maria Goldstein, Chair

New Mexico

New Mexico Commission on the Status of Women
2401 12th St. NW
Albuquerque, NM 87104-2302
505-841-8920
Fax: 505-841-8926
Yolanda Roybal, Info. Officer
Darlene B. Herrera, Vice Chair

New York

New York State Division for Women
2 World Trade Center
57th Floor
New York, NY 10047
212-417-4000
Fax: 212-417-4743
Elaine Wingate Conway, Director

Erie County Commission on the Status of Women
95 Franklin St. Room 1655
Buffalo, NY 14202
716-858-8307
Fax: 716-858-8072
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Judith H. Katz, Chair

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Suite 2358
New York, NY 10007
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Fax: 212-788-3298
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Susan Molinari, Chair

Rockland County Commission on Women's Issues
11 New Hempstead Rd.
New City, NY 10956
914-638-5100
Fax: 914-638-5675

Syracuse Commission for Women
City Hall Commons
201 East Washington St.
Room 200
Syracuse, NY 13202-1427
315-448-8320
Fax: 315-448-8618
Adelaide L. Silvia, Exec. Dir.

Women's Commissions, Committees, and Councils

Suffolk County Office for Women
395 Oser Ave.
Hauppauge, NY 11788
516-348-5400

Town of Islip Women's Services
Division of Human Development
401 Main St.
Islip, NY 11751
516-224-5397

Westchester County Office for Women
150 Grand St., 6th Floor
White Plains, NY 10601
914-285-5972
Fax: 914-285-2799
Camille Murphy, Director

North Carolina

North Carolina Council for Women
526 North Wilmington St.
Raleigh, NC 27604-1199
919-733-2455
Fax: 919-733-2464
Juanita Bryant, Executive Director
Jane Carver, Chair

Asheville Region

Asheville Regional Office
46 Woodfin Place, Room 357
Asheville, NC 28801
704-251-6169

Buncombe County Women's Involvement Council
31 Spring Forest Circle
Asheville, NC 28803
704-686-5411 ext. 226
Betty Budd, Chair

McDowell County Council on the Status of Women
Route 6, P.O. Box 726
Marion, NC 28752
704-652-8546

Charlotte Region

North Carolina Council for Women
Charlotte Regional Office
500 West Trade St., Room 360
Charlotte, NC 28202
704-342-6367
June Kimmel

I Wanna New Career And I'm a Woman

Caldwell County Council on the Status of Women
930 Hawthorne Dr. NW
Lenoir, NC 28645

Cleveland County Council on the Status of Women
P.O. Box 581
Boiling Springs, NC 28017
704-434-2361
704-434-6017

Gaston County Council on the Status of Women
P.O. Box 654
Gastonia, NC 28053
704-867-8603

Mecklenburg County Women's Commission
700 North Tryon St.
Charlotte, NC 28202
704-336-3210
Fax: 704-336-4449
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Billye Collins, Chair

Richmond County Council on the Status of Women
P.O. Box 515
Rockingham, NC 28379

Greensboro Region
North Carolina Council for Women
Greensboro Regional Office
1400 Battleground Ave.
Suite 202
Greensboro, NC 27408
910-334-5094

Greensboro Commission on the Status of Women
P.O. Box 3136
Greensboro, NC 27402-3136
910-373-2390
Fax: 910-373-2138
Yolanda Leacraft, Administrator
Joslin S. LeBauer, Chair

Orange County Commission for Women
110 South Churton St.
Hillsborough, NC 27278
919-732-8181 ext. 2250
Lucy Lewis, Director
Judy Woodall, Chair

Greenville Region

Women's Commissions, Committees, and Councils

Person County Council on the Status of Women
230 Crestwood Dr.
Roxboro, NC 27573
910-833-6461

North Carolina Council for Women
Greenville Regional Office
404 Saint Andrews Dr.
Greenville, NC 27834-6850
919-830-6595

New Bern Region
New Bern Regional Office
P.O. Box 595
New Bern, NC 28560
919-637-6530

Columbus County Council for Women
213 Mr. Zion
Lake Waccamaw, NC 28460
910-646-4895

Craven County Council on Women, Inc.
P.O. Box 1285
New Bern, NC 28560
919-638-3381

New Hanover County Council for Women
3 Ballard Dr.
Castle Hayne, NC 28429
919-763-0191

Onslow County Council for Women
Coastal Carolina Community College
444 Western Blvd.
Jacksonville, NC 28540
919-455-1221, ext. 308
c/o Daisy Clayburn, Contact Person

Raleigh Region
Frankline County Council on the Status of Women
5 South Elm St.
Louisberg, NC 27549
910-334-5094

Johnston County Council on the Status of Women
P.O. Box 1903
Smithfield, NC 27577
910-934-9233

Winston-Salem/Forsyth County Council on the Status of Women
660 West 5th St.

I Wanna New Career And I'm a Woman

Winston-Salem, NC 27101
910-727-8409

North Carolina Council for Women
Western Region Office
46 Haywood St. Suite 359
Asheville, NC 28801
704-251-6169

North Carolina Council for Women
Central Region Office
526 N. Wilmington St.
Raleigh, NC 27604
919-733-2455

North Dakota

North Dakota Governor's Commission on the Status of Women
600 East Boulevard
Bismarck, ND 58501-0250
701-224-2970
Nerlene Yellow Bird, Executive Director

Ohio

Ohio Women's Policy and Research Commission
30 East Broad St., Suite 2701
Columbus, OH 43266-0920
614-466-5580
Fax: 614-446-5434
Sally Farran Bulford, Executive Director
Alexandria Johnson Boone, Chair

Oklahoma

Oklahoma Governor's Commission on the Status of Women
101 State Capitol Bldg.
2300 North Lincoln Blvd.
Oklahoma City, OK 73105-4897
918-492-4492
Fax: 918-492-4472
Claudia Tarrington, Chair
Kathi Goebel, Senior Vice Chair

Lawton Mayor's Commission on the Status of Women
102 SW 5th St.
Lawton, OK 73501
405-581-3260
Janet Childress, Chair
Emma Crowder, Vice Chair

Tulsa Mayor's Commission on the Status of Women
c/o Department of Human Rights
200 Civic Center
Tulsa, OK 74103

Women's Commissions, Committees, and Councils

918-582-0558

918-592-7818

Oregon

Eugene City Women's Commission

777 Pearl St.

Eugene, OR 97401

541-342-5940

Jackson County Women's Commission

Jackson County Commissioners

Jackson County Courthouse

Medford, OR 97501

541-776-7234

Pennsylvania

Pennsylvania Commission for Women

Finance Building, Room 209

Harrisburg, PA 17120

717-783-2670

Fax: 717-772-0653

Karen S. Fleisher and Rosemary Thompson McAvoy, Executive Directors

Berks County Commission for Women

Berks County Services Center

633 Court St.

Reading, PA 19601

610-478-6124

Fax: 610-478-6139

Robin Costenbader-Jacobson, President

Bucks County Commissioner's Advisory Council for Women

55 E. Court St.

Doylestown, PA 18901

215-348-6676

Miriam Moyer, Contact Person

Beverly Carr, Chair

Delaware County Women's Commission

20 South 69th St., 4th Floor

Upper Darby, PA 19082

610-891-8651

Nancy Day, Director

Lackawanna County Commission for Women

200 Adams Ave.

Scranton, PA 18503-1607

717-963-6750

Susan Notarianni, Coordinator

Rev. Virginia Miner, Chair

Luzerne County Commission for Women

I Wanna New Career And I'm a Woman

Luzerne County Courthouse
North River St.
Wilkes-Barre, PA 18711
717-825-1727
Ann Pelack, Coordinator

Mayor's Commission for Women
Attn: Lila Fox
City Hall, Room 214
Philadelphia, PA 19107
215-686-2171
Karen Kulp, Chair
Valerie Chestnut, Coordinator

Mercer County Commission for Women
c/o Commissioner's Office
Mercer County Courthouse
Mercer, PA 16137
412-981-1671
Shirley Bursey, President

Montgomery County Commission for Women
Courthouse
Norristown, PA 19404-0311
215-885-5020
Donna Byrne/Nancy Crosson, Acting Co-Chairs

The Greater Pittsburgh Commission for Women
333 Blvd. of the Allies, 4th Floor
Pittsburgh, PA 15222
412-281-5533
Roelie Whitehill, Admin. Director
Jan Baumann, Chair

Puerto Rico

Puerto Rico Commission for Women's Affairs
Office of the Governor
Commonwealth of Puerto Rico
P.O. Box 11382
Fernandez Juncos Station
Santurce, PR 00910
809-722-2907
Albita Rivera, Executive Director
Carmen Ramos de Santiago, Ph.D., Chair

Puerto Rico Women's Affairs Office
Municipality of San Juan
656 Ponce De Leon Ave.
Hato Ray, PR 00918
809-758-5400

Rhode Island

Women's Commissions, Committees, and Councils

Rhode Island Advisory Commission on Women
260 W. Exchange St.
Providence RI 02093
401-277-6105
Sue Baker, Executive Director
Patricia Borges, Chair

South Carolina

Governor's Office Commission on Women
1205 Pendleton St.
Columbia, SC 29201
803-734-1665
Fax: 803-734-1603
Mary Waters, Director
Mildred McDuffie, Chair

Charleston Commission for Women
City Hall, 80 Broad St.
Charleston, SC 29401
803-577-6970

South Dakota

Abolished

Tennessee

Abolished

Texas

Texas Governor's Commission for Women
P.O. Box 12428
Austin, TX 78711
512-463-1782
Cynthia Galvin, Executive Director
Amalia Rodriguez-Mendoza, Chair

Austin Commission for Women
c/o City of Austin
Human Resources Department
P.O. Box 1088
Austin, TX 78767-1088
512-499-3215
Fax: 512-499-3214
Jo Ann Cruz, Admin. Assistant
Arlene Pace, Sec-Treas.
Vera Givens, Chair

Corpus Christi Commission for Women
320 Laurel
Corpus Christi, TX 78404
512-888-1410 ext. 2567

Fort Worth Commission on the Status of Women

I Wanna New Career And I'm a Woman

City Manager's Office
1000 Throckmorton
Fort Worth, TX 76102
817-871-8552
Libby Lanzara, Staff
Dr. Paula Vastie, Chair

Longview Commission on the Status of Women
Public Information Office
P.O. Box 1952
Longview, TX 75606
903-237-1096

Lubbock Mayor's Committee for Women
P.O. Box 2000
Lubbock, TX 79457
806-767-3000

San Angelo Mayor's Commission on the Status of Women
2605 Southland Blvd. #4
San Angelo, TX 76904
915-657-4499

San Antonio Commission on the Status of Women
P.O. Box 839966
San Antonio, TX 78283-3966
512-299-8438

Tyler Commission for Women
P.O. Box 2039
Tyler, TX 75710
214-531-1250

Utah

Utah Governor's Commission for Women and Families
1160 State Office Bldg.
Salt Lake City, UT 84114
801-538-1736
Fax: 801-538-3562
Mary Mark, Chair

Vermont

Vermont Governor's Commission on the Status of Women
126 State St., Drawer 33
Montpelier, VT 05602
802-828-2851
Sarah Lee, Executive Director
Billi Gosh, Chair

Burlington Council on Women
City Hall
Burlington, VT 05401

Women's Commissions, Committees, and Councils

802-658-9300, ext. 125
Peggy Luhrs, Director

Virginia

Virginia Council on the Status of Women
7805 Kahlua Dr.
Richmond, VA 23227
804-786-7765
Kathy Noonan, Chair

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110 North Royal St., Suite 201
Alexandria, VA 22314
703-838-5030
Fax: 703-838-4976
Norma Gattsek, Executive Director
Tara Hardiman, Chair

Arlington Commission on the Status of Women
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2100 Clarendon Blvd.
Arlington, VA 22201
703-358-6330
Fax: 703-516-4568 (at library)
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Ann Hershner, Chair

Fairfax City Commission for Women
10455 Armstrong St.
Fairfax, VA 22030
703-385-7894
Fax: 703-385-7811
Louise Armitage, Director
Charles Apps, Chair

Fairfax County Commission for Women
12000 Government Center Pkwy., Suite 318
Fairfax, VA 22035
703-324-5720
Fax: 703-324-3959
TTY: 703-222-3504
Leia Francisco, Executive Director
Emily McCoy, Chair

Falls Church City Commission for Women
300 Park Ave.
Falls Church, VA 22046
703-241-5005
Fax: 703-241-5184
Sarah Singer, Liaison

Loudoun County Commission for Women

18 No. King St.
Leesburg, VA 22075
703-771-7745
703-478-8415

Prince William County Commission for Women
4370 Ridgewood Center Dr., Suite D
Woodbridge, VA 22192
703-792-6611
Phyllis Assrey, Director - in office Tues, Wed., Thurs., 8:30-3:30
Alberta Gearhart, Chair

Richmond Mayor's Committee on the Concerns of Women
City Hall
900 East Marshall St., Room 302
Richmond, VA 23219
804-780-5987
Nancy Ownes, Admin. Assistant
Caroline Adams, Chair

Washington

Seattle Women's Commission
c/o Seattle Office of Women's Rights
700 Third Ave, Suite 220
Seattle WA 98104
206-684-0391
Fax: 206-684-0546

West Virginia

West Virginia Women's Commission
Building 6, Room 637
Capitol Complex
Charleston, WV 25305
304-558-0070
Adrienne Worthy, Executive Director
Mary Clare Eros, Chair

Wisconsin

Wisconsin Women's Council
16 North Carroll St.
Suite 720
Madison, WI 53702
608-266-2219
Eileen DeGrand Mershart, Executive Director
Margaret Farrow, Chair

Beaver Dam Commission for Women
P.O. Box 455
Beaver Dam, WI 53916
414-887-1078

Kenosha Commission on Women's Issues

Women's Commissions, Committees, and Councils

6720 49th Ave.
Kenosha, WI 53142
404-658-8166
Attn: Mary Jane Landry

Wausau Mayor's Commission on the Status of Women
407 Grant St., City Hall
Wausau, WI 54401
715-843-1200, ext. 300

Wyoming

Wyoming Commission for Women
Herschler Building
122 West 25th St.
Cheyenne, WY 82002
307-777-7349
Norma Christensen, Chair

Special One-on-One Business Training For Women Only

Are you a woman who wants to start your own business, expand an existing one or move up the corporate ladder? Consider joining AWED (American Woman's Economic Development). Since 1976, AWED has helped over 100,000 women get ahead through formal training, one-on-one business counseling, seminars, and peer support groups. Their volunteer staff of experts (entrepreneurs and professionals) is ready to serve you — no matter who you are, where you live, or what your background might be. Women of all ages, socioeconomic, and ethnic backgrounds and marital statuses have received assistance through the AWED programs.

In 1984, Ebony Kirkland, an African-American woman originally from Costa Rica, decided to start her own business. She had worked as the Assistant Director to the Dean at a local college and had also been a door-to-door interviewer on a part time basis. After knocking on several doors, she soon saw the need for an ethnic marketing research company. With no real training or educational background in this field, she formed Ebony Marketing Research, Inc.

After about a year of working on her own she felt as though she needed some guidance and assistance to help her business grow. She turned to the New York office of American Women's Economic Development (AWED) and enrolled in their business program. According to Ebony, this program "propelled me most to get to the level where I am today."

With their support she has been able to turn a "one person, kitchen table" business into one that generates over a million dollars in revenues each year.

Ebony says that "AWED allows you to build self confidence. Women know that they can be wives and mothers, but they don't know that they can be good businesswomen". At AWED, women are encouraged to take skills such as budgeting, scheduling, and time management that they have developed through running households and transfer them to their own businesses.

Across the country AWED offers:

- structured training and networking for beginners with ideas for home-based businesses to multi-million dollar business owners
- business counseling
- technical assistance and membership support services
- an annual conference that brings together 6,000 women in business

Course offerings include:

- Starting Your Own Business
- Managing Your Own Business
- Business Development Roundtable
- Chief Executive Roundtable and Finance

Entrepreneurial training is available to insure the success of your business at any stage of development. If you are unable to participate in these programs, assistance is available through telephone counseling and a hotline. Fees range from \$10 for up to 15 minutes of

Business Training For Women Only

quick answers to urgent questions, to \$35 for an hour and a half of counseling, whether it be in-house or over the telephone.

For members, course offerings range from \$225 for a 10-session program on Starting Your Own Business to \$400 for a 26-session course on Managing Your Own Business.

Over 23,000 women have received individual business counseling through AWED, including 90-minute telephone counseling by experts in whatever business they are starting. Almost 5,000 women planning to start or just starting a business have participated in AWED's 10-day, Starting Your Own Business training program.

For more information contact:

American Woman's Economic Development Corporation
Headquarters/New York Program Center
71 Vanderbilt Ave., Suite 320
New York, NY 10169
800-222-AWED
212 992-9100

AWED Program Centers

California

100 W. Broadway, Suite 500
Long Beach, CA 90802
310-983-3747

650 Town Center Dr., Suite 1900
Costa Mesa, CA 92626
714-474-2933

Connecticut

2001 W. Main St.
Suite 140
Stamford, CT 06902
203-326-7914

District of Columbia

1250 24th St., NW, Suite 120
Washington, DC 20237
202-857-0091

"The fastest growing age population is women between 45 and 54."

Source: *New Passages*, Gail Sheehy, Random House, 1995

\$10 Million Available to Train Women In the Construction Industry (So why isn't it being used?)

Scholarships are available for women who want jobs in the high paying transportation construction industry — jobs like heavy equipment operators, carpenters, cement masons, electrical specialists, teamsters, and ironworkers. For instance, Portland Community College in Oregon is just one school that offers such scholarships to women. In addition, many programs provide emergency loans for students and graduates, as well as job search and child care referral resources.

These programs are provided through a little known provision in the Intermodal Surface Transportation Efficiency Act of 1991 (ISTEA -"iced tea" to insiders). Through 1997, \$10 million has been made available annually for training programs for women in highway construction jobs. Unfortunately, the law also allows states to use these funds for highway construction projects if the training programs don't utilize it first. You can guess where most of the money goes.

In 1993, only \$800,000 of the \$10 million was used to train women throughout the country. Since the money for women's training programs is already in your state's highway construction fund, you might have to go the extra mile to get the funds for training. Believe me, the payoff is worth the effort. Just remember, you can earn as much in one day in a construction job as you would working an entire week at minimum wage.

Skills Training and On-the-Job Training

ISTEA offers women and minorities help to get highway construction jobs by providing:

- recruitment
- training
- job referral
- child care

You can receive training to become:

- an equipment operator
- a laborer
- a painter
- a steelworker
- a pipelayer
- a plant operator
- a mechanical maintenance worker

Your State Department of Transportation must request permission from the Federal Highway Division Office to use its allocated funds for this training program.

If you live in a state that does not use these funds, you will have to lobby for them. For a

small fee, Women Work! The National Network for Women's Employment in Washington, D.C., will send you a guide called *ISTEA on Tap* that will help you lobby your state for these funds (call 800-235-2732).

A Few Current ISTEA Programs

Vermont

Women and Minorities in Highway Construction
NNETW
RR 2 Box 66-17
St. Johnsbury, VT 05819

802-476-4040

In Vermont, the Northern New England Tradeswomen (NNETW) has established a Women and Minorities in Highway Construction (WMHC) project to increase the number of women and minorities working in heavy construction and highway occupations. This program provides basic supportive services in outreach and recruitment, screening, referral, placement, followup and support to both men and women who are interested in working in highway construction.

Maine

Women Unlimited
28 State St.
Augusta, ME 04330

207-623-7576

Women Unlimited, a community-based women's employment program in Maine, developed the Women in Transportation program to maximize the economic development potential of ISTEA for women. The program recruited, trained, and placed women in entry-level transportation industry skills, engineering technology, and construction inspection. They even offered a Non-Traditional Occupations (NTO) Camp for girls during the summer of 1993.

Oregon

Portland Community College
Education to Work Program
P.O. Box 19000
Portland, OR 97280

503-244-6111, ext. 7473

Along with the Oregon Department of Transportation, Portland Community College offers an Education-to-Work program for women and minorities through the Building and Construction Program at the college. This program is designed to assist minorities and women in obtaining the necessary pre-apprenticeship education so that they can get highway construction jobs. In addition to providing advocacy and mentoring, the Education to Work Program provides job placement assistance and followup to ensure successful program completion for its participants. Students participating in the program will receive a scholarship to offset tuition costs and materials supplies. For a period of up to two years after completing the program, students can also receive emergency loan assistance.

Landing Construction Contracts

Maybe you don't want to stop at just working in the construction field — you're thinking of owning your own construction company. First enroll in the Disadvantaged Business Enterprises (DBE) program. To make sure that your company is successful and well-run, the DBE program offers support services for women and minorities, such as training and consultants in business management. By participating in this program, you also get a big

Money to Train Women In the Construction Industry

boost in becoming eligible for large federal contracts — its goal is to use 10% of woman- and minority-owned subcontractors on all highway construction projects.

To participate in the DBE program, you must be certified in each state in which your company will do business. Certification confirms that you are socially and economically disadvantaged, and that you own at least 51% of the business. You should apply for certification through the Office of Civil Rights within your State Department of Transportation. To learn more, contact the Office of Civil Rights, U.S. Department of Transportation, 400 Seventh St., SW, Washington, DC 20590; 202-366-0471.

Where to Go

Women Work! National Network for Women's Employment
1625 K St., Suite 300
Washington, DC 20006
202-467-6346
Fax: 202-467-5366

Federal Highway Administration Regional Civil Rights Directors

Region One

(includes CT, ME, MA, NH, NJ, NY, RI, VT, Puerto Rico, and the Virgin Islands)
Mr. Dennis Perrott
Leo W. O'Brien Federal Bldg., Room 719
Clinton Ave. and N. Pearl St.
Albany, NY 12207
518-431-4224, ext. 247

Region Three

(includes DE, DC, MD, PA, VA, WV)
Ms. Jo Blackstone
10 S. Howard St., Suite 4000
Baltimore, MD 21201
410-962-4030

Region Four

(includes AL, FL, GA, KY, MS, NC, SC, TN)
Mr. Charles Stinson
100 Alabama St., 17th Floor
Atlanta, GA 30303-3104
404-562-3590

Region Five

(includes IL, IN, MI, MN, OH, WI)
Mr. Joe Forst
19900 Governor's Dr.
Olympia Fields, IL 60461
708-283-3510

Region Six

(includes AR, LA, NM, OK, TX)
Mr. Humberto Martinez
P.O. Box 902003
Fort Worth, TX 76102
817-978-3671

Region Seven

(includes IA, KS, MO, NE)
Mr. Glen Smith
P.O. Box 41975
Kansas City, MO 64141
816-276-2747

Region Eight

(includes CO, MT, ND, SD, UT, WY)
Ms. Teresa Banks
555 Zang St., Room 400
Lakewood, CO 80228
303-969-6722

Region Nine

(includes AZ, CA, HI, NV, Guam, and American Samoa)
Mr. Harold Dorell
201 Mission St., Suite 2100
San Francisco, CA 94105
415-744-3114

Region Ten

(includes AK, ID, OR, WA)
Mr. Willie Harris
Koin Center, Suite 600
222 SW Columbia St.
Portland, OR 97201
503-326-2067

Free Training and Jobs for Women Who Want to Work in a "Man's" World

Every day, women are entering the workforce in traditionally "male" jobs, such as welders, construction workers, plumbers, electricians - even garbage collectors. And they're making much more money than they would as secretaries, nurses, receptionists or teachers. How are they getting the training to do this? Many are using little known training programs funded by Uncle Sam.

Women are being trained to be firefighters in California, pipefitters in Massachusetts, and welders in Maine. The training is often free, especially for women who are displaced homemakers or economically disadvantaged in other ways. So why aren't more women taking advantage of these programs? Because most of these training opportunities just aren't advertised or widely publicized.

What you'll find in this section are scores of programs that are available to women who need the training, encouragement, and financial support to pursue a career in a "man's" world. Many programs even provide child care, tuition, and transportation expenses.

Find the programs in your state by using the following list and by contacting local employment and national women's groups — most have gotten money from Uncle Sam to help you compete with men. And many of the training services they offer are free. What's to lose except a low paying job and long hours?

Training Opportunities for Women

Arizona

REACH (Re-Entry and Change) Program

Jane Barkhurst
REACH Specialist
Mohave Community College
1971 Jagerson Ave.
Kingman, AZ 86401 520-757-0850

REACH offers the following assistance: vocational assessment; career exploration; support services such as child care, transportation assistance, and referrals to community and college services; and job placement. Tutoring and classes in review English, reading, and math are offered. Training areas are nursing, computers, hospitality programs, casing gaming/dealers, emergency medical technician, accounting, and management.

Eligibility: Custodial single parents, homemakers, or displaced homemakers who meet income eligibility, or receive public assistance, or have children eligible for reduced or free lunch programs, or are educationally disadvantaged.

Arizona Women's Education and Employment, Inc.

Pat Gregon
Program Director
755 E. Willetta
Phoenix, AZ 85006 602-258-0864

I Wanna New Career And I'm a Woman

Pre-employment job readiness training, job placement, vocational education, and support services are offered along with building self esteem, problem solving, goal setting, career exploration, interviewing techniques, resumes and cover letters, and communications skills. AWEE does a 2-year followup.

Eligibility: Primarily economically disadvantaged single parents, teen parents, displaced homemakers, homemakers, recipients of AFDC, unemployed and underemployed persons, and the homeless.

Arkansas

Single Parent/Homemaker Program

Edith Ehrmann, Program Supervisor
Vocational Education Division
Arkansas Department of Education
No. 3 Capital Mall
Little Rock, AR 72201 501-682-1508

This program offers career counseling; information on current and future labor market trends and salaries; employability skills; and referrals to additional services such as literacy, adult education, vocational education programs, and on-the-job training. Support services include child care, transportation, and tuition assistance for economically disadvantaged participants enrolled in educational and/or vocational skills training.

Eligibility: Targets economically disadvantaged females of any age who are single parents, displaced homemakers, or single and pregnant.

California

Women in the Skilled Trades

Patricia Wright
362 22nd St.
Oakland, CA 94612 510-891-9393

WIST offers training in carpentry, sheet metal, welding, electrical, basic machining and pipe trades. Math and English classes geared toward workplace situations, compliment skills training. Other key areas are: physical education ; life skills to address economic and stress demands; and hands-on experience, including building, tearing down, and repairing mechanical, hydraulic and electrical systems. Participants helped construct the Oakland Federal Office Building. Job development is enhanced by coordination with contract compliance offices and expansion of PIC's contacts with employers.

Eligibility: Applicants who reside in California and are eligible for service under JTPA. It's also helpful to have a high school diploma or GED and a California driver's license.

Women Empowering Women

Mary Gaddis
President
P.O. Box 6506
Albany, CA 94706 510-834-4413

Construction skills, including hands-on training, through workshops on tool use and safety, plumbing, electricity, and basic home repair. Also weekend workshops on deck and fence

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building. Women will also completely rehab a house to be used as transitional housing for homeless families.

Fire Fighter Apprenticeship Program

Denny Bungarz
California Fire Fighter JAC
4600 Northgate Blvd., Suite 240
Sacramento, CA 95834 916-648-3000

Apprentices learn fire fighting skills during the 18- to 24-month apprenticeship program at various agencies around the state. Since the program began operation in January 1990, the first two classes reached a goal of 65% women. All apprentices are employees of national forests in California.

Eligibility: Applicants must be 18 years of age or older, have a high school diploma or GED, and have some fire fighting experience, which can be as temporary Forest Service personnel or as members of volunteer fire departments.

Women's Employment Services and Training

Nancy Baril
Program Director
Sacramento Women's Center
2306 J St., Suite 200
Sacramento, CA 95816 916-441-4207

WEST reaches out to women who need training and places them with private sector businesses to receive paid on-the-job training. Participants receive skill assessment, job search assistance, goal development, aptitude and skills testing, job referrals, and career/job retention counseling. Trainees become full-time, regular employees when training is completed; WEST reimburses the employer up to 50% of wages paid during training.

Eligibility: Targets AFDC recipients, single parents, women interested in nontraditional jobs, long term unemployed individuals, and homemakers wanting to enter/reenter the job market.

Women at Work

Gina Frierman-Hunt
Program Director
50 North Hill Ave.
Pasadena, CA 91106 818-796-6870

A career information and job resource center that assists women looking for jobs in all fields. Offers thousands of job listings in Southern California area, career counseling, occupational testing, evening workshops, and special programs in a variety of fields including nontraditional areas. Provides services of Women in the Trades support group.

Eligibility: Services available to all women.

Gender Equity Program

Deanna Abma, Coordinator
City College of San Francisco
Campuses Division
33 Gough St.
San Francisco, CA 94103 415-239-3000

Program offers counseling and workshops to promote equal access to vocational training. Is designed to help women and men enter and complete training and subsequently find

employment in fields that are nontraditional for their gender.

Eligibility: Available to any adult interested in nontraditional training. Different vocational training programs at City College may have educational prerequisites.

Colorado

Northeast Women's Center

Hazel J. Whitset
Executive Director
4821 E. 28th Ave.
Denver, CO 80207 303-355-3486

Program Services: Women train for jobs in construction, weatherization, landscaping, carpentry, electrical, and for other nontraditional positions. Job search and life skills are taught; counseling and math tutoring provided. Women are placed directly into employment or apprenticeship positions or referred to voc-ed training programs. NEWC has coordinated efforts with AFL/CIO and major area businesses as with major state development projects.

Eligibility: Single parents, displaced homemakers, dislocated workers.

Connecticut

Preliminary Awareness of Construction Trades Training

Jennifer DesJardins
Project Director
National Association of Women in Construction (NAWIC)
Hartford Chapter
125 Silas Deane Highway
Hartford, CT 06109 860-291-8917

Sponsored by NAWIC Connecticut chapters, PACTT offers 8 weeks of hands-on exploration of four construction trades: carpentry, electrical, masonry, plumbing. Curriculum covers: industry and apprenticeship overview, construction vocabulary, how a job progresses from beginning to end, blueprint reading, math, tool care and safety, and how to dress for job-site conditions. Job interview skills are taught along with personal budgeting, how to recognize and handle sexual and racial harassment, physical stamina building, and health issues. PACTT assists in the job search, provides a mentor for each student, and tracks students through followup. NAWIC chapters plan to expand the program to other States and to Canada.

Eligibility: Women interested in exploring a career in the construction industry. (The average student is 32 years of age and a single parent on welfare or in a low paying job.)

Hartford Area Training Center, Inc.

Marsha Goldstein, Vocational Counselor
56 Coventry St.
Hartford, CT 06112 860-286-9202

Precision machining training; instruction in shop math, blueprint reading, and machining; counseling for individuals and groups; and job placement. The average training time for each participant is 16 weeks.

Eligibility: Entrance requirements--6.0 in English, reading, and math as measured by the TABE.

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Consortium for Women's Career Development and Training

Donna Bronwell
106 Truman St.
New London, CT 06320 203-442-4630

The Consortium operates two programs to help women become self-supporting. The "Displaced Homemaker Program" provides career counseling, personality and interest testing, and educational/vocational counseling to direct women toward employment resources. Workshops cover job readiness skills such as resume writing, interviewing techniques, and job hunting strategies. Support services are provided. "Project Enable" reaches a different target group and is offered in collaboration with OIC of New London County and Three Rivers Community College. It offers career, educational, and vocational counseling, testing, job hunting strategies, and job readiness skills. Support services assist individuals with tuition, child care, and transportation expenses.

Eligibility: Displaced homemakers; for Project Enable, AFDC recipients, single parents, homemakers, unemployed individuals, persons in need of training or retraining, individuals with disabilities, persons unemployed persons with work disabilities.

District of Columbia

Wider Opportunities for Women, Inc.

Cynthia Marano, Executive Director
815 15th St., NW
Suite 916
Washington, DC 20005 202-638-3143

WOW, a national organization, offers programs related to women in nontraditional jobs, including introducing low income mothers to computer skills. "Educational Equity Options Project" offers technical assistance to vocational education institutions to help overcome barriers to nontraditional programs; and "Nontraditional Employment Training Project" assists JTPA programs in recruiting and retaining women in nontraditional training.

Florida

When Entering New Directions

Meme Thomas, WENDI Coordinator
Brevard Community College
1519 Clearlake Rd.
Cocoa, FL 32922 407-632-1111, ext. 65516

To assist persons going through life transitions and reentering training and jobs, WENDI offers career testing, decision making, goal setting, job finding, basic computer skills. Also provided are counseling for single parents and displaced homemakers, weekly Job Club for job seekers, and limited assistance with scholarships and child care.

Eligibility: Persons age 16 and over seeking to return to school or work.

Resource Center for Women

Dolores K. Benjamin, Executive Director
1301 Seminole Blvd.
Suite 150, Plaza Center
Largo, FL 34640 813-586-1110

Multipurpose center offers pre-employment training, career counseling, educational information,

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and classes to help individuals manage finances, build self esteem, cope with tension/stress, and gain skills in other areas of personal growth and career development. A 5-week "Life Skills Support Training Program" helps displaced homemakers enter nontraditional training at local vocational education schools and at Abilities of Florida.

Eligibility: Women who are single mothers, divorced, widowed, separated, or have a disabled spouse. Women under age 35 must have at least one child to qualify.

Project Independence

Tracy Sumner, Program Administrator
Florida Department of Labor
2562 Executive Center
202 Circle East
Montgomery Bldg.
Tallahassee, FL 32399-2150 904-487-2380

A "welfare-to-work" program which offers education and training as well as job placement in skilled trades and other nontraditional jobs. Services include orientation, screening, assessment, vocational training, job search, and work experience. Support services include child care and transportation assistance. The project is a partnership with the State Department of Labor and Employment Security, State Department of Education, State Job Training Coordinating Council, and Florida businesses.

Eligibility: Recipients of AFDC or food stamps.

Woman Working Program

Patricia Miles, Program Coordinator
Orange County Public Schools
Mid Florida Tech
2900 West Oak Ridge Rd.
Orlando, FL 32809 407-855-5880, ext. 294

Recruiting effort seeks to increase the number of women enrolled in nontraditional apprenticeship programs in the county's public schools. The multifaceted recruiting program involves referrals from: public service agencies, a single parent program, all area high schools, civic groups, and professional organizations such as the National Association of Women in Construction and the Construction Industry Workforce Foundation. Support services encompass group and personal counseling, referrals to public service agencies, personal help during the apprenticeship application procedures, loan of tool kits to disadvantaged students who wish to enter an apprenticeship program. The recruiting coordinator tracks students during training.

Eligibility: Applicants must be at least 16 years of age and have a high school diploma or GED; must be physically able to perform job tasks of the trade such as climbing and lifting.

New Options Center

Reda Reynolds, Counselor
5603 34th St., West
Bradenton, FL 34210 941-751-7922

To help women make decisions about careers, the center counsels them about the prospects of nontraditional occupations, offers support during training, helps with the job search, and follows up after the women become employed. Center-produced video spots show individuals who have successfully completed training and are working in local industry in welding, drafting, industrial electricity, and electronics.

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Eligibility: Women of any age who are willing to consider the option of nontraditional training.

Equity

Brenda F. Smith, Counselor
Dade County Public School
Robert Morgan Vocational Technical Institute
18180 SW 122 Ave.
Miami, FL 33177 305-253-9920

An information resource for students and potential students who may be interested in nontraditional careers. Services help insure that students who are unaware of nontraditional career options receive information regarding all career options available to them in order to make an informed choice of training.

Eligibility: All students and potential students.

Sex Equity Program

Linda Lamar
Haney Vocational-Technical Center
3016 Highway 77
Panama City, FL 32405 904-769-2191, ext. 136

Program promotes equal access to all areas of vocational training for females and males, particularly in high wage occupations. Financial assistance is available for tuition, books, supplies, and child care.

Eligibility: To qualify, students must enroll in courses to acquire skills for nontraditional careers.

Illinois

Technical Opportunity Program

Lauren Sugerman, Director
Chicago Women in Trades
220 South Ashland
Chicago, IL 60603 312-942-1444

Curriculum covers math, mechanical aptitude and spatial relations, introduction to blueprint reading, and physical conditioning/strength building during the 12 weeks of training. Incorporates apprenticeship orientation, job readiness and "survival" skills, and safety procedures to help women cope with obstacles they may encounter in the construction work setting and to help keep the workplace safe. Provides job placement assistance, a support group of tradeswomen, and scholarships. Evening and Saturday classes accommodate women who are employed regular hours.

Project Impact

Debra Walker Johnson
Southwest Women Working Together
4051 West 63rd St.
Chicago, IL 60629 312-582-0550

A pre-employment program to assist individuals to enter or reenter the job market. Monthly workshops help build skills in problem solving, decision making, goal setting, time management, job search, resume writing, and interviewing. Also offers counseling, interest and skill assessment, assertiveness training, and job placement assistance. Financial assistance is

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available for GED, vocational, and other training and includes tuition, fees, books, transportation, and child care.

Eligibility: Displaced homemakers and single parents.

Keys to Success Program

Sheila Rogers
Women Employed Institute
22 E. Monroe, Suite 1400
Chicago, IL 60603 312-782-3902

A three week pre-employment training and placement program that focuses on self-assessment, career decision making, job hunting and job retention. Includes a support group, individual counseling, and placement assistance for employment or referral to skills training that encourages participants to consider nontraditional jobs. WEI has provided technical assistance on nontraditional jobs for women to the State of Illinois, to State funded job training providers, and to elementary and high school librarians. It also conducts research, education, and advocacy programs to improve women's economic status.

Eligibility: Low income displaced homemakers.

Women Can/Women Can II

Francesca Moroney, Coordinator
Midwest Women's Center
828 South Wabash, Suite 200
Chicago, IL 60605 312-922-8530

Training during a 20-week period features both classroom instruction and hands-on experience. Women are offered skills which prepare them to enter apprenticeships in carpentry and building maintenance. Trainees help build and rehabilitate low income housing in cooperation with Habitat for Humanity.

Eligibility: Women who are eligible to be served under guidelines of JTPA.

Indiana

New Directions Single Parent/Homemaker Program

C. Joanne Reid, Coordinator
Evansville-Vanderburgh School Corporation
Henry Reis Education Center
1900 Stringtown Rd.
Evansville, IN 47711 812-435-8275

Comprehensive life management skills training and vocational education offered to single parents and homemakers. Participants acquire marketable job skills to help them achieve a greater sense of self-sufficiency.

Eligibility: All single parents qualify; there are no financial guidelines for eligibility. Also, homemakers who have, without remuneration, cared for the home and family and who are unemployed or underemployed are served.

Fort Wayne Women's Bureau

Betty Lou Nault, Executive Director
303 E. Washington Blvd.

Women Who Want to Work in a "Man's" World

Fort Wayne, IN 46802 219-424-7977

Among the employment and training programs offered, some have a focus on nontraditional careers and peer counseling. Services include workshops and events for the community, such as rape awareness and drug and alcohol education prevention programs. Networks which meet regularly include Minority Women's Network, Women Business Owners Association, Career Planners, Women Decision Makers, Minority Women's Teen Network.

Eligibility: Basic services are open to all women; specific projects may have eligibility criteria.

Circle Seven Training Council. Inc.

Lance D. Ratliff, Executive Director

143 Green Meadows Dr., Suite 2

Greenfield, IN 46140

317-467-0248, ext. 317

Vocational training option, job search skills, and a computerized service that matches job openings with applicants. Women are helped individually to develop employability plans which may include nontraditional training. Services are provided through seven county offices.

Eligibility: To receive funded training. persons must be eligible for JTPA or IMPACT (JOBS or food stamps).

Career Resources

Vicki J. Byrd, Vice President

North Central Indiana Private Industry Council

36 West 5th St., Suite 102-B

Peru, IN 46970

317-473-5571

Job training services for targeted groups offered through employment and training offices in six counties. NCIPIC operates both JTPA and single parent/homemaker programs which provide nontraditional opportunities for women; it provides for pre-employment and career exploration, self esteem building, job readiness preparation, counseling, job placement and retention, and basic skills.

Eligibility: Individuals who receive food stamps or AFDC, have very limited income, are handicapped, age 55 or older, laid off, or are single parents, homemakers, or displaced homemakers.

Iowa

Pre-Vocational Training Program

Susan Buckley, Director

University of Iowa

C107 Seashore Hall Center

Iowa City, IA 52242

319-335-0560

Women learn construction, building maintenance and technical trades. Training includes blueprint reading; familiarity with terminology, tools, safety, materials; physical fitness, stress management, and health aspects related to job performance. Career development/life skills cover self esteem, assertiveness, and other skills to help cope with job situations. Students rotate through shops at the university to become familiar with operations, shadow journeyworkers, and perform in a helper capacity. Program assists with child care and transportation; helps students find apprenticeships or other jobs or enroll in technical programs; and provides individual and group counseling.

Eligibility: Females 16 years or older.

Promise Jobs Program

Douglas E. Howard, Administrator
Division of Economic Assistance
Iowa Department of Human Services
Hoover State Office Building, 5th Floor
Des Moines, IA 50319-0114 515-281-8629

Through a partnership among three State agencies--Human Services, Employment Services, and Economic Development--basic skills and job opportunities for AFDC applicants and recipients are provided. Education/training services include assessment; career counseling; classroom and on-the-job training; job search assistance; work experience; and assistance with child care, medical services, and transportation, and with classroom training needs such as tuition, books, tools, supplies, and fees.

Eligibility: Mandatory for some AFDC recipients; other specified persons may volunteer to participate

Program for Women in Science and Engineering

Mary Ann Evans, Program Director
Iowa State University
210 Lab of Mechanics
Ames, IA 50011 515-294-9964

Career conferences, summer internships, scholarships, videotapes, and a data base directory are offered. The directory of Iowa women in science, mathematics, and engineering identifies women who might serve as mentors and role models; conferences feature women scientists and engineers as speakers, career exploration workshops, and special sessions for parents and educators; summer programs give high school girls and undergraduate women opportunities to work with mentors in the university's science and engineering research laboratories; videotapes feature Iowa women working in nontraditional fields.

New Choices

Jackie Davis
Iowa Western Community College
2700 College Rd., Box 4-C
Council Bluffs, IA 51502 712-325-3269 x 269

Presentations are given on nontraditional careers at high schools in southwest Iowa, and a brochure on nontraditional careers was developed for distribution at Career Days during visits to the high schools.

Mentor Support Program

Jane E. Schockemoehl
Commissions on the Status of Women
Iowa Department of Human Rights
Lucas State Office Building
Des Moines, IA 50319 515-281-9052

To promote job retention, employee mentors volunteer to help new employees make a successful transition to the workplace. After training, mentors are matched with new employees who request support services. They assist new workers with employment policies; inform them about the State employment system or specific private industry system, child care and transportation issues, other support agencies and programs; and otherwise assist toward successful completion of the probationary period and further job retention.

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Indian Hills Community College

Vicki Brown, Sex Equity Coordinator

525 Grandview

Ottumwa, IA 52501

800-726-2585, ext. 231

Recruitment program encourages women and men to enroll in nontraditional occupations training. Recruits through career conferences, the media, brochures, and group presentations; determines readiness for specific college programs through assessment; offers assistance with tuition, child care, and transportation; provides tutors, peer support networks, and workshops on job seeking skills, stress, and single parenting; and assists in job placement.

Eligibility: No requirements.

Kansas

Career Assistance Network

Susan R. Kelly, Program Director

Topeka YWCA

225 West 12th St.

Topeka, KS 66604

913-273-5190

Skills training prepares women for nontraditional occupations associated with production, heavy manufacturing, construction, and building trades apprenticeships. Training is offered in physical fitness and endurance, occupational math and language skills, mechanical concepts such as abstract reasoning, mechanical and technical terminology, life skills, and job search skills. Counseling helps participants deal with demands of family and work. Other elements include assertiveness training, coping with and avoiding sexual harassment, and use of community resources. Job development and referral help to promote placements. Also, Class A Commercial Drivers License training.

Eligibility: Displaced homemakers, female dislocated workers, and long-term unemployed. Preference is given to economically disadvantaged. JTPA and federal JOBS criteria are used to determine eligibility.

Butler County Community College

Beverly Davis, CRC Coordinator

Augusta Resource Center

420 Walnut St.

Augusta, KS 67010

316-775-5098

Economically and academically disadvantaged women are offered training for entry level nontraditional jobs, reentry into educational institutions, or referral for further training. Preparation includes diagnostic testing, intake interviews, and individualized planning and counseling regarding education, training, and financial aid opportunities. Instruction covers career exploration and development, GED preparation and testing, pre-employment skills training, and life/job search skills.

Eligibility: Varies according to special grants or project guidelines. Generally age ranges are 14 and older. Primary target populations are the economically and academically disadvantaged, unemployed or underemployed, women first offenders or ex-offenders on probation or parole referred by court services or community corrections, and referrals by social service and other agencies.

Single Parent/Displaced Homemaker Program

Susan Schmidt, Director
Adult Basic Education Center
Coffeyville Community College
400 W. 11th St.
Coffeyville, KS 67337 316-252-7000

Through assessment, counseling, training, and job search assistance, women learn about nontraditional job opportunities and acquire skills to enter the job market. Program provides training for effective communication; interview skills such as preparing a resume, job application, and cover letter; and gaining an understanding of the responsibilities of employment. Preparation may include enrollment in vocational training at Coffeyville Community College.

Eligibility: Targets economically disadvantaged females 16 years of age or older, unemployed or underemployed.

Project Re-Entry

Shay Jewett, Director
Colby Community College
1255 S. Range
Colby, KS 67701 913-462-3984, ext. 280

Individuals are tested, counseled, and assisted with course planning and enrollment for certificate, 2-year degree, vocational, or 4-year transfer programs. Workshops and seminars are offered on assertiveness, job searching and interviewing, single parenting, stress management, life planning, career exploration, and financial aid application process.

Eligibility: Any adults 21 years of age or older who are seeking job, career, or educational alternatives.

Single Parent/Homemaker Program

Randy Kettler, Counselor
Allen County Community College
1801 N. Cottonwood
Iola, KS 66749 316-365-5116

Testing, job skills training, and help with basic reading, English, and math enable women to find jobs in nontraditional and other fields. Also, counseling, emotional support, and financial aid for tuition, child care, and transportation are provided.

Eligibility: Participants must be single parents, displaced homemakers, or under or unemployed.

Pratt Community College/Area Vocational School

Deb Boley
Highway 61
Pratt, KS 67124 316-672-5641, ext. 248

"Through Career Planning and Placement Program," women learn about benefits of nontraditional jobs. Self-assessment and interest inventories direct students into areas of increasing employment opportunities. The Vocational School offers 1- and 2-year degree programs to students with a GED or high school diploma. Nontraditional areas for women include agriculture, aircraft maintenance, automotive/diesel mechanics, building trades, medical and manufacturing technology, among others. Financial aid and scholarships are available for most economically disadvantaged students. Program is located in rural south-central Kansas.

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Eligibility: Targets women living in a rural environment. Women aged 16-24, including high school students who are enrolled in the 2+2, single parents, displaced homemakers, and pregnant women are eligible for admission.

Community Outreach Counseling Program/WRC

Andrea Chastain, Director
Women's Resource Center
Kansas City Kansas Community College
7250 State Ave.

Kansas City, KS 66112

913-334-1100, ext. 270

Career and academic counseling is provided to women in transition, particularly single parents, displaced homemakers, and career changers. Emphasis of presentations, workshops, and conferences is on nontraditional careers. Tuition assistance is available. The center is a clearinghouse for information and referral to community agencies.

Eligibility: Tuition assistance is limited to qualified single parents and displaced homemakers residing in Leavenworth or Wyandotte Counties. All other services are open to anyone.

Kentucky

Creative Employment Project

Virginia Dever
Center for Women and Families
226 West Breckinridge St.
Louisville, KY 40203 502-581-7237

Employment and career counseling, vocational and on-the-job training prepare women to enter or reenter the job market. Preparation occurs through job readiness skills and career exploration workshops; job development and placement assistance are provided also. Motivational peer/support group meetings are held monthly.

Eligibility: Economically disadvantaged females 18 years of age or older, single parents, displaced homemakers, persons without a GED, recovering substance abusers, ex-offenders, AFDC recipients, and the handicapped.

Louisiana

Building and Industrial Trades Program for Women

Bobette Apple, State Program Manager
Governor's Office of Women's Services
P.O. Box 94095 504-922-0960
Baton Rouge, LA 70804

Fax: 504-922-2067

Training for nine weeks in basic building and industrial technology, math, and computer literacy prepares women for entry level positions in a wide range of industries. Components include classroom and laboratory instruction, field trips, physical fitness, employment preparation, job development, and job placement. An Industry Advisory Board gives placement assistance, financial incentives, and consultation in program design and curriculum.

Eligibility: Targets unemployed women, displaced homemakers, or women who have received a notice of layoff or termination due to permanent plant or business closures and who have an interest in and an aptitude for nontraditional work.

Jefferson Parish Vocational-Technical School

5200 Blair Dr.

Metairie, LA 70001

504-736-7077

Occupational training in areas including carpentry, welding, automotive technician, electrical, computer electronics, and air conditioning and refrigeration.

Eligibility: Residents of Louisiana 16 years of age or older who receive acceptable test scores.

Maine

ASPIRE--JOBS and JET Programs

Barbara van Bergle

Maine Department of Human Services

Bureau of Income Maintenance

State House Station #11

Augusta, ME 04333-0011 207-287-2826

ASPIRE operates two federally mandated employment and training programs--JOBS for AFDC recipients and JET for food stamp recipients. Both programs provide case management, assessment, employment plan development, employment counseling, education, training, job search assistance, child care, and transportation to enable participants to reduce or eliminate their dependency on welfare and improve their quality of life. Nontraditional employment is encouraged and supported when appropriate to meet a participant's needs.

Eligibility: Persons who receive AFDC or food stamps.

Maryland

Maryland New Directions

Rosemarie Coughlin, Director

Displaced Homemaker Program

2220 North Charles St.

Baltimore, MD 21218

410-889-6677

Technical assistance on nontraditional employment is provided to displaced homemaker programs operating in Maryland.

Massachusetts

Apprenticeship Preparedness Program

Wesley J. Lee, Program Director

Building and Construction Trades Council

of the Metropolitan District

645 Morrissey Blvd.

Boston, MA 02122

617-282-2242

A Building Opportunities Project, APP prepares individuals for construction careers and to enter State registered apprenticeship programs. Training covers jobs of carpenter, electrician, iron worker, pile driver, pipefitter, plumber, and truck driver, among others. The Building Opportunities Project opens opportunities for people outside the economic mainstream--women, minorities, residents of neighborhoods impacted by construction, economically

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disadvantaged, and disabled persons; it offers training in offsite jobs in engineering and design and on-site jobs in building trades--the focus of APP.

Eligibility: Applicants must be at least 18 years of age and physically able to do work of the trades, have no prior building trades affiliations, have a high school diploma or GED certificate, and low to moderate HUD income level.

Women in the Building Trades

Priscilla Ann Golding, Executive Director

557 Amory St.

Jamaica Plain, MA 02130

617-524-3010

Activities encourage and assist women to enter and stay in jobs in skilled construction trades, such as carpenter, ironworker, and sheet metal worker. Workshops offer information about apprenticeship and present opportunities for prospective trainees to talk with experienced tradeswomen; pre-apprenticeship training helps women learn about building trades and tools, trade related math, and the application and interview process. Trade information and resources are available through networking, a support group, a newsletter, and a video cassette on "Women and the Building Trades."

Eligibility: Women interested in construction careers.

Minnesota

Discover

Janice Templin

Gender Equity Program Manager

Minnesota State Colleges and Universities

Capitol Square Building

550 Cedar St.

St. Paul, MN 55101

612-296-9451

Through a 12-15 credit set of courses, students build career enhancement to expand options and help set career goals. Basic skills development helps them gain math, communication, and technical skills, including hands-on practice; and personal development helps them gain confidence and develop a positive attitude, independence, and control in their personal and financial lives. The Discover program operates in technical colleges in Minnesota through coordinators.

Eligibility: Women who will consider entering a nontraditional vocational program.

Minnesota Women in the Trades

Meadow Muska, Coordinator

550 Rice St.

Women's Building

St. Paul, MN 55103

612-228-9955

A 24-hour job hotline provides information about employment openings received from employers, unions, and individuals. The program also gives seminars on how to get into the trades; provides a support system for women already in the trades; and offers mentoring, teaming women who express an interest in a particular trade with a woman already working in that trade.

Missouri

Women's Employment Network

Leigh Klein
Executive Director
3521 Broadway, Suite 300
Kansas City, MO 64114 816-531-7055

WEN provides adult basic education, job readiness, job placement, support services, and referrals for training in nontraditional and other occupations. Will assist with transportation, child care, clothing, and other support. WEN participants are offered extended support such as cost management and job placement.

Eligibility: Low income women between the ages of 18 and 55 living in the Kansas City metropolitan area, with a high school diploma or GED.

New Perspectives

Sheryl Ferguson
Regional Coordinator
Kirksville Area Vocational Technical Center
1103 South Cottage Grove
Kirksville, MO 63501 816-665-2865

Through career counseling, decision making seminars, and vocational assessment, program helps individuals interested in nontraditional careers to choose a best career. Assists prospective students in finding and financing job skills training, schedules support activities to ease the transition from home to school, and provides job seeking information to help individuals find and keep employment in their chosen field.

Eligibility: Individuals who fall under the definition of single parents, displaced homemakers, nontraditional students, or young women ages 14-25; who are seeking a marketable skill; and who want to enter a vocational education/training program.

Outreach/Reentry Programs

Janet Weaver, Counselor
Maple Woods Community College
2601 NE. Barry Rd.
Kansas City, MO 64156 816-437-3000

"Outreach Program" is for individuals with special needs such as the disabled, financially or economically disadvantaged, single parents, homemakers, or persons with limited English proficiency. "Reentry Program" is for individuals returning to school after time spent working or establishing a family. Both programs offer vocational and personal counseling, academic and interest assessment, and referral to campus or community services.

Eligibility: Individuals who are disabled, financially or academically disadvantaged, single parents, homemakers, adults age 25 and older.

New Horizons: Nontraditional Careers

Peggy Ropelle, Coordinator
Missouri Department of Elementary
and Secondary Education
Special Vocational Services
Mineral Area College
P.O. Box 1000

Women Who Want to Work in a "Man's" World

Park Hills, MO 63601 314-431-4593

Consortium program, which serves four community colleges and seven area vocational-technical schools in 15 counties, helps individuals learn about nontraditional careers for consideration in choosing careers. Also focuses on new and emerging jobs in high tech areas. Offers seminars, career counseling, help in locating financial aid, and support groups. Financial assistance is available for students entering a nontraditional training program; support is provided from outreach and orientation through training and job placement.

Changing Channels

Roberta Buschjost
Linn Technical College
Highway 50 East
Linn, MO 65051

573-897-3603

A video series on nontraditional high tech jobs for women features interviews with women in nontraditional careers and in nontraditional courses of study. Series focuses on electronics, laser technology, aviation mechanics, and drafting. Information is targeted at 15- and 16-year old females.

Nebraska

New Beginnings

Trudy Jones, Coordinator
Northeast Community College
801 East Benjamin
P.O. Box 469
Norfolk, NE 68702

402-644-0471

Involvement in the program may include any combination of: classes and workshops designed especially for single parents and displaced homemakers; individual vocational counseling related to career planning, career exploration, and referral to training programs; and personal support such as individual consultation, advocacy, and referral to existing agencies. Participants may be involved in self esteem and confidence building, career exploration, and job seeking skills.

Eligibility: Individuals who are displaced homemakers, who have experienced a layoff, or who have farm related financial needs. Unemployed or underemployed single parents with full or part-time custody of their children and single pregnant women are also eligible. Applicants must reside in the college's 20-county area.

Women in Transition

Wanda Vyhnalek, Director
Mid-Plains Community College
Voc-Tech Campus
1101 Halligan Dr.
North Platte, NE 69101

308-532-8740

Activities assist women in goal setting and removing barriers to a positive change. Training covers such options as auto mechanics, building construction and maintenance, diesel mechanics, drafting, electrical, electronics, and welding. Accompanying services are career assessment; basic skills review; workshops on building self esteem, coping with divorce, and seeking a job; support such as assistance with child care and transportation; and referral to community resources.

Eligibility: Single parents, single pregnant women, displaced homemakers.

New Jersey

Training for Trades and Technology

Denise DiMicelli, Program Manager
Bergen County Technical Institute
Career and Life Counseling Center
540 Hudson St.
Hackensack, NJ 07601

201-343-6000, ext. 2270

Over a six week period, instruction is provided in basic technical skills covering math, blueprint reading, and tool awareness and safety; trade skills including hands-on experience in a variety of trades as well as a construction project; job preparation focusing on skills and knowledge necessary to make a nontraditional career choice and succeed in it; and physical conditioning offering weight training and aerobic conditioning. Support services assist with child care and transportation, and provide financial aid. Placement is typically in an entry level job in a skilled trade, an apprenticeship, on-the-job training program, or enrollment in a technical school.

Eligibility: Entrance requires an aptitude test and interview. A high school diploma is not required, but those without a diploma or GED are encouraged to attain it.

Training, Recruiting, Educating and Employing, Inc.

Pete Martiak
Kiddie Keep Well Camp
2 Roosevelt Dr. 908-548-6966
Edison, NJ 08837 908-548-4530

The 16 weeks of pre-apprenticeship training encompasses orientation, hands-on experience, and placement assistance in the electrical, plumbing, taping, and painting trades. Electrical covers basic house wiring and troubleshooting methods; plumbing includes venting and draining, installation of pipes and venting systems; taping includes preparation of walls and ceilings and proper use of other tools and taping compounds; painting covers outside and inside work and includes preparation of buildings, walls, and ceilings.

Eligibility: Applicants must be eligible under JTPA and must reside in Middlesex, Somerset, or Hunterdon Counties.

Women Working Technical

Laura Frazer, Program Coordinator
Career and Life Counseling Center
Bergen County Technical Institute
540 Hudson St.
Hackensack, NJ 07601

201-343-6000, ext 2270

A Career and Life Counseling Center program, WWT trains and places women in entry level positions in electronics. Provides lab and classroom courses ranging from AC/DC fundamentals to semi-conductors to basic digital logic. Trainees gain hands-on experience with various equipment and are assisted with math skills, job search strategies, and communication and networking skills. Support services such as financial aid, transportation, rental and child care assistance, and job placement are offered.

Eligibility: Applicants must be New Jersey residents 18 years or age or older. A high school

Women Who Want to Work in a "Man's" World

diploma or GED is preferred but not required, with the stipulation that the GED is completed in conjunction with the WWT program.

New Beginnings for Displaced Homemakers

Deborah Berry Toon, Director

Project Self-Sufficiency

P.O. Box 322

Sparta, NJ 07871

201-383-5129

Involvement in the 16 week program of classes and workshops designed especially for the displaced homemaker includes life skills, counseling, computer literacy, and mechanical skills.

Eligibility: Open to women who reside in Sussex, Warren, or Morris Counties.

New Mexico

New Mexico State Department of Education

LaNell Lindsey

Vocational-Technical and Adult Education Unit

Education Building

300 Don Gaspar

Santa Fe, NM 87501-2786

505-827-6571

Structured to address the traditional barriers that have inhibited school success of the targeted groups, facilitate enrollment in marketable skills training, and provide job placement and follow-up. Participants receive assistance with payment of child care, books, tuition, fees, and transportation.

Eligibility: Single parents, displaced homemakers and single, pregnant women.

New York

Nontraditional Employment for Women

Martha Baker, Director

243 West 20th St.

New York, NY 10011

212-627-6252

Initiatives help women train for and find work in construction and other blue-collar trades. "Apprenticeship Prep" prepares women academically, physically, and psychologically for construction work; courses include math and reading, spatial relations and mechanical reasoning, job readiness, interview skills, career exploration; counseling is provided. A videotape, "New Choices: Women in Nontraditional Careers," was developed for the New York City Board of Education to promote this effort. "Blue Collar Prep" prepares women to enter non-construction blue-collar jobs as service technicians, utility workers, mechanics and in many similar jobs. NEW has developed a publication, "Creating a Harassment-Free Work Environment," for use in training; issues of *NEW's Letter*; provides technical assistance to institutions and groups in Northeastern States; and provides legal advocacy to eliminate gender gap in blue-collar industries.

Eligibility: Disadvantaged women including displaced homemakers, dislocated workers, welfare recipients, single heads of households and AFDC recipients.

Access for Women

Linda Silverman, Program Director

I Wanna New Career And I'm a Woman

New York City Technical College
300 Jay St., M 407
Brooklyn, NY 11201 718-260-5730

Program supports women who are interested in nontraditional careers in trades and engineering technologies. Includes: pre-vocational training consisting of basic math, mechanical skills, career counseling, and job readiness; pre-college math review; outreach to community based programs and schools, including junior and senior high schools, to emphasize sex equity and career counseling, math, and technical skills; building maintenance training program; job placement; and GED instruction for teen mothers. Support services include driver's education, counseling, case management, and referral to training and education programs.

Eligibility: Economically disadvantaged female single heads of households age 16-21, unemployed, underemployed, or career changers.

Everywoman Opportunity Center, Inc.

Myrna F. Young, Executive Director
237 Main St., Suite 330
Buffalo, NY 14203 716-847-1120

Designed to help women move toward personal and economic self-sufficiency, program provides both individual and group assessment, career counseling, career readiness training, career-life planning, and creative job search techniques to help women enter, reenter, upgrade or change careers in the paid work force. Math brush-up and math anxiety classes enhance opportunities for entry into nontraditional areas. The center has strong linkages with area vocational training facilities and provides follow-up placement upon completion of the training process.

Eligibility: Homemakers, displaced homemakers, single parents, incarcerated women, women at risk of family violence, young women/girls, non-English speaking women, and women already in the paid work force.

Small Contractor's Assistance Program

Francine Dente
Coordinator/Counselor
Borough of Manhattan Community College
City University of New York
Office of Continuing Education
199 Chambers St.
New York, NY 10007 212-346-8100

Training is geared toward construction trades to help firms acquire skills to compete successfully for city contracts. Helps firms submit technically correct bids, estimate cost of profit potential, and secure financing and credit for large projects. Also helps develop management plans, enabling firms to avoid bankruptcy, increase volume, and sustain, strengthen, and expand their organization. Training includes estimating, blueprint reading, specification writing, bonding, insurance, bookkeeping, accounting, profit/loss analysis, financing and financial planning, and computer usage for construction contracts. Women have accounted for about 14% of the program's trainees.

Eligibility: Small minority and/or female-owned general contracting firms; two persons from a firm may attend. Applicants must reside or work in one of the five boroughs of New York City.

North Carolina Pre-Apprenticeship Program

Vonna Viglione, Assistant Director
Division for Training Initiative
c/o North Carolina Department of Labor
19 West Edonton St. 919-715-0344
Raleigh, NC 27601 Fax: 919-715-0348

A short term, intensive training program which serves both women and men. It varies in length from 12 to 22 weeks. Training is for jobs in model, pilot, and demonstration programs.

Eligibility: Dependent on individual job programs.

Sex Equity Program

Sara P. Graham, Program Coordinator
Wider Opportunities for Women's Resource Center
Central Piedmont Community College
P.O. Box 35009
Charlotte, NC 28202 704-330-6532

Center's Sex Equity program assists women in locating training required for desired jobs and assists women enrolled in nontraditional curriculums with financial help for tuition, books, supplies, child care, and transportation. Provides support groups, career counseling, and referrals for students with family or financial problems.

Eligibility: Applicants can be females enrolled in a curriculum with 25% or fewer female students registered, or males enrolled in a curriculum with 25% or fewer male students registered, and applicants must apply for federal financial aid.

Ohio

Hard Hatted Women

Kathy Augustine, Executive Director
4207 Lorain Ave.
Cleveland, OH 44113 216-961-4449

A 24-hour resources hotline offers information on jobs and training programs. Program also provides counseling, support, advocacy, and education for females pursuing nontraditional careers, and generally supports women in or seeking jobs in the trades and other nontraditional fields. Operates a speaker's bureau and publishes a bimonthly newsletter, "Riveting News."

Eligibility: Some services open to all women; JTPA program to place women in nontraditional jobs serves economically disadvantaged, public assistance recipients, and unemployed dislocated workers.

Preparation, Recruitment, Employment Program, Inc.

Lucy Green, Executive Director
2261 Francis Ln.
P.O. Box 68018
Cincinnati, OH 45206 513-221-4700

PREP, Inc., recruits, prepares, and places women in nontraditional employment. Offers vocational testing, guidance, labor market information, and preparation for placement in occupations. In operation since 1968, PREP, Inc., was among the first U.S. Department of Labor funded outreach programs to place minorities in apprenticeships. Later it expanded its

I Wanna New Career And I'm a Woman

focus to include women, and now operates at two Ohio sites.

Eligibility: Varies in accordance with funding source guidelines. Some sites serve primarily dislocated workers, displaced homemakers, and long term unemployed; other sites serve women regardless of economic or employment status.

Oklahoma

Nontraditional/Careers Unlimited Program

Barbara J. Miller, Nontraditional Advisor

Francis Tuttle Vo-Tech Center

12777 N. Rockwell

Oklahoma City, OK 7342-2710

405-720-4356

Skills training prepares women for jobs in auto body work, carpentry, machining, electronics, welding, and other traditionally male jobs. Program helps participants improve self-image, learn to cope with stresses of work and home, and develop a strong support system. Provides job readiness training and assistance with child care and transportation.

Eligibility: Individuals 18-25 years of age.

Single Parent/Homemaker Program

Fern Green

Oklahoma Department of Vocational
and Technical Education

1500 West Seventh Ave.

Stillwater, OK 74074-4364

405-377-2000

Assistance is provided through assessment of needs and skills, job readiness classes, job training, and information on entry or reentry into employment. Job placement assistance. Personal and emotional independence is promoted through counseling and referral to community and State agencies.

Eligibility: Single parents, displaced homemakers and single, pregnant women.

Oregon

Building Futures in Industry and Trades

Gail Smith, Director

P.O. Box 19000

Portland, OR 97218

503-244-6111, ext. 7449

Training takes place at Portland Community College. Focuses on construction, electrical, and mechanical trades; incorporates trades math, physical strength building, first aid and safety in the workplace, cooperative education or worksite training, and job search skills. Reading and math basic skills and tutoring are offered. If reading and math levels are below those needed for the training and apprenticeship programs, the college's Alternative Learning Center helps participants improve skills. Assists with job placement, provides follow-up, and has a support group of women working in the trades.

Pennsylvania

Tradeswomen of Purpose/ Women in Non-Traditional Work, Inc. (TOP/WIN)

Women Who Want to Work in a "Man's" World

Dawn Moody
2300 Alter St.
Philadelphia, PA 19146 215-545-3700

Over a 24-week period, women train for jobs in construction and related trades. Math component is geared to trades; literacy classes focus on reading and writing, helping trainees to increase their comprehension of communications and to attain GED's if they are without a high school diploma; "survival" skills cover assertiveness training, consciousness raising, communication skills, and proper work behavior to give potential tradeswomen the psychological tools needed to deal with obstacles they may face on the job. Job development helps with preparation of resumes and job applications, job hunting, and interviews; physical conditioning improves strength/muscle endurance and cardiovascular conditioning. Shop classes include theory and hands-on experience related to carpentry, electrical, and plumbing basics; forklift operation; engine maintenance; and housing rehabilitation; they encompass hand and power tool identification and operation; safety; and mock construction projects. Support services include an emergency fund, counseling, case management, encouragement from veteran tradeswomen, and a mentoring system. TOP/ WIN also offers information and technical assistance such as seminars and workshops, and a speaker's bureau.

Eligibility: Women served under JTPA; other women.

Tennessee

Women in Trades

La Sherrie McKennie
YWCA of Greater Memphis
1044 Mississippi Blvd.
Memphis, TN 38126 901-942-4653

Nontraditional career orientation and workshops, tool and safety courses, math refresher classes, physical fitness, aptitude testing, counseling, and follow-up comprise major components. Support services include assistance with child care, transportation, union dues, tuition, books, supplies, and tools. Participants move directly into employment or on-the-job training, or enroll in nontraditional skills training or apprenticeship programs. WIT pays one-half of salary for participants who are placed in nontraditional on-the-job training and also provides after-school care for program participants, if needed.

Eligibility: Age 18 or older; female (preferably displaced homemakers, single parents); male if minority and less than 25% of trade is minority or occupations predominantly held by women; high school education preferred; economically disadvantaged preferred; physically fit.

Texas

South Central Texas Regional Training Center

Career Advancement Programs and Training
Texas Engineering Extension Service
9350 S. Presa
San Antonio, TX 78223 210-633-1000

or

Texas Engineering Extension Service
P.O. Box 40
San Antonio, TX 78291 210-208-9300

Through a broad range of vocational and technical programs, training is offered to Texas

residents. An example is the training conducted by the San Antonio Training Division in basic skills, safety, technical knowledge, and related skills. Beginning with orientation and progressing through a competency based curriculum. students train in job seeking/job keeping skills, and in on-the-job situations in laboratories and shops with tools., equipment, and materials comparable to those in industry. Counseling and placement assistance are available.

Eligibility: Applicants must meet physical requirements, JTPA eligibility, Carl Perkins scholarships, financial aid requirements, or have funds to pay tuition.

Women in Technology

Vicki Di Benedetto
Coordinator
P.O. Box 20500
El Paso, TX 79998 915-757-5073

The Center recruits women to attend classes at the community college in four fields: auto mechanics, drafting and electrical, heating/air conditioning, and environmental technology. They attempt to arrange day care and financial aid to support program participants who need assistance.

Mi Carrera (My Career) Program

Linda D. Salomon
Bozar County Women's Center
2300 W. Commerce, Suite 201
San Antonio, TX 78207 512-225-4387

In cooperation with high school counselors in San Antonio school districts, program targets girls who are at risk of dropping out of school. The girls are then matched with summer jobs in nontraditional fields, such as those associated with electrician and drafting. Program is designed to widen opportunities for high school girls and to expand their views of potential careers, as well as to encourage them to stay in school.

Vocational Equity Program

Texas Regional Service Centers
9600 Sims Dr.
El Paso, TX 79925-7225 915-595-5714

Vocational equity specialists make presentations on nontraditional high wage jobs to students in secondary classrooms. Training in the schools includes nontraditional fields such as electrical, drafting, and computer maintenance.

Eligibility: Public school students; educators, school administrators, and others concerned with vocational equity.

Jobs NOW

Women's Center of Tarrant County, Inc.
P.O. Box 11860
1723 Hemphill
Fort Worth, TX 76110 817-927-4050

The Club, a one week course (M-F, 8:30 - 12:30) group activity, helps unemployed and underemployed individuals find jobs or upgrade employment. A trainer skilled in job search strategies and group training/ motivation trains clients to find the best possible job in the shortest possible time and teaches them permanently enabling job finding and job retention skills. The program is supported by social service referrals, employment counseling, and job development, and includes a skills assessment test and a self-inventory.

Women Who Want to Work in a "Man's" World

Eligibility: Tarrant County residents who are ready, willing, and able to work when they enter the program.

National Association of Women in Construction

327 South Adams 800-552-3506
Fort Worth, TX 76104 817-877-5551

An association of women in construction industry, the National Association of Women in Construction (NAWIC) enhances members' careers. With more than 204 chapters in the United States and Canada and over 6200 members employed in all phases of the industry, NAWIC committees provide resources for continuing education, legislative awareness, employment referral, business ownership, and networking with others who share the same interests and goals. Publishes a membership directory and publications, and sponsors regional conferences and annual conventions. The NAWIC Education Foundation offers three construction education programs.

Eligibility: Membership is open to women employed in diverse aspects of the construction industry and women students pursuing a degree of certification related to the construction industry.

Washington

Apprenticeship and Nontraditional Employment for Women

P.O. Box 2490
Renton, WA 98056 206-235-2212

In cooperation with the Renton Vocational Technical Institute, ANEW offers 5 months of training in trades math blueprint reading and drawing, mechanical and electrical theory and practice, basic carpentry, and construction techniques. Introduces students to welding, pipefitting, cement masonry, and other trades. Training in weightlifting and endurance is built into the curriculum, along with career planning, building good work attitudes, and assertiveness training. Provides career counseling; job search assistance; and personal counseling to help trainees with issues affecting their program participation and job readiness; child care, tuition, books, and work equipment; and a support system of women in nontraditional jobs.

Eligibility: Applicants must be at least 22 years of age, residents of Seattle or King County, and considered low income under guidelines of JTPA; high school diploma or GED is not required.

Women in Transition: Strategies and Options for Change

Julia Armstrong
Coordinator
Lower Columbia College
P.O. Box 3010
Longview, WA 98632-0310 360-577-3429

Classes explore career and educational options and opportunities for women in nontraditional jobs; cover self-assessment and values, career search skills, risk taking, decision making, assertiveness techniques, and improving self esteem.

West Virginia

Technical Schools

I Wanna New Career And I'm a Woman

Putnam County Technical School
P.O. Box 640
Eleanor, WV 25070 304-586-3494

Cabell County Vocational School
1035 Norway Ave.
Huntington, WV 25705 304-528-5172

Monongalia County Technical Education Center
1000 Mississippi St.
Morgantown, WV 26505 304-291-9240

These technical schools have programs which provide training to women in nontraditional jobs.

Center for Economic Options

601 Delaware Ave.
Charleston, WV 25302 304-345-1298

Program provides information about employment options and access to job training, support for women in self-employment, and advocacy for women's legal rights in employment training and education. The Center is working to develop programs for training women in housing rehabilitation, and developing an "entrepreneurial" curriculum to provide displaced homemakers with self-employment training.

State Department of Education

Sex Equity
Building 6, Room 230
1900 Kanawha Blvd. East
Charleston, WV 25305

Referral to area programs in nontraditional training for women.

Multicap Employment Training

P.O. Box 3228
Charleston, WV 25332 304-342-6100

Limited Work Experience Program: A 12-14 week program providing training in areas such as food service, child care, carpentry, clerical and maintenance. The program places women in nonprofit jobs for on the job training. At the end of the training period, if the agency has money available, the job may continue as a paid position.

Women in Nontraditional Jobs: A 12 week class, 3 days a week providing introductory instruction in carpentry, welding and plumbing. The class provides math instruction and in-class projects. They work to get women into apprenticeship programs. In the mornings, they provide a Nautilus for strength building, and nutritional training.

CNA Class Certified Nursing Assistant: Provide basics of CNA; two weeks of clinical training. The participant is tested at the end of the training to receive certification.

Eligibility: Must be referred by Job Service and certified by JTPA.

Wisconsin

Reentry Transition Program

Moraine Park Technical College

Women Who Want to Work in a "Man's" World

235 North National Ave.

P.O. Box 1940

Fond Du Lac, WI 54936-1940

414-922-8611

A 3-week reentry program that consists of an intensive workshop, for one-on-one as well as group work, to promote self-development and confidence, career exploration, and job seeking skills.

Eligibility: Targets single parents; divorced, separated, or widowed women; and single/pregnant women.

Sex Equity Imprinting Project

Karen Showers, Sex Equity Coordinator

Blackhawk Technical College

6004 Prairie Rd.

Janesville, WI 53547 608-757-7752

Program provides nontraditional career exploration, pre-technical skills training, and support services. Offers nontraditional option workshops to women interested in exploring male dominated programs; they include math, career planning, and hands-on exploration of eight nontraditional programs. Also offers pre-tech and pre-electronics workshop which includes pre-tech math, introduction to tool usage, safety measurements, blueprint reading, and introduction to basic electronics. Holds career awareness workshops for high school students. Support services include support groups, individual counseling, financial assistance, referral information, and an informational newsletter, "Choices."

Eligibility: Workshops open to any adults.

Women's Economic Development Project

Barbara Bendlin

Blackhawk Technical College

6004 Prairie Rd.

Janesville, WI 53547 608-757-7752

Program provides job skills training for working in a nontraditional field; instructions on how to prepare resumes and job applications; skills for interviewing and job retention; job placement; financial assistance with child care, transportation, tools, books, supplies; educational support such as peer tutoring; support groups; and individual counseling.

Eligibility: Female single parents enrolled in nontraditional vocational programs at Blackhawk Technical College.

The Opportunity Center

Project Manager

Western Wisconsin Technical College

304 N. 6th St.

Coleman Building, Room 129

La Crosse, WI 54601 608-785-9436

Through these programs, participants examine alternatives to education and career planning. "Career Planning" helps persons enter or reenter school or the work force, or consider a career change. "Turnaround" offers confidence building, interest and skill identification activities, occupation training programs, education financing.

Eligibility: Serves anyone in transition but focus is on single parents, homemakers, and displace homemakers. "Turnaround" targets separated, divorced, and widowed persons or those with a

disabled spouse.

Electronics are our Future

Women's Development Center
Waukesha County Technical College
800 Main St.
Pewaukee, WI 53072 414-691-5400

This project encourages women to go into fields of electronics. Provides exploration opportunities through hands-on workshops, employer and role model panels, and reentering education sessions. Assists in decision making and provides support and resource information.

Eligibility: All female students.

Equity Resource Bureau

Nicolet Area Technical College
Box 518
Rhinelander, WI 54501 715-365-4410

Bureau encourages and assists women who want to return to school or to work and who are interested in enrolling in nontraditional career programs. Assists in identifying and removing barriers, both personal and institutional, which hinder women's full educational and vocational participation. Provides information on sex equity issues to community and offers self-development classes, workshops, support groups, personal/career counseling, limited financial assistance in response to the changing social and educational needs of women.

Eligibility: No special requirements for general programs; special programs for displaced homemakers, homemakers, single parents, and students interested in nontraditional careers have eligibility guidelines.

Wyoming

Expanding Your Horizons

Cam Tollar
Laramie County School District Number One
2810 House Ave.
Cheyenne, WY 82001 307-771-2432

A nationally recognized conference, "Expanding Your Horizons" has the following goals: to foster awareness of the career opportunities available in math and science related jobs among females in grades 5-12; to increase the proportion of young women interested in math, science, technology, and engineering; and to provide an opportunity for young women to meet professional and technical women working in nontraditional occupations.

Eligibility: Targets all females in grades 5-12, their parents, teachers, and counselors. Special emphasis is placed on disadvantaged and minority students.

"Most modern complex societies are rich in possible sources of support when we are making a change. There has been an unprecedented emergence of social groups designed to provide support to those who are seeking change. Over 15,000,000 Americans of all kinds are involved in nearly 500,000 organized groups of this nature."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

Millions Set Aside For Welfare Moms To Start Their Own Businesses

If you are on public assistance, you're in luck. Uncle Sam wants to give you the start-up capital necessary to get your business off the ground and keep it flying. The Job Opportunities for Low Income Individuals (JOLI) program can turn any good idea into a money making powerhouse, and it won't cost you a cent. Of all the business startup programs the government offers, this has got to be one of the best.

Under the JOLI program, grants are awarded each year to nonprofit organizations that, in turn, work to create permanent jobs for people who are interested in running their own successful small businesses. As a collaborative partnership, the JOLI projects bring together community support services to lend a hand to those who want to climb that tough ladder of success.

Depending on your state, you can receive:

- loan guarantees
- help getting restrictive asset rules waived
- free child care and transportation
- business skills training
- help with business plans and loan applications
- personal and family development assistance
- ongoing technical advice and feedback

For federal information on grants in your area, contact the federal JOLI office at the Department of Health and Human Services, Office of Community Services, 370 L'Enfant Promenade, SW, Fifth Floor, Washington, DC 20417; 202-401-5282. They have a complete list.

What follows is a listing of the community development organizations that have received federal grant money over the last three years to run JOLI self-employment programs for low-income people. Call the one nearest you for more information on what services are available.

Arizona

PPEP Housing Development Corp.
803 E. 46th St.
Tucson, AZ 85741
602-622-3553

California

California American Woman's Economic Development Corp. (AWED)
100 W. Broadway, Suite 500
Long Beach, CA 90802-4431
310-983-3747
Fax: 310-983-3750

Pacific Asian Consortium in Employment
2525 W. 8th St., Suite 304

Money for Welfare Moms To Start Their Own Businesses

Los Angeles, CA 90057
213-389-2373

Oakland Private Industry Council
360 22nd St.
Oakland, CA 94612
510-891-9393
Fax: 510-891-9968

San Jose Development Corporation
111 N. Market St., Suite 150
San Jose, CA 95113
408-298-8455

Woman's Initiative for Self-Employment (WISE)
450 Mission St., Suite 402
San Francisco, CA 94105
415-247-9473
Fax: 415-247-9471

Colorado

Mi Casa Resource Center for Women
571 Galapago St.
Denver, CO 80204
303-573-1302

Connecticut

Action for Bridgeport Community Development
1070 Park Ave.
Bridgeport, CT 06604
203-366-8241

District of Columbia

Barry Farm Resident Council
1326 Stevens Rd., SE
Washington, DC 20020
202-645-3854

Florida

Tampa-Hillsborough Community
Development Corporation, Inc.
1207 E. Martin Luther King Jr. Bldg.
Tampa, FL 33603
813-248-4232

Georgia

Greater Atlanta Small Business Project
55 Marietta St.
Suite 2000
Atlanta, GA 30303
404-659-5955
Fax: 404-880-9561

Illinois

Bethel New Life, Inc.
367 N. Karlov
Chicago, IL 60624
312-826-5540

Women's Self-Employment Project
20 N. Clark St.
4th Floor
Chicago, IL 60602
312-606-8255

Iowa

Institute for Social and Economic Development (ISED)
1901 Broadway
Suite 313
Iowa City, IA 52240
319-338-2331
Fax: 319-338-5824

Kentucky

Kentucky River Foothills Development Council
1623 Foxhaven Dr.
P.O. Box 743
Richmond, KY 40476-0743
606-624-2046
Fax: 606-624-2049

Maine

Coastal Enterprises, Inc.
P.O. Box 268
Water St.
Wiscasset, ME 04578
207-882-7552
Fax: 207-882-7308

Central Maine Indian
Community Development Corp.
132-144 N. Main St.
P.O. Box 3040
Brewer, ME 04412-3040
207-989-5971

Massachusetts

Jewish Vocational Service
106 Chauncy St.
Boston, MA 02111
617-451-8147

Minnesota

The Green Institute

Money for Welfare Moms To Start Their Own Businesses

1433 E. Franklin Ave.
Suite 7A
Minneapolis, MN 55404
612-874-1148

Missouri

The Human Development Corporation
of Metropolitan St. Louis
929 N. Spring Ave.
St. Louis, MO 63108
314-367-5585

W. Central Missouri Community Action Agency
106 W. 4th St.
P.O. Box 125
Appleton City, MO 64724
816-476-2185
Fax: 816-476-5529

Nebraska

Lincoln Action Program
2202 S. 11th St.
Lincoln, NE 68502
402-471-4515
Fax: 402-471-4844

New York

American Woman's Economic Development Corporation
71 Vanderbilt Ave., Suite 320
New York, NY 10169
212-692-9100
Fax: 212-692-9296

South Bronx Overall Economic
Development Corp.
370 E. 149th St.
Bronx, New York 10455
718-292-3113

World Rehabilitation Fund
386 Park Ave. South, Suite 500
New York, NY 10016-8804
212-725-7875
Fax: 212-725-8402

North Carolina

Community Socio-Economical Center for Hope
412 E. 4th St.
Lexington, NC 27292
919-249-4112

Center for Community Self Help

413 E. Chapel Hill St.
Durham, NC 27701
919-956-4400

Rural Advancement Fund of the National Sharecroppers Fund, Inc.
506 Chestnut St.
Goldsboro, NC 27530
919-751-2141

Ohio

WSOS Community Action Commission
109 S. Front St.
P.O. Box 590
Fremont, Ohio 43420
419-334-8911

Pennsylvania

Washington County Council on Economic Development
703 Courthouse Square
Washington, PA 15301
412-228-6816
Fax: 412-228-6965

South Carolina

Sunbelt Human Advancement Resources, Inc. (SHARE)
1200 Pendelton St.
P.O. Box 10204
Greenville, SC 29603
803-269-0700
Fax: 803-295-6151

Tennessee

United Way of the Mid-South
1407 Union Ave.
P.O. Box 41897
Memphis, TN 38174-1897
901-272-5000
Fax: 901-272-5059

Vermont

Central Vermont Community Action Council
36 Barre-Montpelier Rd.
P.O. Box 747
Barre, VT 05641
802-479-1053
Fax: 802-479-5353

Washington

Black Dollar Days Task Force
11621 Street Ave.
Seattle, WA 98122
206-323-0534

Money for Welfare Moms To Start Their Own Businesses

Metropolitan Development Council
622 Tacoma Ave. South
Suite 6
Tacoma, WA 98402
206-383-3921, ext. 710

Yakima Valley Opportunities Industrialization Center
815 Fruitvale Blvd.
Yakima, WA 98902
509-457-2904

Wisconsin
Impact Seven, Inc.
100 Digital Dr.
Clear Lake, WI 54005
715-263-2532

Free Help For Girls and Women Interested in Math and Science

Traditionally, from the time they are in elementary school, and then all the way through college, women have been subtly discouraged from pursuing careers in math, science, and technical fields. Young women were directed to the fields of nursing, teaching, and office management and encouraged to pursue limited careers in these areas. Well, finally the government has taken notice of this bias and started to do something about it.

Under the Women's Educational Equity Act Program, each year the U.S. Department of Education awards a number of local school districts and other nonprofit groups and individuals money to study this problem and develop programs that will help change the climate to be more female friendly in math and science classes across the country.

Many of these projects offer kids and adults alike free training in school and out of school — in math, science, and vocational and technical fields. Check the project in your state for what's going on to change the way math and science are taught in your schools.

Listed below are the current projects that are now receiving funding. To learn more, contact School Improvement Programs, U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20202; 202-260-2670.

Women's Educational Equity Act Program 1995 Grantees and Project Directors

California

Dr. Lea Ybarra
Project Director
California State University
Fresno Foundation
4910 N. Chestnut
Fresno, CA 93720-1852
209-278-5303
Type of Grant: Implementation
Project Title: Project EXCEL.

Dr. Tony Apolloni
Project Director
Sonoma State University
Academic Foundation, Inc.
1801 E. Cotati Ave.
Rohnert Park, CA 94928
707-664-2416
Type of Grant: Implementation
Project Title: Project P.R.E.P. for Women's Equity.

Girls and Women Interested in Math and Science

District of Columbia

Dr. Martha Burk
Project Director
Center for Advancement of Public Policy
1735 S St., NW
Washington, DC 20009
202-797-0606
Type of Grant: Research and Development
Project Title: Improving, Updating, and Computerizing *America's Women of Color* materials.

Marcia D. Greenberger
Project Director
National Women's Law Center
11 Dupont Circle, NW, Suite 800
Washington, DC 20036
202-588-5180
Type of Grant: Research and Development
Project Title: Addressing Sexual Harassment in Elementary and Secondary Education.

Florida

Ava Rhodes
Director
School District of Palm Beach County
3390 Forest Hill Blvd., B-244
West Palm Beach, FL 33406-5871
407-434-8504
Type of Grant: Implementation Project
Project Title: Project Women Can.

Kansas

Linda Wechihel
Project Director
Kickapoo Nation School
P.O. Box 106
Powhattan, KS 66527
913-474-3550
Type of Grant: Implementation
Project Title: Academic and Occupational Gender Equity Program.

Louisiana

Dr. Ann McLaurin
Project Director
Louisiana State University in Shreveport
One University Place
Shreveport, LA 71115
318-797-5371
Type of Grant: Implementation

I Wanna New Career And I'm a Woman

Project Title: Women's Leadership Development Program.

Maryland

Robin Bowyer

Project Director

Board of Education of Prince George's County

Office of Human Relations

14201 School Lane

Upper Marlboro, MD 20772

301-749-4206

Type of Grant: Implementation

Project Title: IMAGE - Implementing Methods for Achieving Gender Equity.

Linda Shevitz, Project Director

Maryland State Department of Education

Division of Instruction/Staff Development

200 W. Baltimore St.

Baltimore, MD 21201-2595

410-767-0428

Type of Grant: Research and Development

Project Title: Exploring Women's Voices: A Multicultural Approach - Updating the WEEA Curriculum, *In Search of Our Past*.

Massachusetts

Kathleen G. Spirer

Project Director

Massachusetts Pre-Engineering Program, inc.

590 Huntington Ave.

Boston, MA 02115

617-427-7227

Type of Grant: Implementation

Nan Stein

Project Director

Wellesley College

Center for Research on Women

106 Central St.

Wellesley, MA 02181

617-283-2502

Type of Grant: Research and Development

Project Title: Sexual Harassment and Gender Violence in Schools.

Michigan

Dr. Susan St. Peter

Project Director

Wayne State University

326 Justice Bldg.

6001 Cass Ave.

Girls and Women Interested in Math and Science

Detroit, MI 48202

313-577-2654

Type of Grant: Implementation

Project Title: Bridges to Educational Opportunities and Career Advancement.

New Jersey

Dr. Joan Bernstein

Project Director

Montclair State University

Normal Ave.

Upper Montclair, NJ 07043

201-655-4172

Type of Grant: Implementation

Project Title: Students, Teachers, Achieving Gender Equity (STAGE).

New York

Merle Froschl

Project Director

Educational Equity Concepts, Inc.

114 E. 32nd St., Suite 701

New York, NY 10016

212-725-1803

Type of Grant: Research and Development

Project Title: Gender-Based Teasing and Bullying in Grades K-5.

South Dakota

Mary Ellen Johnson

Project Director

South Dakota Department of Labor

700 Governors St.

Pierre, SD 57501-2291

605-773-5017

Type of Grant: Implementation

Project Title: Project ESTEEM - Effective Strategies for Training, Equity, Entrepreneurship, and Mentoring.

Tennessee

John E. Greer

Project Director

Motlow State Community College

Job Training Division

P.O. Box 88100

Tullahoma, TN 37388-8100

615-455-9596

Type of Grant: Implementation

Project Title: POWER Program - Progressive Organization of Women's Education in Rural Areas.

Texas

Dr. Michael Wehmeyer
Project Director
The Arc
Department of Research and Program Services
500 E. Border St.
Suite 300
Arlington, TX 76010
817-261-6003
Type of Grant: Research and Development
Project Title: The End of Silent Acceptance?

Washington

Dorothy Bristow
Project Director
Yakima Valley Community College
Women's Program
P.O. Box 1647
Yakima, WA 98907
509-575-2915
Type of Grant: Implementation
Project Title: Girls Empowered by Math and Science.

WEEA Contract

Katherine Hanson
Project Director
WEEA Equity Center/EDC
55 Chapel St.
Suite 200
Newton, MA 02158-1060
800-225-3088

I Wanna New Career And I'm Over 50

Special Programs to Help the Elderly Get Jobs

America's population is aging and aging fast. By the year 2000, the number of Americans over the age of 65 will exceed the entire population of Canada. Upon retirement, many of these people will discover that their Social Security benefits and pension income just aren't enough to make ends meet.

All across the country there are free job training programs set up just for the elderly who need help in getting the job skills they need even if they:

- haven't worked in a long time
- have never worked outside the home
- have limitations on their ability to work
- live in a small town or in the country
- receive Social Security income
- do not have a high school education

In most states free training and employment services are offered through the Senior Community Service Employment Program and the Job Training Partnership Act Program. This is how the programs work:

Senior Community Service Employment (Title V - 17.235)

Title V of the Older Americans Act offers a special program for the elderly who are in search of employment. This program offers part-time training and employment opportunities for low-income persons 55 years of age and older in a variety of public or private nonprofit community service settings, such as senior centers, nutrition programs, social service agencies, libraries, environmental projects, and many others.

The program provides older persons with minimum wage income and with the opportunity to acquire new skills or upgrade the ones they already have. The program also helps enrollees make an easier transition to the private job market through training, job finding, support, and counseling.

Typical program participants work at jobs such as:

activities coordinator
bookkeeper
cashier
clerk typist
custodian
data entry clerk
day care worker
driver
food service worker
grounds keeper

Special Programs to Help the Elderly Get Jobs

janitor
mechanic
museum guard
park ranger
receptionist
salesperson
school aide
security guard
teacher's aide

You can be making up to \$30,000 a year and still be eligible for this program. In 1996, 67,000 jobs were subsidized with \$410,500,000 obligated exclusively for this program. For more information about the Senior Community Service Employment Program, look at the state listings below or contact Office of Special Targeted Programs, Employment and Training Administration, U.S. Department of Labor, Room N4641, 200 Constitution Ave., NW, Washington, DC 20210; 202-219-5500.

Job Training Partnership Act (JTPA - 17.250)

The Job Training Partnership program trains and places older workers in full- and part-time jobs with private businesses. Program participants not only receive experience on a job, but also an opportunity to develop valuable employment skills and good work habits.

Additional services available to older workers in this program include employment counseling, resume writing help, job searches, and classroom training. Participating businesses who hire JTPA graduates receive financial and tax incentives for doing so. To be eligible for employment assistance, you just need to be facing some obstacles in finding adequate employment.

Over 420,000 total participants will be served with \$1,054,813,000 set aside to fund the program. To learn more about JTPA, contact your state office listed below or contact the Office of Job Training Programs, Employment and Training Administration, U.S. Department of Labor, 200 Constitution Ave., NW, Room N4459, Washington, DC 20210; 202-219-6236.

State Listings

The offices listed below will help direct you to job training programs for older workers in your area. They are also great sources for information about general assistance programs for the elderly.

Alabama

Commission on Aging
770 Washington Ave.
RSA Plaza, Suite 470
Montgomery, AL 36130
334-242-5743

This office can refer you to Senior Community Service Employment Program (Title V) sites in your area and general programs and benefits available to older Americans. Call the National Council on Senior Citizens, 1331 F St., NW, Washington, DC 20004; 202-347-8800 for regional help with Title V through the Senior Aides Program. The National Caucus on Black Aging, 908

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South Hull, Suite 115, Montgomery, AL 36104; 334-265-1451 can give you regional assistance with Title V in nine counties, including Montgomery.

Department of Economic and Community Affairs

401 Adams Ave.

P.O. Box 5690

Montgomery, AL 36103-5690

334-242-5300

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Alaska

Older Alaskans Commissions

P.O. Box 110209

Juneau, AK 99811

333 Willoughby Ave.

Juneau, AK 99801

907-465-3250

907-465-4873

These offices can refer you to Senior Community Service Employment Program (Title V) sites in your area, and give you information on other programs and benefits available to older Americans. They can also send you the *1996 Directory for Older Alaskans*.

Department of Community and Regional Affairs

150 Third St.

P.O. Box 112100

Juneau, AK 99811-2100

907-465-4814

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Arizona

Department of Economic Security

Aging and Adult Administration, 950A

1789 W. Jefferson

Phoenix, AZ 85007

602-542-4446

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. They can also send you the free resource guide, *Senior Pages*, and information about other programs and benefits available to older Americans.

Arkansas

Arkansas Division of Aging and Adult Services

P.O. Box 1437, Slot 1412

Little Rock, AR 72203

501-682-2441

501-682-8525

This office can refer you to Senior Community Service Employment Program (Title V) sites in your area. By calling the Arkansas Able program, 200 S. University, Suite 205, Little Rock, AR 72205; 501-660-4110, you can also get more information on senior employment opportunities.

Special Programs to Help the Elderly Get Jobs

JTPA

Department of Labor
500 West Markham
220 West Wing
Little Rock, AR 72201
501-371-4484

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

California

California Department of Aging
Administrative Services Branch
Senior Employment (Title V) Section
1600 K St.
Sacramento, CA 95814
916-323-0217

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area and to regional Private Industry Council offices (phone 1-800-FOR-A-JOB) for employment information. They will also send you fact sheets on Title V, JTPA, and Older Workers.

JTPA

State of California
Employment Development Department
750 N St., Mic 69
Sacramento, CA 95814
916-654-7110

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area, and provide you with information on programs and benefits available to older Americans.

Colorado

Governors Job Training Office
720 S. Colorado Blvd.
Suite 550
Denver, CO 80222
303-758-5020

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Connecticut

Department of Social Services
Elderly Services Division
175 Main St.
Hartford, CT 06106
800-443-9946
860-424-5274

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. They can also give you information on the Older Worker Support Network for employment and training programs for low-income persons

aged 55 and older (state funded program).

Delaware

Division of Aging
Health and Social Services Department
1901 North DuPont Hwy.
Main Building, 2nd Floor Annex
New Castle, DE 19720
302-577-4660, ext. 24

This office will refer you to Job Training Partnership Act (JTPA) sites in your area. They also have information on the Career Exploration Program, Prime Time, a program for workers who are 55 and older to provide workshops, training and job placement assistance. (2516 W. 4th St., Wilmington, DE 29805; 302-573-2474).

District of Columbia

DC Office on Aging
441 4th St., NW, Suite 900
Washington, DC 20001
202-724-5622
202-724-3662

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. They also have information on the Over 60 Employment program.

Department of Employment Service
500 C St. NW, Room 327
Washington, DC 20001
202-724-7073

This office will refer you to the Senior Aid Program which can in turn refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area.

Florida

Aging and Adult Services
1317 Winewood, Building 2, Room 323
Tallahassee, FL 32399
904-488-8922

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area.

Georgia

Department of Human Services
Division of Aging Services
2 Peachtree St., 18th Floor
Atlanta, GA 30303
404-657-5258
404-657-5330

This office will refer you to Senior Community Service Employment Program (Title V) and Job

Special Programs to Help the Elderly Get Jobs

Training Partnership Act (JTPA) sites in your area.

Hawaii

Executive Office on Aging
Office of the Governor
335 Merchant St., Suite 241
Honolulu, HI 96813
808-586-0100

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Office of Employment and Training
Department of Labor
830 Punchbowl, Room 316
Honolulu, HI 96813
808-586-9054 or 808-586-9055

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Idaho

Office on Aging
Statehouse, Room 108
700 W. Jefferson
Boise, ID 83720
208-334-3833

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area (free brochures are available). The Elder Care Locator provides community services, including local employment contacts (800-677-1116). Also, an Older Worker Employment Program staff listing is available.

Illinois

Department on Aging
421 East Capitol Ave.
Springfield, IL 62701
217-785-0117
800-252-8966

This office will refer you to Area Agencies on Aging that can in turn provide you with Senior Community Service Employment Program (Title V) sites in your area.

Department of Commerce and Community Affairs
620 East Adams
Springfield, IL 62701
217-782-7500
217-785-6006

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Indiana

Disability, Rehabilitation and Aging Services
Family and Social Services Administration

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402 West Washington St.
Indianapolis, Indiana 46207
317-232-7000
317-232-7459

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Iowa

Department of Elder Affairs
200 10th St., 3rd Floor
Des Moines, IA 50309
515-281-5187

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Kansas

Department of Aging
Docking State Office Building, 1st Floor
915 SW Harrison, Room 150
Topeka, KS 66612
913-296-4986

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. They can also refer you to Older Kansans Employment Program (same services as JTPA, but is state funded) sites in your area. Three other programs receive local or private funds for job referral and training: New Directions Program, Services for Seniors, Inc., and Project EARN. Ask for the free booklet, *Employment Services for Workers 55 and Over*.

Kentucky

Aging Services Division
Department for Social Services
275 East Main St., 6th Floor W.
Frankfort, KY 40621
502-564-6930

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area. The free booklet, *Senior Community Service Employment Program*, will explain the benefits under this program.

JTPA Coordinator
Cabinet for Human Resources
Department for Employment Services
275 East Main St.
Frankfort, KY 40621
502-564-5360

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Louisiana

Office of Elderly Affairs
Office of the Governor
P.O. Box 80374

Special Programs to Help the Elderly Get Jobs

Baton Rouge, LA 70898

504-925-1700

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. Ask for the free fact sheet on employment programs.

Maine

Bureau of Maine's Elderly

Department of Human Services

11 State House Station

Augusta, ME 04333

207-624-5335

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Maryland

Maryland Office on Aging

301 Preston St., Room 1004

Baltimore, MD 21201

410-225-1102

800-AGE-DIAL

This office will refer you to Senior Information and Assistance Offices in each county that can in turn refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. Be sure to ask for the free booklet, *Senior Information and Assistance on Benefits and Services for Older Persons*.

Massachusetts

Executive Office of Elder Affairs

One Ashburton Place

Boston, MA 02108

617-727-7750

800-882-2003

This office will refer you to special employment services in the area.

Michigan

Office of Services to the Aging

P.O. Box 30026

Lansing, MI 48909

517-373-4068

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Michigan Job Team

201 N. Washington Square

Victor Office Center, 4th Floor

Lansing, MI 48913

517-373-6227

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Minnesota

Minnesota Board on Aging
Human Service Building, 4th Floor
444 Lafayette Rd.
St. Paul, MN 55155
612-296-2770
800-456-8519

This office will refer you to general programs and services for older Americans in your area.

Program Specialist
Community Based Services
Department of Jobs and Training
390 N. Robert St., Room 125
St. Paul, MN 55101
612-297-1054

This office will refer you to Senior Community Service Employment Program (Title V and Job Training Partnership Act (JTPA)) sites in your area.

Missouri

Division of Aging
Department of Social Services
P.O. Box 1337
Jefferson City, MO 65102
314-751-3082

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Division of Job Development and Training
P.O. Box 1087
Jefferson City, MO 65102
314-751-7896
800-877-8698

This office will refer you to Experienced Worker Program (JTPA) sites in your area.

Montana

Green Thumb
Box 2587
Great Falls, MT 59403
406-761-4821

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Montana JTP, Inc.
302 N. Last Chance Gulch, Suite 409
Helena, MT 59601
406-444-1309

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Special Programs to Help the Elderly Get Jobs

Aging Coordinator

Governor's Office on Aging

P.O. Box 8005

Helena, MT 59604

406-444-7787

This office will refer you to programs and benefits available to older Americans, including job training.

Nebraska

Department on Aging

301 Centennial Mall S.

P.O. Box 95044

Lincoln, NE 68509

402-471-2306

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. They'll also refer you to Older Worker Initiatives in Nebraska.

Nevada

AARP

330 W. Washington, Suite 10

Las Vegas, NV 89106

702-648-3356

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Nevada Business Services

930 W. Owens

N. Las Vegas, NV 89106

702-647-4929

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Division for Aging Services

340 N. 11th St., Suite 203

Las Vegas, NV 89101

702-486-3545

This office will refer you to general programs and benefits available to older Americans.

New Hampshire

AARP

P.O. Box 398

Main and Grove Sts.

North Conway, NH 03860

603-356-3117

800-652-8808

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area. They will also send you free copies of the *New Hampshire Older Worker Employment Network Directory* and the *Senior Employment Program* brochure.

I Wanna New Career And I'm Over 50

Job Training Council
64 Old Suncook Rd.
Concord, New Hampshire 03301-5134
800-772-7001 (NH only)
603-228-9500

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Division of Elderly and Adult Services
Department of Health and Human Services
115 Pleasant St., Annex Bldg., #1
State Office Park South
Concord, NH 03301-3843
603-271-4680

This office will refer you to general programs and benefits available to older Americans.

New Jersey

New Jersey Division on Aging
Department of Community Affairs
101 South Broad St., CN 807
Trenton, NJ 08625
609-292-4833

This office will refer you to Senior Citizens Information and Referral Service (800-792-8820) and your Area Agency on Aging that in turn can refer you to Senior Community Service Employment Program (Title V) sites in your area. This office also has information on ACTION programs that offer volunteer opportunities through the Foster Grandparent Program (FGP) and the Senior Companion Program (SCP). Ask for the free guide, *Federal Programs for Older Persons*.

Department of Environmental Protection and Energy
Division of Personnel
Recruitment Unit
440 East State St., CN 408
Trenton, NJ 08625-0408
609-984-3816

This office will refer you to Senior Environmental Employment Program (SEEP) sites in your area.

New Jersey Department of Labor
Workforce New Jersey
CN 055
Trenton, NJ 08625-0055
609-292-5005

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

New Mexico

State Agency on Aging
228 East Palace Ave., 4th Floor
Santa Fe, NM 87503
505-827-7640
800-432-2080

This office will refer you to Senior Community Service Employment Program (Title V) sites in

Special Programs to Help the Elderly Get Jobs

your area (free brochure available).

State Department of Labor
Job Training Division
1596 Pacheco St.
Santa Fe, NM 87504
505-827-6827

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

New York

State Office For the Aging
2 Empire State Plaza
Albany, NY 12223-0001
518-474-4425
518-474-1946
800-342-9871

This office will refer you to local offices for the aging that in turn can refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area (free briefing books available).

North Carolina

Department of Human Resources
Division of Aging
693 Palmer Dr.
Raleigh, NC 27626-2531
919-733-3983

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area. A free program description and history is available.

Department of Commerce
Division of Employment and Training
111 Seaboard Ave.
Raleigh, NC 27604
919-733-6383

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

North Dakota

Department of Human Services
Aging Services Division
1929 North Washington
Bismarck, ND 58501
701-328-2577
800-755-8521

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Green Thumb
1424 West Century Ave.
P.O. Box 7068
Bismarck, ND 58501

701-258-8879

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Ohio

Department of Aging
50 West Broad St., 9th Floor
Columbus, OH 43266-0501
614-466-5500
614-466-1242

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

JTPA Division
Ohio Employment Service Division
145 S. Front St.
P.O. Box 1618
Columbus, OH 43216-1618
614-466-3817

This office will refer you to local contact for Job Training Partnership Act (JTPA) sites in your area.

Oklahoma

Employment Security Commission
1401 N. Lincoln
Will Rogers Building, Room 408
Oklahoma City, OK 73105
405-557-5328

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area.

Department of Human Services
Aging Services
312 NE 28th St.
Oklahoma City, OK 73125
405-521-2327

This office will refer you to programs and benefits available to older Americans, and information on the Older Americans Act.

Oregon

Department of Human Services
Senior and Disabled Services Division
500 Summer St., NE
Salem, OR 97310
503-945-5811

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

JTPA
State Economic Development

Special Programs to Help the Elderly Get Jobs

775 Summer St., NE
Salem, OR 97310
503-373-1995

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Pennsylvania

Department of Aging
400 Market St.
State Office Building, 6th Floor
Harrisburg, PA 17101
717-783-1550
717-783-6007

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Department of Labor and Industry
Bureau of Employment Services and Training
7th and Forster Sts., 11th Floor
Harrisburg, PA 17120
717-783-0142

This office will refer you to a local contact who in turn can refer you to Job Training Partnership Act (JTPA) sites in your area.

Rhode Island

Department of Elderly Affairs
160 Pine St.
Providence, RI 02903
401-277-6157

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area.

South Carolina

Governors Office
Division on Aging
202 Arbor Lake Dr., Suite 301
Columbia, SC 29223
803-737-7500

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area. They also have information on Operation Able, a worker/job match service.

JTPA SAU
Employment Security Commission
P.O. Box 1406
Columbia, SC 29202
803-737-2611

This office will refer you to local contacts that in turn can refer you to Job Training Partnership Act (JTPA) sites in your area.

South Dakota

Green Thumb
120 S. Indiana
Sioux Falls, SD 57101
605-332-7991

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

JTPA
Department of Labor
700 Governors Dr.
Pierre, SD 57501-2291
605-773-5017

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Tennessee

Commission on Aging
Andrew Jackson State Office Bldg., 9th Floor
500 Deadrick St.
Nashville, TN 37243-0860
615-741-2056

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

JTPA
Department of Labor
4th Floor, Gateway Plaza
710 James Robertson Pkwy.
Nashville, TN 37243-0658
615-741-1031

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Texas

Senior Texans Employment Program
P.O. Box 7186
Waco, TX 76714
817-776-4700

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area. Texas also has a state funded program identical to Title V that provides the elderly with job training.

Utah

Department of Human Services
Division of Aging and Adult Services
120 North 200 West
Room 401, 4th Floor
Salt Lake City, UT 84103
801-538-3910

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area. Call the Senior Employment 2001 S. State St., #S1500, Salt Lake City, UT 84190; 801-468-2785 for additional Title V program assistance. Ask for a free copy of the *Senior*

Special Programs to Help the Elderly Get Jobs

Resource Directory, which includes referral numbers for numerous older worker programs.

JTPA

Economic Development and Training Division

2001 South State, S1600

Salt Lake City, UT 84190-3730

801-468-3247

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Vermont

Department of Aging and Disabilities

Waterbury, VT 05671-2301

802-241-2400

This office will refer you to employment resources.

Vocational Rehabilitation

Senior Community Service Employment Program

103 S. Main St.

Waterbury, VT 05671

802-241-2184

This office will refer you to Senior Community Service Employment Programs (Title V) in your area.

Virginia

Department For the Aging

700 East Franklin St., 10th Floor

Richmond, VA 23230

804-225-2271

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area. Ask for a Title V and JTPA directory with complete list of local contacts.

Washington

Employment Security Department

Employment and Training Division

P.O. Box 9046

Olympia, WA 98506-9046

360-438-4643

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

West Virginia

Commission on Aging

1900 Kanawha Blvd. E.

Charleston, WV 25305-0160

304-558-3317

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

JTPA

Employment Services
States College University System
1018 Kanawha Blvd. E, Suite 700
Charleston, WV 25301
304-558-5922

This office will refer you to Senior Community Service Employment Program (Title V) sites in your area.

Wisconsin

Division of Jobs, Employment, and Training Services
Department of Industry
Labor and Human Relations
P.O. Box 7972
Madison, WI 53707
608-266-6886

This office will refer you to Job Training Partnership Act (JTPA) sites in your area.

Wyoming

Wyoming Senior Citizens, Inc.
413 West 18th St.
Cheyenne, WY 82001
307-635-1245

This office will refer you to Senior Community Service Employment Program (Title V) and Job Training Partnership Act (JTPA) sites in your area.

Department of Health
Division on Aging
139 Hathaway Building
Cheyenne, WY 82002
307-777-7986

This office will refer you to programs and benefits available to older Americans.

"As recently as 1900, about one half of the men and women who reached the age of twenty did not live to be sixty-five; now four out of five reach sixty-five."

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

Jobs With the Federal Government

The Federal government is obviously an equal employment opportunity employer, but two agencies make a special effort to employ seniors 55 and over in part time to full time positions. These jobs are not only in Washington, DC, but throughout the United States at Environmental Protection Agency (EPA) and Forest Service regional offices. There are a couple of differences between the programs. The EPA hires people at all skill and professional levels and recruits people through six senior citizen organizations. The Forest Service takes part in the Senior Community Service Employment Program described earlier in this chapter. Seniors must be 55 or older and meet income eligibility guidelines. This program is designed to help seniors receive training or skill upgrading, and pays at least minimum wage. Read on to learn more about these important programs for seniors.

* JOBS With The EPA

(Senior Environmental Employment Program (SEE) - 66.508)

Senior Environmental Employment Program (SEE)

U.S. Environmental Protection Agency

Office of Research and Development of Exploratory Research

Washington, DC 20460 202-260-2574

The Environmental Protection Agency (EPA) has a special program for hiring senior citizens 55 years and over. When an EPA regional office has a shortage of workers, they notify one of the organizations listed below, which in turn recruit workers. Senior citizens get involved in all kinds of activities from conducting national surveys to fulfilling general administrative tasks. The jobs carry national unemployment, workmen's compensation, Social Security, and health benefits. There are four levels of pay:

Level 1- Xerox operators, messengers, telephone assistants: \$6-8/hour

Level 2- secretaries, administrative assistance; \$7.25-10/hour

Level 3- writers and editors: \$8.50-11/hour

Level 4- professionals with relevant degrees: \$10.50-15/hour

For general information, contact the Senior Environmental Employment Program office at the address listed above.

For recruitment information contact:

American Association of Retired Persons, 601 E St., NW, Washington, DC 20049; 202-434-6153.

National Association for Hispanic Elderly, 2727 West 6th St., Los Angeles, CA 90057; 213-487-1922.

National Caucus and Center on Black Aged, Suite 500, 144 K St., NW, Washington, DC 20005; 202-637-8400.

National Council of Senior Citizens, 1331 F St., NW, Washington, DC 20004; 202-347-8800.

National Council on the Aging, 409 Third St., SW, Washington, DC 20024; 202-479-1200.

Special Programs to Help the Elderly Get Jobs

National Pacific/Asian Resource Center on Aging, Suite 410, 2033 6th Ave., Seattle, WA 98121; 206-448-0313.

*** Get A Job With The Forest Service**

U.S. Forest Service
U.S. Department of Agriculture
Human Resource Programs
P.O. Box 96090
Washington, DC 20090 703-235-8855.

If you are over 55 years of age and meet some income eligibility guidelines, you may be a candidate for the Senior Community Service Employment Program (SCSEP).

This program provides part-time outdoor and indoor employment and training opportunities, while providing community services to the general public. Employees work an average of 20 hours per week at a nearby Forest Service Office in their local community. They are paid at least the federal or state minimum wage, receive training and skill upgrading, health programs, and more.

SCSEP supplements the permanent Forest Service workforce. You can be assigned a variety of jobs including visitor information, receptionist, computer aide, carpenter, researcher, or more.

Over 5,600 seniors are employed through this program with \$26,100,000 set aside for their salaries. To learn about the program, contact your local Forest Service office or the office listed above.

Senior Volunteer Opportunities

Shuffleboard, dominoes, bridge, and golf...Excited yet? Wouldn't you rather improve your neighborhood, lead nature walks or teach children to read? Being retired doesn't have to mean spending your afternoons idling chasing a little white ball. And just because now you might find yourself on a fixed income, it doesn't mean that you can't take that trip to Africa that you've always dreamed about. The government has hundreds of ways to help you get excited about your new found free time. Some of these can even pay you a small stipend. Read on to learn more about these opportunities to give a part of yourself to help others. What a satisfying way to spend some of your retirement time and give something back to your community?

*** Keep A Fellow Senior Out Of A Nursing Home**

(Senior Companion Program - 94.016)
National Senior Service Corps
1201 New York Ave., NW
Washington, DC 20525 800-424-8867

Nursing homes have got to be one of the last places people want to spend the remaining years of their lives. Through the Senior Companion Program, you can be matched up with someone who needs just a little help to stay in the comfortable surroundings of their own home, and you can gain a friend in the bargain. As a participant, you will give individual care to other seniors who need help with transportation and shopping, or just sharing their reminiscences with someone that shows interest.

Volunteers must be 60 years of age or older and have a low income. Volunteers usually provide 20 hours a week of service and receive a small paycheck and other benefits. Nearly 14,000 Senior Companions provide 13 million hours of service annually to help more than 36,000 frail elderly stay independent. The federal budget for the program is \$43,090,000. For more information, contact the office listed above.

*** \$3,000 To Help The Kids**

(Foster Grandparent Program - 94.011)
National Senior Service Corps
1201 New York Ave., NW
Washington, DC 20525 800-424-8867

The Foster Grandparent Program matches low income seniors with young people who need various kinds of special help. Volunteers serve as mentors, tutors, and caregivers for children and young kids with special needs, and can also work in schools, hospitals, and recreation centers in their communities.

To be eligible, Foster Grandparents must be 60 years of age or over, with a low income, and interested in serving infants, children, and youth with special or exceptional needs. Volunteers work twenty hours per week, and receive a small paycheck and other benefits such as transportation costs or uniforms. 80,000 children, teenagers and their families are supported by the services of nearly 24,000 Foster Grandparents each year. The funds allocated from the federal budget for this program is \$78,810,000. For more information, contact the office listed above.

Special Programs to Help the Elderly Get Jobs

*** Share Your Know-How**

(Retired Senior Volunteer Program (RSVP) - 94.002)
National Senior Service Corps
1201 New York Ave., NW
Washington, DC 20525 800-424-8867

You've got 40 years of business experience out there with you on the golf course during your retirement. There are hundreds of businesses and even nonprofit groups starting up each day, run by people who have the energy, but not the experience that you possess. You can lend your expertise to those who need your help the most.

The Retired Senior Volunteer Program (RSVP) gives retired people a chance to continue using their professional experience by working with local service organizations doing such things as conducting employment workshops and acting as consultants to nonprofit organizations. You can even work in schools, libraries, hospitals, and other community service centers. RSVP participants can serve from one to forty hours a week, providing assistance to hundreds of services and organizations. Participants are not restricted in income and are not compensated for their service.

450,000 RSVP members serve through more than 60,000 public and nonprofit community agencies. RSVP's annual budget is \$44,500,000. For more information, contact the office listed above.

*** Be A Big Shot Executive**

(Service Corps of Retired Executives - 59.026)
SCORE
409 Third St., SW, Fourth Floor
Washington, DC 20024 800-634-0245

Your spouse may want you to slow down now that you're retired, but every time you walk into a business, you have this sudden urge to help. Instead of getting kicked out of every place you shop, try volunteering with SCORE, Service Corps of Retired Executives. SCORE volunteers are usually retired business professionals who want to share their expertise with the next generation of business owners. You won't get paid as a volunteer, although you may get reimbursed for certain out-of-pocket expenses. SCORE even conducts seminars and workshops covering major considerations for running a business.

Since it began, SCORE has responded to over 3 million requests for assistance and has an annual budget of \$3,250,000. If you are interested in becoming one of over 13,000 SCORE members nationwide, contact SCORE at the office listed above.

*** Travel The World At Government Expense**

(Peace Corps)
Peace Corps
1990 K St., NW
Washington, DC 20526 800-424-8580

The average roundtrip ticket to Nepal will cost you \$2,800, Poland is \$1,800, and Sudan is \$2,100. Who can afford those prices on a fixed income? Become one of the senior Peace Corps volunteers and see the world.

As a volunteer, you will serve for two years, living among the native people, and becoming part

of the local community. The Peace Corps sends volunteers throughout Latin America, Africa, the Near East, Asia, the Pacific, and Eastern Europe to share their expertise in education, agriculture, health, economic development, urban development, and the environment. Volunteers receive a stipend and health benefits. Currently over 6,500 volunteers are serving with an annual budget of \$231,300,000. For more information, contact the office listed above.

Free or Cheap College Tuition For Seniors

You are never too old if you choose to be young and your education is never finished if you choose to continue. Don't let the inflated cost of a higher education discourage your thirst for greater knowledge. Here is a list of more than 350 colleges and universities that offer big savings to qualified senior citizens. Make sure to check colleges near you to see if they offer similar programs. So why not go to college with your grandchildren, earn a certificate, diploma or a degree, graduate magna cum laude, start a new business, or...

On the other hand if homework is not for you, why not take an art appreciation class, learn to swim, weave a basket, or cook a gourmet meal? You can study just about anything your heart desires for little or no cost. **It's never too late to learn!!!** After all, a mind is a terrible thing to waste.

Alabama

Gadsden State Community College

Admissions

P.O. Box 227

Gadsden, AL 35902-0227

205-549-8201

Minimum Age: 60

Tuition: free

Basic Fees: none

Credit: yes

Jefferson State Community College

Admissions

2601 Carson Rd.

Birmingham, AL 35215-3098

205-853-1200

Minimum Age: 60

Tuition: free

Basic Fees: \$4 per credit hour

Credit: yes

Livingston University

Station 2

Livingston, AL 35470

205-652-3400

Minimum Age: 55

Tuition: free

Basic Fees: \$15 one time application fee

Credit: no

University of Montevallo

Station 6030

Montevallo, AL 35115

205-665-6065

800-292-4349

Minimum Age: 65

Tuition: free
Basic Fees: \$15 per class
Credit: no

Alaska

Prince William Sound Community College
P.O. Box 97
Valdez, AK 99686
907-835-2678

Minimum Age: 60
Tuition: free
Basic Fees: \$2.50 for 1-3 credit hours; \$5 for 4-5 credit hours; \$25 for 7+ credit hours
Credit: yes

University of Alaska/ Anchorage
Enrollment Services
3211 Providence Dr.
Anchorage, AK 99508
907-786-1525
Minimum Age: 60
Tuition: free
Basic Fees: \$45 for 3 credit hours; \$57 for 6 credit hours
Credit: yes

University of Alaska/ Fairbanks
Admissions and Records
P.O. Box 757640
Fairbanks, AK 99775-0060
907-474-7821
Minimum Age: 60
Tuition: free
Basic Fees: \$25 for 3 credit hours; \$155 for 12 credit hours; parking and health insurance can be waived if not needed
Credit: yes

University of Alaska/ Southeast
11120 Glacier Hwy.
Juneau, AK 99801
907-465-6457
Minimum Age: 60
Tuition: free
Basic Fees: \$5 for 1 credit hour; \$8 for 2 credit hours; \$17 for 3+ credit hours
Credit: yes

Arizona

Arizona Western College
P.O. Box 929
Yuma, AZ 85366-0929
602-726-1050
Minimum Age: 60

Free or Cheap College Tuition For Seniors

Tuition: \$16 per credit hour
Basic Fees: none
Credit: yes

Central Arizona College
Student Records
8470 North Overfield Rd.
Coolidge, AZ 85228
520-426-4444
Minimum Age: 60
Tuition: \$18 per credit hour with the 6th, 16th, 17th and 18th free
Basic Fees: none
Credit: yes

Arkansas

Arkansas State University
Admissions
P.O. Box 1630
State University
Jonesboro, AR 72467-1630
800-382-3030
Minimum Age: 60
Tuition: free
Basic Fees: \$4 per credit hour
Credit: yes

Arkansas State University: Beebe Branch
P.O. Drawer H
Beebe, AR 72012
501-882-6452
Minimum Age: 60
Tuition: free
Basic Fees: none (auto sticker \$5)
Credit: yes

Arkansas Tech University
Admissions
Russelville, AR 72801-2222
501-968-0343
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

East Arkansas Community College
1700 Newcastle Rd.
Forest City, AR 72335-9598
501-633-4480
Minimum Age: 62
Tuition: free
Basic Fees: \$3 per credit hour

Credit: yes

Garland County Community College
101 College Dr.
Hot Springs, AR 71913
501-767-9371
Minimum Age: 60
Tuition: free
Basic Fees: \$10 per session
Credit: yes

Henderson State University
Registrar
P.O. Box 7534
Arkadelphia, AR 71999-7534
501-203-5000
Minimum Age: 60
Tuition: free
Basic Fees: \$36 for 3 credit hours
Credit: yes

Northern Arkansas Community College
Pioneer Ridge
Harrison, AR 72601
501-743-3000
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Phillips County Community College
Campus Dr.
P.O. Box 785
Helena, AR 72342
501-338-6474
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

California

California State University - Sacramento
Re-Entry Services
6000 J St.
Sacramento, CA 95819-6048
916-278-6750
Minimum Age: 60
Tuition: \$3 per session
Basic Fees: none (students receive free public transportation in the Sacramento area)
Credit: yes

Free or Cheap College Tuition For Seniors

Colorado

Adams State College
Alamosa, CO 81102
719-589-7712
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Colorado Mountain College: Alpine Campus
1330 Bob Adams Dr.
Steamboat Springs, CO 80487
970-870-4444
Minimum Age: 62
Tuition: 50% off (regular tuition \$32 per credit hour)
Basic Fees: \$50 for 0-9 credit hours; \$65 for 12+ credit hours
Credit: yes

Colorado State University
Admissions
Ft. Collins, CO 80523
970-491-6909
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

Metropolitan State College of Denver
Adult Learning Services
P.O. Box 173362
Denver, CO 80217
303-556-8342
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

University of Colorado, Boulder
Regent Administrative Center 125
Office of Admissions
Campus Box 6
Boulder, CO 80309
303-492-6301
Minimum Age: 55
Tuition: member of alumni \$5 per session; non-alumni member \$15 per session
Basic Fees: none
Credit: no

University of Colorado at Denver
P.O. Box 173364
Campus Box 146

Denver, CO 80217-3364
303-556-2400
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

University of Northern Colorado
Admissions
Greeley, CO 80639
970-351-2881
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Connecticut

Asnuntuck Community College
Admissions
170 Elm St.
Enfield, CT 06082
203-253-3043
Minimum Age: 62
Tuition: free
Basic Fees: none (lab fee also waived)
Credit: yes

Central Connecticut State University
Admissions Office
1615 Stanley St.
New Britain, CT 06050
860-832-3200
Minimum Age: 62
Tuition: free
Basic Fees: \$37 per semester
Credit: yes

Eastern Connecticut State University
Registrar
83 Windham St.
Willimantic, CT 06226
203-465-5389
Minimum Age: 62
Tuition: free
Basic Fees: \$12 per credit hour for part-time
Credit: yes

University of Connecticut, Storrs
2131 Hillside Rd.
Storrs, CT 06269-3088
203-486-3137

Free or Cheap College Tuition For Seniors

Minimum Age: 62
Tuition: free
Basic Fees: \$222 full-time per semester
Credit: yes

University of Hartford
Adult Services
200 Bloomfield Ave.
West Hartford, CT 06117-0395
203-768-4457
Minimum Age: 70
Tuition: free
Basic Fees: \$30 per semester (1 class limit)
Credit: no

Western Connecticut State University
Office of Continuing Education
181 White St.
Danbury, CT 006810
203-837-8230
Minimum Age: 62
Tuition: \$10 per semester (non-credit \$10 per class)
Basic Fees: Part-time none (full-time varies)
Credit: yes

Delaware

Delaware State College
Admissions
1200 N. Dupont Hwy.
Dover, DE 19901-2277
302-739-4917
Minimum Age: 62
Tuition: free
Basic Fees: \$25 per semester
Credit: yes

Delaware Technical and Community College: Jack F. Owens Campus
P.O. Box 610
Georgetown, DE 19947
302-856-5400
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Delaware Technical and Community College: Stanton/Wilmington Campus
333 Shipley St.
Wilmington, DE 19801
302-571-5343
Minimum Age: 60
Tuition: free

Basic Fees: none

Credit: yes

Deleware Technical and Community College: Terry Campus

1832 North Dupont Parkway

Dover, DE 19901

302-741-2700

Minimum Age: 60

Tuition: free

Basic Fees: none

Credit: yes

District of Columbia

University of the District of Columbia

1100 Harvard St.

Room 114

Washington, DC 20008

202-274-5010

Minimum Age: 65

Tuition: free (50% off if going for a degree)

Basic Fees: \$20 per semester

Credit: yes

Florida

Broward Community College, Ft. Lauderdale

Registration

225 E. Lasolas Blvd.

Ft. Lauderdale, FL 33301

305-761-7465

Minimum Age: 65

Tuition: free

Basic Fees: the school will cover up to \$181.50 of basic fees

Credit: yes

Florida Atlantic University

500 Northwest 20th St.

Boca Raton, FL 33431-0991

407-367-3294

Minimum Age: 60

Tuition: free

Basic Fees: none

Credit: no

Florida International University

University Park

Miami, FL 33199

305-348-2363

Minimum Age: 60

Tuition: free

Basic Fees: none

Free or Cheap College Tuition For Seniors

Credit: no

Florida State University
2249 University Ct.
Tallahassee, FL 32306-1009
904-644-6200
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

Santa Fe Community College
P.O. Box 1530
3000 NW 83rd St.
Gainesville, FL 32602
352-395-5443
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

University of Central Florida
P.O. Box 160111
Orlando, FL 32816-0111
407-823-3000
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Georgia

Albany State College
504 College Dr.
Albany, GA 31705
912-430-4650
Minimum Age: 62
Tuition: free
Basic Fees: \$10 per session
Credit: yes

Armstrong State College
11935 Abercorn St.
Savannah, GA 31419
800-633-2349
Minimum Age: 62
Tuition: free
Basic Fees: \$10 per session
Credit: yes

Athens Area Technical Institute
US Highway 29 North

Athens, GA 30610-3099
706-542-8050
Minimum Age: 62
Tuition: free
Basic Fees: \$12.50 per quarter
Credit: yes

Bainbridge College
2500 E. Shotwell St.
Bainbridge, GA 31717
912-248-2500
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Brunswick College
Admissions
3700 Altama Ave.
Brunswick, GA 31520-3644
912-264-7253
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Clayton State College
Admissions/Registrar
P.O. Box 285
Morrow, GA 30260
770-961-3400
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Columbus College
4225 University Ave.
Columbus, GA 31907-5645
706-568-2035
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Georgia College
Admissions and Records
Campus Box 023
Milledgeville, GA 31061
912-453-5004
Minimum Age: 62
Tuition: free

Free or Cheap College Tuition For Seniors

Basic Fees: none

Credit: yes

Georgia Southern University

Admissions

Landrum Box 8024

Statesboro, GA 30460-8024

912-681-5531

Minimum Age: 62

Tuition: free

Basic Fees: none

Credit: yes

Georgia Southwestern College

800 Wheatly St.

Americus, GA 31709-4693

912-928-1273

Minimum Age: 62

Tuition: free

Basic Fees: none

Credit: yes

Georgia State University

P.O. Box 4009

Atlanta, GA 30302-4009

404-651-2365

Minimum Age: 62

Tuition: free

Basic Fees: \$82 per quarter

Credit: yes

Hawaii

University of Hawaii: Hawaii Community College

200 West Kawili St.

Hilo, HI 96720

808-933-3611

Minimum Age: 60

Tuition: free (no summer classes)

Basic Fees: none

Credit: yes

University of Hawaii: Honolulu Community College

874 Dillingham Blvd.

Honolulu, HI 96817

808-845-9129

Minimum Age: 60

Tuition: free

Basic Fees: \$10 per semester

Credit: yes

University of Hawaii: Kapiolani Community College

4303 Diamond Head Rd.
Honolulu, HI 96816
808-734-9559
Minimum Age: 60
Tuition: free
Basic Fees: \$10 per semester
Credit: yes

University of Hawaii: Kauai Community College
3-1901 Kaomualii Hwy.
Lihue, HI 96766
808-245-8212
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

University of Hawaii: Leeward Community College
96-045 Ala Ike
Pearl City, HI 96782
808-455-0217
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

University of Hawaii at Manoa
2600 Campus Rd.
Honolulu, HI 96822
808-956-8975
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

University of Hawaii: Maui Community College
310 Kaahumanu Ave.
Kahului, HI 96732
808-244-9181
Minimum Age: 60
Tuition: free
Basic Fees: \$4 per session plus .50 cents per credit hour
Credit: yes

University of Hawaii: Windward Community College
45-720 Keaahala Rd.
Kaneohe, HI 96744
808-235-7432
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Idaho

Boise State University
1910 University Dr.
Boise, ID 83725
800-824-7017
Minimum Age: 60
Tuition: \$5 per credit hour
Basic Fees: \$20 per semester
Credit: yes

College of Southern Idaho
Admissions
P.O. Box 1238
Twin Falls, ID 83303-1238
208-733-9554
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Idaho State University
Enrollment Planning
Campus Box 8054
Pocatello, ID 83209
208-236-2123
Minimum Age: 60
Tuition: \$5 per credit hour
Basic Fees: \$20 per semester
Credit: yes

Lewis Clark State College
500 Eighth Ave.
Lewiston, ID 83501
208-799-5272
Minimum Age: 60
Tuition: \$5 per credit hour
Basic Fees: \$20 per semester
Credit: yes

North Idaho College
Business Office
1000 West Garden Ave.
Coeur d'Alene, ID 83814
208-769-3311
Minimum Age: 60
Tuition: 50% off (regular tuition \$50 per credit hour)
Basic Fees: \$130 full-time
Credit: yes

Illinois

Belleville Area College
2500 Carlyle Rd.
Belleville, IL 62221
618-235-2700
Minimum Age: 60
Tuition: \$35 per credit hour
Basic Fees: \$10 one time application fee
Credit: yes

Chicago State University
95th St. and King Dr.
Chicago, IL 60628
312-995-2513
Minimum Age: 65
Tuition: free (income limitaiton of \$12,000 annually)
Basic Fees: none (lab also waived)
Credit: yes

College of Du Page
22nd St. and Lambert Rd.
Glen Ellyn, IL 60137
708-858-2800 ext. 2482
Minimum Age: 65
Tuition: \$3.45 per credit hour
Basic Fees: none
Credit: yes

Illinois State University
Adult Services
Campus Box 2200
Normal, IL 61790-2200
309-438-2181
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Northern Illinois University
Office of Admissions
101 Williston Hall
Dekalb, IL 60115-2857
815-753-0446
Minimum Age: 65
Tuition: free (income limitation of \$14,000 annually)
Basic Fees: \$20-\$40 per session
Credit: yes

Indiana

Ball State University
Office of Admission

Free or Cheap College Tuition For Seniors

Lucina Hall
Muncie, IN 47306
317-285-8300

Minimum Age: 60

Tuition: 50% off (regular tuition \$478 for 0-3 credit hours; \$638 for 4-5 credit hours; \$1008 for 6-8 credit hours)

Basic Fees: none

Credit: yes

Indiana University at Kokomo
P.O. Box 9003
Kokomo, IN 46904-9003
317-453-2000

Minimum Age: 60

Tuition: 50% off up to 9 hours (regular tuition \$83.30-87.05 per credit hour)

Basic Fees: \$15 maximum activity fee plus \$2 per credit hour

Credit: yes

Indiana University-Purdue University at Fort Wayne
Financial Aid
2101 Coliseum Blvd., East
Fort Wayne, IN 46805
219-481-6820

Minimum Age: 60

Tuition: 50% off (regular tuition \$80.25 per credit hour)

Basic Fees: none

Credit: yes

Indiana University Southeast
4201 Grant Line Rd.
New Albany, IN 47150
812-941-2212 ext. 2335

Minimum Age: 60

Tuition: 50% off up to 9 hours (regular tuition \$87.05 per credit hour)

Basic Fees: none

Credit: yes

University of Southern Indiana
8600 University Blvd.
Evansville, IN 47712
812-464-1765

Minimum Age: 60

Tuition: \$5 per class

Basic Fees: \$10 ID fee per session

Credit: yes

Iowa

Clinton Community College
Enrollment Services
1000 Lincoln Blvd.
Clinton, IA 52732-6299

319-242-6841

Minimum Age: 62

Tuition: \$3.65 per semester hour

Basic Fees: \$5.50 per hour

Credit: yes

Des Moines Area Community College

Records and Services

2006 South Ankeny Blvd.

Ankeny, IA 50021

515-964-6241

Minimum Age: 65

Tuition: free

Basic Fees: none

Credit: yes

Indian Hills Community College

Admissions

525 Grandview St.

Ottumwa, IA 52501

515-683-5111

Minimum Age: 62

Tuition: 50% off (regular tuition \$40 per credit hour)

Basic Fees: \$4.50 per credit hour

Credit: yes

Iowa Western Community College

Business

923 East Washington St.

Clarinda, IA 51632

712-542-5117

Minimum Age: 55

Tuition: \$22 per credit hour (3 credit hour limit per semester)

Basic Fees: \$15 one time application fee plus \$6 per credit hour

Credit: yes

Kansas

Allen County Community College

1801 North Cottonwood St.

Iola, KS 66749

316-365-5116

Minimum Age: 60

Tuition: \$28 per credit hour (book rental and fees are free)

Basic Fees: none

Credit: yes

Barton County Community College

Registrar

Rt. 3, Box 1362

Great Bend, KS 67530-9283

316-792-2701 ext. 215

Free or Cheap College Tuition For Seniors

Minimum Age: 65
Tuition: free (must be resident of Colorado)
Basic Fees: \$10 per credit hour
Credit: yes

Butler County Community College
901 South Haverhill Rd.
Eldorado, KS 67042
316-321-2222
Minimum Age: 60
Tuition: free
Basic Fees: \$10 per credit hour
Credit: yes

Cloud County Community College
221 Campus Dr.
P.O. Box 1002
Concordia, KS 66901-1002
913-234-1435
Minimum Age: 55
Tuition: \$24 per credit hour (fee will increase this fall)
Basic Fees: none
Credit: yes

Coffeyville Community College
400 West 11th
Coffeyville, KS 67337
316-251-7700
Minimum Age: 60
Tuition: free
Basic Fees: \$10 per credit hour
Credit: yes

Emporia State University
Admissions
1200 Commercial
Emporia, KS 66801-5087
316-341-5465
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Fort Hays State University
600 Park St.
Hays, KS 67601-4099
913-628-4222
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Garden City Community College
Dean of Admissions
801 Campus Dr.
Garden City, KS 67846
316-276-7611
Minimum Age: 65
Tuition: free
Basic Fees: \$7 per credit hour
Credit: yes

Hutchinson Community College
1300 North Plum St.
Hutchinson, KS 67501
316-665-3535
Minimum Age: 60
Tuition: \$21 per credit hour
Basic Fees: none
Credit: yes

Kentucky

Ashland Community College
1400 College Dr.
Ashland, KY 41101
606-329-2999
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Eastern Kentucky University
Coates Box 2A
203 Jones Building
Richmond, KY 40475-3101
606-622-2106
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Elizabethtown Community College
600 College Street Rd.
Elizabethtown, KY 42701
502-769-1632
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Lexington Community College
203 Oswald Building
Cooper Dr.

Free or Cheap College Tuition For Seniors

Lexington, KY 40506-0235
606-257-4872
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Madisonville Community College
2000 College Dr.
Madisonville, KY 42431
502-821-2250
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Maysville Community College
1755 US 68
Maysville, KY 41056
606-759-7141
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Morehead State University
306 Howell McDowell
Morehead, KY 40351
606-783-2000
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Murray State University
Bursars Office
P.O. Box 9
Murray, KY 42071-0009
502-762-3741
800-272-4678
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Northern Kentucky University
Office of Admissions
Highland Heights, KY 41099-7010
606-572-5220
800-637-9948
Minimum Age: 65
Tuition: free

Basic Fees: none
Credit: yes

University of Kentucky
100 Funkhouser Bldg.
Lexington, KY 40506-0054
606-257-2000
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

University of Louisville
Admission AO
University of Louisville
Louisville, KY 40292
502-852-6531
Minimum Age: 65
Tuition: free (10% off non-academic)
Basic Fees: none
Credit: yes

Louisiana

Delgado Community College
615 City Park Ave.
New Orleans, LA 70119
504-483-4114
Minimum Age: 60
Tuition: 3 credit hours free per semester
Basic Fees: \$15 per semester
Credit: yes

Grambling State University
P.O. Box 864
Grambling, LA 71245
318-274-2435
Minimum Age: 65
Tuition: free
Basic Fees: \$15 per semester
Credit: yes

Louisiana State University and Agricultural and Mechanical College
Records and Registration
112 Thomas Boyd Hall
Baton Rouge, LA 70803
504-388-1175
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Free or Cheap College Tuition For Seniors

Louisiana State University at Alexandria
Financial Aid
8100 Highway 71 South
Alexandria, LA 71302-9633
318-473-6423
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Louisiana State University - Baton Rouge
Office of Admissions
Room 110 Thomas Boyd Hall
Baton Rouge, LA 70803
504-388-1175
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Louisiana State University at Eunice
P.O. Box 1129
Eunice, LA 70535
318-457-7311
Minimum Age: 65
Tuition: free
Basic Fees: \$10 per semester
Credit: yes

Louisiana State University in Shreveport
Admissions and Records
One University Place
Shreveport, LA 71115
318-797-5207
Minimum Age: 65
Tuition: free; one time application fee of \$5
Basic Fees: \$50 for part-time; \$65 for full-time
Credit: yes

Louisiana Tech University
P.O. Box 3178
Tech Station
Ruston, LA 71272
318-257-3036
Minimum Age: 65
Tuition: 1 class per quarter free
Basic Fees: \$35 per quarter
Credit: yes

McNeese State University
P.O. Box 92495

Lake Charles, LA 70609
318-475-5000
Minimum Age: 60
Tuition: 3 credit hours free per semester
Basic Fees: \$10 per semester
Credit: yes

Nicholls State University
P.O. Box 2004
College Station
Thibodaux, LA 70310
504-448-4139
Minimum Age: 60
Tuition: 3 credit hours free per semester
Basic Fees: \$10 per semester
Credit: yes

Northeast Louisiana University
Student Affairs
Office of the Registrar
Monroe, LA 71209-1110
318-342-5252
Minimum Age: 60
Tuition: 3 credit hours free per semester
Basic Fees: \$15 per semester
Credit: yes

Northwestern State University
Fiscal Affairs
Cashier Section
Natchitoches, LA 71497
318-357-4503
Minimum Age: 60
Tuition: 3 credit hours free per semester
Basic Fees: \$5 one time application fee
Credit: yes

Southeastern Louisiana University
Enrollment Services
P.O. Drawer 752
Hammond, LA 70402-0752
504-549-2123
Minimum Age: 60
Tuition: 3 credit hours free per semester
Basic Fees: \$10 per semester
Credit: yes

Maine

University of Maine
Admissions
7513 W. Chadbourne Hall

Free or Cheap College Tuition For Seniors

Orono, ME 04469
207-581-1561
Minimum Age: 65
Tuition: free
Basic Fees: \$9 for 3 credit hours; \$246.50 for 12 credit hours
Credit: yes

University of Maine at Augusta
Admissions
46 University Dr.
Augusta, ME 04330
207-621-3000
Minimum Age: 65
Tuition: free
Basic Fees: \$4.50 per credit hour
Credit: yes

University of Maine at Farmington
102 Main St.
Farmington, ME 04938
207-778-7052
Minimum Age: 65
Tuition: no reduced rate; case by case basis
Basic Fees: case by case basis
Credit: yes

University of Maine at Fort Kent
Admissions
25 Pleasant St.
Fort Kent, ME 04743
207-834-7500
Minimum Age: 65
Tuition: free (2 course limit)
Basic Fees: \$20 for 6 credit hours
Credit: yes

Maryland

Alleghany Community College
Continuing Education
Willow Brook Rd.
Cumberland, MD 21502
301-724-7700
Minimum Age: 60
Tuition: free (non-academic only)
Basic Fees: up to \$3 per course
Credit: no

Baltimore City Community College
Registration
2901 Liberty Heights Ave.
Baltimore, MD 21215

I Wanna New Career And I'm Over 50

410-462-8300

Minimum Age: 60

Tuition: free

Basic Fees: \$20 per credit hour (non-credit \$10 per course)

Credit: yes

Bowie State University

Human Resources

14000 Jericho Park Rd.

Bowie, MD 20715

301-464-6515

Minimum Age: 62

Tuition: free

Basic Fees: \$83.50 for 0-11 credit hours; \$369 for 12+ credit hours

Credit: yes

Coppin State College

Human Resources

2500 W. North Ave.

Baltimore, MD 21216

410-383-5990

Minimum Age: 60

Tuition: free

Basic Fees: part-time \$47 plus \$8 per credit hour; \$333 for 12 credit hours

Credit: yes

Frostburg State University

Admissions

Frostburg, MD 21532-1099

687-680-4201

Minimum Age: 60

Tuition: free (3 course limit)

Basic Fees: 9 credit hours approximately \$115

Credit: yes

Salisbury State University

Human Resources

Camden and College Avenues

Salisbury, MD 21801-6862

410-543-6035

Minimum Age: 60

Tuition: free (2 course limit)

Basic Fees: 6 credit hours approximately \$18

Credit: yes

St. Mary's College of Maryland

Admission

St. Mary's City, MD 20686

301-862-0292

Minimum Age: 60

Tuition: free; apply for waiver

Basic Fees: \$230 for 9-11 credit hours if space available

Free or Cheap College Tuition For Seniors

Credit: yes

University of Maryland - College Park

Golden ID Program

College Park, MD 20742

301-314-8237

Minimum Age: 65 (60 if employed less than 20 hours per week)

Tuition: \$103.50 per semester (3 class limit per semester)

Basic Fees: \$30 one time application fee

Credit: yes

Massachusetts

Berkshire Community College

1350 West St.

Pittsfield, MA 01201

413-499-4660

Minimum Age: 60

Tuition: free

Basic Fees: \$25 per credit hour

Credit: yes

Boston University

881 Commonwealth Ave.

6th Floor

Boston, MA 02215

617-353-2300

Minimum Age: 60

Tuition: \$20 per course

Basic Fees: none

Credit: no

Bridgewater State College

Gates House

Bridgewater, MA 02325

508-697-1237

Minimum Age: 60

Tuition: 50% off regular fee

Basic Fees: \$201.42 for 3 credit hours; \$491.25 for 12 credit hours

Credit: yes

Bristol Community College

777 Elsbree St.

Fall River, MA 02720

508-678-2811

Minimum Age: 60

Tuition: \$42 for 3 credit hours, \$55 for 4 credit hours

Basic Fees: none

Credit: yes

Bunker Hill Community College

250 New Rutherford Ave.

Boston, MA 02129-2991
617-228-2000
Minimum Age: 60
Tuition: free
Basic Fees: \$35 per credit hour
Credit: yes

Cape Cod Community College
Rt. 132
West Barnstable, MA 02668-1599
508-362-2131
Minimum Age: 60
Tuition: 50% off fees; apply for waiver
Basic Fees: \$138 for 3 credit hours
Credit: yes

Salem State College
352 Lafayette St.
Salem, MA 01970
508-741-6200
Minimum Age: 60
Tuition: \$41-60 per credit
Basic Fees: \$61 per credit hour; full-time \$743.50
Credit: yes

North Adams State College
Admissions
Church St.
North Adams, MA 01247
413-662-5000
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Michigan

Alpena Community College
666 Johnson St.
Alpena, MI 49707
517-356-9021
Minimum Age: 60
Basic Fees: \$10 per session plus \$6 per credit hour
Tuition: free
Credit: yes

Central Michigan University
Admissions
105 Warriner Hall
Mount Pleasant, MI 48859
517-774-3076
Minimum Age: 60

Free or Cheap College Tuition For Seniors

Tuition: free
Basic Fees: none
Credit: no

Charles Stewart Mott Community College
4503 East Court St.
Flint, MI 48503
810-762-0200
Minimum Age: 60
Tuition: free (50% off non-academic)
Basic Fees: none
Credit: yes

Delta College
Admissions
University Center, MI 48710
517-686-9092
Minimum Age: 60
Tuition: 50% off (regular tuition \$65 per credit hour)
Basic Fees: \$25 per session
Credit: yes

Glen Oaks Community College
62249 Shimmel Rd.
Centreville, MI 49032
616-467-9945
Minimum Age: 60
Tuition: based on context hours
Basic Fees: none
Credit: yes

Macomb Community College
2800 College Dr., SW
Sidney, MI 48885-0300
517-328-2111 ext. 215
Minimum Age: 60
Tuition: in-district 50% off tuition; out-of-district \$22 per credit hour
Basic Fees: \$1.50 per credit hour
Credit: yes

Oakland Community College
District Office
George AB
Administration Center
2480 Opdyke Rd.
Bloomfield Hills, MI 48304-2266
810-540-1567
Minimum Age: 60
Tuition: 20% off (regular tuition \$47 per credit hour)
Basic Fees: \$35 per session
Credit: yes

Wayne State University
Office of Undergraduate Admission
Detroit, MI 48202
313-577-3577
Minimum Age: 60
Tuition: 50% off (regular tuition \$98 per credit hour)
Basic Fees: \$70 per semester
Credit: yes

Western Michigan University
Office of Admission and Orientation
Kalamazoo, MI 49008-5120
616-387-2000
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

University of Michigan - Ann Arbor
515 East Jefferson
1220 Student Activities
Ann Arbor, MI 48109-1316
313-764-7433
Minimum Age: 65
Tuition: 50% off (regular tuition full-time \$2,500)
Basic Fees: \$87 per term
Credit: yes

Minnesota

Anoka-Ramsey Community College
11200 Mississippi Blvd., NW
Coon Rapids, MN 55433
612-427-2600
Minimum Age: 62
Tuition: \$10 per credit hour
Basic Fees: \$15 per session plus \$1 per credit hour
Credit: yes

Austin Community College
1600 Eighth Ave., NW
Austin, MN 55912
507-433-0535
Minimum Age: 62
Tuition: \$6 per credit hour
Basic Fees: 0-7 credit hours free; 8+ credit hours \$15 plus \$2 per credit hour
Credit: yes

Bemidji State University
1500 Birchmont Dr., NE
Bemidji, MN 56601
218-755-2040

Free or Cheap College Tuition For Seniors

Minimum Age: 62
Tuition: \$10 per credit hour
Basic Fees: \$15 per session
Credit: yes

Brainerd Community College
501 West College Dr.
Brainerd, MN 56401
218-828-2508
Minimum Age: 62
Tuition: \$10 per credit hour
Basic Fees: \$15 per session plus \$2 per credit hour
Credit: yes

Fergus Falls Community College
1414 College Way
Fergus Falls, MN 56537
218-739-7501
Minimum Age: 62
Tuition: \$6 per credit hour
Basic Fees: 0-7 credit hours free; 8+ credit hours \$15 plus \$3 per credit hour
Credit: yes

Hibbing Community College
1515 East 25th St.
Hibbing, MN 55746
218-262-6700
Minimum Age: 62
Tuition: \$6 per credit hour
Basic Fees: 0-7 credit hours free; 8+ credit hours \$15 plus \$2 per credit hour
Credit: yes

Minnesota Universities - Twin Cities
Room 240, Pillsbury Dr., SE
Minneapolis, MN 55455
800-752-1000
Minimum Age: 62
Tuition: \$6 per credit hour
Basic Fees: none
Credit: yes

Mississippi

Copiah-Lincoln Community College
Financial Aid Office
P.O. Box 649
Wesson, MS 39191
601-643-8307
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Delta State University
Registrar
Cleveland, MS 38733
601-846-4656
Minimum Age: 60
Tuition: \$10 for 1 course up to 3 credit hours
Basic Fees: none
Credit: yes

East Central Community College
Admissions
Decatur, MS 39327
601-635-2111
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Holmes Community College
P.O. Box 369
Goodman, MS 39079
601-472-2312
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Itawamba Community College
Admissions
602 W. Hill St.
Fulton, MS 38843
601-862-3101
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Jones County Junior College
Guidance Office
900 South Court St.
Ellisville, MS 39437
601-477-4025
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Meridian Community College
910 Highway 19 North
Meridian, MS 39307
601-483-8241

Free or Cheap College Tuition For Seniors

Minimum Age: 65
Tuition: \$2.50 per class
Basic Fees: none
Credit: yes

Mississippi Gulf Coast Community College: Jackson County Campus
Business Services
P.O. Box 100
Gautier, MS 39553
601-497-9602
Minimum Age: 65 (62-64 also qualify if retired)
Tuition: free
Basic Fees: none
Credit: yes

Missouri

Crowder College
601 LaClede Ave.
Neosho, MO 64850
417-451-3223
Minimum Age: 60
Tuition: free
Basic Fees: \$12 per credit hour
Credit: yes

East Central College
Registration
P.O. Box 529
Union, MO 63048
314-583-5193
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Jefferson College
Continuing Education
1000 Viking Dr.
Hillsboro, MO 63050
314-789-3951
Minimum Age: 60
Tuition: 50% off (regular tuition \$38 per credit hour)
Basic Fees: \$1 for a Lifetime Card
Credit: no

Lincoln University
820 Chestnut St.
Jefferson City, MO 65102-0029
314-681-5000
Minimum Age: 60
Tuition: \$12 per course

Basic Fees: \$17 per session
Credit: no

Longview Community College
500 Longview Rd., SW
Lee's Summit, MO 64081
816-672-2000
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Maple Woods Community College
Development Center
2601 Northeast Barry Rd.
Kansas City, MO 64156
816-437-3050
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Missouri Southern State College
Business Office
3950 East Newman Rd.
Joplin, MO 64801-1595
417-625-9300
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Missouri Western State College
4525 Downs Dr.
St. Joseph, MO 64507
816-271-4200
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Moberly Area Community College
Financial Aid Office
College Ave. and Rollins St.
Moberly, MO 65270
816-263-4110
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

St. Louis Community College

Free or Cheap College Tuition For Seniors

Office of Admission
11333 Big Bend Blvd.
Kirkwood, MO 63122
314-984-7601
Minimum Age: 62
Tuition: 50% off (regular tuition \$40 per credit hour)
Basic Fees: none
Credit: yes

Montana

Dawson Community College
Business Office
300 College Dr.
Glendive, MT 59330
406-365-3396
Minimum Age: 60
Tuition: free
Basic Fees: none (most books can be borrowed)
Credit: yes

Flathead Valley Community College
777 Grandview Dr.
Kalispell, MT 59901
406-756-3846
Minimum Age: 62
Tuition: \$30.25 per credit hour
Basic Fees: none
Credit: yes

Fort Belknap College
P.O. Box 159
Harlem, MT 59526
406-353-2607
Minimum Age: 55 (must be a member of a federally recognized tribe)
Tuition: free
Basic Fees: none
Credit: yes

Fort Peck Community College
P.O. Box 398
Poplar, MT 59255
406-768-5551
Minimum Age: 60
Tuition: free
Basic Fees: \$12 per credit hour
Credit: yes

Miles Community College
2715 Dickinson St.
Miles City, MT 59301
406-232-3031
Minimum Age: 62

Tuition: free
Basic Fees: none
Credit: yes

Montana College of Mineral Science and Technology
1300 West Park St.
Butte, MT 59701
406-496-4178
800-445-8324
Minimum Age: 62
Tuition: apply for waiver
Basic Fees: \$26.25 for 3 credit hours; \$171 for 12 credit hours Credit: yes

Northern Montana College
P.O. Box 7751
Havre, MT 59501
406-265-3700
Minimum Age: 62
Tuition: free
Basic Fees: \$80.25 for 3 credit hours
Credit: yes

Western Montana College at the University of Montana
Continuing Education
710 South Atlantic
Dillon, MT 59725
406-683-7537
Minimum Age: 62
Tuition: 1 credit hour \$20 and \$3 for each additional credit hour
Basic Fees: \$30
Credit: yes

University of Montana
Missoula, MT 59812
406-243-0211
Minimum Age: 62
Tuition: all state supported costs waived; no discount on tuition
Basic Fees: \$30 one time fee
Credit: yes

Nebraska

Chadron State College
Admissions
1000 Main St.
Chadron, NE 69337
308-432-6263
Minimum Age: 62
Tuition: no discount on tuition
Basic Fees: \$35 for 3 credit hours
Credit: yes

Free or Cheap College Tuition For Seniors

McNook Community College

Registrar
1205 East Third St.
McNook, NE 69001
308-345-6303
800-348-5343
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

Metropolita Community College

Student Accounts
P.O. Box 3777
Omaha, NE 68103
402-449-8418
Minimum Age: 62
Tuition: 50% off (regular tuition \$23 per credit hour)
Basic Fees: none
Credit: yes

Mid-Plains Community College

Accounting
1101 Halligan Dr.
North Platte, NE 69101
308-532-8740
Minimum Age: 60
Tuition: free
Basic Fees: \$1.50 per credit hour
Credit: yes

Nebraska Indian Community College

Financial Aid Office
Mayce, NE 68337
402-878-2414
Minimum Age: 55
Tuition: free
Basic Fees: \$10 one time application fee
Credit: yes

Southeast Community College: Beatrice Campus

Adult Education
Rt. 2, Box 35A
Beatrice, NE 68310
402-228-3468
Minimum Age: 62
Tuition: no discount on tuition (regular tuition \$35.25 per credit hour)
Basic Fees: none
Credit: no

Southeast Community College: Lincoln Campus

Cashier

8800 O St.
Lincoln, NE 68520
402-437-2600
Minimum Age: 62
Tuition: no discount on tuition; cashier: 402-437-2558
Basic Fees: varies by class
Credit: no

Southeast Community College: Milford Campus
Student Accounts
Rt. 2, Box D
Milford, NE 68405
402-761-2131
800-999-7223
Minimum Age: 65
Tuition: no discount on tuition
Basic Fees: varies by class
Credit: no

Nevada

Community College of Southern Nevada
3200 East Cheyenne Ave.
North Las Vegas, NV 89030
702-651-4060
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Northern Nevada Community College
1500 College Parkway
Elko, NV 89801
702-738-8493
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Truckee Meadows Community College
7000 Dandini Blvd.
Reno, NV 89512
702-673-7000
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

University of Nevada: Las Vegas
4505 Maryland Pkwy.
Las Vegas, NV 89154-1021
702-895-3011

Free or Cheap College Tuition For Seniors

Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

University of Nevada: Reno
Records and Enrollment Services
Reno, NV 89557
702-784-6865
Minimum Age: 62
Tuition: tuition waiver fall-spring, 50% off during summer
Basic Fees: none
Credit: yes

Western Nevada Community College
2201 West College Pkwy.
Carson City, NV 89703
702-887-3138
Minimum Age: 62
Tuition: free spring and fall only
Basic Fees: none
Credit: yes

New Hampshire

New Hampshire Technical College: Berlin
2020 Riverside Dr.
Berlin, NH 03570
603-752-1113
800-445-4525
Minimum Age: 65
Tuition: free
Basic Fees: \$16 for 3 credit hours
Credit: yes

New Hampshire Technical College: Claremont
One College Dr.
Claremont, NH 03743
603-542-7744
Minimum Age: 65
Tuition: free
Basic Fees: \$10 per course
Credit: yes

New Hampshire Technical College: Manchester
1066 Front St.
Manchester, NH 03102
603-668-6706
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

New Hampshire Technical College: Nashua
505 Amherst St.
Nashua, NH 03063
603-882-6923
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

New Hampshire Technical College: Stratham
Tech Dr. and Rt. 101
277 Portsmouth Ave.
Stratham, NH 03885
603-772-1194
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

New Hampshire Technical Institute
Institute Dr.
Concord, NH 03301-7412
603-225-1800
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Notre Dame College
2321 Elm St.
Manchester, NH 03104
603-669-4298
Minimum Age: 65
Tuition: free (2 course per semester limit - 6 courses per year)
Basic Fees: \$60 per semester
Credit: yes

Plymouth State College of the University System of New Hampshire
Bursars
17 High St.
Plymouth, NH 03264-1600
603-535-2237
Minimum Age: 65
Tuition: free
Basic Fees: \$35 per credit hour
Credit: yes

School for Lifelong Learning
Learner Services
NSNH
125 N. State St.

Free or Cheap College Tuition For Seniors

Concord, NH 03301
603-228-8300
Minimum Age: 65
Tuition: free
Basic Fees: \$15 per session
Credit: yes

University of New Hampshire at Manchester
220 Hackett Hill Rd.
Manchester, NH 03102
603-668-0700
Minimum Age: 65
Tuition: free up to 8 credit hours, 8 credit hours or 2 non-credit courses; no discount if courses are being taken for economic gain; space available basis
Basic Fees: none
Credit: yes

New Jersey

Atlantic Community College
5100 Black Horse Pike
Mays Landing, NJ 08330
609-343-4922
Minimum Age: 62
Tuition: free
Basic Fees: \$20 per session
Credit: yes

Bergen Community College
Admissions and Registration
400 Paramus Rd.
Paramus, NJ 07652
201-447-7857
Minimum Age: 65
Tuition: \$9.50 per credit hour
Basic Fees: \$8.60 per credit hour
Credit: yes

Brookdale Community College
765 Newman Springs Rd.
Lincroft, NJ 07738
908-842-1900
Minimum Age: 65
Tuition: free
Basic Fees: \$28 for 3 credit hours
Credit: yes

Burlington County College
Admission
County Rt. 530
Pemberton, NJ 08068
609-894-9311

Minimum Age: 62
Tuition: \$65 for 3 credit hours
Basic Fees: none
Credit: yes

Camden County College
P.O. Box 200
Blackwood, NJ 08012
609-227-7200
Minimum Age: 62 (55 if unemployed)
Tuition: free
Basic Fees: none
Credit: yes

County College of Morris
214 Center Grove Rd.
Randolf, NJ 07869
201-328-5000
Minimum Age: 65
Tuition: \$5 per credit hour
Basic Fees: none
Credit: yes

Essex County College
303 University Ave.
Newark, NJ 07102
201-877-3100
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Rowan State College
Oak Hall
Glassboro, NJ 08028
609-256-4200
Minimum Age: 55
Tuition: free; space available basis
Basic Fees: none
Credit: no

Gloucester County College
Business Office
Tanyard Rd.
Deptford Township
RR #4, Box 203
Sewell Post Office, NJ 08080
609-468-5000
Minimum Age: 60
Tuition: \$5 per credit hour
Basic Fees: \$10 per credit hour
Credit: yes

Free or Cheap College Tuition For Seniors

Jersey City State College
2039 Kennedy Blvd.
Bursars Office
Jersey City, NJ 07305
201-200-3234
Minimum Age: 62
Tuition: free
Basic Fees: \$73.50 for 3 credit hours
Credit: yes

Kean College of New Jersey
1000 Morris Ave.
Union, NJ 07083
908-527-2195
Minimum Age: 62
Tuition: free; space available basis
Basic Fees: \$60 for 3 credit hours
Credit: yes

Mercer County Community College
1200 Old Trenton Rd.
Trenton, NJ 08690-1099
609-586-0505
Minimum Age: 65
Tuition: free; must be resident of Mercer County
Basic Fees: none
Credit: yes

Middlesex County College
155 Mill Rd.
P.O. Box 3050
Edison, NJ 08818
808-906-2510
Minimum Age: 65
Tuition: apply for waiver
Basic Fees: \$20 per semester plus \$6 per credit hour
Credit: yes

Montclair State College
Normal Ave. and Valley Rd.
Upper Montclair, NJ 07043
201-655-4136
Minimum Age: 65
Tuition: free
Basic Fees: \$25 per session
Credit: yes

Ocean County College
College Dr.
P.O. Box 2001
Toms River, NJ 08754

908-255-0304

Minimum Age: 65

Tuition: \$24 per credit hour

Basic Fees: \$15 per semester

Credit: yes

Ramapo College of New Jersey

505 Ramapo Valley Rd.

Mahwah, NJ 07430

201-529-7700

Minimum Age: 65

Tuition: free

Basic Fees: none

Credit: no

State University of New Jersey - Rutgers

Office of University Undergraduate Admissions

Administrative Services Bldg.

P.O. Box 2101

New Brunswick, NJ 08903-2101

908-445-3770

Minimum Age: 62

Tuition: free

Basic Fees: none

Credit: no

New Mexico

Clovis Community College

417 Schepps Blvd.

Clovis, NM 88101

505-769-4025

Minimum Age: 65

Tuition: \$13 first credit hour, \$5 for each additional credit hour

Basic Fees: none

Credit: yes

New Mexico State College at Carlsbad

1500 University Dr.

Carlsbad, NM 88220

505-885-8831

Minimum Age: 65

Tuition: \$6 per credit hour

Basic Fees: \$10 one time admission fee

Credit: yes

New Mexico State University

Registrars Office

Las Cruces, NM 88003

505-646-3121

Minimum Age: 65

Tuition: \$25 per hour; NM residents only (6 credit hour limit in the fall)

Free or Cheap College Tuition For Seniors

Basic Fees: \$15 per semester for part-time (full-time free)

Credit: yes

New Mexico State University at Alamogordo

Admissions

P.O. Box 477

Alamogordo, NM 88311

505-439-3600

Minimum Age: 65

Tuition: \$8 per credit hour for in-district, \$13 per credit hour out-of-district

Basic Fees: \$10 one time admission fee (6 credit hour limit)

Credit: yes

New Mexico State University at Grants

1500 North Third St.

Grants, NM 87020

505-287-7981

Minimum Age: 65

Tuition: \$8 per credit hour

Basic Fees: \$10 one time application fee

Credit: yes

University of New Mexico

Cashier

Student Services Center

Room 140

Albuquerque, NM 87131

505-277-5363

800-225-5866

Minimum Age: 65

Tuition: \$5 per credit hour (6 credit hour limit)

Basic Fees: none

Credit: yes

New York

Adirondack Community College

Registrar

Bay Rd.

Queensbury, NY 12804

518-743-2264

Minimum Age: 60

Tuition: free

Basic Fees: none

Credit: no

Broome Community College

Student Accounts

P.O. Box 1017

Binghamton, NY 13902

607-778-5000

Minimum Age: 60

Tuition: free
Basic Fees: none
Credit: no

Cayuga County Community College
Records Office
197 Franklin St.
Auburn, NY 13021
315-255-1743
Minimum Age: 60
Tuition: free; space available basis
Basic Fees: none
Credit: no

City University of New York: Baruch College
P.O. Box 279
17 Lexington Ave.
New York, NY 10010
212-802-2222
Minimum Age: 62
Tuition: free
Basic Fees: \$52 per session
Credit: yes

City University of New York: Bronx Community College
Bursars Office
West 181st and University Ave.
New York, NY 10453
718-289-5100
Minimum Age: 65
Tuition: free
Basic Fees: \$52 per session
Credit: yes

City University of New York: Brooklyn College
1602 William James Hall
2900 Bedford Ave.
Brooklyn, NY 11210
718-951-5000
Minimum Age: 65
Tuition: \$50 per session
Basic Fees: \$50 per session
Credit: yes

City University of New York: City College
Convent Ave. at 138th St.
New York, NY 10031
212-650-6977
Minimum Age: 65
Tuition: free
Basic Fees: \$52 per session
Credit: yes

Free or Cheap College Tuition For Seniors

City University of New York: College of Staten Island
Registrar
2800 Victory Blvd.
Bldg. 2A-110
Staten Island, NY 10314
718-982-2000
Minimum Age: 65
Tuition: free
Basic Fees: \$52 per session
Credit: yes

City University of New York: Hostos Community College
Admissions
500 Grand Concourse
Bronx, NY 10451
718-518-4444
Minimum Age: 65
Tuition: \$75 per semester
Basic Fees: \$52 per session
Credit: yes

City University of New York: Hunter College
Admissions
695 Park Ave.
Room 203, North Bldg.
New York, NY 10021
212-772-4490
Minimum Age: 65
Tuition: free
Basic Fees: \$52 per session
Credit: yes

City University of New York: Kingsborough Community College
2001 Oriental Blvd.
Brooklyn, NY 11235
718-368-5079
Minimum Age: 65
Tuition: free
Basic Fees: no registration fee
Credit: yes

North Carolina

Alamance Community College
Student Services
P.O. Box 8000
Graham, NC 27253
910-578-2002
Minimum Age: 65
Tuition: free
Basic Fees: none

Credit: yes

Anson Community College

P.O. Box 126

Polkton, NC 28135

704-272-7635

Minimum Age: 65

Tuition: free

Basic Fees: \$2 per quarter plus \$5 per credit hour

Credit: yes

Appalachian State University

Cashier's Office

Administration Bldg.

Boone, NC 28608

704-262-2120

Minimum Age: 65

Tuition: free plus fees (lab, etc.)

Basic Fees: \$117.50 for 3 credit hours; \$235 for 6 credit hours

Credit: yes

Beaufort County Community College

P.O. Box 1069

Washington, NC 27889

919-946-6194

Minimum Age: 65

Tuition: free

Basic Fees: maximum \$6 activity fee per semester

Credit: yes

Bladen Community College

P.O. Box 266

Dublin, NC 28332

910-862-2164

Minimum Age: 65

Tuition: free

Basic Fees: none

Credit: yes

Blue Ridge Community College

College Dr.

Flat Rock, NC 28731

704-692-3572

Minimum Age: 65

Tuition: free

Basic Fees: \$1.25 per quarter

Credit: yes

Brunswick Community College

P.O. Box 30

Supply, NC 28462

910-754-6900

Free or Cheap College Tuition For Seniors

Minimum Age: 65
Tuition: free
Basic Fees: \$1.05 per quarter
Credit: yes

Cape Fear Community College
411 North Front St.
Wilmington, NC 28401-3993
910-343-0481
Minimum Age: 65
Tuition: free
Basic Fees: \$1 ID fee per semester, maximum \$6 activity fee per semester
Credit: yes

Carteret Community College
3505 Arendell St.
Morehead City, NC 28557
919-247-4142
Minimum Age: 65
Tuition: free
Basic Fees: \$3.25 for 3 credit hours
Credit: yes

Catawba Valley Community College
2550 Highway 70, SE
Hickory, NC 28602
704-327-7009
Minimum Age: 65
Tuition: free
Basic Fees: \$1.75 per quarter
Credit: yes

North Carolina University - Raleigh
Adult Credit Program
Box 7401
Raleigh, NC 27695-7401
919-515-2434
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

University of North Carolina - Chapel Hill
CB# 2200, Jackson Hall
Chapel Hill, NC 27599
919-966-3621
Minimum Age: 65
Tuition: free
Basic Fees: \$10 per semester
Credit: yes

North Dakota

North Dakota State University
P.O. Box 5454
Admissions
Fargo, ND 58105
701-231-8643
Minimum Age: 65
Tuition: free
Basic Fees: \$20 per session
Credit: no

North Dakota State University: Bottineau and Institute of Forestry
First and Simrall Blvd.
Bottineau, ND 58318
Minimum Age: 65
701-228-2277
Minimum Age: 55
Tuition: free
Basic Fees: none
Credit: no

Standing Rock College
HCI Box 4
Fort Yates, ND 58538
701-854-3861
Tuition: free (tuition, books and fees all waived if you don't qualify for Pell Grant)
Basic Fees: none (see above)
Credit: yes

University of North Dakota: Lake Region
1801 College Dr., North
Devils Lake, ND 58301-1598
701-662-1600
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

University of North Dakota: Williston
1410 University Ave.
Williston, ND 58801
701-774-4210
Minimum Age: 65
Tuition: free
Basic Fees: \$10 per credit hour
Credit: no

Valley City State University
101 College St., SE
Valley City, ND 58072
701-845-7990
Minimum Age: 65

Free or Cheap College Tuition For Seniors

Tuition: free
Basic Fees: none
Credit: no

Ohio

Belmont Technical College
120 Fox Shannon Pl.
St. Clarisville, OH 43950
614-695-9500
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Bowling Green State University
Department of Continuing Education
McFall Center
40 College Park
Bowling Green, OH 43403
419-372-2086
Minimum Age: 60
Tuition: free; space available basis
Basic Fees: none
Credit: no

Bowling Green State University - Firelands College
901 Rye Beach Rd.
Huron, OH 44839
419-433-5560
Minimum Age: 60
Tuition: free; \$10 registry fee
Basic Fees: \$5 per semester
Credit: no

Central Ohio Technical College
1179 University Dr.
Newark, OH 43055
614-366-9222
Minimum Age: 60
Tuition: free
Basic Fees: \$5 per credit hour
Credit: no

Central State University
Registrar
1400 Brush Row Rd.
Wilberforce, OH 45384
513-376-6231
Minimum Age: 60
Tuition: free
Basic Fees: none

Credit: no

Cuyahoga Community College District
Downtown Campus
Office of Admissions
2900 Community College Ave.
Cleveland, OH 44115
216-987-4200
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Kent State University
P.O. Box 5190
Kent, OH 44242-0001
216-672-2444
Minimum Age: 50 and retired or 60
Tuition: free
Basic Fees: none
Credit: no

Ohio State University
Continuing Education
152 Mount Hall
Columbus, OH 43210
614-292-8860
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

University of Akron
381 Buchtel Common
Akron, OH 44325-2001
216-972-7100
Minimum Age: 60
Tuition: free (3 course limit)
Basic Fees: none
Credit: no

University of Cincinnati
Office of Admission
P.O. Box 210091
Cincinnati, OH 45221-0091
513-556-1100
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Free or Cheap College Tuition For Seniors

University of Toledo
Evening Session
University of Toledo
Toledo, OH 43606-3398
419-530-4137
Minimum Age: 60
Tuition: free (income limitation of \$50,000 annually)
Basic Fees: none
Credit: yes

Oklahoma

Cameron University
Business Office
2800 West Fore Blvd.
Lawton, OK 73505
405-581-2230
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Carl Albert State College
P.O. Box 1507 South McLenna
Poteau, OK 74953-5208
918-647-1200
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Connors State College
Business Office
Rt. 1, Box 1000
Warner, OK 74469
918-463-6250
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Oklahoma Panhandle State University
P.O. Box 430
Goodwell, OK 73939
405-349-2611
Minimum Age: 65
Tuition: free; space available basis only
Basic Fees: none
Credit: no

Oklahoma State University
104 Whitehurse

Stillwater, OK 74078
405-744-6858
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

University of Oklahoma
Office of Admissions
1000 Asp Ave.
Room 127
Norman, OK 73019
405-325-2251
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Oregon

Blue Mountain Community College
Continuing Education
P.O. Box 100
Pendleton, OR 97801
503-276-1260
Minimum Age: 60
Tuition: \$10 per credit hour
Basic Fees: none
Credit: yes

Central Oregon Community College
Admissions
2600 Northwest College Way
Bend, OR 97701
541-382-6112
Minimum Age: 62
Tuition: 25% off (regular tuition \$32 per credit hour)
Basic Fees: \$1.50 per credit hour
Credit: yes

Chemeketa Community College
Business Office
P.O. Box 14007
4000 Lancaster Dr., NE
Salem, OR 97305
503-399-5006
Minimum Age: 62
Tuition: 35% off (regular tuition \$32 per credit hour)
Basic Fees: none
Credit: yes

Clackamas Community College
19600 South Molalla Ave.

Free or Cheap College Tuition For Seniors

Oregon City, OR 97045
503-657-6958
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Clatsop Community College
Extended Learning
1653 Jerome Ave.
Astoria, OR 97103
503-325-0910
Minimum Age: 62
Tuition: 50% off (another 10% for early payment-regular tuition \$30 per credit hour)
Basic Fees: none
Credit: yes

Lane Community College
Admissions
4000 East 30th Ave.
Eugene, OR 97405
541-726-2207
Minimum Age: 62
Tuition: 50% off (regular tuition \$30 per credit hour)
Basic Fees: none
Credit: yes

Linn-Benton Community College
Registration
6500 Pacific Blvd., Southwest
Albany, OR 97321-3779
541-917-4999
Minimum Age: 62
Tuition: 50% off (regular tuition \$32 per credit hour)
Basic Fees: none
Credit: yes

Mount Hood Community College
Business Office
26000 Southeast Stark St.
Gresham, OR 97030
503-667-6422
Minimum Age: 62
Tuition: free
Basic Fees: none (self-enrichment classes are usually \$5 each plus materials)
Credit: yes

Oregon Institute of Technology
Registrar
3201 Campus Dr.
Klamath Falls, OR 97601-8801
541-885-1150

800-343-6653

Minimum Age: 65

Tuition: free

Basic Fees: none to audit

Credit: no

Oregon State University

Corvallis, OR 97331

503-737-4411

Minimum Age: 65

Tuition: free to audit

Basic Fees: none

Credit: no

Portland Community College

Admissions

P.O. Box 19000

Portland, OR 97280-0990

503-244-6111 ext. 4724

Minimum Age: 62

Tuition: 50% off (regular tuition \$30 per credit hour)

Basic Fees: \$7 for full-time per quarter; \$2 for part-time per quarter

Credit: yes

Portland State University

Senior Adult Learning Center

P.O. Box 751

Portland, OR 97207-0751

503-725-3511

800-547-8887

Minimum Age: 65

Tuition: free to audit

Basic Fees: none

Credit: no

Pennsylvania

Bloomsburg University of Pennsylvania

Extended Learning

700 West Main St.

Bloomsburg, PA 17815

717-389-4420

Minimum Age: 60

Tuition: free; space available basis

Basic Fees: \$42.50 for 3 credit hours; \$304 for 12 credit hours

Credit: yes

Bucks County Community College

Swamp Rd.

Newtown, PA 18940

215-968-8100

Minimum Age: 65

Free or Cheap College Tuition For Seniors

Tuition: free
Basic Fees: \$48-\$57 per semester
Credit: yes

Butler County Community College
Registrar
P.O. Box 1203
Butler, PA 16003-1203
412-287-8711
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

California University of Pennsylvania
COPE Program
250 University Ave.
California, PA 15419
412-938-5930
Minimum Age: 60
Tuition: free
Basic Fees: \$135 for 3 credit hours; \$408 for 12 credit hours
Credit: yes

Clarion University of Pennsylvania
Admissions
B-16 Carrier Hall
Clarion, PA 16214
814-226-2306
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Community College of Beaver County
One Campus Dr.
Monaca, PA 15061
412-775-8561
Minimum Age: 65
Tuition: free
Basic Fees: \$20 per session
Credit: yes

Pennsylvania State University
201 Shields
University Park, PA 16802
814-865-6528
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes (evening classes)

University of Pennsylvania

3440 Market St.

Suite 100

Philadelphia, PA 19104

215-898-7326

Minimum Age: 65

Tuition: \$50 donation for 1 class; \$75 donation for 2 classes

Basic Fees: none

Credit: no

University of Pittsburgh

407 CL

Pittsburgh, PA 15260

412-624-7308

Minimum Age: 60

Tuition: \$15 per class

Basic Fees: none

Credit: no

Rhode Island

Community College of Rhode Island

Admissions

400 East Ave.

Warwick, RI 02886

401-825-2285

Minimum Age: 62

Tuition: free; apply for waiver

Basic Fees: \$15 per session

Credit: yes

Rhode Island College

Records Office

600 Mt. Pleasant Ave.

Providence, RI 02908

401-456-8234

Minimum Age: 65

Tuition: free plus registration fee

Basic Fees: \$135 full-time per semester

Credit: yes

University of Rhode Island

Financial Aid

Kingston, RI 02881-0806

401-792-2314

Minimum Age: 60

Tuition: free (income limitation); apply for waiver; space available basis

Basic Fees: \$96 for 3 credit hours; \$619 for 12 credit hours plus \$480 for insurance, which can be waived if they have comparable coverage

Credit: yes

Free or Cheap College Tuition For Seniors

South Carolina

Aiken Technical College
P.O. Drawer 696
Aiken, SC 29802-0696
803-593-9231
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Chesterfield-Marlboro Technical College
Student Development
P.O. Drawer 1007
Cheraw, SC 29520
803-921-6900
Minimum Age: 60
Tuition: free
Basic Fees: \$14.50 per semester
Credit: yes

The Citadel
171 Moultri St.
Charleston, SC 29409
803-953-5000
Minimum Age: 60
Tuition: free; \$15 registration fee
Basic Fees: \$40 per semester
Credit: yes

Clemson University
Business Affairs
G-08 Sikes Hall
P.O. Box 345307
Clemson, SC 29634-5307
864-656-2287
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

College of Charleston
Treasurers Office
Charleston, SC 29424
803-953-5592
Minimum Age: 60
Tuition: \$25 per semester
Basic Fees: none
Credit: yes

Denmark Technical College
Business Office
P.O. Box 327

Solomon Blatt Blvd.
Denmark, SC 29042
803-793-3301
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: yes

Florence-Darlington Technical College
Admissions
P.O. Box 100548
Florence, SC 29501-0548
803-661-8151
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Francis Marion College
Financial Aid
P.O. Box 100547
Florence, SC 29501-0547
803-661-1231
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Greenville Technical College
Admissions
P.O. Box 5616
Station B
Greenville, SC 29606-5616
803-250-8109
Minimum Age: 60
Tuition: free
Basic Fees: \$23 per semester
Credit: yes

Horry-Georgetown Technical College
Financial Aid
P.O. Box 1966
Conway, SC 29526
803-347-3186
Minimum Age: 60
Tuition: \$10 per class; \$45 for computer classes
Basic Fees: \$15 per session
Credit: yes

Lander College
Admissions
P.O. Box 6007

Free or Cheap College Tuition For Seniors

320 Stanley Ave.
Greenwood, SC 29649
864-229-8307
800-768-3600
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Midlands Technical College
Admissions
P.O. Box 2408
Columbia, SC 29202
803-738-7764
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

South Dakota

Black Hills State University
Records and Admissions
USB 9502
Spearfish, SD 57799-9502
605-642-6343
800-255-2478
Minimum Age: 65
Tuition: \$12.86 per credit hour
Basic Fees: none
Credit: yes

Dakota State University
Cashier
Heston Hall
Madison, SD 57042
605-256-5139
Minimum Age: 65
Tuition: \$12.86 per credit hour
Basic Fees: \$147.33 for 3 credit hours
Credit: yes

Northern State University
Finance Office
1200 South Jay St.
Aberdeen, SD 57401
605-626-2544
Minimum Age: 65
Tuition: 75% off (regular tuition \$45.78 per credit hour)
Basic Fees: \$29.05 per credit hour
Credit: yes

South Dakota School of Mines and Technology

Registrars Office

501 East St. Joseph St.

Rapid City, SD 57701-3995

605-394-2400

Minimum Age: 65

Tuition: \$13.25 per credit hour

Basic Fees: \$15 per session

Credit: yes

University of South Dakota

Admissions

414 East Clark

Vermillion, SD 57069-2390

605-677-5434

Minimum Age: 65

Tuition: 75% off (regular tuition \$47.18 per credit hour)

Basic Fees: \$15 per session

Credit: yes

Tennessee

Austin Peay State University

Admissions

P.O. Box 4548

Clarksville, TN 37044

615-648-7661

800-426-2604

Minimum Age: 65

Tuition: \$33 per credit hour not to exceed \$75 per session

Basic Fees: none

Credit: yes

Chattanooga State Technical Community College

Records Office

4501 Amnicola Hwy.

Chattanooga, TN 37406

423-634-7702

Minimum Age: 65 (60 to audit free)

Tuition: 50% of not to exceed \$45 per session

Basic Fees: \$12 per session

Credit: yes

Cleveland State Community College

P.O. Box 3570

Cleveland, TN 37320

423-472-7141

Minimum Age: 65 (60 for audit)

Tuition: \$16 per credit hour not to exceed \$45 per session; audit free

Basic Fees: \$5 per semester

Credit: yes

Free or Cheap College Tuition For Seniors

Columbia State Community College

Admissions

P.O. Box 1315

Columbia, TN 38402-1315

615-540-2722

Minimum Age: 65 (60 for audit)

Tuition: \$20 per session

Basic Fees: \$5 one time application fee and \$5 per session

Credit: yes

Dyersburg State Community College

P.O. Box 648

Dyersburg, TN 38025-0648

901-286-3200

Minimum Age: 65

Tuition: 50% off not to exceed \$50 per session

Basic Fees: \$10-\$28 per session

Credit: yes

East Tennessee State University

Admissions

P.O. Box 70731

Johnson City, TN 37614

423-929-4213

Minimum Age: 65 (60 for audit)

Tuition: free

Basic Fees: \$75 per semester

Credit: yes

Jackson State Community College

Business Office

2046 North Pkwy.

Jackson, TN 38301

901-424-3520

Minimum Age: 65

Tuition: 50% off (regular tuition \$43 per credit hour)

Basic Fees: \$5 per session

Credit: yes

Memphis State University

Admissions Office

Room 167

Memphis, TN 38152

901-678-2101

800-669-9678

Minimum Age: 65 (60 audit)

Tuition: \$75 per semester; audit free

Basic Fees: none

Credit: yes

Middle Tennessee State University

Accounting and Records

Murfreesboro, TN 37132
615-898-2111
Minimum Age: 65
Tuition: 50% off regular tuition
Basic Fees: \$20 per session
Credit: yes

Motlow State Community College
P.O. Box 88100
Tullahoma, TN 37388-8100
615-393-1500
Minimum Age: 65 (60 to audit)
Tuition: \$20 per credit hour not to exceed \$45 per session
Basic Fees: \$5 per session
Credit: yes

University of Tennessee
451 Communication Bldg.
Knoxville, TN 37996-0341
423-974-5361
Minimum Age: 65 (60 can audit free)
Tuition: \$7 per credit hour not to exceed \$75 per session
Basic Fees: \$15 one time application fee
Credit: yes

Texas

Alvin Community College
Records
3110 Mustang Rd.
Alvin, TX 77511-4898
713-388-4636
Minimum Age: 65
Tuition: no discount
Basic Fees: none
Credit: no

Amarillo College
Business Office
P.O. Box 447
Amarillo, TX 79176
806-371-5000
Minimum Age: 65 or belong to senior citizen association
Tuition: free (some courses excluded)
Basic Fees: \$3 per semester
Credit: yes

Angelina College
P.O. Box 1768
Lufkin, TX 75902
409-639-1301
Minimum Age: 65

Free or Cheap College Tuition For Seniors

Tuition: free
Basic Fees: none
Credit: no

Bee County College
Business Office
3800 Charco Rd.
Beeville, TX 78102
512-358-3130
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: yes

Southwest Texas State University
SWT General Accounting
601 University Dr.
San Marcos, TX 78666-4603
512-245-2541
Minimum Age: 65
Tuition: free; space available basis
Basic Fees: none
Credit: no

University of Houston - Central Campus
Bursars Office
Houston, TX 77204-2160
713-743-1096
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

University of North Texas
P.O. Box 13797
Denton, TX 76203
817-565-2681
Minimum Age: senior citizen
Tuition: free
Basic Fees: none
Credit: no

University of Texas - Austin
Office of the Registrar
Main Bldg., Room 1
Austin, TX 78712-1157
512-471-7701
Minimum Age: 65
Tuition: free
Basic Fees: none
Credit: no

Utah

Brigham Young University
BYU Evening Classes
120 Harman Bldg.
Provo, UT 84602
801-378-2872
Minimum Age: 55
Tuition: \$10 per class
Basic Fees: none
Credit: no

College of Eastern Utah
451 East 400 North
Price, UT 84501
801-637-2120
Minimum Age: 65
Tuition: \$10 per class
Basic Fees: none
Credit: no

Dixie College
The Office of the Registrar
225 South 700 East
St. George, UT 84770
801-673-4811 ext. 348
Minimum Age: 62
Tuition: \$10 quarter (some classes are excluded)
Basic Fees: none
Credit: no

Salt Lake Community College
Admissions
4600 South Redwood Rd.
Salt Lake City, UT 84130
801-957-4297
Minimum Age: 63
Tuition: \$10 per class
Basic Fees: none
Credit: yes

Snow College
150 East College Ave.
Ephraim, UT 84627
801-283-4021
Minimum Age: 62
Tuition: \$10 per quarter
Basic Fees: none
Credit: no

Southern Utah University
Cashiers Office

Free or Cheap College Tuition For Seniors

351 West Center
Cedar City, UT 84720
801-586-7740
Minimum Age: 62
Tuition: \$10 per quarter
Basic Fees: none
Credit: yes

University of Utah
DCE
1185 Annex
Salt Lake City, UT 84112
801-581-8113
Minimum Age: 60
Tuition: \$10 per quarter
Basic Fees: none
Credit: no

Utah State University
Registrar
Logan, UT 84322-1600
801-797-1107
800-662-3950
Minimum Age: 62
Tuition: \$10 per class to audit
Basic Fees: none
Credit: no

Utah Valley State College
Registrar
800 West 1200 South
Orem, UT 84058
801-222-8000
Minimum Age: 65
Tuition: \$20 per class
Basic Fees: \$20 one time admission fee
Credit: no

Weber State University
3750 Harrison
Ogden, UT 84408-1015
801-626-6050
Minimum Age: 62
Tuition: \$10 per quarter
Basic Fees: none
Credit: no

Vermont

Castleton State College
Admissions
Castleton, VT 05735

802-468-5611

Minimum Age: 62

Tuition: free

Basic Fees: \$19 per credit hour

Credit: yes

Community College of Vermont

Registrar

P.O. Box 120

Waterbury, VT 05676

802-241-3535

Minimum Age: 62

Tuition: 50% off (regular tuition \$88 per credit hour)

Basic Fees: \$42 per semester

Credit: yes

Johnson State College

Student Accounts

Stowe Rd.

Johnson, VT 05656

802-635-2356

800-635-2356

Minimum Age: 62

Tuition: 50% off (regular tuition \$138 per credit hour)

Basic Fees: \$292 per semester plus \$125 in one time fees

Credit: yes

Lyndon State College

Business Office

Lyndonville, VT 05851

802-626-9371 ext. 163

800-225-1998

Minimum Age: 60

Tuition: 50% off (regular tuition \$138 per credit hour)

Basic Fees: \$58.50 for 3 credit hours (\$19.50 per credit hour)

Credit: yes

University of Vermont

194 South Prospect

Burlington, VT 05401

802-656-3170

Minimum Age: 62

Tuition: free

Basic Fees: none

Credit: yes

Virginia

In the State of Virginia the following rule applies: If annual federal taxable income is less than \$10,000, tuition and application fees are waived (audit only).

Blue Ridge Community College

Free or Cheap College Tuition For Seniors

P.O. Box 80
Weyers Cave, VA 24486-9989
540-234-9261
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Central Virginia Community College
Student Services
3506 Wards Rd.
Lynchburg, VA 24502
804-386-4500
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Clinch Valley College of the University of Virginia
Admissions
College Ave.
Wise, VA 24293
540-328-0116
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

College of William and Mary
Bursars Office
P.O. Box 8795
Williamsburg, VA 23187-8795
804-221-4000
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Dabney S. Lancaster Community College
Continuing Education
P.O. Box 1000
Clifton Forge, VA 24422
540-862-4246
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Danville Community College
1008 S. Main St.
Danville, VA 24541
804-797-3553

Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Eastern Shore Community College
Student Services
Rt. 1, Box 6
Melfa, VA 23410-9755
804-787-5912
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

George Mason University
Office of Admissions
GMU
4400 University Dr.
Fairfax, VA 22030
703-993-2400
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Germanna Community College
Admissions
P.O. Box 339
Locust Grove, VA 22508
540-727-3000
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

James Madison University
Student Accounts
Harrisonburg, VA 22807
540-568-6147
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: yes

Northern Virginia Community College
Admissions Office
8333 Little River Turnpike
Annandale, VA 22003
703-323-3400
Minimum Age: 60
Tuition: free

Free or Cheap College Tuition For Seniors

Basic Fees: none

Credit: no

University of Virginia
Charlottesville Regional Programs
Division of Continuing Education
P.O. Box 3697
Charlottesville, VA 22903
804-982-3200
Minimum Age: 60
Tuition: free
Basic Fees: none
Credit: no

Washington

Bellevue Community College
3000 Landerholm Circle, SE
Bellevue, WA 98007
206-641-2222
Minimum Age: 60
Tuition: free (2 class limit)
Basic Fees: \$2.50 per class
Credit: yes

Big Bend Community College
7662 Chanute St.
Moses Lake, WA 98837
509-762-6226
Minimum Age: 60
Tuition: \$10 per course (2 course limit)
Basic Fees: none
Credit: yes

Central Washington University
400 E. 8th Ave.
Ellensburg, WA 98926
509-963-1211
Minimum Age: 60
Tuition: \$5 per credit hour up to 6 credit hours
Basic Fees: \$25 per session
Credit: no

Centralia College
600 West Locust
Centralia, WA 98531
360-736-9391
Minimum Age: 60
Tuition: \$20 (2 class limit)
Basic Fees: none
Credit: no

Clark College
1800 East McLaughlin Blvd.
Vancouver, WA 98663
360-992-2000
Minimum Age: 60
Tuition: \$5 per class (2 class limit)
Basic Fees: none
Credit: no

University of Washington
Access Program
Undergraduate Extension Office
5001 25th Ave., NE
Seattle, WA 98195
206-543-2320
Minimum Age: 60
Tuition: free plus \$5 registration fee per quarter
Basic Fees: \$5 per session
Credit: no

West Virginia

Apparently, Legislature has been proposed several times to no avail. We were unable to find any schools who offered a discount to senior citizens.

Wisconsin

Chippewa Valley Technical College
620 West Clarmont Ave.
Eau Claire, WI 54701
715-833-6244
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

Madison Area Technical College
3350 Anderson St.
Madison, WI 53704-2599
608-246-6205
Minimum Age: 62
Tuition: varies (\$3.50 and up non-credit only); inquire on course number
Basic Fees: varies
Credit: no

Mid-State Technical College
500 - 32nd St., North
Wisconsin Rapids, WI 54494-5599
715-422-5500
Minimum Age: 62
Tuition: free
Basic Fees: none

Free or Cheap College Tuition For Seniors

Credit: no

Milwaukee Area Technical College
Downtown Campus
700 West State St.
Milwaukee, WI 53233
414-297-6600
Minimum Age: 62
Tuition: free
Basic Fees: none
Credit: no

Northcentral Technical College
Registrar
1000 W. Campus Dr.
Wausau, WI 54401
715-675-3331
Minimum Age: 62
Tuition: reduced rate (varies)
Basic Fees: none
Credit: no

Northeast Wisconsin Technical College
Registrar's Office
P.O. Box 19043
Green Bay, WI 54307-9042
414-498-5703
800-272-2740
Minimum Age: 62
Tuition: up to 50% off (non-credit only)
Basic Fees: none
Credit: no

Wyoming

Casper College
125 College Dr.
Casper, WY 82601
307-268-2110 ext. 2491
Minimum Age: 60
Tuition: free; must be resident of Wyoming
Basic Fees: none
Credit: yes with Golden Age card

Central Wyoming College
Continuing Education
2660 Peck Ave.
Riverton, WY 82501
307-856-9291 ext. 181
Minimum Age: 60
Tuition: free
Basic Fees: \$11.50 per credit hour

Credit: yes

Eastern Wyoming College

Records

3200 West C St.

Torrington, WY 82240

307-532-8334

800-658-3195

Minimum Age: 60

Tuition: free

Basic Fees: \$9 per credit hour

Credit: yes

Laramie County Community College

Admissions

1400 East College Dr.

Cheyenne, WY 82007

307-778-1212

Minimum Age: 65

Tuition: \$5 per credit hour

Basic Fees: \$10 one time application fee

Credit: yes

University of Wyoming

Admissions

P.O. Box 3435

Laramie, WY 82071

307-766-5160

Minimum Age: 65

Tuition: free

Basic Fees: none

Credit: yes

Western Wyoming Community College

P.O. Box 428

Rock Springs, WY 82901

307-382-1600

Minimum Age: 60

Tuition: free

Basic Fees: none

Credit: yes

Tuition and basic fees are based on the lowest fees (in-state, in-district, in-county, non-degree seeking, undergraduate etc.). Special fees may apply to some classes. Generally, lab, books and materials are additional, and vary depending upon class. Some other additional fees include parking, health insurance, and a fee for degree seeking and graduate students.

An interested individual should contact the school they wish to attend to find out how to apply for a discount or waiver. Qualifications vary from school to school. Some limitations and restrictions apply such as an income limit, residency, and space availability.

I Wanna New Career And I'm Disabled

Free Job Training, Help and Money for the Disabled

Over 43 million Americans have disabilities of one kind or another. Many of them dream of supporting themselves with good paying jobs but can't make this dream come true because of their disabilities or because their lack of job skills stand in the way of leading independent lives. It's the kind of discouragement felt by many, regardless of their age, ambition, or economic status.

The Federal government has stepped in and funded programs across the country to help the disabled and handicapped reach their goals by providing them with all kinds of services to get them on their way. The help available ranges from free information services, self help groups (for specific disabilities and disabilities in general), free legal aid, and independent living programs, to free money for education, job training, living expenses, transportation, equipment, and mobility aids. You can even get money to have your home retrofitted to make it more accessible to you, given your specific handicap. And if you're denied any of these programs or services, there are several free sources of legal help that can get you what you're legally entitled to.

Typical of the free services available in your state:

- medical examinations and treatment
- vocational evaluation, training, and placement
- disability counseling
- assistive devices
- transportation
- occupational equipment
- rehabilitation engineering
- postemployment services
- independent living training
- student services
- financial assistance
- supported employment
- deaf services

Your state Vocational Rehabilitation office will evaluate your skills, needs, and goals, and work with you to keep you a productive member of society. As their client, they will assist you in getting the equipment you need to do your job, and sometimes even help you with transportation to work. College is also an option. We know of a massage therapist who developed carpal tunnel syndrome, and got a four year college degree paid for so she could be trained for a new profession.

Terri Handshoe was the youngest member of her family, and was the only one who was deaf. In 1977, she dropped out of high school with no plans for the future. Sitting at home soon grew old, so she decided to work on getting her GED. She studied and passed, and a friend suggested that she contact the vocational rehabilitation office to see about furthering her education or vocational training. After working with her counselor, Terri attended a local college for a quarter. Her counselor was able to persuade Terri to transfer to Gallaudet University in Washington, DC, the world renowned school for students who are deaf. During school, vocational rehabilitation provided a much needed interpreter and books. "It was great! I had to study hard, but I didn't have to worry about those things,"

Free Job Training For The Disabled

said Terri, referring to the assistance that she was provided that made getting her education so much easier. Terri went on to complete a graduate degree and is now a program coordinator for the deaf.

Sandy Smith lost her sight in high school because of an operation to treat a brain tumor. She worked with vocational rehabilitation upon her return to school. She liked office work and was very motivated to find a job that would put her new skills to good use. Sandy was hired as a switchboard operator for a major hotel. Because she couldn't see the blinking lights on the multi-line telephone keypad, Sandy couldn't determine which line was ringing. Vocational rehabilitation was able to custom design a plastic overlay which allows pins to pop out whenever a line is ringing. The device cost \$3,000 which vocational rehabilitation paid for. They were also able to supply Sandy with a computer so she could put through calls on her own. Sandy is very satisfied with her job, and says, "If you don't try, you'll never know if you could do it."

The three best places where you should begin your search for information about services and money programs for the disabled and handicapped are:

- The Social Security Administration
- your State Office of Vocational Rehabilitation
- Client Assistance Programs

In this section, you'll find descriptions and listings of contacts for these three programs, along with several additional best places for self help and aid for handicapped or disabled individuals.

General Information Sources

* Clearinghouse on Disability Information

Office of Special Education and Rehabilitative Services
U.S. Department of Education
Room 3132 Switzer Building
Washington, DC 20202-2524 202-205-8241

The Clearinghouse responds to inquiries, provides referrals, and gives out information about services for individuals with disabilities at the national, state, and local levels. Free publications available include:

- *OSERS News in Print*
- *A Summary of Existing Legislation Affecting Persons with Disabilities*
- *Pocket Guide to Federal Help for Individuals with Disabilities*
- *ED Facts*
- *Clearinghouse on Disability Information*
- *InfoPac* (employment guide for people with disabilities)

* Higher Education and Adult Training for People With Handicaps

National Clearinghouse on Postsecondary Education for
Individuals with Handicaps
One Dupont Circle, NW
Suite 800 202-939-9320 (Voice/TDD)

I Wanna New Career And I'm Disabled

Washington, DC 20036

800-544-3284 (outside DC)

The Higher Education and Adult Training for People with Handicaps (HEATH) Resource Center is a clearinghouse and information exchange center for resources on postsecondary education programs and the disabled. Topics include educational support services, policies, procedures, adaptations, and opportunities on American campuses, vocational-technical schools, adult education programs, independent living centers, and other training organizations after high school. Another clearinghouse, National Information Center for Children and Youth with Disabilities, handles the concerns of younger disabled persons through secondary school.

*** ERIC Clearinghouse on Disabilities and Gifted**

Education

The Council for Exceptional Children

800-328-0272

1920 Association Dr.

703-264-9494 (fax)

Reston, VA 22091

703-264-9474

Topics cover all aspects of the education and development of the disabled, including identification, assessment, intervention, and enrichment.

*** National Association of Rehabilitation Agencies**

11250 Roger Baron Dr.

703-435-4390 (fax)

Reston, VA 22090

703-437-4377

A private membership organization of rehabilitation agencies and professionals. Refer inquiries to members.

*** National Clearinghouse for Professions in Special**

Education

The Council for Exceptional Children

1920 Association Dr.

703-264-9494 (fax)

Reston, VA 22091

703-264-9476

The Clearinghouse provides information to those interested in pursuing the field of special education. They provide resources to people in high school and college including financial aid resources, job information, recruitment and retention, projection statistics, and more.

*** National Clearinghouse of Rehabilitation Training**

Materials

Oklahoma State University

816 West 6th St.

800-223-5219

Stillwater, OK 74078-0435

405-624-7650

The Clearinghouse will supply catalogs and information regarding assistive devices and rehabilitation engineering.

*** National Information Center for Children and**

Youth with Disabilities

P.O. Box 1492

800-695-0285

Washington, DC 20013

202-884-8200 (Voice/TDD)

The Clearinghouse helps parents of disabled children and disabled adults locate services and support groups. This center provides information on vocational and transitional issues, special education, and legal rights.

Free Job Training For The Disabled

*** National Rehabilitation Association**

633 South Washington St.
Alexandria, VA 22314

703-836-0849 (TDD)
703-836-0850

A private membership organization of professionals, vendors and suppliers of rehabilitation services, consumers and family members, students and professors. Refer inquiries to members.

*** National Rehabilitation Information Center**

ABLEDATA
8455 Colesville Rd., Suite 935
Silver Spring, MD 20910-3319

800-34-NARIC
800-346-2742 (V/TDD)

Databases containing information on assistive devices for persons with disabilities available: ABLEDATA; REHABDATA; KnowledgeBase; *The NIDRR Directory 1994*; *Guide to Periodicals*. For computer access: 301-589-3563.

*** Free Money for the Disabled Who Have Worked in the Past**

Social Security Administration

800-772-1213

If you're disabled and expect to be so for at least one year, and have worked long enough and recently enough under Social Security, you may be eligible for Social Security Disability Insurance Benefits (DIB). If you are found entitled to DIB, you will receive a monthly check in an amount based on your prior earnings.

If you start back to work after receiving DIB, you have nine months (not necessarily consecutive) to earn as much as you can without affecting your benefits. (The nine months of work must fall within a five-year period before your trial work period can end.) After your trial work period ends, your work is evaluated to see if it is "substantial." This means that your earnings are more than \$500. For 36 months after a successful trial work period, if you are still disabled, you will be eligible to receive a monthly benefit without a new application for any month your earnings drop below \$500.

Your Medicare coverage will continue for 39 months beyond the trial work period. If your Medicare coverage stops because of your work, you may purchase it for a monthly premium. For more information on "quarters of coverage" and the trial work period, contact the Social Security Administration at the above listed number.

*** Free and Low Cost Medical Insurance For the Disabled Who Have Worked In the Past**

Medicare Hotline

800-638-6833

If you qualify for the Disability Insurance Benefits (DIB) described above, and have been receiving these payments for at least two years, you will also qualify to receive Medicare Part A for free which provides insurance coverage for hospitalization. You can also receive Medicare Part B for a monthly premium of \$46.10. This provides insurance coverage for your doctor visits and testing services. This is the same Medicare coverage those over 65 receive. Remember, there are deductibles and limits of coverage. For instance, doctor visits are covered after you meet the \$100 deductible for the year, after which Medicare will pay 80% of the approved rate, and you are responsible for the other 20%. To apply for this medical insurance or to receive the Medicare Handbook which provides detailed information on coverage, contact the hotline listed

above.

*** Cash For Dependents Of the Disabled**

Social Security Administration Hotline 800-772-1213

If you are eligible for Disability Insurance Benefits (DIB) described above, your dependents (wife, husband, children, or and in some cases, grandchildren) may also be eligible for payments on your record. To find out if your dependent is eligible, contact the hotline listed above.

*** Money For The Disabled Who Have Not Worked**

In The Past

Social Security Administration 800-772-1213

If you are disabled but do not have enough work under Social Security for Disability Insurance Benefits (DIB), you may still be eligible to receive Supplemental Security Income (SSI) benefits if your income and resources are low enough. To see if you are eligible for SSI, contact the number listed above.

*** What To Do When Benefits Are Denied**

If you are denied any of the above mentioned Social Security cash benefits — which often happens regardless of the disability or its severity — you can get free legal help to appeal the Social Security Administration's decision on your application. Contact your state or local Department of Welfare and request the name and address of the nearest Legal Services Corporation (LSC) program, and also contact your nearest State Client Assistance Program (CAP) office. Both programs offer low income individuals free legal help and representation in appealing application decisions. The CAP program will either provide you with free legal help and representation for your appeal or they will help you find such aid. Unlike legal help offered under the Legal Services Corporation, CAP services are not determined by your income. On the chance that neither of these agencies are able to help you, contact the Disability Rights Education and Defense Fund (DREDF) at 415-644-2555 or 415-841-8645.

*** Free Information for Employers Who Hire the Handicapped**

Job Accommodation Network (JAN)

Suite 1

918 Chestnut Ridge Rd.

800-526-7234

Morgantown, WV 26506-6080

800-526-2262 (Canada)

The Job Accommodation Network (JAN) brings together free information about practical ways employers can make accommodations for employees and job applicants with disabilities. The Network offers comprehensive information on methods and available equipment that have proven effective for a wide range of accommodations, including names, addresses, and phone numbers of appropriate resources.

*** Free Money for Education and Job Training**

If your disability stops you from being able to keep a full time job or from being able to competitively look for a job, your state's Office of Vocational Rehabilitation (OVR) can help. OVR can give you up to \$6,000 each year for job training or education. You can use this grant money, which you do not have to pay back, to cover any expenses related to your training or

education, including tuition and fees, travel expenses, books, supplies, equipment (computers, motorized wheelchairs, etc.), food allowances, tutoring fees, photocopies, and so on. For more information, contact your state's Office of Vocational Rehabilitation listed at the end of this section.

*** Help For the Handicapped to Find Or Create a Job**

Your state Office of Vocational Rehabilitation (OVR) also acts as an employment agency for the disabled and can contact employers for you who have looked favorably on hiring the disabled in the past. OVR will act as a liaison between you and a prospective employer and help them create a job for you by providing needed disability-related job equipment, provide needed transportation or other mobility equipment, or by providing any other help you might need to be able to work at a job for which you're qualified. For example, OVR has provided books in braille and braille-to-speech conversion equipment, and computer-robotics equipment that have allowed disabled individuals to work at a variety of jobs. For more information, contact your state's Office of Vocational Rehabilitation listed at the end of this section.

*** Help For the Handicapped Already On the Job**

If you are working and become disabled or handicapped, your state Office of Vocational Rehabilitation (OVR) can provide you with the equipment, transportation, education, training and other help you might need to keep your job. For example, many times an unexpected disability can put someone in a wheelchair. OVR may be able to provide you with a motorized wheelchair so you can continue in your current job. Contact your state Office of Vocational Rehabilitation listed at the end of this section for more information.

*** Medical Help For the Disabled/Handicapped**

Your state Office of Vocational Rehabilitation can pay for (or help you pay for) any medical testing or treatment that is expected to help you, as a handicapped or disabled individual, have a more healthy, prosperous and independent life. Contact your state Office of Vocational Rehabilitation listed at the end of this section for more information.

*** What To Do When OVR Benefits Are Denied**

The first place to start when your state Office of Vocational Rehabilitation denies you handicap or disability benefits is your nearest state Client Assistance Program (CAP) office. CAP is a free information, referral, and legal service that helps disabled or handicapped individuals appeal a denial by OVR (or another agency). For a variety of reasons, it is not uncommon for a disabled individual to be turned down for services by OVR even when he/she is in fact eligible to receive them. It is often helpful to get a photocopy of section 103 of Chapter 34 of the *Code of Federal Regulations of the U.S. Department of Education* from your local or county library. These are the federal guidelines that each state OVR must follow when determining eligibility. This part of the code is only a few pages in length and can help you explain to the Client Assistance Program officer why you believe you are eligible even though you've been denied. CAP can take your appeal process from the first stages and all the way to the U.S. Supreme Court if necessary — and it won't cost you a penny.

It is also sometimes helpful to contact the state Office of Vocational Rehabilitation (OVR) itself and make the executive director aware of your circumstances. When it appears that progress via CAP is stalled or has been dragging on for months, it can also be very helpful to contact the regional commissioner of the Rehabilitation Services Administration (RSA), a branch of the

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Office of Special Education Programs of the U.S. Department of Education. RSA is responsible for overseeing and funding the state OVR agencies and is generally receptive to a short explanatory phone call and letter from those who believe they can clearly show that they have been wrongly denied OVR services. If they think you've got a case, they'll contact the OVR in question and make sure that they review your application more favorably.

To get in touch with a Rehabilitation Services Administration official, contact the U.S. Department of Education, Office of Special Education and Rehabilitative Services, RSA, Washington, DC 20202: 202-205-8870 or 202-205-5482, and ask for the address and phone number of the regional commissioner for the ED-OSERS-RSA office serving your area.

*** Three Important Tips When Appealing an OVR**

Denial Of Services

1. If your state Office of Vocational Rehabilitation (OVR) denies you services based on other similar cases in which they have denied other prospective clients, it is important and effective to argue that such reasons for denial are not allowable under federal regulations. The 34 Code of Federal Regulations Chapter III section 361.31(b)(1) states clearly that the barriers faced by a disabled individual are unique to each individual and to each individual set of circumstances.
2. If you have previously been accepted by your state Office of Vocational Rehabilitation (OVR) as a client and you have gained employment but your disability has not improved and you lose employment due to no fault of your own, then OVR can again provide you with their services to help you regain employment. For more specifics consult again the 34 Code of Federal Regulations, Chapter III and check under the *Post-Employment Services* sections and *Supported Employment* sections.
3. If you're currently receiving Social Security Disability (SSD), make sure that your state Office of Vocational Rehabilitation (OVR) and Client Assistance Program (CAP) are aware of this fact. Because of the more restrictive SSD definition of what it means to be disabled (compared to OVR), being on SSD almost always automatically qualifies an SSD recipient for OVR services. It is very difficult for OVR to argue otherwise.

*** Free Legal Help and Information Services For the Handicapped**

If you think you've been wrongly denied benefits or discriminated against because of a disability or handicap, the Client Assistance Program (CAP) will help you fight for your rights when you're denied various types of disability benefits from any disability program. They will help you directly and/or put you in contact with the agencies that can help you. Your state CAP office is listed at the end of this section.

*** More Free Legal Help for the Disabled**

A national nonprofit law and policy center, the Disability Rights Education and Defense Fund (DREDF) can provide you with direct legal representation and act as co-counsel in cases of disability based discrimination. They also seek to educate legislators and policy makers on issues affecting the rights of people with disabilities. Contact: Disability Rights Education and Defense Fund (DREDF), 2212 Sixth St., Berkeley, CA 94710; 510-644-2555 (Voice/TDD).

*** Help to Start a Business**

If you dream of owning your own business, but need a little help, call the Small Business Administration (SBA). The SBA can help you think through your business plan, and give you some direction to help your business grow. They even have a Handicapped Assistance Loan program that provides low interest loans and loan guarantees to handicapped individuals or nonprofit organizations operating in the interest of disabled individuals. To learn more about the qualifications and eligibility requirements for the loans, as well as other services available from the SBA, contact the Small Business Administration Answer Desk at 800-8-ASK-SBA or 202-205-7333 (TDD).

State Vocational Rehabilitation Offices

Alabama

Division of Rehabilitation Services, Department of Education, 2129 East South Blvd., PO Box 11586, Montgomery, AL 36111-0586, 334-281-8780. Assistance offered:

- medical examinations and treatment
- psychological evaluation
- vocational evaluation, training, and placement
- disability counseling
- assistive devices
- transportation
- occupational equipment
- rehabilitation engineering
- postemployment services
- independent living training
- student services
- Hemophilia Program
- OASIS Project (Older Alabamians System of Information and Services)
- in home care
- financial assistance
- Business Enterprise Program (BEP)
- supported employment
- deaf services

Alaska

Division of Vocational Rehabilitation, 801 West 10th St., Suite 200, Juneau, AK 99811-1894, 907-465-2814, 907-465-2440 (TDD). Assistance offered:

- medical and psychiatric examinations
- vocational evaluation, training, and placement
- medical treatment
- adaptive equipment
- transportation
- postemployment counseling

Arizona

Rehabilitation Services Administration, 1789 West Jefferson, North Wing, Phoenix, AZ 85007, 602-542-3332, 602-542-6049 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- independent living counseling
- Business Enterprise Program (BEP)
- deaf and blind services
- communication devices
- adaptive equipment

Arkansas

Division of Rehabilitation Services, Department of Human Services, PO Box 3781, Little Rock,

State Vocational Rehabilitation Offices

AR 72203, 501-296-1616, 501-296-1669 (TDD). Assistance offered:

- individual and family counseling
- adaptive equipment
- in home care services
- vocational evaluation, training, and placement
- rehabilitation facilities

Division of Services for the Blind, Department of Human Services, 411 Victory St., PO Box 3237, Little Rock, AR 72203-3237, 501-324-9270, TDD 501-324-9271. Assistance offered:

- vocational training and placement
- medical diagnosis and treatment
- counseling on independent living
- personal adjustment counseling for family and children
- Vending Facility Program
- library materials
- radio reading service
- information referrals

California

Department of Rehabilitation, 830 K Street Mall, Sacramento, CA 95814, 916-445-3971 (voice/TDD). Assistance offered:

- medical and vocational evaluation
- medical treatment
- job training and placement
- transportation
- occupational licenses and equipment
- family services
- reader and interpreter services
- communication devices
- rehabilitation engineering
- adaptive equipment
- supported employment
- small business incentives
- postemployment services

Colorado

Division of Vocational Rehabilitation, 110 16th St., 2nd Floor, Denver, CO 80202, 303-620-4150. Assistance offered:

- vocational evaluation, training, and placement
- employer services
- rehabilitation engineering
- personal adjustment counseling
- Client Assistance Program (CAP)

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Connecticut

Bureau of Rehabilitation Services, Department of Human Resources, 10 Griffin Rd. North, Windsor, CT 06095, 203-298-2000, or in CT, 1-800-537-2549. Assistance offered:

- vocational counseling, training, and placement
- physical therapy
- adaptive technology
- psychotherapy
- academic training
- occupational tools and licenses
- architectural modifications to home and workplace
- rehabilitation engineering
- supported employment
- transportation

Board of Education and Services for the Blind, 170 Ridge Rd., Wethersfield, CT 06109, 203-566-5800, or in CT, 1-800-842-4510. Assistance offered:

- Radio Information Service
- individual and family counseling
- mobility instruction
- vocational training and placement
- industries opportunities
- financial counseling
- legal benefits
- recreation
- follow up services
- low vision exams and treatment
- home management training
- communication devices
- information and referral

Delaware

Division of Vocational Rehabilitation, Delaware Elwyn Institutes, 321 East 11th St., 4th Floor, Wilmington, DE 19801, 302-577-2851 (voice/TDD). Services offered:

- vocational training and placement
- independent living counseling
- adaptive equipment
- family counseling
- home management training
- transportation
- financial assistance
- physical therapy
- occupational tools and licenses

Division for the Visually Impaired, Department of Health and Social Services, 1901 N. Dupont Hwy., Biggs Bldg., New Castle, DE 19720, 302-577-3333. Assistance offered:

- low vision services
- counseling

State Vocational Rehabilitation Offices

- education
- mobility instruction
- job training and placement
- deaf/blind services
- independent living training
- personal adjustment counseling
- optical aids
- preventative examinations
- information and referral
- communication devices

District of Columbia

Rehabilitation Services Administration, Department of Human Services, 800 9th St., SW, 4th Floor, Washington, DC 20024, 202-645-5728. Services offered:

- vocational evaluation, training, and placement
- adaptive equipment
- personal adjustment counseling
- physical therapy
- transportation
- postemployment services
- occupational tools and licenses
- small business assistance

Florida

Division of Vocational Rehabilitation, Department of Labor and Employment Security, Building A, 2002 Old St. Augustine Rd., Tallahassee, FL 32399-0696, 904-488-6210, 800-292-2245 (voice/TDD). Assistance offered:

- vocational and medical evaluation
- financial assistance
- job training and placement
- work adjustment training
- in home care
- postemployment counseling
- supported employment
- determination of benefit eligibility

Division of Blind Services, Department of Education, 2540 Executive Center Circle West, Douglas Building, Room 203, Tallahassee, FL 32399, 904-488-1330 (voice/TDD), or in FL, 1-800-342-1628. Assistance offered:

- medical, psychological, and vocational evaluation
- counseling
- medical services
- mobility instruction
- job training and placement
- rehabilitation facilities
- communication skills and equipment
- family and children services

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- in home instruction
- Bureau of Business Enterprises
- library services

Georgia

Department of Human Resources, Division of Rehabilitation Services, Two Peachtree St., Atlanta, GA 30303, 404-657-3000, or in GA, 1-800-822-9727. Assistance offered:

- vocational rehabilitation programs for competitive employment and sheltered employment
- independent living counseling
- evaluate clients to determine eligibility for health care and disability benefits
- refer clients to appropriate nearby facilities for rehabilitation services

Hawaii

Division of Vocational Rehabilitation and Services for the Blind, Department of Human Services, PO Box 339, Honolulu, HI 96809, 808-586-5355, or in HI 1-800-586-5366. Assistance offered:

- optical aids
- personal adjustment counseling
- independent living training
- communication devices
- low vision services
- preventative eye care
- vocational evaluation, training, and placement
- job site modification

Idaho

Division of Vocational Rehabilitation, Len B. Jordan Building, Room 150, 650 West State, Boise, ID 83720-3650, 208-334-3390, (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- medical treatment
- assistive devices
- occupational tools and licenses
- Business and Industry Program
- specialized rehabilitation
- personal adjustment counseling
- independent living training
- Kidney Program
- transportation
- recreation programs
- attendant care
- communication aids
- family services
- information and referral
- housing
- health maintenance

State Vocational Rehabilitation Offices

Idaho Commission for the Blind, P.O. Box 83720, Boise, ID 83720-0012, 208-334-3220, or in ID, 1-800-542-8688. Assistance offered:

- Business Enterprise Program
- radio reading and taping
- independent living counseling
- information and referral
- job training and placement
- financial assistance
- orientation and adjustment center
- adaptive equipment
- prevention programs
- academic training
- home instruction

Illinois

Department of Rehabilitation Services, 623 East Adams St., PO Box 19429, Springfield, IL 62794-9429, 217-785-0218, 217-782-5734 (TDD), or in IL, 1-800-233-DIAL. Assistance offered:

- job training and placement
- educational assistance
- transportation
- independent living training
- in home care
- Illinois Children's School and Rehabilitation Center
- supported employment
- information and referral
- interpreter services
- personal adjustment counseling
- Vending Facility Program
- Disability Determination Services

Indiana

Department of Human Services, Vocational Rehabilitation Services, Room W453, 402 West Washington St., PO Box 7083, Indianapolis, IN 46207-7083, 317-232-1401, 317-232-1427 (TDD), or in IN, 1-800-545-7763. Assistance offered:

- vocational evaluation, training, and placement
- assistive devices
- rehabilitation engineering
- physical therapy
- information referral
- financial assistance
- transportation
- communication devices
- personal adjustment counseling
- independent living training

Iowa

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Division of Vocational Rehabilitation Services, Department of Education, 510 East 12th St., Des Moines, IA 50319-0240, 515-281-4311 (voice/TDD). Assistance offered:

- medical and psychological assessment
- vocational evaluation, training, and placement
- adaptive equipment
- occupational tools and licenses
- postemployment services
- supported employment services
- counseling and training in independent living
- dormitories at state vocational rehabilitation facilities
- rehabilitation engineering

Department for the Blind, 524 4th St., Des Moines, IA 50309-2364, 515-281-1333, or in IA, 1-800-362-2587. Assistance offered:

- library services
- vocational evaluation, training, and placement
- orientation and adjustment center
- independent living counseling
- Business Enterprises Program (BEP)
- adaptive equipment
- occupational tools
- registry of the blind
- information and referral
- communication training and equipment

Kansas

Rehabilitation Services, Department of Social and Rehabilitation Services, 300 SW Oakley, Biddle Building, 1st Floor, Topeka, KS 66606-1995, 913-296-3911, 913-296-7029 (TDD). Assistance offered:

- vocational assessments, training, and placement
- mental and physical restoration
- rehabilitation engineering
- referral to community based services
- personal adjustment counseling
- orientation and mobility instruction
- communication techniques

Kentucky

Department of Vocational Rehabilitation, 209 St. Clair St., Frankfort, KY 40601, 502-564-4566, 502-564-4440 (voice/TDD), or in KY, 1-800-372-7172. Assistance offered:

- rehabilitation engineering and facilities
- medical, psychological, and vocational evaluation
- counseling
- job training and placement
- occupational licenses and equipment
- academic instruction

State Vocational Rehabilitation Offices

- medical services
- maintenance and transportation services
- independent living training
- disability awareness training
- information and referral

Department for the Blind, Workforce Development Cabinet, 209 St. Clair St., Frankfort, KY 40601, 502-564-4754. Assistance offered:

- diagnosis and evaluation
- counseling
- medical treatment
- vocational training and placement
- room and board
- transportation
- reader services
- orientation and mobility training
- optical aids
- communication technology
- occupational licenses, tools, and equipment
- postemployment services
- Business Enterprises Program (BEP)
- Industries for the Blind

Louisiana

Rehabilitation Services, Department of Social Services, PO Box 94371, Baton Rouge, LA 70804-9071, 504-925-4131. Assistance offered:

- vocational evaluation, training, and placement
- assistive devices
- personal adjustment counseling
- independent living training
- in home care services
- deaf and blind services
- communication training
- transportation
- financial assistance
- occupational licenses and tools

Maine

Bureau of Rehabilitation Services, Department of Human Services, 35 Anthony Ave., Augusta, ME 04333-0011, 207-624-5300. Assistance offered:

- personal adjustment counseling
- independent living training
- adaptive devices
- vocational training and placement
- physical therapy
- psychological evaluation

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- medical evaluation and treatment
- transportation
- postemployment services

Maryland

Division of Vocational Rehabilitation, State Department of Education, 2301 Argonne Dr., Baltimore, MD 21218, 410-554-9385, 410-554-9411 (TDD). Assistance offered:

- physical therapy
- vocational evaluation, training, and rehabilitation
- personal adjustment counseling
- transportation
- financial assistance
- occupational licenses and equipment
- assistive devices
- psychological evaluations
- independent living training

Massachusetts

Rehabilitation Commission, Fort Point Place, 27-43 Wormwood St., Boston, MA 02210-1616, 617-727-2172. Assistance offered:

- head injury program
- Consumer Involvement Program
- home based employment
- adaptive housing
- Injured Workers Program
- supported employment
- deaf services
- bilingual specialty services
- independent living center
- transportation
- home care assistance program
- personal care assistance
- disability determination
- library services
- job training and placement
- job site modification
- information and referral

Commission for the Blind, 88 Kingston St., Boston, MA 02111-2227, 617-727-5550, 617-727-9063 (TDD), or in MA, 1-800-392-6450. Assistance offered:

- talking book and radio reading services
- administer Medicaid
- low vision and hearing aids
- information and referral
- individual and family counseling
- homemaker services
- mobility instruction

State Vocational Rehabilitation Offices

- home management training
- protective services, including arranging guardianship
- interpreter services
- elder blind services
- recreation, housing assistance, and advocacy
- services for multi-handicapped individuals
- vocational training and placement
- Ferguson Industries program

Michigan

Rehabilitation Services, Department of Education, PO Box 30010, Lansing, MI 48909, 517-373-3390, 517-373-4035 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- financial aid
- academic instruction
- postemployment services
- medical treatment
- transportation
- reader services
- occupational licenses and equipment
- interpreter services
- daily living costs assistance
- disability determination

Commission for the Blind, Department of Labor, 201 North Washington Square, Lansing, MI 48909, 517-373-2062, 517-373-4031 (voice/TDD), or in MI, 1-800-292-4200. Assistance offered:

- optical aids
- low vision services
- preventative eye care
- communication devices and training
- personal adjustment counseling
- independent living training
- daily living costs assistance
- reader and interpreter services

Minnesota

Department of Economic Security, Division of Rehabilitation Services, 390 North Robert St., 5th Floor, St. Paul, MN 55101, 612-296-1822, 612-296-3900 (TDD). Services offered:

- vocational evaluation, training, and placement
- personal adjustment counseling
- independent living training
- assistive devices
- transportation
- information referral
- postemployment services

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- physical therapy

Services for the Blind and Visually Handicapped, 2200 University Ave. West, #240, St. Paul, MN 55114-1840, 612-642-0500, 612-642-0506 (voice/TDD), or in MN, 1-800-652-9000. Assistance offered:

- personal adjustment counseling
- training in independent living
- job training, placement, and retention
- assistive technologies
- rehabilitation engineering
- low vision services
- blind vendor program
- child development
- parent support
- communication equipment and aids, including transcription to tape or Braille

Mississippi

Vocational Rehabilitation Division , Department of Rehabilitation Services, PO Box 1698, Jackson, MS 39215, 601-853-5100, or in MS, 1-800-443-1000. Assistance offered:

- vocational evaluation, training, and placement
- transportation
- personal adjustment counseling
- independent living counseling
- occupational licenses and equipment
- adaptive equipment

Vocational Rehabilitation for the Blind, PO Box 4872, Jackson, MS 39296, 601-835-5100. Assistance offered:

- optical aids
- low vision services
- preventative eye care
- education
- vocational evaluation, training, and placement
- medical treatment
- communication devices
- personal adjustment counseling

Missouri

Division of Vocational Rehabilitation, State Department of Education, 3024 W. Truman, Jefferson City, MO 65101-0525, 314-751-3251 (voice/TDD). Assistance offered:

- medical examinations
- vocational evaluation, training, and placement
- health care
- assistive devices
- living expenses and transportation assistance

State Vocational Rehabilitation Offices

- occupational tools and licenses
- counseling in independent living
- Personal Care Assistance Program

Bureau for the Blind, Division of Family Services, 619 East Capitol, Jefferson City, MO 65101, 314-751-4249. Assistance offered:

- diagnosis and evaluation
- physical restoration
- instruction in daily living
- vocational training, including college
- job placement
- adaptive technology
- rehabilitation facilities
- Business Enterprise Program (BEP)
- counseling for children, adults, and families
- vision screening
- resource referrals

Montana

Department of Social and Rehabilitation Services, Rehabilitative/Visual Services Divisions, PO Box 4210, Helena, MT 59604, 406-444-2590 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- work adjustment training
- supported and sheltered employment
- counseling and training in independent living
- resource referrals
- adaptive equipment
- housing assistance
- Native American Vocational Rehabilitation Projects
- low vision treatment
- financial assistance

Nebraska

Division of Rehabilitation Services, State Department of Education, PO Box 94987, Lincoln, NE 68509, 402-471-3649, 402-471-3659 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- transportation
- medical treatment
- personal adjustment counseling
- financial assistance
- postemployment services

Services for the Visually Impaired, Department of Public Institutions, 4600 Valley Rd., Lincoln, NE 68510-4844, 402-471-2891 (voice/TDD). Assistance offered:

- training for independent living

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- educational assistance
- vocational evaluation, training, and placement
- occupational equipment
- small business enterprises program
- medical services
- advocacy services
- individual and family counseling
- consultation services for employers
- computer training
- peer support groups

Nevada

Rehabilitation Administration, 505 East King St., Room 502, Carson City, NV 89710, 702-687-4440 (voice/TDD). Assistance offered:

- adaptive equipment
- physical and occupational therapy
- vocational training and placement
- occupational tools and licenses
- communication services and technology
- education for employers
- transportation
- counseling in independent living
- rehabilitation engineering
- resource referrals

New Hampshire

Division of Vocational Rehabilitation, State Department of Education, 78 Regional Dr., Building 2, Concord, NH 03301, 603-271-3471 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- independent living counseling
- physical and mental restoration
- assistive devices
- supported employment
- financial assistance
- postemployment services
- information and referral

New Jersey

Division of Vocational Rehabilitation Services, 135 E. State St., Labor Building, CN 398--Room 612, Trenton, NJ 08625-0398, 609-292-5987, 609-292-2919 (voice/TDD). Assistance offered:

- medical and psychological evaluation
- vocational counseling, training, and placement
- adaptive equipment
- financial assistance with equipment and transportation

State Vocational Rehabilitation Offices

Commission for the Blind and Visually Impaired, PO Box 47017, 153 Halsey St., 6th Floor, Newark, NJ 07101, 201-648-3333, 201-648-4559 (voice/TDD). Assistance offered:

- childcare
- individual and family counseling
- tutoring
- vocational evaluation, training, and placement
- high school and college counseling
- business enterprise programs
- instruction in independent living, including housing assistance
- eye health screenings and education
- community benefits for the disabled

New Mexico

Department of Education, Division of Vocational Rehabilitation, 435 St. Michael's Dr., Bldg. D, Santa Fe, NM 87505, 505-827-3512 (voice/TDD), or in NM, 1-800-235-5DVR (complaints). Assistance offered:

- vocational evaluation, training, and placement
- academic training
- work adjustment training
- adaptive equipment
- job site modification
- counseling
- postemployment services
- psychological evaluation
- school-to-work transition program
- information and referral
- Native American vocational rehabilitation program
- independent living training
- supported employment
- NM Technology Assistance Program
- rehabilitation facilities

New York

Office of Vocational and Educational Services for Individuals with Disabilities, New York State Education Department, One Commerce Plaza, Room 1606, Albany, NY 12234, 518-474-2714, 518-473-9333 (voice/TDD), or in NY, 1-800-222-JOBS. Assistance offered:

- physical and psychological examination
- vocational evaluation, training, and placement
- independent living counseling
- medical services
- occupational supplies
- meal allowance and transportation
- job coach assistance
- supported employment
- job seeking skills training
- postemployment counseling

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State Department of Social Services, Commission for the Blind and Visually Handicapped, 10 Eyck Office Building, 40 North Pearl St., Albany, NY 12243-0001, 518-473-1801. Assistance offered:

- children services
- independent living training
- communications training and equipment
- mobility instruction
- vocational evaluation, training, and placement
- low vision aids
- medical exams
- counseling
- vending facility program
- academic instruction
- information and referral

North Carolina

Division of Vocational Rehabilitation Services, Department of Human Resources, State Office, PO Box 26053, Raleigh, NC 27611, 919-733-3364 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- assistive devices
- personal adjustment counseling
- independent living training
- financial assistance
- transportation

Division of Services for the Blind, Department of Human Resources, 309 Ashe Ave., Raleigh, NC 27606-2102, 919-733-9822, 919-733-5199 (voice/TDD). Assistance offered:

- vision screening
- eye health education
- low vision services
- job evaluation, training, and placement
- small business assistance
- individual and family adjustment counseling
- housing and home improvement services
- home management training
- consultation and training for preschool visually impaired children and their families
- communication resources
- financial assistance

North Dakota

Office of Vocational Rehabilitation, Department of Human Services, 400 East Broadway Ave., Suite 303, Bismarck, ND 58501-4038, 701-328-3999, or in ND, 1-800-755-2745. Assistance offered:

- diagnosis and evaluation
- vocational training and placement, including resume writing and interviewing workshops
- physical and mental restoration

State Vocational Rehabilitation Offices

- trade school/college training
- transportation
- rehabilitation engineering services
- postemployment services
- adaptive equipment

Ohio

Rehabilitation Services Commission, 400 East Campus View Blvd., Columbus, OH 43235-4604, 614-438-1210 (voice/TDD), or in OH, 1-800-282-4536, ext. 1210. Assistance offered:

- determination of benefit eligibility
- vocational evaluation, training, and placement
- rehabilitation engineering
- medical and psychological evaluation
- personal care assistance
- independent living counseling
- community centers for the deaf
- peer counseling
- supported employment
- business enterprise programs
- head injury program
- communication technology and resources

Oklahoma

Department of Human Services, Division of Rehabilitation Services, 3535 NW 58th St., Suite 500, Oklahoma City, OK 73129, 405-951-3400 (voice/TDD). Assistance offered:

- medical examinations and treatment
- assistive devices
- job training and placement
- interpreter services
- maintenance and transportation
- occupational licenses and equipment
- initial inventory for small businesses
- rehabilitation engineering
- library services
- communication equipment
- independent living training
- supported employment
- work-study program
- school for the deaf
- school for the blind

Oregon

Division of Vocational Rehabilitation, Department of Human Resources, Salem Branch Office, 3415 Commercial St. SE, Suite G, Salem, OR 97310, 503-378-2483 (voice/TDD). Assistance offered:

- vocational evaluation, training (including on-the-job), and placement

I Wanna New Career And I'm Disabled

- education
- books, supplies, or tools
- transportation
- medical treatment
- adaptive equipment
- postemployment services
- independent living counseling
- Disability Determination Services (DDS)

Commission for the Blind, 535 SE 12th Ave., Portland, OR 97214-2488, 503-731-3221 (voice/TDD). Assistance offered:

- mobility instruction
- alternative communication skills and technology
- counseling on independent living
- optical and environmental aids
- individual, group, and family counseling
- employment counseling, training, and placement

Pennsylvania

Office of Vocational Rehabilitation, 13th Floor, Labor and Industry Building, 7th and Forster Sts., Harrisburg, PA 17120, 717-787-5244, 717-783-8917 (voice/TDD), or in PA, 1-800-442-6351. Assistance offered:

- medical, psychological, and audiological exams
- vocational evaluation, training, and placement
- academic instruction
- counseling
- adaptive equipment
- occupational and physical therapy
- independent living training
- transportation
- occupational licenses and tools
- home and auto modifications
- attendant care
- communication devices

Bureau of Blindness and Visual Services, Department of Public Welfare, PO Box 2675, Harrisburg, PA 17105-2675, 717-787-6176, 717-787-6280 (voice/TDD), or in PA, 1-800-622-2842. Assistance offered:

- optical aids
- low vision services
- communication devices and training
- transportation
- personal adjustment counseling
- vocational evaluation, training, and placement

Rhode Island

Department of Human Services, Division of Community Services, Vocational Rehabilitation

State Vocational Rehabilitation Offices

Services, 40 Fountain St., Providence, RI 02903-1898, 401-421-7005, 800-752-0888.
Assistance offered:

- information and referral
- medical and vocational evaluation
- job training and placement
- home and vehicle modification
- counseling
- assistive devices
- postemployment services

Services for the Blind and Visually Impaired, Department of Human Services, 40 Fountain St., Providence, RI 02903, 401-277-2300, 401-277-3010 (voice/TDD), or in RI 1-800-752-0888.
Assistance offered:

- optical aids
- low vision services
- transportation
- personal adjustment counseling
- communication training
- vocational and medical evaluation
- job training and placement
- information referral

South Carolina

Vocational Rehabilitation Department, 1410 Boston Ave., PO Box 15, West Columbia, SC 29171-0015, 803-896-6504, 803-896-6635 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- medical, social, and psychological evaluation
- postemployment services
- adaptive equipment
- maintenance and/or transportation payments
- personal adjustment counseling
- occupational licenses and tools
- school programs for children

Commission for the Blind, 1430 Confederate Ave., Columbia, SC 29201, 803-734-7522, or in SC 1-800-922-2222. Assistance offered:

- personal adjustment counseling
- vocational evaluation and training
- postemployment services
- field services
- educational assistance
- Business Enterprise Program (BEP)
- technical assistance
- low vision clinics
- preventative examinations
- optical aids
- family support groups

I Wanna New Career And I'm Disabled

- summer camp
- lending library of instructional materials
- coordination of community resources
- media center
- educational radio for the blind

South Dakota

Division of Rehabilitation Services, Department of Human Services, Hillview Properties Plaza, East Highway 34, c/o 500 East Capitol, Pierre, SD 57501-5070, 605-773-3195 (voice/TDD). Assistance offered:

- vocational and medical diagnosis
- family and individual personal adjustment counseling
- physical restoration through treatment and/or hospitalization
- orthotic and prosthetic devices
- job training and placement
- occupational licenses, tools, and equipment
- postemployment services
- transportation and financial assistance

Division of Service to the Blind and Visually Impaired, East Highway 34, c/o 500 East Capitol, Pierre, SD 57501-5070, 605-773-4644. Assistance offered:

- orientation and mobility counseling
- home management training and equipment
- communication skills training
- specialized library and radio reading services
- optical aids
- training for health care professionals and employers

Tennessee

Rehabilitation Services, Department of Human Services, Citizens Plaza State Office, Bldg. 15th Floor, 400 Deaderick St., Nashville, TN 37248-0060, 615-313-4714 (voice/TDD). Assistance offered:

- medical and vocational evaluations
- medical treatment
- job training and placement
- maintenance and transportation
- counseling
- postemployment services
- rehabilitation facilities
- personal care assistance
- school-to-employment services
- independent living training
- supported employment
- rehabilitation engineering
- Business Enterprises Program
- Industries for the Blind Program

State Vocational Rehabilitation Offices

- blindness prevention
- mobility training
- recreation
- information and referral

Texas

Rehabilitation Commission, 4900 North Lamar, Austin, TX 78751, 512-483-4000, or in TX, 1-800-332-0913. Assistance offered:

- vocational evaluation, training, and placement
- personal adjustment counseling
- independent living training
- physical therapy
- information referral

Commission for the Blind, PO Box 12866 Capitol Station, Austin, TX 78711, 512-459-2500, or in TX 1-800-252-5204. Assistance offered:

- orientation and mobility instruction
- home management training
- communication skills and equipment
- occupational therapy
- low vision services
- college prep
- therapeutic recreation
- independent living counseling
- medical/health management
- optical aids
- vocational evaluation, training, and placement
- Business Enterprises Program (BEP)
- bilingual services

Utah

Division of Rehabilitation Services, State Office of Education, 250 East 500 South, Salt Lake City, UT 84111, 801-538-7530 (voice/TDD). Assistance offered:

- vocational evaluation, training, and placement
- personal adjustment counseling
- medical treatment
- psychotherapy
- physical and occupational therapy
- assistive devices
- academic instruction
- transportation
- occupational tools and licenses
- interpreter services
- postemployment services
- information and referral

Services for the Visually Handicapped, 309 East 100 South, Salt Lake City, UT 84111, 801-

I Wanna New Career And I'm Disabled

323-4343, or in UT, 1-800-284-1823. Services offered:

- optical and environmental aids for low vision clients
- vision screening for children
- job training
- personal adjustment training for independent living, including specialized home training
- individual and family counseling
- Business Enterprise Program (BEP) opportunities

Vermont

Vocational Rehabilitation Division, Department of Aging and Disabilities, 103 South Main St., Waterbury, VT 05671-2303, 802-241-2186 (voice/TDD). Assistance offered:

- vocational evaluation and placement
- transportation
- interpreter services
- adaptive equipment
- books, supplies and tools
- financial support
- occupational and personal adjustment services
- supported employment

Division for the Blind and Visually Impaired, 103 S. Main St., Waterbury, VT 05671-2304, 802-241-2210. Assistance offered:

- physical restoration
- adaptive aids
- vocational assessment and training
- optical aids
- education
- personal adjustment through counseling
- job placement
- researching available financial benefits

Virginia

Department of Rehabilitative Services, 2930 N. Broad St., Suite 15, Richmond, VA 23230, 804-367-1641, 804-367-0315 (voice/TDD), or in VA, 1-800-552-5019. Assistance offered:

- physical, psychological, and vocational evaluation
- counseling
- restoration services
- job training and placement
- transportation
- interpreter services
- telecommunications aids
- occupational licenses and equipment
- supported employment
- postemployment services
- Long-Term Mentally Ill Program
- school-to-work transition programs

State Vocational Rehabilitation Offices

- personal assistance
- assistive devices
- independent living services
- Transitional Living Center

Department for the Visually Handicapped, 397 Azalea Ave., Richmond, VA 23227, 804-371-3140 (voice/TDD), or in VA, 1-800-622-2155. Assistance offered:

- deaf-blind services
- independent living counseling
- information and referral
- low vision examinations and training
- determine eligibility for financial assistance
- youth programs
- instructional material center
- transportation
- medical, psychological, and vocational evaluation
- job training and placement
- medical treatment
- library services
- rehabilitation center
- small business assistance

Washington

Division of Vocational Rehabilitation, Department of Social and Health Services, PO Box 45340, Olympia, WA 98504-5340, 360-438-8008, or in WA, 1-800-637-5627. Assistance offered:

- school-to-work transition program
- on-the-job training
- job placement
- supported employment
- independent living counseling
- attendant care
- assistive technology
- family counseling
- transportation
- medical treatment
- occupational supplies
- postemployment services

Department of Services for the Blind, 1400 South Evergreen Park Dr., Suite 100, P.O. Box 40933, Olympia, WA 98504-0933, 360-586-1224, 360-586-6437 (TDD). Assistance offered:

- vocational evaluation, training, and placement
- Business Enterprise Program (BEP)
- training center for independent living
- coordination of community and educational resources for adults and children
- in home training for the elderly
- recreation program

West Virginia

Division of Rehabilitation Services, State Board of Rehabilitation, WV Rehabilitation Center, PO Box 1004, Institute, WV 25112-1004, 304-766-4600, 304-766-4970 (voice/TDD), or in WV, 1-800-642-3221. Assistance offered:

- vocational evaluation, training, and placement
- personal adjustment counseling
- communication devices
- physical, occupational, speech, and hearing therapy
- rehabilitation hospital
- low vision services
- medical treatment
- remedial education
- driver education
- counseling
- information and referral
- crisis intervention
- student financial aid

Wisconsin

Department of Health and Social Services, Division of Vocational Rehabilitation, 2917 International Lane, 3rd Floor, PO Box 7852, Madison, WI 53707-7852, 608-243-5600, 608-243-5601 (TDD). Assistance offered:

- medical, psychological and vocational evaluation
- counseling
- job placement
- job training
- transportation
- job seeking skills
- job site modification
- technological aids and devices
- small business opportunities
- home based business development and marketing assistance
- occupational licenses and equipment
- independent living services
- training and education in approved schools
- cost of living benefits

Wyoming

Division of Vocational Rehabilitation, Department of Employment, 1100 Herschler Building, Cheyenne, WY 82002, 307-777-7385, 307-777-7386 (voice/TDD). Assistance offered:

- evaluation of rehabilitation potential
- individual and family personal adjustment counseling
- information referrals
- physical and mental restoration
- job training and placement
- financial assistance
- communication aids and training

- transportation
- occupational licenses, tools, and equipment
- Business Enterprise Program (BEP)
- attendant services
- postemployment services

"People deny the likelihood of the future they find threatening."

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993.

State Client Assistance Program (CAP)

The first place to start when your state Office of Vocational Rehabilitation denies your handicap or disability benefits is your nearest state Client Assistance Program (CAP) office. CAP is a free information, referral, and legal service that helps disabled or handicapped individuals appeal a denial by OVR (or other agency). CAP can take your appeal process from the first stages all the way to the U.S. Supreme Court if necessary — and it won't cost you a penny.

Alabama

Jerry Norsworthy
Dept. of Rehabilitation Services
Division of Rehabilitation and Crippled Services
2129 E. South Blvd
P.O. Box 11586
Montgomery, AL 36116
334-281-8780

Alaska

Pam Stratton
CAP Director
ASSIST
2900 Boniface Pkwy., #100
Anchorage, AK 99504-3195
907-333-2211

American Samoa

Minareta Thompson, Director
Client Assistance and P&A Program
P.O. Box 3937
Pago Pago, AS 96799
10288-011-684-633-2441

Arizona

Leslie Cohen, CAP Director
Arizona Center for Disability Law
3131 North Country Club Rd.
Suite 100
Tucson, AZ 85716
602-327-9547

Arkansas

Dale Turrentine, CAP Director
Advocacy Services, Inc.
Evergreen Place, Suite 201
1100 North University
Little Rock, AR 72207

State Client Assistance Program

501-296-1775

California

Anna Claybourne, Director
Client Assistance Program
830 K Street Mall, Room 220
Sacramento, CA 95814
916-322-5066

Colorado

Kimberly Ericson, CAP Coordinator
The Legal Center
455 Sherman St., Suite 130
Denver, CO 80203
303-722-0300

Connecticut

Susan Werboff, CAP Director
Office of P&A for Handicapped & DD Persons
60 Weston St.
Hartford, CT 06120-1551
203-297-4300

Delaware

Terry Gallagher, CAP Director
254 E. Camden-Wyoming Ave.
Camden, DE 19934
302-698-9336

District of Columbia

CAP Director
800 9th St., SW
4th Floor
Washington, DC 20024
202-645-5715

Florida

Steve Howells, CAP Program Director
Advocacy Center for Persons with Disabilities
Webster Bldg.
2671 Executive Center Circle West, #100
Tallahassee, FL 32301-5024
904-488-9070

Georgia

Phil D. Payne, CAP Director
Division of Rehabilitation Services
2 Peachtree St., NE, Room 305
Atlanta, GA 30309
800-822-9727

Guam

I Wanna New Career And I'm Disabled

Fidela Limtiacho, President of the Board
Parent Agencies Network
130 Rehabilitation Center St.
Koro, Guam 96911
10288-011-671-475-3101

Hawaii

Executive Director
Protection and Advocacy Agency
1580 Makaloa St., Suite 1060
Honolulu, HI 96814
808-949-2922

Idaho

James Baugh, Director
Co-Ad, Inc.
4477 Emerald St., Suite B-100
Boise, ID 83706
208-336-5353

Illinois

Cynthia Grothaus, Manager
Illinois Client Assistance Project
100 N. First St., 1st Floor
Springfield, IL 62702
217-782-5374

Indiana

Amy Ames, Executive Director
Indiana Advocacy Services
850 North Meridian, Suite 2-C
Indianapolis, IN 46204
317-232-1150

Iowa

Harlietta Holland, CAP Director
Division of Persons with Disabilities
Lucas State Office Bldg.
Des Moines, IA 50319
515-281-3957

Kansas

Mary Reyer, Director
Client Assistance Program
Biddle Bldg., 1st Floor
300 SW Oakley
Topeka, KS 66606
913-296-1491

Kentucky

Diane High, Director
Client Assistance Program

State Client Assistance Program

209 St. Clair St.
Frankfort, KY 40601
502-564-8035
800-633-6283

Louisiana

Susan Howard, CAP Director
Advocacy Center for the Elderly and Disabled
210 O'Keefe, Suite 700
New Orleans, LA 70112
504-522-2337

Maine

Tim Moody, Director
Maine Advocacy Services
P.O. Box 2007
Augusta, ME 04338-2007
207-626-2774
800-452-1948

Maryland

Peggy Dew
CAP Program Director
State Dept. of Education
Division of Vocational Rehabilitation
2301 Argonne Dr.
Baltimore, MD 21218
410-554-9363

Massachusetts

Barbara Lybarger, Director
Client Assistance Program
Office of Handicapped Affairs
One Ashburton Place, Room 1305
Boston, MA 02108
617-727-7440

Michigan

Duncan O. Wyeth, CAP Director Department of Rehabilitation Services
P.O. Box 30008
Lansing, MI 48909
517-373-8193

James Shupper, CAP Advocate
Commission for the Blind
201 N. Washington Sq.
2nd Floor, Victor Bldg.
P.O. Box 30015
Lansing, MI 48909
517-373-6425

Minnesota

I Wanna New Career And I'm Disabled

Roseann Eshback, CAP Project Coordinator
Minnesota Legal Aid
430 First Ave., North, Suite 300
Minneapolis, MN 55401
612-332-1441

Mississippi

Pat La Rose, Director
Easter Seals Society
P.O. Box 4958
3226 N. State St.
Jackson, MS 39296-4958
601-982-7051

Missouri

Shaun DeLoyola, Director
Missouri P&A Services
925 S. Country Club Dr., Unit B-1
Jefferson City, MO 65109
314-893-3333

Montana

Lynn Wislow, CAP Director
Montana Advocacy Program
P.O. Box 1680
Helena, MT 59624
406-444-3889
800-245-4743

Nebraska

Victoria L. Rasmussen, CAP Director
Division of Rehabilitation Services
Department of Education
301 Centennial Mall South
Lincoln, NE 68509
402-471-3656

Nevada

William E. Bauer, Director
Client Assistance Program
1755 E. Plumb Lane, Suite 109
Reno, NV 89408
702-688-1440

New Hampshire

Christy Goodrich, CAP Ombudsman
Governor's Commission on Disability
57 Regional Dr.
Concord, NH 03301-9686
603-271-2773

New Jersey

State Client Assistance Program

Ellen Lence, CAP Coordinator
Department of Public Advocate
Office for Advocacy of DD
210 S. Broad St., 3rd Floor
Trenton, NJ 08608
609-292-9742
800-992-7233

New Mexico

Joyce Pomo, CAP Coordinator
Protection & Advocacy System, Inc.
1720 Louisiana Blvd., NE, Suite 204
Albuquerque, NM 87110
505-256-3100

New York

Michael Peluso, CAP Director
State Commission on Quality of Care for the Mentally Disabled
99 Washington Ave, Suite 1002
Albany, NY 12210
518-473-7378

North Carolina

Kathy Brack, CAP Director
Division of Vocational Rehabilitation Services
P.O. Box 26053
Raleigh, NC 27611
919-733-3364

North Dakota

Dennis Lyon, CAP Director
Office of Vocational Rehabilitation
Dept. of Human Services
400 East Broadway, Suite 303
Bismarck, ND 58501
701-328-3970

Ohio

Joyce Clemons, CAP Administrator
Governor's Office of Advocacy for People with Disabilities
30 East Broad St., Room 1201
Columbus, OH 43266-0400
614-466-9956

Oklahoma

Steve Stokes, Director
Oklahoma Office of Handicapped Concerns
2712 Villa Prom
Oklahoma City, OK 73107
405-521-3756

Oregon

I Wanna New Career And I'm Disabled

Kim Marks, CAP Director
Oregon Disabilities Commission
610 SW Alder, Suite 921
Salem, OR 97205
503-721-0135
800-746-7398

Pennsylvania

Alice Paylor, Regional Manager
Client Assistance Program
Medical Center East
211 N. Whitfield, Suite 215
Pittsburgh, PA 15206
412-363-7223
800-525-7223

Stephen Pennington, Statewide Director
Client Assistance Prog. (SEPLS)
110 Center, Suite 800
1617 JFK Blvd
Philadelphia, PA 19103
215-557-7112
800-742-8877

Puerto Rico

Paul Jimenez, CAP Program Coordinator
Ombudsman for the Disabled
P.O. Box 5163
Hato Rey, PR 00919-5163
809-758-1049

Rhode Island

Ted Mello, CAP Director
Rhode Island P&A System, Inc.
151 Broadway, 3rd Floor
Providence, RI 02903
401-831-3150

South Carolina

Protection and Advocacy System for the Handicapped
3710 Landmark Dr., Suite 208
Columbia, SC 29204
803-782-0639
800-922-5225

South Dakota

Nancy Schade, CAP Director
South Dakota Advocacy Services
221 S. Central Ave.
Pierre, SD 57501
605-224-8294
800-658-4782

State Client Assistance Program

Tennessee

Dan Suggs, Director
Tennessee P&A, Inc.
P.O. Box 121257
Nashville, TN 37212
615-298-1080

Texas

Judy Sokolow, CAP Coordinator
Advocacy, Inc.
7800 Shoal Creek Blvd., Suite 171-E
Austin, TX 78757
512-454-4816

Utah

Nancy Friel, CAP Director
Legal Center for People With Disabilities
455 East 400 South, Suite 410
Salt Lake City, UT 84101
801-363-1347
800-662-9080

Vermont

Judy Dixon, Director
Client Assistance Program
Vermont Legal Aid
P.O. Box 1367
Burlington, VT 05402
802-863-2871
800-747-5022

Virginia

Ford Franklin, CAP Manager
Department for the Rights of the Disabled
202 N. 9th St., 9th Floor
Richmond, VA 23219
804-225-2042
800-552-3962

Virgin Islands

Camille Ayala
Executive Director
Virgin Islands Advocacy Agency
7A Whim St., Suite 2
St. Croix, VI 00840
809-776-4303

Washington

Jerry Johnsen, Director
Client Assistance Program
P.O. Box 22510

Seattle, WA 98122
206-721-5999
800-544-2121

West Virginia

Susan Edwards
CAP Director
West Virginia Advocates
Litton Bldg., 4th Floor
1207 Quarrier St.
Charleston, WV 25301
304-346-0847
800-950-5250

Wisconsin

Paul Yochum
CAP Director
Governor's Commission for People With Disabilities
1 W Wilson St., Suite 558
Madison, WI 53707
608-266-5378

Wyoming

Kriss Smith, CAP Director
Wyoming P&A System, Inc.
2424 Pioneer Ave., Suite 101
Cheyenne, WY 82001
307-638-7668
307-632-3496
800-821-3091

"The new status symbol of the 90s won't be doing my own thing, it will be controlling my own time."

Source: *Job Shock*, Harry S. Dent, St. Martins Press, 1995

I Wanna New Career And I'm a Veteran

I Wanna New Career And I'm a Veteran

Veterans have completed their service to our country. It's a service that benefits all of us as a country. Now it is our turn to provide needed services to them. Whether it's help in returning to school, starting a business, or finding a job, the government has programs to give veterans a hand in building a rewarding career and stable future.

Most people have heard of the GI Bill that allows veterans to receive help obtaining a college education. But did you know that disabled vets can receive up to four years of vocational training? There is a program to help homeless vets find and retain jobs, and veterans can get help returning to their old jobs, even if they have been in the service for five years.

Special consideration is given to veterans who wish to start a business and learn how to run it successfully. The Small Business Administration has Veteran Affairs Officers in most offices to help vets become their own boss. Also, don't forget to check out the "I Wanna Start My Own Business" chapter for other great programs.

*** Free Help with Veterans Benefits**

The Department of Veterans Affairs has toll-free numbers for the convenience of veterans and their dependents. In addition, the Veterans Affairs Federal Benefits booklet and other VA information is available to the public by computer.

VA Benefits	800-827-1000	
Life Insurance	800-669-8477	
Debt Management Center	800-827-0648	
Education Loans	800-326-8276	
Telecommunications Device for the Deaf (TDD)	800-829-4833	
CHAMPVA	800-733-8387	
Headstones and Markers	800-697-6947	
Persian Gulf Helpline.....	800-PGW-VETS	
WWW	http://www.va.gov	
Bulletin Board	800-871-8387	

*** College Money For Service Time After 1985**

Contact your nearest Department of Veterans Affairs Regional Office or Vets Center listed at the end of this chapter.

It's called the Montgomery GI Bill (Active Duty) Program and it's for individuals who enter active duty after June 30, 1985, serve at least two years and have a high school diploma or an equivalency before the first period of active duty ends. Participants elect to have \$100 deducted from their pay and the government contributes up to \$400 a month for three years (or \$14,400), which all goes into a savings account to be used for education upon discharge. Benefits under this program end 10 years after discharge. Also eligible for this program are those who had remaining entitlement under the Vietnam Era GI Bill on December 31, 1989, and served on active duty sometime during the period October 19, 1984 and June 30, 1985 and continued to serve on active duty to July 1, 1988 or to June 30, 1987, followed by four years in the Selected Reserve after release from active duty.

*** College Money To Join The Reserves**

Contact your nearest Department of Veterans Affairs Regional Office or Vets Center listed at the end of this chapter.

Individuals who sign up for a six-year reserve commitment that begins after September 30, 1990 are eligible for the Montgomery GI Bill (Selected Reserve) Program. It's basically the same as the Active Duty Program described above, but Uncle Sam contributes only \$197.90 per month for 36 months, and participants are not required to contribute \$100 per month.

*** College Money For Service Time Before 1985**

Contact your nearest Department of Veterans Affairs Regional Office or Vets Center listed at the end of this chapter.

If you entered active duty for the first time after December 31, 1976 and before July 1, 1985 you are eligible for the Veterans Educational Assistance Program (VEAP). Under this program, the government contributes \$2 for every \$1 the participant contributes into a fund to be used for education. The monthly benefit payment will vary depending on the amount and number of contributions. You may be eligible to receive up to a maximum of 36 months. The maximum individual contribution is \$2,700 with the government contributing a maximum of \$5,400 for a total of \$8,100.

Benefits are available up to ten years from the date of discharge or release from active duty. In certain instances extensions are permitted. You are also permitted to attend part time at a lesser rate if you are unable to go full time.

There are a wide variety of educational options available including undergraduate or graduate degree programs, cooperative training programs, a correspondence course, and even studying abroad provided the program will lead to a degree. A state agency or the VA must approve the program.

*** Vocational and Educational Counseling
For All Vets**

Contact your nearest Department of Veterans Affairs Regional Office or Vets Center listed at the end of this chapter.

Servicemembers, veterans, and dependents of deceased or totally disabled veterans may receive a full range of educational and vocational counseling and testing. To locate your nearest counseling center, contact your nearest Department of Veterans Affairs Regional Office or Vets Center listed at the end of this chapter.

*** Vocational Rehabilitation For Vets With
Disabilities**

Contact your nearest Department of Veterans Affairs Regional Office or Vets Center listed at the end of this chapter.

Veterans and servicemembers who served in the Armed Forces on or after September 16, 1940 and have at least a 10% service connected disability may be eligible for up to four years of rehabilitation services. Most veterans participate on a full time basis, but less than full time is possible. Veterans may: 1) enroll in a trade, business, or technical school or in college level institutions; 2) train on the job or in an apprenticeship program; 3) take on-farm training; 4)

enter programs which combine school and on-job training; 5) train in special rehabilitation facilities or at home when this is necessary because of serious disability; or, self employment. The government pays for all the costs for tuition, fees, books, supplies and equipment - and may also pay for special services like tutorial assistance.

*** Help For Homeless Vets**

Veterans Employment and Training Service
U.S. Department of Labor
200 Constitution Ave., NW, (S1316)
Washington, DC 20210 202-219-9110

The Homeless Veterans' Reintegration Projects (HVRP) program was created to assist homeless veterans in getting and retaining jobs. The program also helps to link veterans with other providers including Veterans' Affairs offices and medical facilities, Job Training Partnership Act and social service agencies. These providers can help stabilize the homeless veteran and remove barriers to employment such as lack of skills, clothing, medical care, and job skills.

HVRP uses veterans who have experienced homelessness themselves to reach out to homeless veterans. They go into the streets, shelters, soup kitchens and other places where veterans might be to encourage them to take advantage of the available services. HVRP's goal is to get homeless veterans off the street and into gainful employment with an emphasis on long term job retention.

*** Vocational Training For Retired Veterans**

Contact your nearest Department of Veterans Affairs Regional
Office or Vets Center listed at the end of this chapter.

Veterans who were awarded a pension prior to December 31, 1995 may be eligible for up to 24 months — or more under certain circumstances — of vocational training. This includes trade school, college, apprenticeships, and even self-employment assistance. Program participants may also receive up to 18 months of employment-counseling, job search assistance and work adjustment services.

*** College Money And Training For Surviving
Spouse And Children**

Contact your nearest Department of Veterans Affairs Regional
Office or Vets Center listed at the end of this chapter.

Educational assistance and training benefits are available to spouses and children of:

- 1) Veterans who died as a result of a disability arising from active service.
- 2) Veterans who died from any cause while rated permanently and totally disabled from service-connected disability.
- 3) Service members currently missing in action or captured in line of duty.
- 4) Servicepersons detained or interred in line of duty by a foreign government.

Benefits include \$404 per month for attending school full time with lesser amounts for part time education. Individuals may be entitled to receive up to 45 months of education benefits.

A son or daughter must be between the ages of 18 and 26 to receive benefits, however it is possible in some instances to begin before age 18 and continue after the age of 26. The

extension cannot go beyond one's 31st birthday. There are a wide variety of opportunities. A few of the many options include pursuing a degree at a college or university (this would include associate, bachelor, master or doctorate degrees). You may also take independent study or cooperative training programs.

Spouses may receive benefits for up to 10 years from the date the VA finds you eligible or from the date of the death of the veteran. Opportunities are extensive and include but are not limited to the following; pursuing a undergraduate or graduate degree, taking a correspondence course, studying abroad (provided the program leads to a college degree), or cooperative training programs.

Loans of up to \$2,500 are available to spouses who qualify under the Survivors and Dependents Educational Assistance program. You must have passed the 10 year period of eligibility and have remaining entitlement. The loan program is based on financial need.

*** Job Finding Assistance**

Contact the State Employment Office or
Job Service Office nearest you

Local Veterans Employment Representatives (LVER) are available at state job service offices around the country. They provide free job counseling, testing, training, referral and placement services to veterans. Priority in referral to job openings and training opportunities is given to eligible veterans. The highest priority is given to disabled veterans. LVER also work with the Department of Veterans Affairs to identify and aid veterans who need work-specific prosthetic devices, sensory aids, or other special equipment to improve their employability. They also provide information about unemployment compensation, job marts and on-the-job and apprenticeship training opportunities. Contact the State Employment Office or Job Service Office nearest you and ask for the Local Veterans Employment Representative. The number would be listed under state government in the blue pages.

*** Get Your Old Job Back With A Raise After 5 Years In The Military**

Contact your nearest Veterans' Employment and Training
Service (VETS) office (see page 951)

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) clarifies and strengthens the Veterans' Reemployment Rights (VRR) Act of 1940. USERRA continues the protection of civilian job rights and benefits for veterans and members of Reserve components. However, USERRA makes major improvements in protecting servicemember rights and benefits by clarifying the law, improving enforcement mechanisms, and providing Federal government employees with Department of Labor assistance in providing claims.

USERRA expands the cumulative length of time that an individual may be absent from work for military duty and retain reemployment rights for five years (the previous law provided four years of active duty, plus an additional year if it was for the convenience of the Government). There are important exceptions to the five year limit, including initial enlistments lasting more than five years, periodic training duty, and involuntary active duty extension and recalls, especially during a time of national emergency. USERRA clearly establishes that reemployment protection does not depend on the timing, frequency, duration, or nature of an individual's service.

The program also provides enhanced protection for disabled veterans, requiring employers to make reasonable efforts to accommodate the disability. Servicemembers convalescing from

injuries received during service or training may have up to two years to return to their jobs (as opposed to the one year provided by the old law).

As under the previous law, USERRA provides that returning servicemembers be reemployed in the job that they would have attained had they not been absent for military service (the long-standing "escalator" principle), with the same seniority, status, and pay as well as other rights and benefits determined by seniority. USERRA also requires that reasonable efforts (such as training or retraining) be made to enable returning servicemembers to refresh or upgrade their skills in order to help them qualify for reemployment. The law clearly provides for alternative reemployment positions if the servicemembers cannot qualify for the "escalator" position. USERRA also reaffirms and clarifies that while an individual is performing military service, he or she is deemed to be on furlough or leave of absence and is entitled to the non-seniority rights accorded other individuals on non-military leaves of absence.

The period an individual has to make application for reemployment or report back to work after military service is now based on time spent on military duty; not the category of service performed. For service of less than 31 days, the servicemember must return at the beginning of the next regularly scheduled work period on the first full day after release from service, taking into account safe travel home, plus an eight hour rest period. For service of more than 30 days but less than 181 days, the servicemember must submit an application for reemployment within 14 days of release from service. For service of more than 180 days, an application for reemployment must be submitted within 90 days of release from service.

USERRA also requires that servicemembers provide advance written or verbal notice to their employers for all military duty unless giving notice is impossible, unreasonable, or precluded by military necessity. In addition, servicemembers are able to use accrued vacation or annual leave while performing military duty.

The Department of Labor, through the Veterans' Employment and Training Service (VETS) provides assistance to all persons having claims under USERRA. If you have questions about the program, please contact your nearest VETS office.

*** Job Protection For Reservists And Members Of**

The National Guard

Contact your nearest Veterans' Employment and Training Service (VETS) office (see page 951)

Congress has provided certain protection for reservists and members of the National Guard with respect to their civilian employers. The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) provides that a reservist or member of the National Guard will be granted a leave of absence to perform active duty training or inactive duty training and will not be denied benefits due to this obligation. Written orders are not required but reservists and National Guard members are encouraged to inform their employers once they are told of orders that they will need a leave of absence. The leave of absence applies to active duty for training (ADT) and to inactive duty (IDT) which includes drills. Reservists and National Guard members are also encouraged to submit written requests to their employers in order to avoid any misunderstanding. The request cannot be denied by the employer regardless of the format.

There is no limitation on either the frequency or duration of a military leave of absence to perform ADT or IDT so long as the individual has been ordered to perform military training. In this case, his or her job is protected. It is also unlawful to make a reservist or National Guard

member use his or her vacation to perform military training.

Upon completion of training, reservists or National Guard members must report back to their civilian job at their first regularly scheduled shift after their arrival home. Upon reporting back they must be allowed to return with seniority, status pay, and vacation as though they had not been gone.

The Department of Labor, through the Veterans' Employment and Training Service (VETS) provides assistance to all persons having claims under USERRA. If you have any questions about the program, please contact your nearest VETS office.

*** Unemployment Compensation When Leaving**

The Military

Contact your nearest State Employment Office

Ex-service members are eligible for a weekly income for a limited period of time to help meet basic needs while searching for employment. The amount and duration of payments are governed by state laws, which vary considerably. Be sure to bring a copy of form DD-214 when you are applying. Contact your nearest state employment office listed in the blue pages of your telephone book under State Government.

*** Government Contractors Who Have To Hire**

Vets

Office of the Assistant Secretary for
Veterans' Employment and Training
U.S. Department of Labor

Washington, DC 20210 202-219-9116

Contractors or subcontractors with at least \$10,000 of work with the Federal government must take affirmative action to hire and promote qualified Vietnam-era and special disabled veterans (who are also covered under the Americans with Disabilities Act). Job openings paying under \$25,000 must be listed with the nearest state job-service or employment service office. Qualified Vietnam and special disabled veterans are then given priority referral for openings. Companies are not required to hire all those referred but must have affirmative action plans when applicable. Companies must file a VETS 100 report which shows veteran hiring information. Previous reporting has shown that in one year there were new hires of 112,027 of Vietnam-era veterans and 22,905 of special disabled veterans.

For additional information about the VETS-100 report, contact the office listed above.

You may also get copies of *Affirmative Action Obligations of Contractors and Subcontractors for Disabled Veterans and Veterans of the Vietnam Era, Rules and Regulations*. Contact: Office of Federal Contract Compliance Programs, Employment Standards Administration, U.S. Department of Labor, Washington, DC 20210, 202-219-8743.

*** Troops To Teachers**

DANTES (Defense Activity of Non-Traditional Education Support)

CODE 2, 6490 Saufley Field Rd.

Pensacola, FL 32509-5243

800-452-6616

Troops to Teachers is a Department of Defense program that provides departing Service members and civilian personnel assistance in obtaining teacher certification and placement in

schools. The emphasis of the program is relieving shortages of teachers and teachers aides in schools with students of low income families. Priority subjects are math and science.

Eligible participants may receive up to \$5,000 to cover tuition, fees, books, housing, and transportation. Qualified schools that employ participants may also receive an incentive grant to offset a portion of the individual's salary.

To get additional information contact the office listed above.

*** Job Training Partnership Act For Vets**

Veterans Employment and Training Service
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210 202-205-9116

Veterans are entitled to receive training and other help to find suitable employment under the Federal Job Training Partnership Act (JTPA). Programs are primarily designed to meet the needs of service connected disabled veterans, Vietnam-era veterans, and veterans that have recently been separated.

In addition to classroom, vocational, skills-based, and on the job training, JTPA can include:

- counseling, vocational and aptitude testing and career assessment
- remedial education
- on-site industry specific training
- supportive services and other training related assistance.

Programs may be conducted through public agencies and private nonprofit organizations. Veterans are also eligible for other JTPA-funded programs that help economically disadvantaged or dislocated workers find jobs and relocate to other areas or occupations.

To get additional information, contact your nearest Veterans' Employment and Training Service listed on page 951 or the main office listed above.

*** Establishment of Veterans Programs**

Assistant Secretary for Veterans' Employment and Training
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210 202-219-9110

The Assistant Secretary for Veterans Employment and Training at the Department of Labor is in charge of establishing programs under the Job Training Partnership Act especially for disabled, Vietnam era, and recently separated veterans.

In addition to these programs, the Assistant Secretary also assures proper emphasis on veterans' employment and advancement by employers with federal contracts, carries out all other Department of Labor employment, unemployment and training programs that affect veterans and provides grants to states to fund veterans programs.

For information about available programs in your area, contact your regional or state Veterans' Employment and Training Service listed on page 951 or the main office listed above.

*** Special Job Counseling For Disabled Vets**

Assistant Secretary for Veterans' Employment and Training Service
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210 202-219-9110

States receive funding from the Federal government to locate disabled veterans and help them find jobs, especially veterans of the Vietnam era. Disabled Veterans Outreach Program (DVOP) Specialists work with employers, veterans' organizations, the Departments of Veterans' Affairs and Defense, and community based organizations to match qualified disabled veterans with jobs and training opportunities. DVOP specialists receive lists of all veterans with service-connected disabilities in each state from the Department of Veterans Affairs. They then contact veterans to inform them of available employment and training programs, vocational guidance and employment counseling. Specialists serve as case managers for veterans enrolled in federally funded job training programs and state services. DVOP's maintain monthly contact with veterans and their employers to make sure that training is completed and that there are no problems. To identify your nearest office and DVOP specialist, contact your nearest job service office located under State Government in the blue pages of your phone book or contact the main office listed above.

*** Free Workshop For Vets Leaving The Military**

Veterans' Employment and Training Service
U.S. Department of Labor
200 Constitution Ave., NW (S-1316)
Washington, DC 20210 202-219-4953

The Transition Assistance Program (TAP) established a partnership with the Defense Department, Department of Veterans Affairs and the Labor Department to meet the needs of separating service members by offering job search assistance and related services within 180 days of separation or retirement.

TAP consists of comprehensive three day workshops at selected military installations throughout the nation. Workshop attendees learn how to conduct successful job searches, decisions in careers, current occupational and labor market conditions, resume and cover letter preparation, and a realistic evaluation of their employability.

Service members leaving the military with a service connected disability are offered the Disabled Transition Assistance Program (DTAP) which includes the three day TAP workshop and four hours of instruction to help determine job readiness and address the special needs of disabled veterans.

For additional information, contact the main office listed above or your nearest Veterans Affairs Center listed on page 955.

*** Get National Employment Information**

Transition Bulletin Board 800-641-6114

The military services provide civilian transition counseling at least 90 days prior to each servicemembers's discharge in a program called Operation Transition. A Defense Department document (DD Form 2586) is prepared to verify information valuable for civilian jobs and education, including military experience, training history, associated civilian equivalent job titles, and recommended educational credit information. The document is delivered to

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servicemembers 90 to 180 days before they are scheduled for separation.

The Defense Outplacement Referral System (DORS) refers mini-resumes to potential employers through 272 transition offices worldwide. Resumes are provided to employers by fax or mail, based on the geographic and occupational preferences of each individual. Employers may place job ads on the electronic Transition Bulletin Board (TBB) by calling 800-641-6114. Those employers having the proper computer equipment are able to place their ads electronically; others may mail or fax their ads to TBB. Service members are encouraged to respond to employers with their resumes. In addition, the bulletin board contains information on seminars, events, and other helpful information.

Two special registries have been developed to help separating servicemembers obtain public community service jobs. The "Registry of Public and Community Service Organizations" contains information on organizations desiring to hire servicemembers who are seeking employment in public and community service occupations. Defense matches people and employers on the two registries, and counsels separating servicemembers on how to apply for positions with public and community service organizations. For additional information, contact TBB at 800-641-6114.

Free Tutoring and Counseling for Veterans Interested in a College Education

(Upward Bound - 84.047)

Are you a veteran with a high school diploma or GED? Want to go to college? Then take advantage of a great program called Upward Bound. This FREE program can help you prepare for admission to the college of your choice.

Upward Bound assesses your strengths and weaknesses and provides one-on-one training in math, reading, study skills, and more to prepare you for the rigors of college. They will help you complete financial aid forms, help you study for entrance exams, and even coach you on interview skills. They will do whatever it takes to help make you a success in college.

Veterans Upward Bound is open to veterans who are economically or educationally disadvantaged, with two-thirds of enrollees being first generation college graduates. Veterans' Upward Bound programs are currently located at 34 colleges across the U.S. You do not have to be admitted or enrolled in these colleges, nor do you have to enroll in them after you complete the program.

The current budget for the Veterans Upward Bound is \$8,407,272. Contact the program nearest you for more information, or contact the main office at the Division of Student Services, Education Outreach Branch, Office of Postsecondary Education, U.S. Department of Education, 400 Maryland Ave., SW, Room 3060, Washington, DC 20202; 202-708-4804.

Veterans Upward Bound

Alabama

Anthony Meyers
Gadsden State Community College
Arledge Center for Adult Learners
P.O. Box 227
Gadsden, AL 34902
205-549-8408

Arizona

Adrian Hekking
Arizona State University
Irish Hall, Room 5
Tempe, AZ 85287
602-965-6483

Arkansas

Gerald Hudder
University of Arkansas/Fayetteville
725 Hotz Hall
Fayetteville, AR 71753

501-575-2821

California

Cai Williams
Humboldt State University
University Annex
Arcata, CA 95521
707-826-4971

Telacu Education Foundation
5400 East Olympic Blvd.
Los Angeles, CA 90022
213-838-8955

Colorado

Glenn A. Morris
Metropolitan State College
Campus Box 89
P.O. Box 173362
Denver, CO 80204
303-556-3024

Florida

Bernice Belcher
Miami-Dade Community College
11011 SW 104th St.
Miami, FL 33172
305-237-0940

Georgia

Arthur Barham
SERO/NSFFNS, Inc.
975 M.L. King Dr., NW
Atlanta, GA 30314
404-577-3990

Illinois

Christopher Chalko
Roosevelt University
430 S. Michigan Ave.
Room 321 HHC
Chicago, IL 60605
312-341-6382

Indiana

Robert Patterson
Vincennes University
1002 North First St.
Vincennes, IN 47591
812-888-5300

Kentucky

Upward Bound Program

Western Kentucky University
1 Big Red Way
Bowling Green, KY 42101
502-745-5310

Ms. Olive Wedderburn
Hopkinsville Community College
Bldg. 2150
13th and Indiana
Fort Campbell, KY 42223
502-798-4691

Louisiana

Ms. Arnell Cosey
Delgado Community College
615 City Park Ave.
New Orleans, LA 70119
504-483-4579

Kim Barker
Southeastern Louisiana University
SLU-548
Hammond, LA 70402
504-549-3386

Mr. Charles Campbell
University of Southwestern Louisiana
P.O. Box 43452
Lafayette, LA 70504
318-482-5819

Massachusetts

Charles Diggs
University of Massachusetts-Boston
100 Morrissey Blvd.
Boston, MA 02125
617-287-5870

Michigan

Philip H. Berns
Wayne State University
701-West Warren Ave.
Detroit, MI 48202
313-577-1943

Minnesota

Jon Westby
Minneapolis Community College
1501 Hennepin Ave.
Minneapolis, MN 55403
612-341-7077

Montana

Luke L. Petriccione
Northern Montana College
9 Pryor Ave.
Billings, MT 59101
406-245-8212
800-356-8387

New Jersey

Betty Foster
Essex County College
303 University Ave.
Newark, NJ 07102
201-877-3196

North Dakota

Truman Stageberg
North Dakota State University
Student Opportunity Office
Box 5625, University Station
Fargo, ND 58105
701-231-8543

Ohio

Mr. Marion Talley
Cuyahoga Community College
2900 Community College Ave.
HUM Building 301
Cleveland, OH 44115
216-987-4938

Edward Keiser
University of Cincinnati
69 Beecher Hall
Cincinnati, OH 45221
513-556-6812

Oklahoma

East Central University
1000 East 12th
Ada, OK 74820
405-436-2883

Seminole Junior College
P.O. Box 351
Seminole, OK 74868
405-382-0059

Pennsylvania

Fredrick Whiten

Upward Bound Program

University of Pennsylvania
3933 Walnut St.
Philadelphia, PA 19104
215-898-6892

Puerto Rico

Hilda Maldonado
Aspira Inc. de Puerto Rico
P.O. Box 29132
65th Infantry Station
Bayamon, PR 00619
809-768-1985

Tennessee

Arthur Neal
Austin Peay State University
P.O. Box 4665
Clarksville, TN 37044
615-647-7894

Gail Burleson
East Tennessee State University
P.O. Box 70714
Johnson City, TN 37614
423-929-6188

Ernest W. Brewer
University of Tennessee/Knoxville
20 Claxton Education Bldg.
Knoxville, TN 37996
423-974-4466

Utah

Jim Kopecky
Weber State University
1308 University Circle
Ogden, UT 84408
801-626-7173

Virginia

Ms. Lucy Hawkins
Norfolk State University
2401 Corprew Ave.
Norfolk, VA 23504
804-683-8174

West Virginia

Dr. Ann Crum
Davis & Elkins College
100 Campus Dr.
Elkins, WV 26241
304-637-1322

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800-624-3157

Mr. Gary Murvin
Bluefield State College
219 Rock St.
Bluefield, WV 24701
304-327-4288

Non-Competitive Government Jobs

The Vietnam-Era Veterans Readjustment Assistance Act of 1974 allows federal agencies to make noncompetitive appointments, at their discretion, to federal jobs for Vietnam-Era and post-Vietnam Era veterans. Under the Disabled Veterans Affirmative Action Program, all federal agencies are required to establish action plans to facilitate the recruitment, employment, and advancement of disabled veterans.

Veterans also receive additional preferences including: extra points to employment examinations, first consideration for certain jobs, and preferences for retention in reductions in force. Preference is also provided for: 1) unremarried widows and widowers of deceased veterans and mothers of military personnel who died in service; 2) spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and 3) mothers of veterans who have permanent and total service-connected disabilities. Individuals interested in federal employment should contact the personnel offices of the agencies of interest. There is also a manual available through the Office of Personnel Management which is designed to assist veterans with employment in the Federal government. Additional information is available by contacting the U.S. Office of Personnel Management and the Federal Employment Centers listed below.

Federal Employment Centers

Alabama

520 Wynn Dr., NW
Huntsville, AL 35818-3426
205-837-0894

Alaska

222 West 7th Ave., #22
Room 158
Anchorage, AK 99513-7522
907-271-5821

Arizona

(see New Mexico)

California

9650 Flair Dr., Suite 100A
El Monte, CA 91731
818-575-6510

1029 J St., Room 202
Sacramento, CA 95814
416-744-5627

Federal Building, Room 4260
880 Front St.
San Diego, CA 92101
818-575-8510

120 Howard St., Suite B
San Francisco, CA 94120
415-744-5627

Colorado

12345 W. Alameda Parkway
Lakewood, CO 60225
303-969-7050

Connecticut

(see Boston, Massachusetts)

Delaware

(see Philadelphia, Pennsylvania)

District of Columbia

Theodore Roosevelt Federal Building
1900 E St., NW
Room 1416
Washington, DC 20415
202-606-2700

Florida

Claude Pepper Federal Building, Room 1222
61 SW First Ave.
Miami, FL (walk in only)

Commodore Building, Suite 125
3444 McCrory Place
Orlando, FL (walk in only)

Georgia

Richard B. Russell Building
Room 940A
75 Spring St., SW
Atlanta, GA 30303
404-331-4315

Hawaii

Federal Building, Room 5316
300 Alamoana Blvd.
Honolulu, HI 96850
808-541-2791

Idaho

(see Seattle, Washington)

Illinois

230 South Dearborn St., Room 2916
Chicago, IL 60804
312-353-6192

Non-Competitive Government Jobs

Indiana

(see Michigan)

Iowa

(see Kansas City, Missouri)
816-426-7820

Kentucky

(see Ohio)

Louisiana

1515 Poydras St.
Suite 608
New Orleans, LA 70112
210-805-2402

Maine

(see Boston, Massachusetts)

Maryland

(see Philadelphia, Pennsylvania)

Massachusetts

10 Causeway St.
Boston, MA 02222
617-565-5900

Michigan

477 Michigan Ave., Room 565
Detroit, MI 48228
313-226-6950

Minnesota

Bishop Henry Whipple Federal Building
1 Federal Dr., Room 501
Fort Snelling, MN 55111
612-725-3430

Mississippi

(see Alabama)

Missouri

Federal Building, Room 134
601 E. 12th St.
Kansas City, MO 64106
816-426-5702

400 Old Post Office Building
815 Olive St.
St. Louis, MO 63101

314-539-2285

Montana

(see Colorado)

Nebraska

(see Kansas City)

816-426-7819

Nevada

(for Clark, Lincoln, and Nye counties, see Los Angeles, California; all other counties see Sacramento, California)

New Hampshire

(see Boston, Massachusetts)

New Jersey

(see New York City, New York or Philadelphia, Pennsylvania)

New Mexico

605 Marquette Ave., Suite 910

Albuquerque, NM 87102

505-766-5583

New York

Jacob K. Javits Building

Second Floor, Room 120

26 Federal Plaza

New York City, NY 10278

212-264-0422

P.O. Box 7267

100 South Clinton St.

Syracuse, NY 13261

315-448-0480

North Carolina

4407 Bland Rd., Suite 202

Raleigh, NC 27609

919-790-2822

North Dakota

(see Minnesota)

Ohio

Federal Building, Room 506

200 W. 2nd St.

Dayton, OH 45402

513-225-2720

Oklahoma

(see San Antonio, Texas)

Non-Competitive Government Jobs

Oregon

Federal Building, Room 376
1220 SW Third Ave.
Portland, OR 97204
503-326-3141

Pennsylvania

Federal Building, Room 168
P.O. Box 761
Harrisburg, PA 17108
717-782-4494

William J. Green, Jr. Federal Building
600 Arch St.
Philadelphia, PA 19106
215-597-7440

Federal Building,
1000 Liberty Ave., Room 119
Pittsburgh, PA 15222
(see Philadelphia for telephone)

Puerto Rico

U.S. Federal Building, Room 328
150 Carlos Chardon Ave.
San Juan, PR 00918
609-766-5242

Rhode Island

(see Boston, Massachusetts)

South Carolina

(see Raleigh, North Carolina)

South Dakota

(see Minnesota)

Tennessee

(see Alabama)

Texas

(Corpus Christi see San Antonio)
512-884-8113

Dallas

(see San Antonio)

Harlingen

(see San Antonio)

512-769-0455

8610 Broadway, Room 305
San Antonio, TX 78217
210-805-2402

Utah

(see Colorado)

Vermont

(see Boston, Massachusetts)

Virgin Islands

(see Puerto Rico)
809-774-8790

Virginia

Federal Building, Room 500
200 Granby St.
Norfolk, VA 23510
804-441-3355

Washington

Federal Building, Room 110
915 Second Ave.
Seattle, WA 98174
206-220-6400

Washington, DC

(see District of Colombia)

West Virginia

(see Ohio)
513-225-2866

Wisconsin

(for Dane, Grant, Green, Iowa, Lafayette, Jefferson, Walworth, Milwaukee, Racine, Waukkesha, Rock, and Kenosha, see Illinois listing, 312-353-6189; and for all other counties, see Minnesota, 612-725-3430)

Wyoming

(see Colorado)

Small Business Administration

In each local Small Business Administration office, there is a person who is designated as the Veterans Affairs Officer (VAO). This person should be your initial contact and resource person for SBA programs. You can contact the VAO by calling the applicable number listed below.

The following are among the programs by the Small Business Administration specifically targeted for veterans.

*** Loans To Veterans To Start A Business**

Director
Loan Policy and Procedures Branch
Small Business Administration
409 Third St., SW 202-205-6570
Washington, DC 20416 800-827-5722

The United States Congress has authorized the Small Business Administration to make loans for business purposes. However, before SBA can consider a loan application, the applicant must show that funding is not otherwise available on reasonable terms.

A letter of declination from the bank is required. These are loans, not grants, and the applicant must demonstrate that the loan can be repaid from the earnings of the business. There are no grants available for starting and maintaining a small business. Veterans who meet SBA loan criteria are placed ahead of non-veterans who apply on the same day (see Special Consideration below).

All veterans must meet the same SBA standard loan criteria as any other applicant. If you are a veteran who is a farmer or from a rural community, contact the United States Department of Agriculture Rural Business - Cooperative Service. For those eligible, SBA offers a broad range of loan programs. Many of these loans are made by financial institutions and are guaranteed by SBA. Regular business loans are available to veterans on a special consideration basis. Loans range from \$1,000 to \$150,000, with approximately \$16 million worth of loans made per year. Contact the Veterans Affairs Officer at your local U.S. Small Business Administration Field office listed below or you can call the national toll free number, 800-827-5722 (800-U-ASK-SBA).

*** "Special Consideration" To Start A Business**

Office of Veterans Affairs
U.S. Small Business Administration
409 Third St., SW
Suite 6500 800-8-ASK-SBA
Washington, DC 20416 TDD: 202-205-7333

The Small Business Administration (SBA) wants veterans to receive the benefits of all programs the agency provides. To ensure that this happens a policy was adopted giving veterans "special consideration" in agency programs. Special Consideration involves designing unique management training programs specifically for veterans, processing veterans loans applications before non-veteran applications submitted the same day, monitoring loan and procurement activities to measure veteran participation, coordinating training and counseling activities for

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veterans with other agency departments and allocating a portion of direct loan funds for veterans. To get additional information on SBA services, contact the main office listed above or the VAO (Veterans Affairs Officer) in your nearest SBA office listed below.

*** Veteran's Guide To Entrepreneurship**

Small Business Administration
409 Third St., SW
Suite 6500
Washington, DC 20416 800-ASK-SBA

A Veteran's Guide to Entrepreneurship is a publication that was developed by the Office of Veterans Affairs and will assist those servicemembers who choose to go into business for themselves. Many servicemembers choose self-employment for various reasons.

This publication will help provide the needed information on starting a business. The information is very comprehensive and will assist with all aspects of having your own business. In addition, there is also a *Veteran's Handbook* which also may be very helpful. To get both publications, contact the main office listed above or the VAO in your nearest SBA office listed below.

Small Business Administration Field Offices and Phone Numbers

Region I

Regional Office
Small Business Administration
155 Federal St., 9th Floor
Boston, MA 02110
617-451-2023

Gordon Helme
Small Business Administration
10 Causeway St., Room 265
Boston, MA 02222
617-565-5590

Thomas Heels
Small Business Administration
40 Western Ave.
Room 512
Augusta, ME 04330
207-622-8378

Raymond E. Beaudoin
Small Business Administration
143 North Main St.
Suite 202
Concord, NH 04330
603-225-1400

Robert J. Hatch
Small Business Administration
330 Main St., 2nd Floor
Hartford, CT 06106

Small Business Administration

203-240-4700

Albert Hall III
Small Business Administration
87 State St.
Room 205
Montpelier, VT 05602
802-828-4422

Patricia O'Rourke
Small Business Administration
380 Westminster Mall
5th Floor
Providence, RI 02903
401-528-4561

James Williams
Small Business Administration
1550 Main St., Room 212
Springfield, MA 01103
413-785-0268

Region II

Regional Office
Small Business Administration
26 Federal Plaza
Suite 3100
New York, NY 10278
212-264-1450

Richard Keffer
Small Business Administration
111 West Huron St., Room 1311
Buffalo, NY 14202
716-551-4301

Frank Dito
Small Business Administration
26 Federal Plaza
Suite 3100
New York, NY 10278
212-264-2454

Small Business Administration
Two Gateway Center, 4th Floor
Newark, NJ 07102
201-645-2434

David Laveck
Small Business Administration
100 South Clinton St.

I Wanna New Career And I'm a Veteran

Suite 1071
Syracuse, NY 13260
315-448-0423

Kinard Zuloma
Small Business Administration
Carlos Chardon Ave., Suite 691
Hato Rey, PR 00919
809-766-5572

Howard Garrity
Small Business Administration
333 East Water St., 4th Floor
Elmira, NY 14901
607-734-8130

Small Business Administration
Clinton and Pearl, Suite 815
Albany, NY 12207
518-431-4261

Joseph Fernicola
Small Business Administration
2600 Mt. Ephraim Ave.
Camden, NJ 08104
609-757-5183

Small Business Administration
100 State St., Suite 410
Rochester, NY 14614
716-263-6700

Small Business Administration
3013 Golden Rock, Suite 165
St. Croix, VI 00820
809-778-5380

Small Business Administration
3800 Crown Bay
St. Thomas, VI 00802
809-774-8530

George Ferran
Small Business Administration
35 Pinelawn Rd.
Suite 207W
Melville, NY 11747
516-454-0750

Region III
Regional Office

Small Business Administration

Small Business Administration
475 Allendale Rd., Suite 201
King of Prussia, PA 19406
610-962-3700

John Fleming
Small Business Administration
475 Allendale Rd., Suite 201
King of Prussia, PA 19406
610-962-3800

Sam Reproger
Small Business Administration
10 South Howard St., Suite 6220
Baltimore, MD 21201-2525
410-962-4392

Dave Manley
Small Business Administration
168 West Main St., 5th Floor
Clarksburgh, WV 26301
304-623-5631

George Day
Small Business Administration
960 Pennsylvania Ave., 5th Floor
Pittsburgh, PA 15222
412-644-2780

Leroy Harris
Small Business Administration
400 North 8th St., Room 3015
Richmond, VA 23240
804-771-2400

Sheila Thomas
Small Business Administration
1110 Vermont Ave. NW, Suite 900
Washington, DC 20036
202-606-4000

John Gallager
Small Business Administration
20 North Pennsylvania Ave., Room 2327
Wilkes-Barre, PA 18701
717-826-6497

William Durham
Small Business Administration
550 Egan St., Room 309
Charleston, WV 25301
304-347-5220

Small Business Administration
100 Chestnut St., Room 309
Harrisburg, PA 17101
717-782-3840

Small Business Administration
920 North King St.
Suite 412
Wilmington, DE 19801
302-573-6295

Region IV

Regional Office
Small Business Administration
1375 Peachtree St., NE 5th Floor
Atlanta, GA 30367
404-347-2797

Leonard Eligman
Small Business Administration
1720 Peachtree Rd., NW 6th Floor
Atlanta, GA 30309
404-347-4749

Douglas Braswell
Small Business Administration
2121 8th Ave.
Suite 200
Birmingham, AL 35203
205-731-1344

Ed Sleetwood
Small Business Administration
200 North College St., Suite A2015
Charlotte, NC 28202
704-344-6563

Kim Hike
Small Business Administration
1835 Assembly St., Room 358
Columbia, SC 29201
803-765-5377

Tommy Traxler
Small Business Administration
101 West Capitol St., Suite 400
Jackson, MS 39201
601-965-4378

Charles Atwood
Small Business Administration

Small Business Administration

7825 Baymeadows Way, Suite 100-B
Jacksonville, FL 32256
904-443-1900

Sam Harris
Small Business Administration
600 M.L. King Place, Room 188
Louisville, KY 40202
502-582-5971

Small Business Administration
1320 South Dixie Highway, Suite 501
Coral Gables, FL 33146
305-536-5521

David Tiller
Small Business Administration
50 Vantage Way, Suite 201
Nashville, TN 37228
615-736-5881

Charles Gillis
Small Business Administration
1 Hancock Plaza, Suite 1001
Gulfport, MS 39501
601-863-4449

Small Business Administration
501 East Polk St., Suite 104
Tampa, FL 33602
813-228-2594

Region V

Regional Office
Small Business Administration
300 South Riverside Plaza, Suite 1975S
Chicago, IL 60606
312-353-5000

James E. Webb
Small Business Administration
500 West Madison St., Suite 1250
Chicago, IL 60661
312-353-4528

Michael Murray
Small Business Administration
1111 Superior Ave., Suite 630
Cleveland, OH 44114
216-522-4180

I Wanna New Career And I'm a Veteran

Douglas Sweazy
Small Business Administration
2 Nationwide Place, Suite 1400
Columbus, OH 43215
614-469-6860

Allen Cook
Small Business Administration
477 Michigan Ave., Room 515
Detroit, MI 48226
313-226-6075

Paul Wyatt
Small Business Administration
429 North Pennsylvania Ave., Suite 100
Indianapolis, IN 46204
317-226-7272

James Bren
Small Business Administration
212 East Washington Ave., Room 515
Madison, MI 53703
608-264-5261

George Saumweber
Small Business Administration
100 North 6th St., Suite 610
Minneapolis, MN 55403
612-370-2324

Small Business Administration
525 Vine St., Suite 870
Cincinnati, OH 45202
513-684-2814

Joseph Rosher
Small Business Administration
310 West Wisconsin Ave., Suite 400
Milwaukee, WI 53203
414-297-4416

Jim Ryan
Small Business Administration
511 West Capitol Ave., Suite 302
Springfield, IL 62704
217-492-4416

Small Business Administration
228 West Capitol Ave., Suite 11
Marquette, MI 49885
906-225-1108

Region VI

Regional Office
Small Business Administration
8625 King George Dr., Building C
Dallas, TX 75235
214-767-7633

Bill Medina
Small Business Administration
4300 Amon Carter Blvd., Suite 114
Ft. Worth, TX 76155
817-885-6500

Jerry Dukauskas
Small Business Administration
625 Silver Ave. SW, Suite 320
Albuquerque, NM 87102
505-766-1870

Alonzo Gracia
Small Business Administration
222 East Van Buren St., Room 500
Harlington, TX 78550
210-427-8533

Jerry Lash
Small Business Administration
9301 SW Freeway, Suite 550
Houston, TX 77074
713-773-6500

Andy Lamonica
Small Business Administration
2120 River Front Dr., Suite 110
Little Rock, AR 72202
501-324-5871

Armando Garcia
Small Business Administration
1611 Tenth St., Suite 200
Lubbock, TX 79401
806-743-7462

Willie Williams
Small Business Administration
365 Canal St., Suite 2250
New Orleans, LA 70130
504-589-6685

Jerry Reese
Small Business Administration

I Wanna New Career And I'm a Veteran

210 Park Ave.
Oklahoma City, OK 73102
405-231-5521

Henry Cardenas
Small Business Administration
727 East Durango Blvd., Room A527
San Antonio, TX 78206
210-229-5900

Small Business Administration
10737 Gateway West, Suite 320
El Paso, TX 79935
915-540-5676

Small Business Administration
300 East 8th St., Room 967
Austin, TX 78701
512-482-5288

David Royal
Small Business Administration
606 North Carancahua, Suite 1200
Corpus Christi, TX 78476
512-888-3331

Small Business Administration
505 East Travis, Room 112
Marshall, TX 75670
903-935-5257

Small Business Administration
401 Edwards St., Room 916
Shreveport, LA 71101
318-676-3196

Region VII

Regional Office
Small Business Administration
323 West 8th St., Suite 307
Kansas City, MO 64105
816-374-6380

John Wassmer
Small Business Administration
323 8th St., Suite 501
Kansas City, MO 64105
816-374-6708

Donald Siner
Small Business Administration

Small Business Administration

11145 Mill Valley Rd.
Omaha, NE 68154
402-221-4691

Tom Means
Small Business Administration
100 East English St., Suite 510
Wichita, KS 67202
316-269-6616

Garry Ayers
Small Business Administration
815 Olive St., Room 242
St. Louis, MO 63101
314-539-6600

Tom Harbison
Small Business Administration
210 Walnut St., Room 749
Des Moines, IA 50309
515-284-4422

Roger Hoffman
Small Business Administration
215 4th Ave., SE, Suite 200
Cedar Rapids, IA 52401
319-362-6405

James Coffey
Small Business Administration
620 South Glenstone St., Suite 110
Springfield, MO 65802
417-864-7670

Region VIII

Regional Office
Small Business Administration
633 17th St., 7th Floor
Denver, CO 80202
303-294-7186

Cyndi Jones
Small Business Administration
721 19th St., Suite 426
Denver, CO 80202
303-844-5240

Ron Solberg
Small Business Administration
100 East B St., Room 4001
Casper, WY 82602

307-261-5761

Alan Haut
Small Business Administration
657 2nd Ave., North, Room 219
Fargo, ND 58108
701-239-5131

Small Business Administration
301 South Park, Room 334
Helena, MT 59626
406-449-5381

Loy Rasmuson
Small Business Administration
125 South St., Room 2237
Salt Lake City, UT 84138
801-524-5804

E. Chuck Schroder
Small Business Administration
110 South Phillips Ave., Suite 200
Sioux Falls, SD 57102
605-330-4231

Region IX

Regional Office
Small Business Administration
71 Stevenson St., 20th Floor
San Francisco, CA
415-744-6404

Chuck Stewart
Small Business Administration
211 Main St., 4th Floor
San Francisco, CA 94105
415-744-6820

Vince Tammelleo
Small Business Administration
2828 North Central Ave.
Suite 800
Phoenix, AZ 85004
602-640-2316

Teddy Luszc
Small Business Administration
6477 Telephone Rd., Suite 10
Ventura, CA 93003
805-642-1866

Small Business Administration

John Striet
Small Business Administration
550 West "C" St., Room 301
San Diego, CA 92188
619-557-7250

Small Business Administration
301 East Stewart St., Room 301
Las Vegas, NV 89125
702-388-6611

Dean Hoe
Small Business Administration
300 Ala Moana Blvd., Room 2213
Honolulu, HI 96850
808-541-2990

John Hodges
Small Business Administration
2719 North Air Fresno Dr., Suite 107
Fresno, CA 93727
209-487-5189

Frank Pucci
Small Business Administration
660 J St., Suite 215
Sacramento, CA 95814
916-498-6410

Jim Linton
Small Business Administration
200 West Santa Ana Blvd., Suite 700
Santa Ana, CA 92701
714-550-7420

Jose M.L. Lujan
Small Business Administration
238 Archbishop FC Flores St., Room 508
Agana, GU 96910
671-472-7277

Small Business Administration
330 North Brand Blvd., Suite 1200
Glendale, CA 91203
818-552-3210

Small Business Administration
50 South Virginia St., Room 238
Reno, NV 89505
702-784-5268

Small Business Administration

300 West Congress St.
Room 7-H, Box FB 33
Tucson, AZ 85700
520-670-4759

Region X

Regional Office
Small Business Administration
1200 6th Ave., Suite 1805
Seattle, WA 98101
206-553-5676

Pru Balatero
Small Business Administration
1200 6th Ave., Suite 1700
Seattle, WA 98101
202-553-7310

Bill Wheat
Small Business Administration
222 West 8th Ave., Room A36
Anchorage, AK 99513
907-271-4022

Tom Sullivan
Small Business Administration
West 601 1st Ave., 10th Floor
Spokane, WA 99204
509-353-2800

Small Business Administration
222 SW, Columbia St., Suite 500
Portland, OR 97201
503-326-2682

Rod Grzadzieleski
Small Business Administration
1020 Main St., Suite 290
Boise, ID 83702
208-334-1696

Veterans' Employment and Training Service and Regional Administrators

The Veterans' Employment and Training Service has 10 regional offices as well as at least one office in every state. The regional offices are administered by Regional Administrators (RAVET), and the state offices are administered by a Director for Veterans' Employment and Training. These offices can give you information about veterans employment and training programs, and reemployment rights for veterans reservists and members of the National Guard.

Veterans Employment and Training Services Offices

Region I

RAVET Norman M. Ahlquist
Veterans' Employment and Training Service
U.S. Department of Labor
One Congress St., 11th Floor
Boston, MA 02114
617-565-2080

Region II

RAVET H. Miles Sisson
Veterans' Employment and Training Service
U.S. Department of Labor
201 Varick St., Room 766
New York, NY 10014
212-337-2211

Region III

RAVET Irvin Cope
Veterans' Employment and Training Service
U.S. Department of Labor
U.S. Customs House
Room 305
Second and Chestnut Sts.
Philadelphia, PA 19160
215-597-1664

Region IV

William Bolls
Veterans' Employment and Training Service
U.S. Department of Labor
1371 Peachtree St., NE, Room 326
Atlanta, GA 30367-2312
404-347-3673

Region V

Ronald G. Bachman
Veterans' Employment and Training Service
U.S. Department of Labor 230 South Dearborn, Room 1064
Chicago, IL 60604
312-353-0970

Region VI

RAVET Lester L. Williams, Jr.
Veterans' Employment and Training Service
U.S. Department of Labor
525 Griffin St., Room 205
Dallas, TX 75202
214-767-4987

Region VII

RAVET Lester L. Williams, Jr.
Veterans' Employment and Training Service
U.S. Department of Labor
Federal Building, Room 803
911 Walnut St.
Kansas City, MO 64106
816-426-7151

Region VIII

RAVET Ronald E. Bachman
Veterans' Employment and Training Service
U.S. Department of Labor
1801 California St.
Suite 910
Denver, CO 80202-2614
303-844-1175

Region IX

RAVET Charles Martinez
Veterans' Employment and Training Service
U.S. Department of Labor
71 Stevenson St., Suite 705
San Francisco, CA 94105
415-975-4702

Region X

RAVET Veterans' Employment and Training Service
U.S. Department of Labor
1111 Third Ave.
Suite 800
Seattle, WA 98101-3212
206-553-4831

Alabama

Veterans' Employment and Training Service
U.S. Department of Labor
649 Monroe St., Room 543
Montgomery AL 36131-6300
334-223-7677
Fax: 334-242-8927

Alaska

Veterans' Employment and Training Service
U.S. Department of Labor
1111 West 8th St.
Juneau, AK 99802-5509
907-465-2723
Fax: 907-465-5528

Arizona

Veterans' Employment and Training Service
U.S. Department of Labor
1400 West Washington
Phoenix, AZ 85005
602-379-4961
Fax: 602-542-4103

Arkansas

Veterans' Employment and Training Service
U.S. Department of Labor
Employment Security Building
State Capitol Mall, Room G-12
Little Rock, AR 72201
501-682-3786
Fax: 501-682-3752

California

Veterans' Employment and Training Service
U.S. Department of Labor
2027 Mission Ave.
Oceanside, CA 92054-2387
619-754-5098
Fax: 619-754-5630

Veterans' Employment and Training Service
U.S. Department of Labor
1511 East Holt Blvd.
Ontario, CA 91761-2106
909-460-7631
Fax: 909-460-7659

Veterans' Employment and Training Service

I Wanna New Career And I'm a Veteran

U.S. Department of Labor
814 West Colton Ave.
Redlands, CA 92374-2930
909-798-3963
Fax: 909-798-6857

Veterans' Employment and Training Service
U.S. Department of Labor
800 Capitol Mall, Room W1142
P.O. Box 826880
Sacramento, CA 94280-0001
916-654-8178
Fax: 916-654-9469

Veterans' Employment and Training Service
U.S. Department of Labor
745 Franklin St., Room 218
San Francisco, CA 94102-3287
415-749-7479
Fax: 415-749-7476

Veterans' Employment and Training Service
U.S. Department of Labor
932 Broadway
Santa Monica, CA 90401-2383
310-576-6444
Fax: 310-395-4819

Colorado

Veterans' Employment and Training Service
U.S. Department of Labor
2 Park Central
Suite 400
1515 Arapahoe St.
Denver, CO 80202-2117
303-844-2151/2152
Fax: 303-620-4257

Veterans' Employment and Training Service
U.S. Department of Labor
2555 Airport Rd.
Colorado Springs, CO 80910-3176
719-475-3750
Fax: 719-633-4227

Connecticut

Veterans' Employment and Training Service
U.S. Department of Labor
CT Department of Labor Building
200 Folly Brook Blvd.
Wethersfield, CT 06601
860-566-3326

Veterans' Employment and Training Service and Regional Administrators

Fax: 860-566-3733

Veterans' Employment and Training Service
U.S. Department of Labor
Connecticut Job Service
500 State St.
Bridgeport, CT 06604
203-579-6262
Fax: 203-579-6374 (call first)

Delaware

Veterans' Employment and Training Service
U.S. Department of Labor
Stockton Building, Suite 104
100 Chapman Rd.
Newark, DE 19702
302-368-6898

Veterans' Employment and Training Service
U.S. Department of Labor
4425 North Market St., Room 420
Wilmington, DE 19809-0828
302-761-8138/39
Fax: 302-761-6621

District of Columbia

Veterans' Employment and Training Service
U.S. Department of Labor
500 C St. NW, Room 108
Washington, DC 20001
202-724-7005
Fax: 202-724-7006

Florida

Veterans' Employment and Training Service
U.S. Department of Labor
Marathon Building, Suite 205
2574 Seagate Dr.
Tallahassee, FL 32399-0676
904-942-8800
Fax: 904-922-2690

Veterans' Employment And Training Service
U.S. Department of Labor
P.O. Box 574708
1001 Executive Dr.
2nd Floor, Room 26
Orlando, FL 32803-2999
407-897-2888
Fax: 407-893-6589 (call first)

Veterans' Employment and Training Service

U.S. Department of Labor
P.O. Box 84
St. Petersburg, FL 33731-0084
813-893-2415
FAX: 813-893-2378 (call first)

Georgia

Veterans' Employment and Training Service
U.S. Department of Labor
Sussex Place, Suite 504
148 International Blvd. N.E.
Atlanta, GA 30303-1751
404-331-3893
Fax: 404-657-7403

Veterans' Employment and Training Service
U.S. Department of Labor
1371 Peachtree St., NE, Room 326
Atlanta, GA 30367-2312
404-347-3673
Fax: 404-347-0190

Hawaii

Veterans' Employment and Training Service
U.S. Department of Labor
830 Punchbowl St., Room 315
Honolulu, HI 96813
808-522-8216
Fax: 808-586-9258

Idaho

Veterans' Employment and Training Service
U.S. Department of Labor
317 Main St., Room 303
Boise, ID 83735
208-334-6163
Fax: 208-334-6163/6389/6430

Illinois

Veterans' Employment and Training Service
U.S. Department of Labor
401 South State St., 2 North
Chicago, IL 60605
312-793-3433
312-793-4795

Veterans' Employment and Training Service
U.S. Department of Labor
555 South Pasfield
Springfield, IL 62704
217-524-7769

Veterans' Employment and Training Service and Regional Administrators

Fax: 217-785-9715

Veterans' Employment and Training Service
U.S. Department of Labor
221 North Genesee St.
Waukegan, IL
847-336-0415

Indiana

Veterans' Employment and Training Service
U.S. Department of Labor
10 North Senate Ave., Room SE 203
Indianapolis, IN 46204
317-232-6804
Fax: 317-233-5720

Iowa

Veterans' Employment and Training Service
U.S. Department of Labor
150 Des Moines St.
Des Moines, IA 50309-5563
515-281-9061
Fax: 515-281-9063

Kansas

Veterans' Employment and Training Service
U.S. Department of Labor
401 Topeka Blvd.
Topeka, KS 66603-3182
913-296-5032
Fax: 913-296-0264

Kentucky

Veterans' Employment and Training Service
U.S. Department of Labor
c/o Dept. for Employment Svs.
275 East Main St.
(CHR Building), 3rd Fl. West
Frankfort, KY 40621-2339
502-564-7062
Fax: 502-564-1476

Louisiana

Veterans' Employment and Training Service
U.S. Department of Labor
Louisiana Department of Labor, Administration Building, Room 184
1001 North 23rd St.
Baton Rouge, LA 70802
504-389-0339
Fax: 504-342-3152

Maine

I Wanna New Career And I'm a Veteran

Veterans' Employment and Training Service
U.S. Department of Labor
522 Lisbon St.
P.O. Box 3106
Lewiston, ME 04243
207-783-5352
Fax: 207-783-5304

Maryland

Veterans' Employment and Training Service
U.S. Department of Labor
1100 North Eutaw St., Room 205
Baltimore, MD 21201
410-767-2110
Fax: 410-767-2112

Veterans' Employment and Training Service
U.S. Department of Labor
201 Baptist St.
Salisbury, MD 21801
410-543-6667

Veterans' Employment and Training Service
U.S. Department of Labor
P.O. Box 1317
Wheaton, MD 20915
301-929-4379

Massachusetts

Veterans' Employment and Training Service
U.S. Department of Labor
c/o Commonwealth of Massachusetts DET
19 Staniford St.
C.F. Hurley Bldg. 2nd Floor
Boston, MA 02114-2502
617-626-6690
Fax: 617-727-2330

Veterans' Employment and Training Service
U.S. Department of Labor
Division of Employment Security
618 Acheson Ave.
New Bedford, MA 02740
508-999-2361
Fax: 617-727-4325

Michigan

Veterans' Employment and Training Service
U.S. Department of Labor
7310 Woodward Ave.
Detroit, MI 48202
313-876-5613

Veterans' Employment and Training Service and Regional Administrators

Fax: 313-876-5365

Veterans' Employment and Training Service
U.S. Department of Labor
Employment Security Commission
911 Spring
P.O. Box 328
Petoskey, MI 49770
616-347-5150

Veterans' Employment and Training Service
U.S. Department of Labor
Employment Security Commission
3391 Plainfield, NE
Grand Rapids, MI 49505
616-361-3200 ext.254

Minnesota

Veterans' Employment and Training Service
U.S. Department of Labor
610 Piper Jaffray Plaza
444 Cedar St.
St. Paul, MN 55101
612-290-3028
Fax: 612-282-2711

Veterans' Employment and Training Service
U.S. Department of Labor
c/o Job Service
320 West 2nd St., Room 205
Duluth, MN 55802
218-723-4766

Mississippi

Veterans' Employment and Training Service
U.S. Department of Labor
P.O. Box 1699
1520 West Capitol St.
Jackson, MS 39215-1699
601-965-4204
Fax: 601-961-7717

Missouri

Veterans' Employment and Training Service
U.S. Department of Labor
421 East Dunkin St.
Jefferson City, MO 65104-3138
573-751-3921
Fax: 573-751-6710

Veterans' Employment and Training Service
U.S. Department of Labor

I Wanna New Career And I'm a Veteran

310 NW Englewood Rd., Suite 200
Gladstone, MO 64118
816-453-3054
Fax: 816-454-7864

Veterans' Employment Training Service
U.S. Department of Labor
c/o Missouri Job Service
9244 Watson Rd.
St. Louis, MO 63126
314-842-0935
Fax: 314-842-6109

Montana

Veterans' Employment and Training Service
U.S. Department of Labor
111 North Last Chance Gulch
Helena, MT 59601-4144
406-449-5431
Fax: 406-442-7527

Nebraska

Veterans' Employment and Training Service
U.S. Department of Labor
550 South 16th St.
Lincoln, NE 68508
402-437-5289
Fax: 402-471-2318

Nevada

Veterans' Employment and Training Service
U.S. Department of Labor
1923 North Carson St., Room 205
Carson City, NV 89702
702-687-4632
Fax: 702-687-3976

New Hampshire

Veterans' Employment and Training Service
U.S. Department of Labor
143 North Main St., Room 208
Concord, NH 03301
603-225-1424
Fax: 603-225-1545

New Jersey

Veterans' Employment and Training Service
U.S. Department of Labor
Labor Building, 11th Floor
CN-058
Trenton, NJ 08625
609-292-2930

Veterans' Employment and Training Service and Regional Administrators

Fax: 609-292-9070

Veterans' Employment and Training Service
U.S. Department of Labor
517-Federal St.
Camden, NJ 08103-1147
609-757-2576

New Mexico

Veterans' Employment and Training Service
U.S. Department of Labor
401 Broadway, NE
Albuquerque, NM 87102
505-766-2113
Fax: 505-841-9025

New York

Veterans' Employment and Training Service
U.S. Department of Labor
Harriman State Campus
Building 12, Room 518
Albany, NY 12240-0099
518-457-7465
Fax: 518-435-0833

Veterans' Employment and Training Service
U.S. Department of Labor
1 Main St. (Fulton Landing), Room 620
Brooklyn, NY 11201
718-797-7441
Fax: 718-797-7455

Veterans' Employment and Training Service
U.S. Department of Labor
State Office Building, Room 702
207 Genessee St.
Utica, NY 13501
315-793-2323
Fax: 315-793-2303

Veterans' Employment and Training Service
U.S. Department of Labor
290 Main St., Room 231
Buffalo, NY 14202-4076
716-851-2748
Fax: 716-851-2792

Veterans' Employment and Training Service
U.S. Department of Labor
450 Salina St., 2nd Floor, Room 200
Syracuse, NY 13202-2402
315-479-3381

Fax: 315-479-3421

North Carolina

Veterans' Employment and Training Service
U.S. Department of Labor
700 Wade Ave.
Building M
Raleigh, NC 27605
919-856-4792
Fax: 919-733-1508

North Dakota

Veterans' Employment and Training Service
U.S. Department of Labor
P.O. Box 1632
1000 E. Divide Ave.
Bismarck, ND 58502-1632
701-250-4337
Fax: 701-328-4000

Ohio

Veterans' Employment and Training Service
U.S. Department of Labor
1841 Prospect Ave.
Cleveland, OH 44115
216-787-5660

Veterans' Employment and Training Service
U.S. Department of Labor
145 South Front St., Room 523
Columbus, OH 43215
614-466-2768
Fax: 614-752-5007

Veterans' Employment and Training Service
U.S. Department of Labor
684 North Park Ave.
P.O. Box 1188
Warren, OH 44482-1188
216-399-8114
Fax: 216-399-1957

Oklahoma

Veterans' Employment and Training Service
U.S. Department of Labor
400 Will Rogers Memorial Office Building
Oklahoma City, OK 73105
405-231-5088
Fax: 405-557-7123

Oregon

Veterans' Employment and Training Service

Veterans' Employment and Training Service and Regional Administrators

U.S. Department of Labor
Employment Division Building
Room 108
875 Union St., N.E.
Salem, OR 97311-0100
503-378-3338
Fax: 503-373-0859

Veterans' Employment and Training Service
U.S. Department of Labor
1433 Southwest 6th Ave.
Portland, OR 97201
503-731-3478
Fax: 503-229-5829

Pennsylvania

Veterans' Employment and Training Service
U.S. Department of Labor
Labor and Industry Building
Room 1108
Seventh and Forester Sts.
Harrisburg, PA 17121
717-787-5834
Fax: 717-783-2631

Veterans' Employment and Training Service
U.S. Department of Labor
640 Hamilton St., 10th Floor
Allentown, PA 18103
610-821-6571

Puerto Rico

Veterans' Employment and Training Service
Puerto Rico Department of Labor and Human Resources #198
Calle Guayama
Hato Rey, PR 00917
809-754-5391
Fax: 787-754-2983

Rhode Island

Veterans' Employment and Training Service
RI Department of Employment and Training
507 Federal Building and Courthouse
Providence, RI 02903
401-528-5134
Fax: 401-528-5106

South Carolina

Veterans' Employment and Training Service
U.S. Department of Labor
The Bonham Center
914 Richland St.

Suite 101-A
Columbia, SC 29201
803-765-5195
Fax: 803-253-4153

South Dakota

Veterans' Employment and Training Service
U.S. Department of Labor
420 South Roosevelt
P.O. Box 4730
Aberdeen, SD 57402-4730
605-626-2325
Fax: 605-626-2322

Tennessee

Veterans' Employment and Training Service
U.S. Department of Labor
915 8th Ave. North
Nashville, TN 37219-3795
615-736-7680
Fax: 615-741-4241

Veterans' Employment and Training Service
U.S. Department of Labor
1309 Poplar Ave.
Memphis, TN 38104-2006
901-543-7853
Fax: 615-543-7882

Texas

Veterans' Employment and Training Service
U.S. Department of Labor
TEC Building, Room 516-T
1117 Trinity St.
Austin, TX 78701
512-463-2814
Fax: 512-475-2999

Veterans' Employment and Training Service
U.S. Department of Labor
1602 16th St.
Lubbock, TX 79401
806-763-6416
Fax: 806-747-8629

Veterans' Employment and Training Service
U.S. Department of Labor
330 Dwyer
San Antonio, TX 78204-1181
210-222-8484
Fax: 210-227-0632

Veterans' Employment and Training Service and Regional Administrators

Veterans' Employment and Training Service
U.S. Department of Labor
2040 North Loop West, #300
Houston, TX 77251-1390
713-956-4170 ext. 232
Fax: 713-956-5938

Veterans' Employment and Training Service
U.S. Department of Labor
412 South High St.
Long View, TX 75606
903-758-1783
Fax: 903-757-7835

Veterans' Employment and Training Service
U.S. Department of Labor
3649 Leopard St., Suite 600
Corpus Christ, TX 78408
512-882-3994
Fax: 512-882-1621

Veterans' Employment and Training Service
U.S. Department of Labor
301 West 13th St., Room 407
Ft. Worth, TX 76102-4699
817-335-5111 ext.404
Fax: 336-8527

Utah

Veterans' Employment and Training Service
U.S. Department of Labor
140 East 300 South
Salt Lake City, UT 84111-2333
801-524-5703
Fax: 801-536-7420

Vermont

Veterans' Employment and Training Service
U.S. Department of Labor
Post Office Building
87 State St., Room 303
Montpelier, VT 05602
802-828-4441
Fax: 802-828-4445

Virginia

Veterans' Employment and Training Service
U.S. Department of Labor
701 East Main St., Room 118
Richmond, VA 23219
804-786-7269
Fax: 804-786-4548

Veterans' Employment and Training Service
U.S. Department of Labor
Virginia Employment Commission
5060 Valleyview Blvd., NW
Roanoke, VA 24012
540-561-7494
Fax: 540-561-7510

Washington

Veterans' Employment and Training Service
U.S. Department of Labor
605 Woodview Dr., SE
Lacey, WA 98503-1040
360-438-4600
Fax: 360-438-3160

West Virginia

Veterans' Employment and Training Service
U.S. Department of Labor
112 California Ave.
Room 205, Capitol Complex
Charleston, WV 25305-0112
304-558-4001
Fax: 304-344-4591

Wisconsin

Veterans' Employment and Training Service
U.S. Department of Labor
201 East Washington Ave.
Room 250
Madison WI 53702
608-264-5371
Fax: 608-261-6710

Wyoming

Veterans' Employment and Training Service
U.S. Department of Labor
100 West Midwest Ave.
Casper, WY 82602-2760
307-261-5454
Fax: 307-473-2642

U.S. Department of Veterans Affairs Regional Offices and Vet Centers

Alabama

Regional Office:

345 Perry Hill Rd.
Montgomery, AL 36109
205-279-4866
800-827-1000

Vet Centers:

1425 South 21st St.
Suite 108
Birmingham, AL 35205
205-933-0500

Festival Center
3725 Airport Blvd.
Mobile, AL 36608
205-304-0108

Alaska

Regional Office:

2925 DeBarr Rd.
Anchorage, AK 99508
907-257-4700
800-827-1000

Benefits Office:

709 West 9th St. #263
Juneau, AK 99802
907-586-7472

Vet Centers:

4201 Tudor Centre Dr.
Suite 115
Anchorage, AK 99508
907-563-6966

529 5th Ave.
Suite 102
Fairbanks, AK 99701
907-456-4238

445 Coral St.
Kenai, AK 99611
907-283-5205

851 East Westpoint Ave.
Suite 109
Wasilla, AK 99654
907-376-4318

Arizona

Regional Office:

3225 North Central Ave.
Phoenix, AZ 85012
602-263-5411
800-827-1000

Vet Centers:

141 East Palm Lane
Suite 100
Phoenix, AZ 85004
602-379-5769

637 Hillside Ave.
Suite A
Prescott, AZ 86301
602-778-3469

3055 North 1st Ave.
Tucson, AZ 85723
602-882-0333

Arkansas

Regional Office:

Building 65 Ft. Roots
P.O. Box 1280
North Little Rock, AR 72115
501-370-3800
800-827-1000

Vet Center:

201 West Broadway
Suite A
North Little Rock, AR 72114
501-324-6395

California

Regional Offices:

Federal Building
11000 Wilshire Blvd.
Los Angeles, CA 90024
310-479-4011
800-827-1000

(Serving Counties of Inyo, Kern, Los Angeles, Orange, San Bernadino, San Luis Obispo, Santa Barbara, and Ventura)

2022 Camino Del Rio North

Veterans Affairs Regional Offices and Vet Centers

San Diego, CA 92108
619-297-8220
800-827-1000
(Serving counties of Imperial, Riverside and San Diego)

1301 Clay St.
Room 1300 North
Oakland, CA 94612
510-637-1365
800-827-1000
(Recorded benefits 24-hour availability 510-637-1325)

Counties of Alpine, Lassen, Modoc and Mono served by RO in Reno, Nevada

Benefits Office:
5400 East Olympic Blvd.
Commerce
East Los Angeles, CA 90022
213-722-4927

Vet Centers:
859 South Harbor Blvd.
Anaheim, CA 92805
714-776-0161

25 Main St.
Chico, CA 95926
916-899-8549

VA East LA. Clinic
5400 East Olympic Blvd., #140
Commerce, CA 90023
213-728-9966

1899 Clayton Rd.
Suite 140
Concord, CA 94520
510-680-4526

305 V St.
Eureka, CA 95501
707-444-8271

3636 North 1st St.
Suite 112
Fresno, CA 93726
209-487-5660

South Central LA.
251 West 85th Place
Los Angeles, CA 90003
310-215-2380

West LA.
2000 Westwood Blvd.
Los Angeles, CA 90025
310-475-9509

455 Reservation Rd.
Suite E
Marina Del Rey, CA 93933
408-384-1660

287 17th St.
Oakland, CA 94612
510-763-3904

2946 Broadway St.
Redwood City, CA 94062

4954 Arlington Ave.
Suite A
Riverside, CA 92504
909-359-8967

6225 State Farm Dr.
Suite 101
Rohnert Park, CA 94928
707-586-3295

1111 Howe Ave.
Suite 390
Sacramento, CA 95825
916-978-5477

2900 6th Ave.
San Diego, CA 92103
619-294-2040

25 Van Ness Ave.
San Francisco, CA 94102
415-431-6021

278 North 2nd St.
San Jose, CA 95112
408-993-0729

1300 Santa Barbara St.
Santa Barbara, CA 93101
805-564-2345

16126 Lassen St.
Sepulveda, CA 91343
818-892-9227

Veterans Affairs Regional Offices and Vet Centers

313 North Mountain Ave.
Upland, CA 91786
909-982-0416

1830 West Dr.
Suite 103
Vista, CA 92083
619-945-8941

Colorado

Regional Office:

155 Van Gordon St.
Denver, CO 80225
303-980-1300
800-827-1000

Vet Centers:

2128 Pearl St.
Boulder, CO 80302
303-440-7306

416 East Colorado Ave.
Colorado Springs, CO 80903
719-471-9992

1815 Federal Blvd.
Denver, CO 80204
303-433-7123

Connecticut

Regional Office:

450 Main St.
Hartford, CT 06103
203-278-3230
800-827-1000

Vet Centers:

370 Market St.
Hartford, CT 06103
203-278-3230
800-827-1000

141 Captain Thomas Blvd.
New Haven, CT 06156
203-932-9899

100 Main St.
Norwich, CT 06360
203-887-1755

Delaware

Regional Office:

1601 Kirkwood Highway
Wilmington, DE 19805
302-998-0191
800-827-1000

Vet Center:

VAMROC Building 2
1601 Kirkwood Highway
Wilmington, DE 19805
302-994-1660

District of Columbia

Regional Office:

1120 Vermont Ave., NW
Washington, DC 20422
202-418-4343
800-827-1000

Vet Center:

911 2nd St., NE
Washington, DC 20002
202-543-8821

Florida

Regional Office:

144 1st Ave. South
St. Petersburg, FL 33701
813-898-2121
800-827-1000

Vet Centers:

315 NE 3rd Ave.
Ft. Lauderdale, FL 33301
305-356-7926
800-827-1000

300 East State St.
Jacksonville, FL 32202
904-791-3621

2700 SW 3rd Ave., Suite 1A
Miami, FL 33129
305-859-8387

5001 South Orange Ave.
Suite A
Orlando, FL 32809
407-857-2800

2311 10th Ave. North, #13
Palm Beach, FL 33461

Veterans Affairs Regional Offices and Vet Centers

407-585-00441

202 West Jackson St.
Pensacola, FL 32501
904-435-8761

1800 Siesta Dr.
Sarasota, FL 34239
813-952-9406

2837 1st Ave. North
St. Petersburg, FL 33713
813-893-3791

249 East 6th Ave.
Tallahassee, FL 32303
904-942-8810

1507 West Sligh Ave.
Tampa, FL 33604
813-228-2621

Georgia

Regional Office:

730 Peachtree St. NE
Atlanta, GA 30365
800-827-1000

Vet Centers:

77 Peachtree Place
Atlanta, GA 30309
404-347-7264

8110 Whitebluff Rd.
Savannah, GA 31406
912-652-4097

Hawaii

Medical and Regional Office:

P.O. Box 50188
300 Ala Moana Blvd., Room 1004
Honolulu, HI 96850
808-566-1000
800-827-1000

Vet Centers:

120 Keawe St., Suite 201
Hilo, HI 96720
808-969-3833

1680 Kapiolani Blvd.
Suite F

I Wanna New Career And I'm a Veteran

Honolulu, HI 96814
808-566-1764

Pottery Terrace, Fern Building
75-5995 Kuakini Highway #415
Kailua-Kona, HI 96740
808-329-0574

3367 Kuhlo Highway
Suite 101
Lihue, HI 96766
808-246-1163

35 Lunalilo
Suite 101
Wailuku, HI 96793
808-242-8557

Idaho

Regional Office:
805 West Franklin St.
Boise, ID 83702
208-334-1010
800-827-1000

Vet Centers:
1115 West Boise Ave.
Boise, ID 83706
208-342-3612

1975 South 5th Ave. St.
Pocatello, ID 83201
208-232-0316

Illinois

Regional Office:
536 South Clark St.
P.O. Box 8136
Chicago, IL 60680
800-827-1000

Vet Centers:
1514 East 63rd St.
Chicago, IL 60637
312-684-5500

1600 Halsted St.
Chicago Heights, IL 60411
708-754-0340

1269 North 89th St., Suite 1
East St. Louis, IL 62203

Veterans Affairs Regional Offices and Vet Centers

618-397-6602

1529 46th Ave., Room #6
Moline, IL 61265
309-762-6954

155 South Oak Park Ave.
Oak Park, IL 60302
708-383-3225

605 NE Monroe St.
Peoria, IL 61603
309-671-7300

624 South 4th St.
Springfield, IL 62702
217-492-4955

565 Howard St.
Evanston, IL 60202
847-332-1019

Indiana

Regional Office:

575 North Pennsylvania St.
Indianapolis, IN 46204
800-827-1000

Vet Centers:

311 North Weinbach Ave.
Evansville, IN 47711
812-473-5993/6084

2236 West Ridge Rd.
Gary, IN 46408
219-887-0048

3833 Meridian
Indianapolis, IN 46208
317-927-6440

Iowa

Regional Office:

210 Walnut St.
Des Moines, IA 50309
515-284-0219
800-827-1000

Vet Centers:

1642 42nd St., NE
Cedar Rapids, IA 52402
319-378-0016

2600 Harding Rd.
Des Moines, IA 50310
515-284-0219

706 Jackson
Sioux City, IA 51101
712-255-3808

Kansas

Regional Office:
5500 East Kellogg
Wichita, KS 67218
800-827-1000

Vet Center:
413 South Pattie
Wichita, KS 67211
316-265-3260

Kentucky

Regional Office:
545 South Third St.
Louisville, KY 40202
800-827-1000

Vet Centers:
301 East Vine St., Suite C
Lexington, KY 40503
606-253-0717

1355 South Third St.
Louisville, KY 40208
502-894-6290

Louisiana

Regional Office:
701 Loyola Ave.
New Orleans, LA 70113
504-589-7191
800-827-1000

Vet Centers:
1529 North Claiborne Ave.
New Orleans, LA 70116
504-943-8386

Building 3, Suite 260
2620 Centenary Blvd.
Shreveport, LA 71104
318-425-8387

Veterans Affairs Regional Offices and Vet Centers

Maine

Regional Office:

Route 17 East
Togus, ME 04330
207-623-8000
800-827-1000

Vet Centers:

352 Harlow St.
Bangor, ME 04401
207-947-3391

228 Sweden St.
Caribou, ME 04736
207-496-3900

475 Pleasant St.
Lewistown, ME 04240
207-738-0257

475 Stevens Ave.
Portland, ME 04101
207-780-3584

441 Maine St.
Sanford, ME 04073
207-490-1513

Maryland

Regional Office:

31 Hopkins Plaza
Federal Building
Baltimore, MD 21201
410-685-5454
800-827-1000

(Montgomery and Prince Georges counties served by Washington, DC, RO, 202-418-4343)

Vet Centers:

777 Washington Blvd.
Baltimore, MD 21230
410-539-5511

7 Elkton Commercial Plaza
South Bridge St.
Elkton, MD 21921
410-398-0171

1015 Spring St.
Suite 101
Silver Spring, MD 20910
301-589-1073

Massachusetts

Regional Office:

JFK Federal Building

Government Center

Boston, MA 02203

617-227-4600

800-827-1000

(Towns of Fall River and New Bedford, counties of Barnstable, Dukes, Nantucket, Bristol, part of Plymouth served by Providence, RI, RO)

Vet Centers:

665 Beacon St.

Boston, MA 02215

617-424-0665

1041-L Pearl St.

Brockton, MA 02401

508-580-2730

73 East Merrimack St.

Lowell, MA 08153

508-453-1151

1985 Main St.

Northgate Plaza

Springfield, MA 01103

508-737-5167

605 Lincoln St.

Worcester, MA 01605

508-856-7046

Michigan

Regional Office:

Patrick V. McNamara

Federal Building

477 Michigan Ave.

Detroit, MI 48226

800-827-1000

Vet Centers:

1940 Eastern Ave., SE

Grand Rapids, MI 49507

616-243-0385

1766 Fort St.

Lincoln, MI 48146

313-381-1370

20820 Greenfield Rd.

Oak Park, MI 48237

810-967-0040

Veterans Affairs Regional Offices and Vet Centers

Minnesota

Regional Office:

Bishop Henry Whipple Federal Building

Fort Snelling

St. Paul, MN 55111

800-827-1000

(Counties of Becker, Beltrami, Clay, Clearwater, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Otter, Tail, Pennington, Polk, Red Lake, Roseau, Wilkin served by Fargo, N.D., RO)

Vet Centers:

405 East Superior St.

Duluth, MN 55802

218-722-8654

2480 University Ave.

St. Paul, MN 55114

612-644-4022

Mississippi

Regional Office:

100 West Capitol St.

Jackson, MS 39269

800-827-1000

Vet Centers:

2196 Pass Rd.

Biloxi, MS 39531

601-388-9938

4436 North State St., Suite A-3

Jackson, MS 39206

601-965-5727

Missouri

Regional Office:

400 South 18th St.

St. Louis, MO 63103

800-827-1000

Vet Centers:

3939 Main St.

Kansas City, MO 64111

816-753-1866/1974

2345 Pine St.

St. Louis, MO 63103

314-231-1260

Montana

Regional Office:

Fort Harrison
Fort Harrison, MT 59636
406-447-7975
800-827-1000

Vet Centers:
1948 Grand Ave.
Billings, MT 59102
406-657-6071

500 North Higgins Ave.
Missoula, MT 59802
406-721-4918

Nebraska

Regional Office:
5631 South 48th St.
Lincoln, NE 68516
402-484-4001
800-827-1000

Vet Centers:
920 L St.
Lincoln, NE 68516
402-476-9736

2428 Cuming St.
Omaha, NE 68131
402-346-6735

220 West Leota St.
North Platte, NE 79101

Nevada

Regional Office:
1201 Terminal Way
Reno, NV 89520
702-329-9244
800-827-1000

Vet Centers:
704 South 6th St.
Las Vegas, NV 89101
702-388-6368

1155 West 4th St.
Suite 101
Reno, NV 89101
702-323-1294

New Hampshire

Regional Office:

Veterans Affairs Regional Offices and Vet Centers

Norris Cotton Federal Building
275 Chestnut St.
Manchester, NH 03101
603-666-7785
800-827-1000

Vet Center:
103 Liberty St.
Manchester, NH 03104
603-668-7060/7061

New Jersey
20 Washington Place
Newark, NJ 07102
201-645-2150
800-827-1000

Vet Centers:
115 Christopher Columbus Dr., Room 200
Jersey City, NJ 07302
201-645-2038

77 Halsey St.
Newark, NJ 07102
201-645-5954

171 Jersey St.
Building 36
Trenton, NJ 08611
609-989-2260

6601 Ventnor Ave., Suite 401
Ventnor, NJ 08406
609-487-8387

New Mexico
Regional Office:
Dennis Chavez Federal Building
500 Gold Ave., SW
Albuquerque, NM 87102
505-766-3361
800-827-1000

Vet Centers:
1600 Mountain Rd., NW
Albuquerque, NM 87104
505-766-5900

4251 East Main
Suite B
Farmington, NM 87402
505-327-9684

2209 Brothers Rd.
Suite 110
Santa Fe, NM 87505
505-988-6562

New York

Regional Office:

Federal Building
111 West Huron St.
Buffalo, NY 14202
716-846-5191
800-827-1000

(Serves counties not served by New York City Regional Office)

245 West Houston St.
New York City, NY 10014
212-807-7229
800-827-1000

(Serves Counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schorie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester)

Benefits Offices:

Leo W. O'Brian Federal Building
Clinton Ave. and North Pearl St.
Albany, NY 12207

Federal Office Building and Courthouse
100 State St.
Rochester, NY 14614

344 West Genessee St.
Syracuse, NY 13202

Vet Centers:

875 Central Ave.
Albany, NY 12206
518-438-2505

116 West Main St.
Babylon, NY 11702
516-661-3930

165 Cadman Plaza East
Brooklyn, NY 11201
718-330-2825

226 East Fordham Rd.
Bronx, NY 10458
718-367-3500

Veterans Affairs Regional Offices and Vet Centers

560 Delaware Ave.
Buffalo, NY 14202
716-882-0505

55 West 125th St.
Harlem, NY 10027
212-870-8126

120 West 44th St.
New York City, NY 10036
212-944-2931/32

134 South Fitzhugh St.
Rochester, NY 14608
716-263-5710

150 Richmond Terrace
Staten Island, NY 10301
718-816-4499

716 East Washington St.
Syracuse, NY 13203
315-423-5690

304 Hamilton Ave.
White Plains, NY 10601
914-682-6251

75-10B 91st Ave.
Woodhaven, NY 11421
718-296-2871

North Carolina

Regional Office:

Federal Building
251 North Main St.
Winston-Salem, NC 27155
910-748-1800
800-827-1000

Vet Centers:

223 South Brevard St.
Suite 103
Charlotte, NC 28202
704-333-6107

4140 Ramsey St.
Suite 11C
Fayetteville, NC 28311
910-488-6252

2009 Elm-Eugene St.
Greensboro, NC 27406
910-333-5366

150 Arlington Blvd.
Suite B
Greenville, NC 27834
919-355-7920

300 South Salisbury St.
Room 322
Raleigh, NC 27601
919-856-4616

North Dakota

Regional Office:
2101 Elm St.
Fargo, ND 58102
800-827-1000

Vet Centers:
1310 Feichtner Dr.
Suite 100
Fargo, ND 58103
701-237-0942

2041 3rd St., NW
Minot, ND 58701
701-852-0177

Ohio

Regional Office:
Anthony J. Celebrezze Federal building
1240 East 9th St.
Cleveland, OH 44199
800-827-1000

Benefits Offices:
36 East 7th St.
Suite 210
Cincinnati, OH 45202

Federal Building, Room 309
200 North High St.
Columbus, OH 43215

Vet Centers:
801-B West 8th St.
Cincinnati, OH 45203
513-763-3500

11511 Lorain Ave.

Veterans Affairs Regional Offices and Vet Centers

Cleveland, OH 44111
216-671-8530

2134 Lee Rd.
Cleveland Heights, OH 44118
216-932-8471

30 Spruce St.
Columbus, OH 43215
614-228-3853

6 South Patterson Blvd.
Dayton, OH 45402
513-461-9150

Oklahoma

Regional Office:
Federal Building
125 South Main St.
Muskogee, OK 75501
918-687-2500
800-827-1000

Benefits Office:
200 NW 5th St.
Oklahoma City, OK 73105

Vet Centers:
3033 North Walnut
Suite 101W
Oklahoma City, OK 73105
405-270-5184

1408 South Harvard
Tulsa, OK 74101
918-748-5105

Oregon

Regional Office:
Federal Building
1220 SW 3rd Ave.
Portland, OR 97204
503-221-2431
800-827-1000

Vet Centers:
1966 Garden Ave.
Eugene, OR 97403
503-465-6918

211 SE 10th St.
Grants Pass, OR 97526

503-479-6912

8383 NE Sandy Blvd.
Suite 110
Portland, OR 97220
503-273-5370

318 Church St. NE
Salem, OR 97301
503-362-9911

Pennsylvania

Regional Office:

RO and Insurance Center
P.O. Box 8079
5000 Wissahickon Ave.
Philadelphia, PA 19101
215-438-5225
800-827-1000

Recorded benefits information available 24 hours a day at 215-951-5368
(Serves counties of Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, and York)

1000 Liberty Ave.
Pittsburgh, PA 15222
215-281-4233
800-827-1000
(serves the remaining counties in Pennsylvania)

Vet Centers:

1000 State St., Suite 1&2
Erie, PA 16501
814-453-7955

1007 North Front St.
Harrisburg, PA 17102

500 Walnut St.
McKeesport, PA 15132
412-678-7704

1026 Arch St.
Philadelphia, PA 19107
215-627-0238

101 East Olney Ave., Box C-7
Philadelphia, PA 19120
215-924-4670

Veterans Affairs Regional Offices and Vet Centers

954 Pennsylvania Ave.
Pittsburgh, PA 15222
412-765-1193

959 Wyoming Ave.
Scranton, PA 18509
717-344-2676

Philippines

Regional Office:

1131 Roxas Blvd.
APO AP Manilla 1000
810-521-7521
From the US 011-632-521-7521

Puerto Rico

Regional Office:

US Courthouse and Federal Building
Carlos E. Chardon St.
Hato Rey, GPO Box 4867
809-766-5141
800-827-1000

Vet Centers:

52 Gonzalo Marin St.
Arecibo, PR 00612
809-879-4510/4581

35 Mayor St.
Ponce, PR 00731
809-841-3260

Condomino Medical Center Plaza
Suite LC8A & LC9, La Riveria
Rio Piedras, PR 00921
809-749-4409

Rhode Island

Regional Office:

380 Westminster Mall
Providence, RI 02903
401-273-4910
800-827-1000

Vet Centers:

789 Park Ave.
Cranston, RI 02910
401-467-2046

South Carolina

Regional Office:

1801 Assembly St.

I Wanna New Career And I'm a Veteran

Columbia, SC 29201
803-765-5861
800-827-1000

Vet Centers:
1513 Pickens St.
Columbia, SC 29201
803-765-9944

14 Lavinia St.
Greenville, SC 29601
803-271-2711

5603A Rivers Ave.
North Charleston, SC 29418
803-747-8387

South Dakota

Regional Office:
P.O. Box 5046
2501 West 22nd St.
Sioux Falls, SD 57117
605-336-3496
800-827-1000

Vet Centers:
610 Kansas City St.
Rapid City, SD 57701
605-348-0077

601 South Cliff Ave., Suite C
Sioux City, SD 57104
605-332-0856

Tennessee

Regional Office:
110 9th Ave., South
Nashville, TN 37203
615-736-5251

Vet Centers:
425 Cumberland St., Suite 140
Chattanooga, TN 37404
615-752-5234

1615 A Market St.
Johnson City, TN 37604
615-928-8387

2817 East Magnolia Ave.
Knoxville, TN 37914
615-545-4680

Veterans Affairs Regional Offices and Vet Centers

1835 Union
Suite 100
Memphis, TN 38104
901-722-2510

Texas

Regional Offices:

6900 Alameda Rd.
Houston, TX 77030
713-664-4664
800-827-1000

(Serves Counties of Angelina, Arkansas, Atacosa, Austin, Bandera, Bee, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, DeWitt, Dimitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Kearnes, Kendall, Kennedy, Kerr, Kimble, Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak, McCulloch, McMullen, Mason, Matagorda, Maverick, Medina, Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange, Pecos, Polk, Real, Refugio, Sabine, San Augustine, San Jacinto, San Patricio, Schleicher, Shelby, Starr, Sutton, Terrell, Trinity, Tyler, Uvaide, ValVerde, Victoria, Walker, Waller, Washington, Willacy, Wilson, Zapata, and Zavala)

1400 North Valley Mills Dr.
Waco, TX 76799

(Serves the rest of the state except Bowie county which is served by Little Rock, Arkansas)

Vet Centers:

3414 East Olsen Blvd.
Suite E
Amarillo, TX 79109
806-354-9779

1110 West Williams Cannon Dr.
Suite 301
Austin, TX 79109

3166 Reid Dr.
Suite 1
Corpus Christi, TX 78404
512-854-9961

5232 Forest Lane
Suite 111
Dallas, TX 75244
214-361-5896

Sky Park 11, 6500 Boeing
Suite L-112
El Paso, TX 79925
915-772-0013

1305 West Magnolia, Suite B

I Wanna New Career And I'm a Veteran

Fort Worth, TX 76104
817-921-9095

503 Westheimer
Houston, TX 77006
713-523-0884

701 North Post Oak Rd.
Houston, TX 77024
713-682-2288

6020 McPherson Rd., #1A
Laredo, TX 78041
512-723-4680

3208 34th St.
Lubbock, TX 79410
806-792-9782

801 Nolana Loop
Suite 115
McAllen, TX 78504
210-631-2147

3404 West Illinois
Suite 1
Midland, TX 79703
915-697-8222

231 West Cypress St.
San Antonio, TX 78212
512-229-4025

Utah

Regional Office:

P.O. Box 11500
Federal Building
125 State St.
Salt Lake City, UT 84147
801-524-5960
800-827-1000

Vet Centers:

750 North 200 West
Suite 105
Provo, UT 84601
801-377-1117

1354 East 3300, South
Salt Lake City, UT 84106
801-584-1294

Veterans Affairs Regional Offices and Vet Centers

Vermont

Regional Office:

North Hartland Rd.
White River Junction, VT 05009
800-827-1000

Vet Centers:

359 Dorset St.
Burlington, VT 05401
802-862-1806

2 Holiday Dr.
Gilman Office Center
Building #2, Holiday Inn Dr.
White River Junction, VT 05001
802-295-2908

Virginia

Regional Office:

210 Franklin Rd., SW
Roanoke, VA 24011
800-827-1000

(Northern Virginia counties of Arlington and Fairfax, cities of Alexandria, Fairfax, Falls Church served by Washington, DC RO 202-418-4343)

Vet Centers:

2200 Colonial Ave.
Suite 3
Norfolk, VA 23518
804-623-7584

3022 West Clay St.
Richmond, VA 23230
804-353-8958

320 Mountain Ave., SW
Roanoke, VA 24016
703-866-0924

Virgin Islands

Vet Centers:

Box 12, R.R. 02
Village Mall #13
St. Croix, VI 00850
809-778-5553
800-827-1000

Buccaneer Mall
St. Thomas, VI 00802
809-774-6674
800-827-1000

Washington

Regional Office:

Federal Building
915 2nd Ave.
Seattle, WA 98174
800-827-1000

2230 8th Ave.
Seattle, WA 98121
206-553-2706

West 1708 Mission St.
Spokane, WA 99201
509-327-0274

4916 Center St.
Suite E
Tacoma, WA 98409
206-565-7038

4 Washington Ave.
Toppenish, WA 98498
509-865-3400

West Virginia

Regional Office:

640 Fourth Ave.
304-529-5720
800-827-1000
(Counties of Brooke, Hancock, Marshall, and Ohio served by Pittsburgh, PA RO)

Vet Centers:

101 Ellison Ave.
Beckley, WV 25801
304-252-8220

512 Washington St., West
Charleston, WV 25302
304-343-3825

1005 6th Ave.
Huntington, WV 25701
304-523-8387

105 South Spring St.
Martinsburg, WV 25401
304-263-6776

1191 Pineview Dr.
Morgantown, WV 26505
304-291-4001

Veterans Affairs Regional Offices and Vet Centers

905 Mercer St.
Princeton, WV 24740
304-425-5653

1070 Market St.
Wheeling, WV 26003
304-232-0587

Wisconsin

Regional Office:

5000 West National Ave. Building 6
Milwaukee, WI 53295
800-827-1000

Vet Centers:

147 South Butler St.
Madison, WI 53703
608-264-5342

3424 Wisconsin
Milwaukee, WI 53208
414-344-5504

Wyoming

Regional Office:

2360 East Pershing Blvd.
Cheyenne, WY 82001
800-827-1000

Vet Centers:

111 South Jefferson
Casper, WY 82601
307-235-8010

3130 Henderson Dr.
Cheyenne, WY 82001
307-778-7370

"Thoughts about being self-employed...You're not so much taking a risky chance as you are simply getting ahead of the crowd"

Source: *Job Shift: How to Prosper in a Workplace Without Jobs*, William Bridges, Addison Wesley, 1993

I Wanna New Career And I'm an Ex-Offender

I Wanna New Career And I'm an Ex-Offender

Since 1985 the nation's prison and jail population has nearly doubled. In 1985, there were 742,579 prison inmates as compared to 1,053,738 in 1994. At about \$15,000 per prisoner, the nation's tab for corrections is now approximately \$25 billion a year, and the price tag continues to grow each year.

From 1980 to 1993, the number of U.S. ex-offenders released yearly from state or federal prison has more than tripled, jumping from 122,952 to 456,408. If this trend continues, the community of ex-offenders will continue to grow, and at an exponential rate.

Here are some more worrisome statistics. According to recent Justice Department figures, an estimated 63 percent of released state prisoners are rearrested for a felony or serious misdemeanor within three years, 47 percent are re-convicted, and 41 percent are returned to prison or jail; an estimated 23 percent are rearrested for a violent offense -- such as robbery, rape, kidnapping and homicide. Those are frightening statistics but true, nonetheless.

It's not difficult to understand why most ex-offenders end up back behind bars. Once on the street, they face an almost endless series of obstacles such as lack of food, shelter, employment, clothes, start-up money, transportation, and medical services. To add to the problem, most ex-offenders don't possess a marketable skill, are semi-literate, and have no knowledge of community resources available to them. Despite these odds, here are some examples of ex-offenders who have used programs to start a new career:

*** After 22 Years In Prison A Masters Degree And His Own Nonprofit**

Thomas R. Sims, an ex-offender who spent 22 years in county, state, and federal institutions, is now the executive director of People United Together (P.U.T.), an organization that offers services and programs to offenders, ex-offenders and the community. In 1988, while incarcerated in Holmesburg Prison for theft, he and two other inmates teamed up and developed a community partnership with a Pastor and his congregation in North Central Philadelphia. This led to the development of P.U.T., which was started the following year. Sims credits the Pennsylvania Prison Society for providing help during and after his incarceration. "They were the only organization around that really fought for the rights of offenders. They provided opportunities such as vocational training and educational guidance for guys like me just getting out of prison." Mr. Sims is now completing his Masters Degree in Human Services at Lincoln University.

*** Ex-Drug Dealer Becomes Foster Mom And Counselor**

Rose Marie Tappa, a former cocaine and heroin addict, has turned her life around with the help of Project Return, an ex-offender support agency located in Milwaukee, WI. After serving nine months in prison for drug dealing, Ms. Tappa turned to Project Return for help. "I was afraid of the future and ashamed of my past. Project Return gave me an opportunity to build my self-esteem and learn how to deal with difficult situations instead of running away from them." In addition to being a full time mother and foster parent, Ms. Tappa works part time for Project Return, is involved in a neighborhood watch program, and speaks of her experiences to halfway houses, prisons, and schools. "I'm here to say that it can work. If I can plant just one seed of that idea in someone's mind, I've succeeded."

*** New York Prisoner Gets Help In Nebraska**

Glenn Thomas, a former inmate, read about Nebraska's CEGA Offender Referral Service while still in prison in New York and sent for a referral form. He said the New York prison system didn't offer any pre-release services while he was incarcerated and he didn't get any significant help from parole officers. Within five days, Glenn got the form from CEGA, filled it out, and two months later received his list. Within two weeks of his release, he was working full time. Glenn added that the agencies CEGA referred him to also taught him how to interview and got him involved in CURE-SORT, an advocacy group for sex offenders. "CEGA is looking out for the best interest of the inmate...These people are for real and inmates need to trust them," he said.

*** Ex-Offender In California Gets Help To Get A Degree And Help Others**

Derrick Jones, 38, was serving time for grand theft in California's Donovan State Prison when he heard about the pre-release planning program offered through the Community Connection Resource Center. "They helped me with job referrals, taught me how to write a resume, and helped me find my first job," he said. Now completing his B.A. in human behavior from National University, he works full time at Community Connection counseling ex-gang members and other ex-offenders.

*** Chicago Alderman Convicted Of Bribery Gets Help To Re-enter Society**

Lou Farina, a former Chicago alderman, served one year in prison, after being indicted on charges of election bribery. Now Director of Public Affairs at Chicago's Safer Foundation, he considers himself a "man with a mission" and acts as a "semi-lobbyist" for ex-offenders. "I work toward getting ex-offenders to become successful taxpaying citizens, help them to go straight, and get a job," he said. "Only after being in prison for a year did I realize what we have to do to get ex-offenders back in the mainstream of society." Mr. Farina first became involved with the Safer Foundation in 1985 during his trial and has worked with them ever since, first as a volunteer and later as a paid staff member.

Federal Program To Help Employers Hire Ex-Offenders

*** Federal Bonding Program**

Department of Labor
Employment and Training Administration
Room N4456 202-293-5566
Washington, DC 20210 800-233-2258

The Federal Bonding program provides insurance (coverage that protects the employer from employee theft or destruction up to \$10,000) for people that the employer's bonding company will not insure. The government provides bonding coverage at no cost to the employer or the applicant. The only standards for qualification are that the applicant be qualified for the job position, not be commercially bondable, and have a firm offer for full time work. Application is made through any one of the 1,700 local offices of the State Employment Service (or Job Service). All ex-offenders are automatically eligible.

Between 1966 and Oct. 1990, 25,000 persons who otherwise would not have received bonding did; during this period there was a default rate of only 1.57%. Research shows that those who

received bonding assistance could not have obtained the job without this coverage.

Public and Private Agencies That Help

There are, however, public and private agencies that work to help ex-offenders find another way of life and remain out of prison. Some agencies are funded by state or local governments. Others are supported by charities, religious, and business groups. The organizations listed on page 968 offer after care services such as education/training programs, social services, and job development assistance.

According to our research, Kentucky, Nebraska, Oklahoma, Oregon, and Wyoming offer no after care programs specifically geared toward ex-offenders. These states do have charitable organizations such as the YMCA and YWCA, Goodwill Industries, Salvation Army, and United Way's First Call for Help Program. They can be found in the white business pages of the phone book. These organizations are always good places to contact and may provide other referrals that are useful.

Although most of the organizations listed do not provide legal services, a few like the National Legal Aid and Defender Association (NLADA), listed under National Organizations, provides assistance to legal aid and public defender offices. Although it doesn't provide direct services to individual clients, it does act as a referral service, providing the names of local programs that can provide inmates or ex-offenders with representation.

There are also several national advocacy groups that work to achieve reforms in the criminal justice system. Organizations such as the American Civil Liberties Union, American Friends Service Committee and CURE (Citizens United for the Rehabilitation of Errants) have state programs that offer information on education, policy development, and advocacy organization tactics. Check the white business pages of your phone book for local listings or contact the national office listed on page 968 under National Organizations.

Employment Rights For Ex-Offenders

Ex-offenders may encounter certain discrimination in their efforts to change their lives. Here are some laws and sources that can help overcome these obstacles.

*** Arrest and Conviction Records**

U.S. Department of Justice
Office of the Pardon Attorney
Room 400, 500 1st St., NW
Washington, DC 20530 202-616-6070

American Civil Liberties Union (ACLU)
132 West 43rd St.
New York, NY 10036 212-944-9800

According to state and federal laws, a potential employer can ask about an ex-offender's arrest or conviction only if it is related to job duties. Federal and state laws largely limit a potential employer inquiring about arrests and convictions or using any information about arrests or convictions in making employment decisions. Without such laws, an employer's use of these records could have a discriminatory impact on minority groups.

I Wanna New Career And I'm an Ex-Offender

For example, someone convicted of tax fraud who applies for a bank teller's position could be denied employment since the required job-related duties involve the handling of money.

Arrest records and conviction records may be treated slightly differently since an arrest does not always mean that charges were filed. Even if charged, a person may have been acquitted.

If a company is collecting the information because it is job-related, some state laws limit the availability of an applicant's history within the company, itself. Access to that information may be restricted to one focal point such as the personnel office. Such restrictions help maintain the applicant's privacy.

*** Garnishment and Credit History**

American Civil Liberties Union (ACLU)

132 West 43rd St.

New York, NY 10036 212-944-9800

An employer is not allowed to inquire about credit history or financial history without substantiating that it is job-related. If you have a history of bad credit, you can receive a copy of your credit report from the credit bureau in your home town or from TRW, a national credit reporting agency. The first copy from TRW is free. Other national agencies charge a fee. For information, contact TRW Credit Data/Consumer Assistance, P.O. Box 2350, Chatsworth, CA 91313-2350 or call 1-800-392-1122.

Once you have received a copy of your report, check it for errors. You can challenge the mistakes by explaining the error in writing to the credit reporting agency. Valid debts can be postponed or cleared by writing to the creditor and explaining your circumstances. Many creditors will accept small payments as long as they are sent on a regular basis. Credit agencies don't keep criminal records or release that information.

Another way to improve your credit rating is to apply for a secured credit card. Some major banks are now offering this service to people with troubled credit histories.

Your first step is to mail in a cash deposit. The bank will then issue you a credit card with a charge limit equal to your deposit. In other words, if you don't pay your bill, the bank will seize your deposit to cover losses.

Requirements vary from bank to bank. Some banks accept any applicant who can come up with the cash deposit. Others will reward you by converting your card to a regular account if you make reliable payments on a regular basis. Signet Bank offers cards ranging from \$300 to \$5,000. If you don't have \$300, they will open a savings account with any amount you can afford to send, and then issue the card when your deposit reaches \$300. Be sure to ask questions to discover any hidden costs or penalties. And, remember, the reason for obtaining a credit card is to re-establish good credit, not dig yourself further into debt.

*** Employment Opportunities**

In some states, the parole board can restore to ex-offenders certain legal rights. If an ex-offender has only one felony conviction and completes parole without another felony conviction, the parole board can issue a Certificate of Relief from Disability. Those with more than one felony conviction can get a Certificate of Good Conduct if they stay out of trouble for a specified time. However, this depends upon how severe the crime was. Contact your parole office for details.

Getting one of these certificates shows that an individual is serious about obtaining work. They may also make it easier to get some jobs or occupational licenses.

Other Sources Of Help And Info For Ex-Offenders

*** Starting A Business With Government Money**

Small Business Administration
Small Business Answer Desk
P.O. Box 34500 800-8-ASK-SBA
Washington, DC 20043-4500 202-606-4000

If you are interested in going into business for yourself, you can call the U.S. Small Business Administrations (SBA) Small Business Answer Desk or your local SBA office.. SBA can provide you with information on starting and financing your own business, and counseling and training programs such as SCORE (Service Corps of Retired Executives) and state Small Business Development Centers. Ex-offenders are eligible to apply for the same loan programs as anyone else if not on parole or probation. See the chapter entitled, "I Wanna Start My Own Business."

*** Public Employment Service**

U.S. Department of Labor
Employment and Training
200 Constitution Ave., NW
Washington, DC 20210 202-219-6871

The local public employment service office was established to help unemployed workers, including ex-offenders, find jobs. Services include job counseling and guidance, job-search training, help with preparing a resume or job application, and evaluation of workers' job skills. Offices generally do not have specific programs for ex-offenders, but serve all unemployed or underemployed persons. Some, however, do have special programs for ex-offenders, so be sure to ask when you call. See the chapter entitled, "I Wanna Get A Government Job."

*** JTPA Programs**

U.S. Department of Labor
Employment and Training
200 Constitution Ave., NW
Washington, DC 20210 202-219-6871

State and local governments and businesses work together to provide free job training and retraining programs under the Job Training Partnership Act (JTPA). To qualify, individuals must have a low income, so ex-offenders should apply as soon as they are released from prison. The program can provide job counseling, classroom and on-the-job training, and help with job searches.

Ex-offenders can ask their case worker or job counselor for information about JTPA programs. Also, look in the white pages of the telephone book for Private Industry Council or under the city or county government listings for Employment and Training or Human Resources. Individuals can also call the Mayor's office or the national office of the Employment and Training Programs of the U.S. Department of Labor at 202-219-5580. Jobs Bank Joint project of Federal and Local employment service: Call local employment service office or <http://www.ajb.dnt.us>

*** Social Security Information**

Social Security Administration
Office of Public Affairs
P.O. Box 17743
Baltimore, MD 21235 800-772-1213

Social Security is a benefits package of protection for you and your family upon retirement, disability, or survivorship. It is an insurance program and is based on earnings you had while working. Supplemental Security Income (SSI) is an income maintenance program for poor people who are elderly (age 65), blind, or disabled.

Social Security and SSI are not offender/ex-offender programs, as such. They are programs for all citizens of the United States (also, legally admitted refugees and sponsored aliens) if you qualify under the eligibility guidelines. While in prison, benefits are forfeited and will not be paid by SSI or Social Security. However, if any family member was receiving Social Security payments on your entitlement prior to your incarceration, they may still be eligible. If they think they qualify they should contact their nearest local Social Security Office or call the Social Security toll-free information line at 800-772-1213.

*** Your Social Security Card**

Social Security Administration
Office of Public Affairs
P.O. Box 17743
Baltimore, MD 21235 800-772-1213

Upon release from prison, you may be required to furnish your Social Security card in order to obtain some services or get a job. In many cases, you will be asked to show your Social Security card as evidence of the number assigned to you. If you are age 18 or older and never had a Social Security Number before, you will need to apply for one in person. If you already have a Social Security Number but no longer have your card, you can apply for a card by writing any Social Security office and requesting an Application Form SS-5. Complete the application and mail it back to the Social Security office with the required evidence. The application explains what documents are required, depending on whether you are applying for an original or a replacement card.

*** Educational Opportunities**

Contact a case worker, job counselor
or

National Home Study Council
1601 18th St., NW
Washington, DC 20009 202-234-5100

At least seven of every ten inmates have not completed high school. Prison inmates and ex-offenders who don't have a high school diploma can work toward their G.E.D. (General Equivalency Diploma) by participating in home study (correspondence) courses. Individuals enroll with an accredited educational institution which provides lesson materials for study by students on their own. When each lesson is completed, the student mails the assigned work to the school for correction and grading. Corrected assignments are returned to the student. Many courses provide complete vocational training. Emphasis is on learning what you need to know.

A number of schools offer full four-year high school diploma programs and academic degree programs. The National Home Study Council offers a directory of member schools. The following publications also provide information on educational opportunities:

Bear's Guide to Earning College Degrees Non-Traditionally by C & B Publishing, P.O. Box 826, Venicia, CA 94510; 707-747-5950, 800-770-1379.

Campus-free College Degrees, 5th Edition by Marcie Kisner Thorson, M.A., Adams Media Corp., 260 Center St., Holbrook, MA 02345; 800-872-5027.

The Independent Study Catalog, Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123; 800-338-3282.

Ex-offenders can also earn educational credits by taking standardized exams. Tests generally cost less than \$70 each. For more information about credit by examination contact:

ACT/PEP Candidate Registration Guide
American College Testing
P.O. Box 4014
Iowa City, IA 52243
319-337-1000

The Official Handbook for the CLEP Examination
College Entrance Examination Board
45 Columbus Ave.
New York, NY 10023-6992
212-713-8000

To Order Book:
College Board Publications
P.O. Box 286
New York, NY 10101-0886

TECEP Test Description Booklets
Office of Test Development and Research
Thomas Edison State College
101 W. State St.
Trenton, NJ 08608-1176
609-984-1140

The U.S. Department of Education publishes booklets entitled *The Student Guide and Funding Your Education* which outlines major sources of federal educational assistance for post-secondary education. For a free copy, write to: Financial Aid, U.S. Department of Education, P.O. Box 84, Washington, DC 20044, or call: 800-4-FED-AID.

Publications

There are many different kinds of materials that can help ex-offenders find work. The U.S. Department of Labor produces the *Occupational Outlook Handbook* which is published every two years by the Bureau of Labor Statistics. It presents information about the nature of the work, working conditions, employment, training requirements, job outlook, earnings, and places to find more information. The Employment and Training Administration publishes *Tips for Finding the Right Job* that may make the job search easier. These books are available in most public libraries, or contact the Employment and Training Administration, U.S. Department of Labor, 200 Constitution Ave., NW, Washington, DC 20210; 202-219-6871.

The organizations listed below offer free catalogues of publications that include employment information for ex-offenders:

OPEN, INC. - Offender Preparation and Education Network, Inc.

Ned Rollo, Executive Director

P.O. Box 566025

Dallas, TX 75356-6025 972-271-1971

This publishing house develops educational materials for offenders and their families and for criminal justice agents. They publish an employment manual, *Man, I Need a Job* (English and Spanish) for \$5.95.

Hazelden Educational Materials

15251 Pleasant Valley Rd.

P.O. Box 176

Center City, MN 55012 800-328-9000

The Safer Foundation (serves Illinois and Iowa)

571 West Jackson St.

Chicago, IL 60661 312-922-2200

Herald Press

616 Walnut Ave.

Scottsdale, PA 15683 412-887-8500

The National Prison Project of the ACLU

(American Civil Liberties Union)

1825 Connecticut Ave., NW, Suite 40

Washington, DC 20009 202-234-4830

The National Prison Project publishes the following materials for inmates and ex-offenders:

The Prisoners' Assistance Directory. Identifies and describes various organizations and agencies that provide assistance to prisoners. Lists national, state, and local organizations and sources of assistance including legal, AIDS, family support, and ex-offender aid. 10th edition. Published August 1996, Paperback. \$30 prepaid from NPP.

National Prison Project Journal. \$30/yr. \$2/yr to prisoners.

The National Prison Project Status Report. Lists by state those presently under court order, or those which have pending litigation either involving the entire state prison system or major institutions within the state. Lists cases which deal with overcrowding and/or the total conditions of confinement. (No jails except the District of Columbia.) Updated January 1993. \$5 prepaid from NPP.

Bibliography of Material on Women in Prison. Lists information on this subject available from the National Prison Project and other sources concerning health care, drug treatment, incarcerated mothers, juveniles, legislation, parole, the death penalty, sex discrimination, race and more. 35 pages. \$5 prepaid from NPP.

A Primer for Jail Litigators. Detailed manual with practical suggestions for jail litigations. Includes chapter on legal analysis, use of expert witnesses, class actions, attorneys' fees,

enforcement, defenses' proof. 1st Edition. February 1984. 180 pages. (Note: This is not a "jailhouse lawyers" manual.) \$20 prepaid from NPP.

TB: The Facts for Inmates and Officers. Answers commonly asked questions about tuberculosis (TB) in a simple question and answer format. Discusses what tuberculosis is, how it is contracted, its symptoms, treatment and how HIV infection affects TB. Single copies are free. Bulk orders: 100 copies/\$25. 500 copies/ \$100. 1,000 copies/\$150 prepaid.

1996 AIDS in Prison Bibliography. Lists resources on AIDS in prison that are available from the National Prison Project and other sources, including corrections policies on AIDS, educational materials, medical and legal articles, and recent AIDS studies. \$10 prepaid from NPP.

AIDS in Prisons: The Facts for Inmates and Officers. Simply written educational tool for prisoners, correction staff and AIDS service providers. Answers in an easy-to-read format commonly asked questions concerning the meaning of AIDS, the medical treatment available, legal rights and responsibilities. Also available in Spanish. Sample copies free. Bulk orders: 100 copies/\$25. 500 copies/ \$100. 1,000 copies/\$150 prepaid.

Additional Publications from Other Presses:

ACLU Handbook, The Rights of Prisoners. Guide to the legal rights of prisoners, parolees, pre-trial detainees, etc. in question-and-answer form. Contains citations. \$7.95, \$3 postage and handling. ACLU Dept. L., P.O. Box 186, Wye Mills, MD 21679 800-775-ACLU, item # 1110.

Post-Release Assistance Programs for Prisoners: A National Directory. Anthony J. Bosoni, 176 pp., ISBN 0-7874-0025-0, \$34.50, 1995 2nd Edition or call McFarland Publishing 800-253-2187. Directed at parolees and those working with them, lists agencies and private assistance organizations. Organized by state, lists agencies that provide housing, and emergency shelter, employment referrals, job training, food, clothing, and counseling services. Each entry provides agency name, location, phone number, and services offered. Separate sections list organizations specifically targeted at women and those aimed at veterans.

The Ex-Inmates Complete Guide to Successful Employment. Errol Craig Sull, 400 pp., 370 Franklin St., Buffalo, NY 14202, 716-882-3456. Covers aspects of the job search for the inmate soon-to-be released or newly released ex-inmate. Special emphasis on problems encountered by the inmate and ex-inmate in his/her career search.

From Freedom to Felon. Vietnam Veterans of America, Inc., 1224 M St., NW, Washington, DC 20005, 202-628-2700. VVA publishes a free guidebook for incarcerated veterans which details information on loss of benefits on incarceration, government programs and assistance after release, and restoration of benefits.

National Organizations

*** American Civil Liberties Union (ACLU)**

132 West 43rd St. 212-944-9800
New York, NY 10036 800-775-ACLU

This is the national headquarters of the ACLU. Their main function is organizational, and to oversee litigation. Those interested in becoming members of the ACLU should contact this office.

*** CEGA Services**

Darrell Bryan, Director
P.O. Box 81826
Lincoln, NE 68501 402-464-0602

This is a national for-profit information and referral service that provides assistance to inmates, ex-offenders and their families. Individuals can ask for help in locating the addresses, phone numbers, and criteria of agencies that will help them with employment, shelter, financial advice, educational programs, alcohol/drug counseling, legal or medical advice. There is a \$10 fee. Write for a referral form.

*** CURE (Citizens United for the Rehabilitation of Errants)**

P.O. Box 2310
Washington, DC 20013 202-789-2126

CURE organizes prisoners, their families and other concerned citizens to achieve reforms in the criminal justice system. They are an advocacy, not an after care organization. However, various state chapters can provide prisoners and their families with information about rehabilitative programs.

*** The National Legal Aid and Defender Association (NLADA)**

1625 K St.
Suite 800
Washington, DC 20006 202-452-0620

This organization provides assistance to legal aid and public defender offices. The NLADA does not provide direct services to individual clients. However, NLADA will act as a referral service, providing the names of local programs that do provide representation to individual clients.

*** Prison Fellowship Ministries**

P.O. Box 17500
Washington, DC 20041-0500 703-478-0100

Prison Fellowship works toward getting churches involved in ministering directly to ex-prisoners, in referring ex-prisoners to other organizations when beneficial, and in being an after care resource to other community organizations.

*** 7th Step Foundation**

313 2nd St.
Bonner Springs, KS 66012 913-441-6858

The 7th Step Foundation is an international organization primarily administered by ex-offenders for prisoners, with some limited work with ex-offenders. Its goals include preparing a man or woman to re-enter the free world and become a useful member of society. There are 7th Step Foundation Chapters in the U.S. and in Canada. Call to find out about a chapter near you.

State and Local Organizations

Alabama

Re-Entry Ministries, Inc.
Hank or Jackie Gray

P.O. Box 100461
Birmingham, AL 35210
205-933-7966

Works with ex-offenders and offers limited services to prisoners. Numerous programs include support groups for ex-offenders and families of prisoners, church services, job assistance, and AA meetings. Provides Christian literature free of charge.

Arizona

Middle Ground Prison Reform
Donna Leone Hamm/James Hamm
139 East Encanto Dr.
Tempe, AZ 85281
602-966-8116

Offers counseling, education/training programs and referrals to social service agencies. Advocacy and public education performed on state and national levels. Direct services are provided statewide in Arizona.

Arkansas

Women's Project
Janet Perkins
2224 Main St.
Little Rock, AR 72206
501-372-5113

Although all services are provided at the state women's prison, the Women's Project does maintain a job notebook at their office headquarters with information on potential employment opportunities.

Second Genesis
4823 Woodlawn Ave., M-308
Little Rock, AR 72205
501-666-6831

Transitional House with space for seven women. Length of stay varies with individual need (up to 18 months). Offers job counseling, substance abuse recovery, aids prevention, parenting skills, and family enrichment.

California

Community Connection Resource Center
2144 El Cajon Blvd.
San Diego, CA 92104
619-294-3900

Comprehensive services for prisoners and ex-offenders. Re-entry services include pre-release planning in local, state and federal correctional institutions, vocational assistance, assistance with emergency needs such as shelter, food and clothing, and job development and placement. Also provides residential recovery/re-entry for women on parole.

Jewish Committee for Personal Service
216 S. Lake St.
Los Angeles, CA 90057
213-644-2026

JCPS is a social service agency that works with Jewish offenders and their families, mostly in the Los Angeles County jail system, but also in some state and federal institutions. JCPS offers counseling and referrals for housing and jobs in the Los Angeles area. It has a 20-bed re-entry

facility at the address listed above.

Northern California Service League
28 Boardman Place
San Francisco, CA 94103
415-863-2323

This organization offers after care counseling and referral services for prisoners and their families. They also offer job development assistance to state/county ex-offenders. San Francisco County Jail caseworkers act as liaisons between prisoners and public agencies.

Office for Prisoner-Community Justice, Catholic Charities
433 Jefferson St.
Oakland, CA 94607
510-834-5656

Catholic Charities offers counseling and emergency assistance referrals to ex-offenders. They provide religious, pastoral services in the jails and juvenile halls of Alameda and Contra Costa Counties and victim/offender mediation services.

VOA Elizabeth Fry Center for Women
1251 Second Ave.
San Francisco, CA 94122
415-681-0430

Services are provided for state prisoners and their children only including housing, meals, preschool program, AA counseling, computer classes, tutoring, basic literacy skills training and parenting classes, self-esteem counseling, and NA.

Colorado

Colorado CURE
3470 S. Poplar, Suite 406
Denver, CO 80224
303-758-3390

Prison Advocacy works through legislative channels to reduce crime through reform of the criminal justice system. Provides prisoners and families with information about rehabilitative programs.

Colorado Ex-Offender Employment
Colorado Division of Employment and Training
639 E. 18th Ave.
Denver, CO 80203
303-830-3002

Provides job placement and referral for ex-offenders.

Dismas of Colorado, Inc.
P.O. Box 784
Denver, CO 80201
303-861-9441

Provides housing, full room and board for ex-offenders on parole with no funds or support system to fall back on. Offers jobs assistance and referrals to agencies assisting ex-offenders with re-integrations. Acceptance is open to all who apply and accept the Dismas concept and program and are accepted by the Dismas of Colorado, Inc. community.

Connecticut

I Wanna New Career And I'm an Ex-Offender

Connecticut Prison Association
Deanne Scaringe
Parkville Business Center
110 Bartholomew Ave., Suite 3010
Hartford, CT 06106
203-566-2030

They offer pre-trial, community and volunteer sponsor services. Also, Coalition Employment Services and a Resettlement Program. Contact the following branch office for employment services to ex-offenders: 9-11 Willis St., Hartford, CT 06106, 203-525-6691.

Families in Crisis, Inc.
30 Arbor St., North Wing
Hartford, CT 06106
203-236-3593

Offers a wide range of counseling and support services to offenders and their families. Services include individual and family counseling, crisis intervention, child care programs, and training programs. Serves Greater Hartford, New Haven, Waterbury, and Bridgeport areas.

Delaware

Career Exploration Program
2516 W. 4th St.
Wilmington, DE 19805
302-573-2474

Helps juvenile offenders (ages 16-21) who have dropped out of high school obtain GED equivalency training and part-time employment.

Limon House for Women
624 N. Broom St.
Wilmington, DE 19805
302-571-1216

Halfway house for women who have completed a 21-28 drug or alcohol rehabilitation program.

Limon House for Men
903 N. Madison
Wilmington, DE 19801
302-652-7969

Halfway house for men who have completed a 21-28 drug or alcohol rehabilitation program.

District of Columbia

Education and Training

Education, GED, Vocational Training
Adult Education Services
Lemuel Ten Center
1709 3rd St., NE
Washington, DC 20002
202-576-6308

The Adult Continuing and Community Education Branch sponsors day and evening adult basic education, GED preparation, high school alternative or completion programs, and vocational courses. Counseling and referral services are available at major centers and schools are near public transportation. Tuition-free, open enrollment programs are available for residents 18 and older.

Housing

AfterCare Refuge House (affiliated with United Outreach for Christ)
622 Keefer Place
Washington, DC 20010
202-829-7837

This is a Christian-based transitional residence for four ex-offenders. Residents can stay for six months or more and can remain at the house during the daytime. Residents must obtain employment, save income, and learn independent living skills. The staff will assist with referrals.

Coalition for the Homeless
1234 Massachusetts Ave., NW
Washington, DC 20005
202-347-8870

Provides emergency shelter and support services, referrals, and preventive/eviction services.

Community for Creative Non-Violence
425 2nd St., NW
Washington, DC 20001
202-393-4409

This is the central clearinghouse for CCNV information and referrals. This is the largest homeless shelter in the U.S. that provides all appropriate services. Provides information on food, shelters, and clothing distribution.

Department of Social Services
25 M St., SW
Washington, DC 20024
202-399-7093 - Shelter Hotline
or call:

202-724-3932 - Family Shelter

The Department of Social Services has emergency shelters for single adults on a walk-in basis from 7 p.m. to 7 a.m. at sites around the city. When a site is full, individuals may receive transportation to another.

EFEC (Efforts for Ex-Convicts)
1514 8th St., NW
Washington, DC 20001
202-232-1932

This halfway house for men provides transitional shelter for up to six months.

Extended House
814 14th St., NE 20002
202-396-2270

This halfway house for women offers transitional shelter and counseling. Lengths of stay vary according to the situation.

Gospel Mission
810 5th St., NW
Washington, DC 20001
202-842-1731

Overnight dormitory-style rooms, with capacity for 150 male residents. Offers dinner, breakfast, drug rehabilitation program, and employment counseling. Accepts walk-ins.

Hope Village
2840 Langston Place, SE
Washington, DC 20020
202-678-1077

This halfway house for men offers transitional shelter and counseling.

Irving St. Shelter (La Casa)
1436 Irving St., NW
Washington, DC 20010
202-673-3592

La Casa is an emergency shelter that accepts people on a first come, first serve basis. It provides temporary shelter, and employment, housing and English and Spanish speaking social service counselors. There are open Alcoholics Anonymous and Return from Addiction meetings, showers, and recreational activities. There is a soup dinner at 7 p.m.

Luther Place Night Shelter
1226 Vermont Ave., NW
Washington, DC 20005
202-387-5464

Overnight facility with space for 32 women. Offers breakfast and dinner. Social services include mental and physical health resources. Does not take walk-ins, so call to get on waiting list.

New Endeavors for Women
611 N St., NW
Washington, DC 20001
202-682-5825

This is a structured transitional housing program with residents staying an average of 5 months. Offers case management, employment and job training services, educational tutoring and housing. Residents must be drug-free for 30 days and must save 75% of income, which is returned upon program completion. Referrals through agency or person having strong knowledge of candidate.

Emergency Food/Soup Kitchens

Interfaith Conference of Metropolitan Washington
1419 V St., NW
Washington, DC 20009
202-234-6300

The Interfaith Conference publishes a free Emergency Food and Shelter Directory that can be obtained from this address.

Proof of residence is typically required for the following agencies. Always call to verify food availability.

Northwest

Associated Catholic Charities
1438 Rhode Island Ave., NE
Washington, DC 20018
202-526-4100

Full social service agency. Call for 65 locations in Metro area.

I Wanna New Career And I'm an Ex-Offender

Community Family Life Services

305 E St., NW

Washington, DC 20001

202-347-0511

Serves residents of a 20-block radius. Food for families monthly; social services, counseling, job placement with transportation, emergency utility and financial assistance.

Southeast

Allen Community Outreach Center (ACOC)

2443 Ainger Place, SE

Washington, DC 20020

202-889-5607

Emergency food and clothing, employment counseling and job placement; advocacy counseling and referral. Tutoring services.

Friendship House

619 D St., SE

Washington, DC 20003

202-675-9050

Emergency food for SE residents, and clothing.

Paramount Baptist Church

3924 4th St., SE

Washington, DC 20032

202-562-6339

Emergency food and clothing to anyone in need. Referrals preferred.

Southwest

Southwest Community House

156 Q St., SW

Washington, DC 20024

202-488-7210

Counseling and budgeting, clothes and food bank. Low-income housing assistance and tutoring for seniors and young adults. Employment counseling and referrals.

Florida

James E. Scott Community Associates (JESCA)

2322 NE 4th Ave.

Miami, FL 33137

305-573-0691

Job program to assist ex-offenders in finding employment.

Coconut Grove Cares

3750 S. Dixie Highway

Miami, FL 33133

305-444-8454

Only provides services to juveniles at high risk.

PRIDE (Prison Rehabilitative Industries and Diversified Enterprises, Inc.)

5540 Rio Vista Dr.

Clearwater, FL 34620-3107

813-530-7939

PRIDE is a nonprofit private corporation that manages the state prison industries. It functions in partnership with private industry, the state government, public agencies and community organizations. In addition to operating 53 industries in 21 state prisons, PRIDE offers job placement assistance upon release and support in transition back to the community for PRIDE workers only.

Georgia

Habitat for Humanity
121 Habitat St.
Americus, GA 31709
912-924-6935

Habitat for Humanity welcomes applications from ex-prisoners. Habitat's work (building homes for the poor) is done by close to 400 different local projects scattered across the country. A person wanting to apply to one of those affiliate projects is best off contacting that project directly. A second way to be involved with Habitat in the U.S. is to work at the Americus headquarters. Most of the work is not building, but office and administration. Habitat uses mostly "volunteers" but can provide furnished housing with utilities and a subsistence stipend for them. Habitat for Humanity also welcomes applications from prisoners who will soon be released.

Prison Ministries with Women, Inc.
P.O. Box 1911
Decatur, GA 30033-1911
404-622-4314

Assistance provided for women and children, only. Services include information, referral, counseling, transportation, direct assistance with household items such as clothing or furniture, job training in computer technology skills, and assistance with post-release housing.

Reach Ministry, Inc.
Rev. Joe Cobb
P.O. Box 299
Atlanta, GA 30301
404-344-4572

The Reach Ministry operates a transitional shelter which offers a 12-step drug counseling program, Christian counseling and evangelism, clothing and food assistance.

Hawaii

John Howard Association of Hawaii
Gerald Reardon
Executive Director
200 N. Vineyard Blvd., #330
Honolulu, HI 96817
808-537-2917

This is a private nonprofit criminal justice agency. Its programs include delinquency intervention efforts, transition housing for youth, sex offender programs, juvenile anger management, and counseling and employment assistance for ex-offenders.

Illinois

Gateway Foundation, Inc.
Chuck Schwartz, Senior Vice-President
819 S. Wabash, Suite 300
Chicago, IL 60605

I Wanna New Career And I'm an Ex-Offender

312-663-1130

Agency provides after care treatment, addiction assessment and referrals, family support services and incarcerative treatment to inmates at Sheridan, Graham and Dwight state prisons, and Cook County Jail and Juvenile Detention Center.

Institute of Women Today
Sister Margaret Ellen Traxler
7315 S. Yale Ave.
Chicago, IL 60621
312-651-8372

Offers employment and vocational guidance, counseling, skills training. Operates two shelters for women and children.

Jewish Prisoners Assistance Foundation
Rabbi Binyomin Scheiman
2833 West Howard
Chicago, IL 60645
312-262-2770 or
847-296-1770

Works to protect the rights of Jewish prisoners in Illinois. Offers support programs to obtain housing and employment for ex-offenders. Although the foundation does not operate a halfway house, it can refer ex-offenders to other rehabilitation centers and service organizations. The foundation also provides pre- and post-release counseling with prisoners and their families. The rabbi visits with the prisoners.

John Howard Association
59 E. Van Buren St. Suite 1600
Chicago, IL 60603
312-554-1901

Offers no direct after care services to ex-prisoners but can provide referrals to rehabilitation and social agencies within Illinois.

Prisoner and Family Ministry
1001 E. Touhy Ave., Suite 50
Des Plaines, IL 60018
708-635-4627

Provides pastoral care to defendants and their families in Cook County when the defendant is facing capital charges. Offers pastoral care services in Illinois state prisons and county jails. Provides employment assistance to women while in prison and can refer them to agencies offering social and employment assistance following incarceration. Habitat program in prison to learn building skills. Provide rides for children to see mothers in prisons and hospice care for those in prison. Hospitality services for visitations overnight.

Prisoner Release Ministry, Inc.
37 E. Cass St.
P.O. Box 69
Joliet, IL 60434-0069
815-723-8998

Numerous services include job preparation, counseling and placement for people on probation, parole, and work release in Cook, Grundy, Kendall, DuPage, Kane, Kankakee and Will Counties. Provides emergency assistance after obtaining employment by providing food, work clothes, work tools and transportation. Offers state computerized job bank.

Private Industry Council for Job Training Partnership Act (JTPA)

510 N. Peshdigo
Chicago, IL 60611
312-744-5734

Offers various job training programs for income-eligible individuals under the federal job program.

Safer Foundation

Diane Williams, Executive Director
571 West Jackson
Chicago, IL 60661
312-922-2200

Offers ex-offenders job counseling and placement, drug abuse counseling, car fare to a temporary shelter and referral to those services other agencies provide. Services are open to ex-offenders released from prison to the Chicago, Rock Island, IL and Davenport, IA areas.

St. Leonard's House

2100 W. Warren Blvd.
Chicago, IL 60612
312-738-1414

Transitional residence for ex-offenders. Offers housing, counseling work and social services programs. Outpatient programs for alcohol, narcotics, mental health and sexual counseling. One hour in-house counseling (meditation, spirituality, etc) as well as an outreach program.

Strive/Chicago Employment Service

4910 S. King Dr., Room 35
Chicago, IL 60615
312-624-9700

This nonprofit organization provides job training, placement, and counseling services to people who have not worked for six months or witness work history, or have problems finding employment. There are no fees to clients since STRIVE is funded by foundations, corporations, and individuals. It also serves as a referral service for day care and GED programs, and assists in getting entitlements from Public Aid and other programs. Priority is given to public aid recipients and public housing residents.

M-TECS

228 Madison St., Suite 103
Oak Park, IL 60302
708-524-4988

Offers a variety of counseling services.

Indiana

PACT, Inc.
254 S. Morgan Blvd.
Valparaiso, IN 46383
219-462-1127

This community-based corrections organization offers residential centers for adult males, community service restitution, employment referrals, short term emergency housing, counseling, and a domestic violence program.

Iowa

Safer Foundation

605 Main St., Room 215
Davenport, IA 52803
319-322-7974

Offers ex-offenders job counseling and placement, drug abuse counseling, car fare to a temporary shelter, and referral to those services other agencies provide. Services are open to ex-offenders released from prison.

Kentucky

This state does not have any local programs at the time of publication. For assistance, contact one of the offices listed under National Organizations.

Louisiana

Community Service Center
Octavia Edinburg
4000 Magazine St.
New Orleans, LA 70115
504-897-6277

Provides counseling, job placement assistance, follow-up and referral services to ex-offenders in the New Orleans area. Also provides emergency assistance on a limited basis.

Southwest Louisiana Education and Referral Center, Inc.

439 Heyman Blvd.
Lafayette, LA 70503
318-232-4357

Provides ex-offenders with referrals to community and state agencies and organizations. Offers free brochures on health informational, drug testing, developmental disabilities, and dental programs.

Maine

Preble Street Resource Center
252 Oxford St. and 5 Portland
P.O. Box 1459
Portland, ME 04104
207-775-0026

This program provides assistance to homeless and low income persons at risk for homelessness by locating housing or providing transitional support. It acts as a clearinghouse for information on housing programs and related health and human services. They offer a breakfast program and a day shelter which provides free clothes, telephones, showers, laundry and condoms, plus a mailing address for homeless and low income persons. Their Homelessness Prevention Program provides intensive one-on-one case management and survival services to clients after an apartment has been secured to avoid future episodes of homelessness.

York County Shelters, Inc.

P.O. Box 20
Alfred, ME 04002
207-324-1137

This residential treatment facility serves York County. Its services include a co-ed adult emergency shelter, halfway house, extended care, referral to social services, and on-site training in baking, institutional cooking, and building trades. It also functions as a family emergency shelter and transitional facility offering on-site child care services. The staff includes

a registered substance abuse counselor, social worker, medical director, and dietician.

Soup Kitchens

There are numerous soup kitchens throughout Maine. Some serve noontime meals, others evening dinners. Most serve on weekdays, while a few are weekend only. Call the soup kitchen or look in a local newspaper to check on meal schedules.

Augusta

Bread of Life Kitchen
157 Water St.
Augusta, ME 04330
207-626-3434

Bangor

Dorothy Day Soup Kitchen
c/o Salvation Army
65 South Park St.
Bangor, ME 04401
207-941-2990

Brunswick

Brunswick Area Council of Churches Soup Kitchen
c/o St. Paul's
P.O. Box 195
27 Pleasant St.
Brunswick, ME 04001
207-725-5342

Portland

St. Luke's Soup Kitchen
143 State St.
Portland, ME 04101
207-772-5434

St. Bernard's Soup Kitchen
150 Broadway
Rockland, ME 04841
207-594-5204

Waterville

Notre Dame Soup Kitchen
112 Silver St.
Waterville, ME 04901
207-872-2281

Winthrop

Soup Kitchen
10 Lake St.
Winthrop, ME 04364
207-377-8404

Maryland

I Wanna New Career And I'm an Ex-Offender

Maryland CURE (Citizens United for the Rehabilitation of Errants)

Azora Muntasir

P.O. Box 2413

Baltimore, MD 21203-2413

202-387-7476

Provides information about rehabilitative programs. Works through legislative channels to reduce crime through reform of the criminal justice system.

Offender Aid and Restoration of Baltimore

Dave Eberhardt, Director

531 E. Madison St.

Baltimore, MD 21202

410-637-1067/1068

This program offers job development services and volunteer assistance. There are additional Offender Aid and Restoration Chapters in New Jersey, Virginia, and Indiana.

Prisoners Aid Association of Maryland

2000 N. Calvert St.

Baltimore, MD 21218

410-727-8130

Offers a wide range of services to inmates and ex-offenders through community involvement and professional programs. Services include employment and housing placement and counseling. There is a residential facility for homeless and jobless ex-offenders.

Massachusetts

Aid to Incarcerated Mothers (AIM)

32 Rutland St., 4th Floor

Boston, MA 02118

617-536-0058

Provides services to incarcerated mothers and their children in Massachusetts. The organization's main focus is to help the inmate mother meet her parental responsibilities with the final goal of reuniting her family. Their RENEW program, Reentry for New Emerging Women, counsels women and develops housing, education, parenting and employment resources.

SPAN, Inc.

110 Arlington St.

Boston, MA 02116

617-423-0750

SPAN is a re-integration counseling program for offenders and ex-offenders. They offer individual and group counseling and referrals to employment and social services.

COERS (Comprehensive Offender Employment Resource System)

79 Chandler St.

Boston, MA 02116

617-338-1096

This state-wide organization provides a number of programs for recently released ex-offenders. Their main focus is job placement, although they also offer counseling and GED tutoring.

Michigan

CURE-SORT (Sex Offenders Restored Through Treatment)

Wayne Bowers

P.O. Box 1191

Oakmos, MI 48805-1191

Chapter of a National Prison Reform Organization, emphasizing the need for proper treatment of sex offenders.

Minnesota

AMICUS

100 N. Sixth St., Suite 347-B

Minneapolis, MN 55403

612-348-8570

This nonprofit state organization offers a Community Resource Outreach Project which assists ex-offenders with housing, clothing, and job seeking resources. Assists in ex-offenders families seeking resources. Offers a transition program at Lino Lakes (a reformatory).

Women's Shelter, Inc.

P.O. Box 457

Rochester, MN 55903

507-285-1010

The shelter operates a work release program for women in Shakopee Women's Prison and a jail diversion program for women from Olmsted County, MN.

Mississippi

Beginning Again in Christ After Care Center

P.O. Box 26

Brandon, MS 39043

601-825-0535

This privately funded Christian ministry provides residential housing for ex-offenders who have accepted Christianity while in prison. Services include educational training, job placement referrals, and individual counseling.

Missouri

COPE (Congregation and Offender Partnership Enterprise)

3529 Marcus Ave.

St. Louis, MO 63115

314-389-4804

COPE is an ecumenical local nonprofit organization that engages St. Louis congregations in supportive partnerships with selected ex-offenders for a year as they re-enter the community. Volunteers work with inmates while in prison and then continue to give assistance after release. Services vary depending upon individual needs, but may include temporary shelter and job placement assistance.

Montana

U.M. Women's Center

University of Montana

UC 210

Missoula, MT 59812

406-243-4153

This Referral Center helps to refer persons to legal aid, emergency assistance, etc.

Nebraska

This state does not have any local programs at the time of publication. For assistance, contact one of the offices listed under National Organizations.

Nevada

Center St. Mission
650 N. Center St.
Reno, NV 89502
702-348-2619
Halfway house for males provides transitional housing.

Ridge House, Inc.
275 Hill St.
Suite 281
Reno, NV 89501
702-322-8941

Halfway house for ex-felons and parolees recently released from prison with substance abuse problems. Offers room and board, individual, career and drug/alcohol counseling, and financial planning. Flat fee of \$100/wk.

New Jersey

American Friends Service Committee
972 Broad St., 6th Floor
Newark, NJ 07102
201-643-3079

AFSC provides counseling workshops and re-entry services to inmates, ex-offenders, and members of their families.

H.O.P.E. for Ex-Offenders, Inc.
106 Central Ave.
Hackensack, NJ 07601
201-646-1995

Offers employment referral, temporary emergency housing, food, clothing, emergency utilities assistance, and medication for inmates of Bergen and Passaic counties in New Jersey.

Jericho Ministries
35 Garden St.
Mt. Holly, NJ 08060
609-261-2045

Services include individual Bible studies, and aftercare, help ministries. Primarily support group for families: one-on-one, envelope visitation, fellowship night for ex-offenders.

Sanford Bates House
33 Remsen Ave.
New Brunswick, NJ 08901
908-846-7220

This residential program is open to female state pre-release inmates. Services include individual, group and family counseling, job assistance, and counseling in the areas of substance abuse and financial management. The program assists inmates in the transition from incarceration to living in the community. Residents pay house fees on a sliding scale.

Clinton House
21 N. Clinton Ave.
Trenton, NJ 08609
609-396-9186

I Wanna New Career And I'm an Ex-Offender

This residential program is open to male state pre-release inmates. Services include individual, group and family counseling, job assistance, and counseling in the areas of substance abuse and financial management. The program assists inmates in the transition from incarceration to living in the community. Residents pay house fees on a sliding scale. The program also provides drug aftercare services to federal probationers through a contract.

Middlesex Resource Center
5 Elm Row, Suite 306
New Brunswick, NJ 08901
908-247-2770

Provides services on an out-client basis to adults 18 years or older with an offense record. The program accepts referrals from probation or parole programs, L.S.P. or county jail. Walk-in clients also accepted. The center provides referrals for mental health, substance abuse and long term counseling. It also offers crisis intervention in the form of emergency food, clothing, and housing assistance. Project Reunion provides counseling to women incarcerated at Middlesex Adult Correction Center. Children are brought to visit their mothers on a weekly basis. A similar group is available on an outpatient basis.

Offender Aid and Restoration of Essex County
Essex Community College
303 University Ave.
Room 3271
Newark, NJ 07102
201-624-6610

OAR provides transitional services for inmates in Essex County Jail and some services for inmates returning to Essex County from federal and state institutions. They provide counseling, referrals, and visitation to prisoners. OAR has also developed an inmate literacy program and uses community volunteers for inmate services.

New Mexico

This state does not have any local programs at the time of publication. For assistance, contact one of the offices listed under National Organizations.

New York

Cephas Attica, Inc.
121 N. Fitzhugh St.
Rochester, NY 14614
716-546-7472

Offers post-release services that include housing for parolees with a commitment to Cephas Attica's 90-day program. They also offer counseling and assistance with educational, housing, and job opportunities.

Fortune Society
39 W. 19th St., 7th Floor
New York, NY 10011
212-206-7070

This ex-offender self help organization works with ex-offenders in the New York area. Services include ex-offender to ex-offender counseling, one-on-one tutoring, job training placement, GED preparation and out-patient substance abuse services. The society also acts as a referral agency for drug or alcohol addiction programs, halfway houses and other social services.

Justice Works Community

I Wanna New Career And I'm an Ex-Offender

1012 Eighth Ave.
Brooklyn, NY 11215
718-499-6704

The Community Justice Resource Center provides referrals for housing, job training, employment, drug and alcohol programs for women prisoners, ex-prisoners and their families.

The Osborne Association
135 East 15th St.
New York, NY 10003
212-673-6633

The Osborne Association operates model programs and provides direct services to defendants, prisoners, ex-offenders and their families.

PROBE, Inc.
229 State St.
Binghamton, NY 13901-2711
607-772-8912

PROBE provides community development, 16 development and community services, mandated volunteer services in juvenile court, transitional services for those in local jails, D.E.P. Program (GED and Life skills, pre-employment skills), pre-trial diversions (professional counseling), employment services, and agencies referral help.

Project Greenhope SFW, Inc.
448 E. 119th St.
New York, NY 10035
212-369-5100

This halfway house for ex-offenders is the only residential facility in New York City which services both parolees and women referred by the courts. It provides educational and vocational training and job and housing referrals.

Reality House, Inc.
637 West 125th St.
New York, NY 10027
212-666-8000

Reality House offers counseling services and group therapy to recently released ex-offenders with a history of addiction. After care services include medical assistance, counseling, and educational and vocational guidance. It also provides recently released ex-offenders of the New York City Department of Correction at Rikers Island with community based substance abuse treatment (ages 18 and older) and HIV care such as counseling, HIV testing, medical evaluation, monitoring and case management.

South Forty Corporation
500 8th Ave., Suite 1203
New York, NY 10018
212-563-2288

South Forty Corporation provides vocational counseling to prisoners at Bayview Correctional Facility and job placement assistance for ex-offenders who are residents of New York City.

Stay'N Out Criminal Justice Program
500 8th Ave., Suite 801
New York, NY 10018
212-971-6033

I Wanna New Career And I'm an Ex-Offender

This program provides a wide variety of services for incarcerated men and women with drug-related offenses. It has established segregated units in the Arthur Kill and Bayview Correctional Facilities. Inmates participating in this voluntary program receive group, family, individual and vocational counseling and remedial education. Upon release or parole, it assists ex-offenders into one of the member agencies of New York Therapeutic Communities, Inc. Inmates of all New York State facilities are eligible for this program after meeting specified criteria.

Women's Prison Association
110 Second Ave.
New York, NY 10003
212-674-1163

This agency provides counseling for women ex-offenders in the form of direct referrals and housing placement assistance. They also provide alternatives to incarceration programs for women in the Department of Correction at Rikers Island. The services are aimed at women with HIV and AIDS.

North Carolina

Alcohol/Drug Council of North Carolina
3500 Westgate Dr., Suite 204
Durham, NC 27707
800-688-4232
919-493-0003

Information/Referral service for individuals with a history of drug or alcohol problems, and also has a service for families and agencies. Operates a county by county database that includes information on halfway housing, counseling, and related services.

Guilford County Community Action Program, Inc.
201 S. Elm St., Suite 101
Greensboro, NC 27401
910-274-4673
Offers job development and assistance counseling to ex-offenders.

North Dakota

CENTRE (Center for Extended Nuclear Transitional Residence for Ex-Offenders)
123 15th St., N.
Fargo, ND 58102
701-237-9340

This is a transitional residence which offers a structured, supervised program of assistance to ex-offenders. CENTRE provides job counseling and assistance with recovering addicts who have been through treatment. The average stay at CENTRE is between three and six months.

Ohio

Justice Watch/Garden Street Transitional House
1120 Garden St.
Cincinnati, OH 45214
513-241-0490

Provides shelter and recovery services to homeless men released from prison who are at a high risk of reincarceration due to chemical dependency and poverty.

Talbert House Cornerstone
2216 Vine St.
Cincinnati, OH 45219

513-684-7965

Talbert House is a halfway house for ex-offenders and homeless individuals. Services include individual vocational, and substance abuse counseling. Those who complete a 97-day program are eligible for employment referral.

Oklahoma

This state does not have any local programs at the time of publication. For assistance, contact one of the offices listed under National Organizations.

Oregon

This state does not have any local programs at the time of publication. For assistance, contact one of the offices listed under National Organizations.

Pennsylvania

Concerned Seniors/Gray Panthers of Graterford

Dr. Julia Hall

Dept. PSA

327 and and Chestnut Sts.

Drexel University

Philadelphia, PA 19104

215-895-2472

Advocacy, support, and information group for inmates and parolees 50 years and older. Specializes in services including health care/medical needs, employment, housing, and socialization for both institutional and community elderly offenders and parolees. Provides pre-release counseling and community resource information.

Offender Aid and Restoration of Philadelphia

2000 Spring Garden St.

Philadelphia, PA 19130

215-557-8131

OAR offers job development assistance to ex-offenders as well as volunteer services and visitation to prisoners.

Pennsylvania Prison Society

2000 Spring Garden St.

Philadelphia, PA 19130

215-564-6005

Provides educational and informational link to the state legislature, community organizations, prisoners, and prisoners families in areas including alternatives to incarceration, parole eligibility for lifers, need for earned/good time legislation, and effects of mandatory sentencing laws. Staff also serve as an information, referral, and counseling service for newly released prisoners.

Thomas R. Sims

People United Together

1209 W. Lehigh Ave.

Philadelphia, PA 19133-1115

215-226-5890

This organization offers services and programs to offenders, ex-offenders in the areas of parole planning, housing, public assistance, employment and vocational training referrals, substance abuse counseling, and other referrals. They also run a "Youth Self-Empowerment Project" that addresses the social and economic conditions of at-risk youth and their families.

I Wanna New Career And I'm an Ex-Offender

Pre-Release Counseling
Program for Female Offenders
1520 Penn Ave.
Pittsburgh, PA 15222
412-281-7380

Program works with women who are or have been in trouble with the law and who have a history of substance abuse. Services include employment, counseling, career education, parole planning, workshops, referrals and job placement, remedial education, and pre-release counseling. Operates two centers: The Program Center at 3342 5th Ave., and the Allegheny County Treatment Alternative (ACTA) at 2410 5th Ave. These centers function as an alternative program to serving time in the Allegheny County Jail. There are three affiliate offices:

The Program for Female Offenders of S. Central PA, Inc.
22 S. 3rd St.
2nd Floor
Harrisburg, PA 17101
717-238-9950

Woodside Family Center
451 Mall Rd.
Harrisburg, PA 17111
717-558-9871

Lehigh Valley Office
1031 Linden St.
Allentown, PA 18102
215-433-6556

Victim/Offender Reconciliation Program
Dr. Julia Hall
Dept. PSA
32nd and Chestnut St.
Philadelphia, PA 19104
215-895-2472

This program operates on principles of restorative justice, which allows both victims and offenders a chance to heal from the trauma of crime. Offenders can take responsibility for their offenses and make amends to victims. Victims can tell stories, get answers to questions, and receive actual or symbolic restoration.

Step Program (Services to Elder Prisoners)
Pennsylvania Prison Society
2000 Spring Garden St.
Philadelphia, PA 19130
215-564-6005 Ext. 7916

Services to elderly prisoners and ex-offenders. Prisoners housed in eight Pennsylvania State institutions, focused on institutional adjustment and pre-release training for release back into the community includes: parole planning, home plans, and individual goal plans. Clients are referred by the PA Dept. of Corrections.

R.E.S.P.
Re-Entry Services Project
2000 Spring Garden St.

Philadelphia, PA 19130

215-564-1460

Life skills and job preparation programs for prisoners coming out of the Philadelphia prison programs. 30-60 days pre-release, plus six months ex-offender assistance. Program is for offenders 34 years or older or for parents with dependent children.

Rhode Island

Justice Assistance

259 Weybosset St.

Providence, RI 02903

401-272-1330

This private social agency provides training, education and job placement services to unemployed ex-offenders or first-time offenders. JA assists the Department of Corrections with established counseling and job placement programs for their clients.

South Carolina

Alston Wilkes Society

2215 Divine St.

Columbia, SC 29205

803-799-2490

This statewide social service organization provides a wide variety of services to adult and juvenile offenders, ex-offenders, former offenders, homeless veterans, emotionally disturbed youth, and their immediate families. Assistance includes employment, mediation, life skills, rehabilitation, prevention, volunteering, and transitional housing, (halfway houses including two youth homes). It accepts out-of-state referrals of residents of South Carolina and of probationers under jurisdiction of the Federal Bureau of Prisons.

South Dakota

Glory House

4000 South West Ave.

Sioux Falls, SD 57109-1001

605-332-3273

Glory House is a transitional residential facility for ex-offenders. Services include individual and group counseling, as well as job placement assistance.

ARCH Detox

333 South Spring Ave.

Sioux Falls, SD 57104

605-332-9257

ARCH offers a transitional residential facility for ex-offenders. Services include a job search program and individual and group counseling.

Texas

Dallas County Jail Inmates Program Division

899 Stemmons Freeway

Dallas, TX 75207

214-761-9025

Although the program's main focus is to coordinate education and substance abuse programs for inmates within the Dallas County Jail System, this program also assists in referrals to outside community agencies for released inmates.

Utah

I Wanna New Career And I'm an Ex-Offender

Department of Corrections
6100 South, Fashion Blvd.
Murray, UT 84107
801-265-5500

Utah's Department of Corrections has several Community Correctional Centers located throughout the state. Those in need of continued treatment and counseling are referred to a halfway house. They have a new 150 bed facility in Ogden, as well as three facilities in Salt Lake City. During their stay, residents are employed and receive counseling and referrals.

Vermont

Vermont Catholic Charities
Deacon Steve Ratte Diocesan Director of Prison Ministry
351 North Ave.
Burlington, VT 05401
802-658-6110

Provides one-on-one pastoral counseling, family visitation, inmate supervised passes, and referral services. Services are limited to Vermont offenders, ex-offenders and their families.

Virginia

Offender Aid and Restoration of Arlington County
1400 N. Uhle St., Suite 704
Arlington, VA 22201
703-358-7030

Offers employment and vocational guidance, skills training, and direct referrals. Also provides counseling and limited job placement.

Offender Aid and Restoration of Charlottesville/Albemarle
423 Lexington Ave.
Charlottesville, VA 22902
804-296-2441

OAR offers job assistance and emergency assistance for offenders and their families. Also provides pretrial services and supervision of community service and restitution.

Offender Aid and Restoration of Fairfax
10640 Page Ave., Suite 250
Fairfax, VA 22030
703-246-3033

This private, nonprofit agency provides services for inmates, ex-prisoners, and their families who are Fairfax County residents. It provides referrals to community resources, employment and vocational guidance, and scholarships for inmates to take college level correspondence courses. It also offers emergency financial loans to ex-offenders to obtain food, clothes, and temporary housing. Has support groups for families of offenders and children of offenders.

Offender Aid and Restoration of Richmond, Inc.
1 N. 3rd St., Suite 200
Richmond, VA 23219
804-643-2746

This OAR branch provides aftercare services for inmates in local jails. Services are limited to offenders in Richmond and Petersburg, and Henrico, Chesterfield, and Hanover counties only. Services include alternatives to prison, job placement/search, housing referrals and basic social services (clothing, work tools, etc) and volunteer counseling.

I Wanna New Career And I'm an Ex-Offender

STEP-UP, Inc.
7510 Grandy St., Suite 203
Norfolk, VA 23502
757-588-3151

Step-up works with all ex-offenders and offenders (federal, state, local and military). It offers parole preparation and pre-release services. Upon release, Step-Up provides ex-offenders with job development and placement, resume/application services, local transportation funds, and job skills training. Housing support services are provided on an availability basis.

Virginia CARES
1021 N. 17th St.
Richmond, VA 23223
804-788-0050

Provides after care services for ex-offenders who were incarcerated in state prisons. Offers temporary housing and job placement services.

Washington

Friendship, Inc. - Spokane County
P.O. Box 11215
Olympia, WA 98507
306-357-8021

Post charge diversion program for first time felony offenders (adults only, work with prosecutors office).

Interaction/Transition
935 - 16th Ave.
Seattle, WA 98122
206-324-3932

Provides re-entry support for ex-felons returning to the community from Washington State penal institutions. Support includes emergency housing, comprehensive employment services, counseling, and referral.

United Indians of All Tribes Foundation
1945 Yale Place E.
Seattle, WA 98102
206-325-6381

Offers employment counseling, job referrals, and placement assistance.

West Virginia

Shawnee Hills, Inc.
P.O. Box 3694
Charleston, WV 25336-3698
304-345-4800

This private, nonprofit organization offers mental health, mental retardation, and substance abuse programs. It works with the Charleston Work Release Center and provides counseling to ex-convicts to help them readjust back into family life and the community.

Wisconsin

Horizon House
2511 W. Vine St.
Milwaukee, WI 53205
414-342-3237

I Wanna New Career And I'm an Ex-Offender

Horizon House offers employment and vocational guidance, counseling, direct referrals for women on probation and women being released from federal and state institutions in Wisconsin. It offers room and board to ex-offenders referred from the state Department of Corrections. Services also include a parent education/children's program and an alcohol and drug treatment program.

Project Return
Tom Schaffer
1821 N. 16th St.
Milwaukee, WI 53205
414-344-1746

Provides support groups and housing and job locating services for ex-offenders.

Wisconsin Correctional Service
230 W. Wells St., Suite 500
Milwaukee, WI 53203
414-271-2512

Operates alternative and community programs for offenders including drug residential treatment programs, adult halfway houses, community service options programs, and pretrial release programs.

Wyoming

This state does not have any local programs at the time of publication. For assistance, contact one of the offices listed under National Organizations.

Free Help to Write a Resume

Free Help to Write a Resume

You need a job and you need it now. Somewhere, an employer has the job you want. But, how do you two connect? By marketing your job talents, and showing prospective employers you have the skills they need, that's how.

Do you have job talents? Of course you do! Homemakers, disabled individuals, veterans, students just out of school, people already working — they all have skills and experience suited for many good jobs.

What you need to learn is how to market your talents effectively to find the right place for you. Writing a good resume is the best way to let a prospective employer learn about your individual interests and skills.

Developing a Resume

The two main types of resumes are the chronological and the functional. A chronological resume is used when you have had a fairly direct path of development from one position to another within the same field. A functional resume emphasizes your skills and is used by people who change jobs or careers frequently. A good resume will be no more than one page long and will capture the highlights of your career goals, education, and work history.

A resume should include the following information: name, address, telephone number; job objective or career goal; educational history (degrees, certificates, courses, accomplishments); work history including military service (skills, experience); and memberships related to your job objective. Depending on the position for which you are applying, it might also include work related honors or achievements, knowledge of foreign languages, ability to travel or relocate, and security clearance information.

Job Application Forms

Some jobs do not require a formal resume but may call for a written application. Most application forms require basic information such as your name, address, and telephone number; social security number; dates of previous jobs; names and addresses of former employers; and dates of schooling and training. Before you fill out the application, read it through to be sure that you have all of the required information. It is very important that you print the information neatly and legibly. If your application makes a poor first impression, you are unlikely to get any further with that employer.

Although not every job calls for letters of reference, you should ask people if they would be willing to write one for you. Do not list someone as a reference unless you have their permission to do so. Candidates for reference include former employers, teachers, volunteer supervisors, and other people who can accurately assess your character.

Locating Employers

There are several methods of locating potential employers:

International Employment

- Cold Calls — visit employers to see if there are any openings in their organization. You may find yourself in the right place at the right time, but this is a difficult and time consuming method of job hunting.
- Networking — learning about openings through friends, relatives, or co-workers is probably the most successful way to get a job, and referrals of this kind often guarantee an interview.
- Newspaper Ads — classified ads list specific openings, but there is often intense competition for those jobs. Want ads list just a small proportion of available jobs.
- Employment Agencies — public employment agencies provide job hunt services at no cost, but are usually looking for unskilled labor. Private agencies will, for a fee, try to match employers and employees. Some agencies specialize in a particular field, but the main disadvantage is the fee, often paid for by the job seeker. Be sure to check on an agency's policy regarding fees before you begin to work with them.

Applying and Interviewing for Jobs

Once you have found a job that sounds good to you, you must apply for it. This involves writing to the company offering the job and including your resume or a job application. In either case, your cover letter is very important — it is the first thing that your prospective employer will see, and it will say a lot about you. The letter should be personalized and contain information such as where you heard about the job, an indication of your interest, why you are suited for the position, and your interest in interviewing. It should include your name, address, and phone number.

The next step in the job search is the job interview, which involves an exchange between people trying to find out whether they can work together. Before you go to the interview, learn as much as you can about a prospective employer by reading brochures, talking to present employees, calling the local Chamber of Commerce in that area, or visiting the public library. Some important interviewing techniques: Do be honest, be prompt; use a firm handshake; dress appropriately; make eye contact; address interviewer by name; prepare to ask and answer intelligent and thoughtful questions; ask for the job.

After the interview, it is important to maintain contact with the prospective employer. Write a short thank you letter, indicating that you will call at a specific time to find out the status of the position. Call when you said you would. If the answer is no, ask why without being a pest. Knowing why you did not get a job may help you get the next one.

There are several resources where you can turn for help in writing your resume:

- * Your State Employment Service Office will help you pull together your work history into effective categories. Look in the blue pages for the office nearest you, or page 581 for a listing of state offices.
- * Your County Cooperative Extension Service offers a variety of services to assist you in writing your resume. Some offices offer classes, while others have pamphlets. Most of these services are usually free. Since services vary from one area to the next, contact your County Cooperative Extension Service to learn what is available near you. To

Job Hunt on the Internet

locate this office, look in the blue pages of your phone book, or call Cooperative State Research, Education, and Extension Service, U.S. Department of Agriculture, Room 3328, Washington, DC 20250; 202-720-4423 for a referral to your local office.

- * Tap the government for tips on finding the best work opportunities. *Tips For Finding The Right Job* is a free publication that can help you evaluate your interests and skills, and provide information on resumes, application letters, job interviews, and more. Contact Employment and Training Administration, U.S. Department of Labor, 200 Constitution Ave., NW, Room N4700, Washington, DC 20210; 202-219-6871.
- * Many companies offer job hunting and resume writing assistance for a fee. Before you sign on the dotted line, read two free publications offered by the Federal Trade Commission. *Job Ads*, *Job Scams* explains things you need to look out for when looking for a new job. *Job Hunting: Should You Pay* explains about head hunter services and things you need to consider before you sign on with an agency. To receive your copies, contact the Federal Trade Commission, Public Reference, Room 130, 6th and Pennsylvania Ave., NW, Washington, DC 20580; 202-326-2222.
- * The ERIC Clearinghouse for Adult, Careers, and Vocational Education covers all areas of career and vocational/technical education from basic literacy training through professional skill upgrading. Although they do not have publications specific to writing a resume, they do have a series of free ERIC Digests to help you look at the job market in a variety of ways. Some of the titles include: *Job Search Methods*; *Adults in Career Transition*; *Jobs In The Future*; *Locating Job Information*. For your copies, contact ERIC Clearinghouse for Adult, Career, and Vocational Education, The Ohio State University, 1900 Kenny Rd., Columbus, OH 43210; 800-848-4815.

Job Hunt on the Internet

Job Hunt on the Internet

The Internet provides a variety of services to let job seekers and employers contact each other without playing the typical phone tag game, and you can learn all about them in this chapter, dedicated to job seekers like you. For your convenience, the sites have been divided into two sections — general and specific job sites — with appropriate subcategories.

The general employment sites section features websites that can be helpful to any job seeker, regardless of occupation or location. The kind of sites you will find will nevertheless vary. Sites such as America's Help Wanted! (<http://www.jobquest.com/>), Career Network (<http://www.careernetwork.com/>), IntelliMatch (<http://www.intellimatch.com/>) and a number of others for example, are sites primarily concerned with resumes. The sites have resume banks where you can submit your resume and wait for an employer to contact you, or they provide services that will compare your resume with posted job openings and notify you of matches. Some resume focused sites even specialize in helping you create a well organized and effective resume. There are also sites that are focused mainly around a search engine — that is, sites that require you to enter an occupation or location of your choice into their search engine which in turn provide you with names and contact information of hiring companies that match your request. The Career Search Launch Pad (<http://www.anet-dfw.com/~tsull/career/cslp.html>), The Job Exchange (<http://www.jobexchange.com/>) and The Job Zone (<http://www.thezones.com/jobzone/>) are best examples of such search engine based sites. If it's straight job listings you are looking for, the Internet offers that as well. Hotflash Jobs (<http://lquest.com/~ntes/jobslst.html>), Jobs & Careers Online (http://www.servonet.com/temp_jc/jchome.html), 123 Careers (<http://www.webplaza.com/pages/Careers/123Careers/123Careers.html>) and USA Jobz (<http://www.adgrafix.com/jobz/index.html>) and several other sites provide just that — straightforward job listings complete with career descriptions and contact information.

Many of the sites that you will find listed below, however, are not limited to one specific service and often combine features such as resume banks and search engines with other helpful services. Of these multi-service sites, some stand out as particularly well organized, powered by exhaustive databases or using new and innovative methods. America Job Bank (<http://www.ajb.dni.us/>), for instance, has been recognized by *PC magazine* as one of the top 100 sites and can perform a nationwide job opportunity search, link to state search engines, or provide you with employer maintained job listings. Similarly, Career Mosaic (<http://www.careermosaic.com/cm/>), has succeeded in accumulating an exhaustive database of numerous employment opportunities and features a search engine as well as a resume posting service. Sites such as The Virtual Job Fair (<http://www.vjf.com/>) and The Monster Board (<http://www3.monster.com:80/>) also stand out as one of the fastest growing collections of links to over 55,000 job opportunities worldwide.

The section of specific employment sites has several subdivisions, such as international and regional employment, and sections where employment related websites are listed under occupational headings. In the international and regional employment sections, the

sites are categorized by country and/or state, and provide information concerning available job opportunities in various parts of the world, with a focus on the United States. The other specific employment related sites, are divided into sections such as entertainment industry, finance market, sciences, careers for minorities and women, computers and technology and several others. The kinds of websites you can find in these categories can also vary: in the Entry Level Jobs category, for example, you may find sites such as the Job Source (<http://www.jobsource.com/>) that offers information about internships, tips for interviewing and connections to other sites along with a listing of entry level and part time job openings as well. Included in this listing would be encounter sites similar to the Student Center, (<http://www.studentcenter.com>) that includes a 35,000 company searchable database and a self-diagnostic test to determine the best career opportunities for you. Similarly, in the Environmental Careers section, the sites vary from those that provide you with listings of environmental sources, and career opportunities such as GreenBeat! (<http://earth.tec.org/greenbeat/mar96>) and more specifically oriented sites such as UWIN (<http://www.uwin.siu.edu/announce/jobs/>) that serves as a clearinghouse of jobs and related opportunities in various water resources fields.

In addition to the general and specific job websites, the following listings also include a section of online classifieds that function as electronic versions of regular newspaper classified advertisements. Generally, however, these sites offer much wider databases and quicker ways to find what you're looking for than the regular newspaper help wanted sections.

Still confused about where to begin? Check out these sites that are dedicated to helping the beginning Internet job searcher find her/his way through the multitude of options: JobHunt: OnLine Job Meta-List (<http://rescomp.stanford.edu/jobs/jobs-all.shtml>), Career Planning Process (<http://www.bgsu.edu/offices/careers/process/process.html>), Occupational Outlook Handbook (<http://stats.bls.gov:80/ocohome.htm>) and Sources of Information on Career Preparation and Training (<http://www.espan.com/docs/sources.html>) offer a variety of services that range from listings of accessible job search resources to self assessment tools and occupational reading archives.

Below you will find a listing of services which have taken the first step in revolutionizing the job market through the Internet. Visit these sites often, because the information on many of them changes almost daily. New sites are added frequently, as well.

The sites below are categorized as follows:

- 1: General Career Sites:
Describes those sites that offer help in more than one area of expertise and are more general in nature when identifying a new job. Some of these sites also offer help in career planning and resume preparation.
- 2: Career Planning:
These sites typically will not offer you specific job opportunities, but will help you develop strategies for finding the right job or in resume preparation.
- 3: Career Specific:
Describes those sites that offer job opportunities in specific career areas.

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4: Area Specific:

These sites offers opportunities for those looking for jobs only in specific areas of the country or overseas.

General Career Sites

*** Adams Jobbank Online**

Website: <http://www.adamsonline.com/>

Explore current career possibilities in the fields of computer, finance, management, healthcare, sales, and lots more. Adams Jobbank Online offers an excellent job search engine to facilitate your research. Corporations will be glad to discover that this service offers free job posting. The Career Center offers links dedicated especially to graduating students.

*** Allied Technology International, Inc. (ATI)**

Website: <http://www.mindspring.com/~mcafee/ATI/index.html>

Allied Technology International, Inc., provides a multitude of services related to employment of personnel and submission of proposals for work. Their database contains a wide variety of positions that range from medical, engineering and technician fields in a number of locations. It is an excellent place to begin your job search.

*** America Job Bank**

Website: <http://www.ajb.dni.us/>

Quite likely the most successful job search site on the Net, America Job Bank has been recognized by *PC Magazine* as one of the top 100 sites. In other words, this is a great place to start your search for employment. Three options are available: you can perform a nationwide search, link to state search engines, or link to employer maintained job listings. The nationwide listings include opportunities for people looking for federal or military employment. Be forewarned that not all states have developed a web site to go along with its other employment services. According to the Job Bank however, most states are in the process of putting up a site.

*** American Resource Company**

Website: <http://www.arcfile.com/>

The Internet can be an excellent resource for finding great opportunities for your career, and this site is a particularly good example of the advantages that the 'Net provides. The American Resource Company makes it incredibly easy for you to begin looking for the job of your dreams. You can study and utilize their worldwide resume bank, career advancement center, and job fairs or take a break by checking out some fun and cool links offered to you by ARC.

*** America's Employers**

Website: <http://www.americasemployers.com/>

Developed by professional career consultants to help you complete an easy and successful electronic job search, America's Employers is at your service. New employment opportunities are added continually and company databases are updated weekly to help job seekers tap into the "hidden" job market, and the site also offers a discreet and confidential resume bank for hundreds of hiring employers to see. With America's Employers, you have nothing to lose.

*** America's Employers Company Databases**

Website: <http://www.americasemployers.com/ae-cgi-bin/Search/getdata.cgi>

This site concentrates on the "hidden job market" and lets the job seeker contact potential employers directly. According to the site, "the hidden job market is responsible for the bulk of hiring that goes on in companies." You may search for companies in several states and industries of your choice. Once you submit your criteria, the search engine returns the names, addresses, and phone numbers of companies that match your request. This site is updated almost daily, so it pays to check in often!

*** America's Help Wanted!**

Website: <http://www.jobquest.com/>

This diversified site has a lot of tools to help you with your job hunt. After you create your free personal account, you will create an online resume which potential employers will be able to browse. Once the profile forms are filled out, you will be able to access the job search tools and try to find the perfect job. This service takes the job seeker very seriously, so stop by!

*** Best Bets from the Net**

Website: <http://www.lib.umich.edu/chdocs/employment/>

Best Bets from the Net pulls together the 'Net's best sources of job openings and career development info, along with a description and evaluation of each site. This resource guide will lead you to job postings, places to submit your resume, and career info resources that can help you determine where to start your search. With listings that include sites that relate to education, humanities, social sciences, science, technology, business and government, Best Bets from the Net features something for everyone.

*** Best Jobs In The USA Today**

Website: <http://www.bestjobsusa.com/>

Through this outstanding site, you can search employment ads from USA TODAY and have access to a free resume depository that's searched by thousands of companies worldwide. In addition to providing lists of national career events and a career store that features books, audio tapes and videos designed to maximize the effectiveness of your job search, Best Jobs In The USA Today also allows you to keep up with new positions and new employment trends through the online employment review magazine. Best Jobs In The USA Today surely has something for anyone seeking a career.

*** Boeing OnLine Reemployment Center**

Website: <http://olympus.dis.wa.gov/borc/borchome.html>

This site is a job search system containing listings of current job openings provided by employers all over the country along with a resume bank and a communication system to link employers electronically to job seekers. Boeing also offers free career counseling, access to a resource library, retraining services, information concerning unemployment insurance, and labor market statistics.

*** Brave New Work World**

Website: <http://www.newwork.com:80/>

There are those who prophesy the coming of a great revolution. And then there are those who claim that the revolution is already here. This site would agree with the latter — at least as far as world economics and employment are concerned. Brave New Work World, a site that represents many academic, professional fields and practical experience fields, conducts daily surveys of worldwide press reports and is committed to informing you about what you can do to succeed in the revolutionary new world economy. As the site itself claims, it consists of "information, ideas, opinion, advice, continuing work education, and a range of interesting, entertaining content through a variety of media, helping you prepare for the new millennium. " Along with links to many other resources and archives of articles, this interesting and empowering site is a must to check out.

*** Career and Resume Management for the 21st Century**

Website: <http://crm21.com/>

Through Career and Resume Management for the 21st Century, job seekers can post their resumes electronically onto a listing of resume databases on the net, browse through available job opportunities and have access to other free employment related resources such as resume review and evaluation, articles on interviewing, resumes, networking, hot tips on interviewing and listing of career-advancement books. Check it out.

*** CareerFile**

Website: <http://www.careerfile.com/>

CareerFile is a free and confidential resume referral service for executive, managerial and technical talent, specifically designed for busy professionals like you seeking a new step in your career. The services are simple, efficient and free. When there is a job match to your credentials and interest, one of CareerFile's recruiters will let you know and you can decide where your resume will go and who will see it. What could be better?

*** Career Network**

Website: <http://www.careernetwork.com/>

Are you tired of sending out resumes and fed up with scanning the help wanted ads without finding anything appropriate? If the answer is yes, and you're seeking a better way to maximize your career search, check out this site. The Career Network is a great way to market yourself to thousands of companies worldwide by posting your resume and qualifications through their services. All it takes is free registration in Career Network's Talent Bank and you could be on your way to the job you desire! You will no longer have to waste money on calling companies all over town — they'll call you. It's easy and quick and won't cost you a penny.

*** CareerMart**

Website: <http://www.careermart.com/>

CareerMart offers a wide variety of employment information and resources, including an extensive jobs database, information on recruitment specialists, and general career reference materials. By entering "the one stop Internet marketplace for worldwide employment information" the job shoppers can browse through a variety of job listings, learn about employers, view company home pages, and have access to a myriad of pertinent formation useful to a job seeker.

*** CareerMosaic**

Website: <http://www.careermosaic.com/cm/>

A job search site that has been recognized by many Internet ratings as one of the best of its kind, CareerMosaic has a lot to offer. The CareerMosaic J.O.B.S. database offers "thousands of up-to-date opportunities from hundreds of employers." Here you'll find a search engine that covers all regional and national job listings on the Usenet. You may want to take advantage of CareerMosaic ResumeCM service and post your resume online for employers to browse. Also available here are entry-level job opportunities, as well as detailed profiles of potential employers.

*** CareerPath.com**

Website: <http://www.careerpath.com/search.html>

If you live anywhere in the vicinity of Boston, Chicago, Los Angeles, New York, San Jose, or Washington, DC, or simply would like to find out what jobs are available in these areas, visit CareerPath.com. This site lets you search for job classifieds from major newspapers in those cities. The search engine is very well designed, letting you browse through one or all of the newspapers, and as many job categories as you wish. If you wish to take advantage of all the features at CareerPath.com, you may register online and gain instant access. The service is completely free.

*** Career Planning Process**

Website: <http://www.bgsu.edu/offices/careers/process/process.html>

This site, providing you with self assessment tools necessary to execute a successful career search, "encourages individuals to explore and gather information which enables them to synthesize, gain competencies, make decisions, set goals and take action." Career Planning Process, offering the job seeker many interesting exercises, definition and informative resources along with information concerning internships and employment, is a truly wonderful site that you shouldn't pass by.

*** Career Pro**

Website: <http://www.flex.net/careerpro/index.htm>

Career Pro allows you to view listings of available job openings through their searchable database featuring hundreds of opportunities, post your resume for free in their resume bank, create a free personal profile to discover how your personality fits various occupations and access to multi-media products such as book, videos and CD-ROMS to make your career a success. The site also offers links to other employment related sites, a virtual consultant to answer your questions about resumes, interviews, salary negotiations and more — all to help you find the career that you've always dreamed of.

*** Career Search Launch Pad**

Website: <http://www.anet-dfw.com/~tsull/career/csllp.html>

The Career Search Launch Pad is a comprehensive guide to keyword searchable career databases on the 'Net. Use the help of this service and the job of your dreams may be only a click away.

*** Career Shop's Resume, Job and Employment Site**

Website: <http://www.tenkey.com/cshop/>

Designed for professionals seeking careers in fields of their choosing, this online database for

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resume profiles and employment opportunities is designed to assist job seekers just like you. Free of any charge, you can post resume profiles on the resume database and perform job searches of the online database by city, state, company name, category or any combination. The Career Shop also features tips for conducting a successful interview and links to other career related sites.

*** CareerWEB**

Website: <http://www.cweb.com/>

CareerWeb is much more than a simple collection of job opportunities. Visiting this site will enable you to get on track for a new career, or enhance your current one. A number of tools are available. The Resource Center offer's sure-fire ways to present yourself or discover the perfect career. Also here is a listing of advertising agencies, books, and publications, that might help you along the way. A monthly newspaper is released by CareerWeb with some of the latest information from this agency. Of course, those who are looking for a job will be happy to know that CareerWeb offers a premier job search service.

*** The Catapult on JobWeb**

Website: <http://www.jobweb.org/catapult/catapult.htm>

The Catapult lives up to its name: it is among the choice places on the Net to launch your new career. The Catapult does not list job openings, it is rather a site that organizes links to over 200 career sites on the Web into categories. Plenty of resources are available for career practitioners, as well as novices in the labor force. Other sites are listed under Help Guides and Career Library Resources and Professional Development Opportunities. The Catapult is updated very often, so its a must site for your bookmark file!

*** Center on Education and Work**

Website: <http://www.cew.wisc.edu/>

Maintained by the University of Wisconsin-Madison, this site "conducts, research, development and capacity building technical assistance designed to improve the connections for youth and adults between places of education and places of work." In other words, the Center on Education and Work is concerned with improving the links between education and work to help people engage in meaningful and productive careers. The site provides information concerning education related publications and software, conferences, seminars and workshops and consulting and technical assistance. It can be a useful resource to help keep you at the top of the job market.

*** Decisive Quest Inc.**

Website: <http://www.decisivequest.com/>

Whether you are a college student, a recent college graduate or an already experienced working professional, Decisive Quest Inc. can answer all your job seeking needs. Offering help and information about fields that range from accounting to information systems, this is an excellent place to check out when searching for a career.

*** Direct Marketing World**

Website: <http://www.dmworld.com/>

Direct Marketing World is a site that can prove to be useful both to the employer and the employee, and the best part is that most of the services offered here are free! The job hunter

will be delighted to find a sophisticated search engine that allows searches by region and nature of the job. Also, DM World allows its visitors to post their resume, discover information on mailing lists and databases available on the Net, and even browse the library which contains helpful online documents designed to help anyone in the job market.

* Easynet Job-Center

Website: <http://www.cyberiacafe.net/jobs/>

Finding a job through this site is as easy as the name promises. Through Easynet, you can submit your resume to be accessed by employers or peruse the offered jobs listings. The aim of this free service is to help you find the perfect job and it's dedicated to its promise — you won't regret it.

* Employment Edge

Website: <http://www.employmentedge.com/employment.edge/>

This site features job listing for professionals in accounting, auditing, engineering, management, programming, MIS, software engineering, and other fields. You will also find links to other Internet career sites, as well as help wanted ad resources elsewhere online. Employers can find out how to post their own ad. And when you want to take a break from the job search, you can check out the Daily Comics section.

* Employment News

Website: <http://www.ftn.net/emplnews/>

In addition to weekly updated listings of job openings, Employment News is bursting with a variety of other useful job finding advice. Along with the latest tips on resume writing and interview techniques, it also provides all the latest employment statistics, resume, hiring and wrongful dismissal services and information relating to career training and self-employment. Furthermore, it's all free and all targeted toward you finding the career that you desire.

* E-SPAN

Website: <http://www.espan.com/>

E-SPAN claims to be your online employment connection, and it really does offer many tools to help you find a job. Two databases are available for the job seeker, as well as a variety of "job tools", which include tips on how to create a resume, how to conduct yourself in your next interview, and even help you get job ads in your virtual mailbox! You can also check out profiles of several employers featured at E-SPAN, and read some useful related articles.

* 4Work.Com

Website: <http://www.4work.com/>

A simple and concise job search site, 4Work.Com lets seekers across the country look for openings in their area. It is also possible to search for internship and volunteer openings here, and employers may find out how to post on this server.

* Future Access

Website: <http://futureaccess.com/employ.html>

It is by now a well known fact that the Internet is the way of the future, even as far as your job search is concerned. Though this is not primarily an employment related site Future Access

provides, along with a multitude of other services, a place to post your resume. The service is free of charge and obligation. Go ahead, the future is only a click away.

* HEART/Career Connections

Website: <http://www.career.com/HCC/hcc.html>

Would you like to find out about the hottest job openings in over 35 companies? How about joining a CyberFair hosted by an employer in your area? If these prospects interest you, or you simply want to explore other features offered by this service, than point your browser HEART's way. This site is under development at the moment, but has big plans for the future, so check in often to see what's new.

* Helpwanted.com

Website: <http://www.helpwanted.com/>

Helpwanted.com describes itself as a service "dedicated to placing real jobs with real companies who are ready to hire." Several services are available here to bring this mission to reality. The job hunters may place their resume at helpwanted.com for free, as well as search the job bank and browse the company listings. Companies wishing to advertise job openings may find out how to do so. This is a concise and straight-to-the-point job site.

* The Hiring Event

Website: <http://www.hiringevent.com/>

There's nothing better for your career than to be able to see people face to face. The Hiring Event, a sponsor of nationwide career expos, specializes in just such services. On their home page, you can find lists of these event along with dates, times and locations to help you choose the best ones to attend. The Hiring Event also posts a classified section, and resume database through which you can search through and utilize at your leisure.

* Hotflash Jobs

Website: <http://iquest.com/~ntes/jobslst.html>

This site is dedicated to only one goal: listing job openings. Visitors will find the name of the company hiring, a brief description of the nature of the job, the contact information, and the date the ad was posted. That's it!

* Hyper-Media Resumes

Website: <http://www.webcom.com/resumes/>

Hyper-Media Resumes, maintained by Internet Executive Professionals, Inc., is probably the easiest employment site you will ever encounter. All you have to do is submit your resume to be viewed by potential employers and wait for them to contact you. It's as simple as that.

* INFONET - The SSCL Outplacement and Information Resource System

Website: <http://jobs.ssc.gov/>

In a direct and easy manner, INFONET offers listings of job resources, searchable databases, employment postings from national laboratories, career related news groups, job opportunities with academic institutions, professional societies, direct listings from high tech companies and resume postings that can place you ahead of the competitors in your job search. You won't

regret utilizing their services.

*** InfoNETwww's ClassifiedNet Section**

Website: <http://www.infonetwww.com/clfd.htm>

If you don't know where to begin your job search, you will no longer have to live in confusion and frustration. InfoNET lists numerous sections of job opportunities and career services available through the Internet and can help you find the services that would work best for your job seeking needs and desires.

*** InPursuit's Employment Network**

Website: <http://www.inpursuit.com/e-network/>

InPursuit's Employment Network offers a wide range of products and services that could help you, the job seeker. The site's best features include a resume center, career related articles and a professional career center. To find out about their other superb ways to assist you in finding the career of your dreams, simply check out their site.

*** Integro Temporary Services**

Website: <http://www.pingsite.com/integro/>

This temporary and permanent placement service specializes in strategic staffing solutions. Integro places professionals in four areas: office, legal, scientific and accounting and financial services. Unlike many other staffing service providers, Integro offers professional personnel through its special services divisions so that it can provide the personal attention necessary to fully understand and work in specific markets. If you are interested in working in one of the fields mentioned above, check out this site — you won't regret it.

*** IntelliMatch**

Website: <http://www.intellimatch.com/>

Tired of sending your resume to a million companies only to receive rejection letters? IntelliMatch might help. This online service lets you submit your resume, which potential employers (companies such as SUN Microsystems, Hewlett Packard and Silicon Graphics are just some of the IntelliMatch clients) can then read. This service is completely free to job seekers.

*** Internet Professional Association**

Website: <http://www.ipa.com/>

This site is a successful virtual employment association with over 1800 members. Through Internet Professional Association, you can search exhaustive job banks featuring numerous available job openings, post your resume or consult the career center for career advice. It is the purpose of this site to help employment professionals and those looking for contacts to find each other and pave ways to successful and long lasting careers.

*** IPA, Recruiter Online Network**

Website: <http://www.ipa.com/>

The Internet Professional Association offers the job seeker career advice, a facility for resume postings and valuable connections to employment professionals, including recruiting firms. With

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over 1,800 members and associate firms linked together, IPA claims to be the world's largest virtual association of employment professionals. All you have to do is apply for free membership, browse through the current job listings and find the one that suits you best. Nothing could be easier.

* JobCenter

Website: <http://www.jobcenter.com/>

Tired of searching through thousands of job ads, day after day, week after week? Tired of constantly wondering which ads are new and which ones you've seen before? Have you asked yourself if there's an easier way? There is. Finding a job has never been simpler than through this site. Post your resume on the Employment Services Section of JobCenter and let them conduct your job search for you! JobCenter maintains a database of resumes from prospective employees and compares them with job descriptions from hiring employers. When a match is found, the copy of your resume is sent directly to the employer. You also receive a message to inform you of the status of your resume, and copy of the job description so that you know exactly what the employers are seeking. Instead of searching for new job ads in papers, through JobCenter, you'll receive new matching ads right in your electronic mail box each day! In addition, this site includes a special feature for the recent graduates to ensure that they'll have positions immediately after their graduation and an online search engine to browse through the job ads posted in JobCenter's databases.

* The JobExchange

Website: <http://www.jobexchange.com/>

The JobExchange claims to match the talents of individuals seeking employment opportunities with the specific requirements of companies wishing to fill available positions. It offers two different searchable databases — one for part and full time employment and one for work on a contract basis. Accessible 24 hours a day, seven days a week, the site is updated daily and operates in an efficient, easy to use manner.

* JobHunt: OnLine Job Meta-List

Website: <http://rescomp.stanford.edu/jobs/jobs-all.shtml>

If you're not certain where to begin your job search, check out this extensive, well maintained and current site. It is the purpose of JobHunt to provide you with a listing of useful accessible job-search resources and services on the Internet and it's sure to include something for everyone.

* Job Master

Website: <http://www.insist.com/jobmaster.html>

Check out the various offered employment opportunities, put your resume on line or link to recruiters access service through this user friendly site. The Job Master could easily show you the way to your perfect career.

* JobNet: Human Resources Online

Website: <http://www.jobnet.org/>

This is far from being a passive Internet resume listing service. JobNet is, on the contrary, an active database linking employers with prospective employees through lists of available opportunities and a resume service. It guarantees that you will receive the best services to aid

and empower you in finding the job of your dreams, so you should definitely give their services a shot.

* Jobs & Careers Online

Website: http://www.servonet.com/temp_jc/jchome.html

Jobs & Careers Online is a classifieds with listings of jobs in a dozen different categories including, but not limited to administration, education, sales and management. The site also features hot links to other similar Internet sites that may be of interest to you, the job seeker.

* JobSAT

Website: <http://www.hookup.net/~jobsat/js-home.htm>

This free site, designated to help you better execute your job search, features thousands of currently available job opportunities from across Canada and United States. Their database is easy to use and can quickly help you find the career that you've always desired.

* Job Trading Post

Website: <http://www.tradepost.com/>

Job Trading Post is a valuable site for job seekers and employers alike. Here, you can post your resume and browse through job openings or, as a hiring employer, search for a qualified candidate for an open position. Don't let this free opportunity pass you by.

* JobWeb

Website: <http://www.jobweb.org/>

JobWeb is very likely America's most effective and efficient link to assist students, recent graduates and experienced professionals in their career search. Owned and maintained by the National Association of Colleges and Employers, this site is an up-to-date info source of salaries, legal issues, diversity recruitment, internships, college relations and general employment/ labor statistics relating to professional staffing and college-educated work force. JobWeb has 40 years of experience, an established reputation and a solid brand image as the leading publisher of career information for graduating college students and experienced alumni. Most importantly, it's here to help you find a career and you shouldn't miss out on its excellent services.

* The JobZone

Website: <http://www.thezones.com/jobzone/>

Are you frustrated with seeking employment through newspapers and bulletin boards? If so, there are sites on the Internet that can make your job search a whole lot easier. This free search engine, for example, is devoted to helping those seeking employment by providing thousands of job listings from private sector and government employers. You can simply search through their database and find a job that suits you best. The JobZone is updated weekly so keep checking back for updates.

* MBA Placement Program

Website: <http://phoenix.placement.oakland.edu/career/career.htm>

This direct and comprehensive site offers an alphabetical list of employers currently hiring MBA's and other professional disciplines. All you have to do is browse through the categories,

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find the ones that suit your interests and you will have already taken the first step toward a successful career.

* The Monster Board

Website: <http://www3.monster.com:80/>

This is by far the best place the place to begin your search for a fulfilling career. The Monster Board offers free access to over 55,000 job opportunities worldwide in all levels and fields. Whether you hunt for a job, post your resume to their national database or conduct extensive research on employers worldwide, you won't be disappointed with the results from this superb site.

* National Alumni Placement Association

Website: <http://garnet.msen.com:70/1/vendor/napa>

This site, sponsored by the National Alumni Placement Association, contains thousands of employment opportunities at both entry and professional levels. The job listings, frequently featuring unadvertised positions from the "hidden job market", are broken down by industry and field to make locating your ideal career opportunity an easy task. If you prefer, you may also browse through the company profiles or visit the resume referral service and be on your way to a new successful career.

* National Business Employment Weekly

Website: <http://www.occ.com/occ/NBEW/NBEW01.html>

Maintained by the National Business Employment Weekly, this site claims to be the nation's preeminent career guidance and job-search publication. The page's best features include profitable tips related to self-employment, job interviews and resumes, truths about job hunting and a savvy buyers guide to advance-fee job search to help you choose among career marketing firms.

* National Employment Job Bank

Website: <http://www.nlbbs.com/~najoban/>

This great site offers the browser lists of current career opportunities that range from accounting to human resources. All offers come from some of the finest employers and employment services in the country and what's more, the service is completely free to you.

* National Employment Search

Website: <http://www2.earthlink.net/~crosswalk/nescrch.htm>

Developed by vocational specialists, NES can assist you with a multitude of employment issues that include job search, relocation, training and professional development. NES believes that employment equals empowerment and intends to help empower America through its services. The best manner to begin your search through NES is to peruse the weekly updated list of job postings offered on the CrossWalk Classifieds. If you find a position that meets your interests, you can send your resume by e-mail to the employer at no cost to you. You can also check the other informative, employment and training related sites linked to NES.

* NetJobs

Website: <http://www.netjobs.com/index.html>

This informative sight is a job seeker's dream. In addition to browsing through the employment

listings, resume online services, job related newsgroups, resume writing tips from the experts, job interview tactics, unemployment insurance information and a training resource inventory, you can initiate your own search by company name and job location or find links to complimenting employment searches. This site also has bonuses for the recent graduate and the self-employed: NetJobs maintains a special service designed for the college graduate's first job hunt and a consultant's corner through which individuals working for themselves can utilize the Internet to improve their businesses.

*** Net-Temps**

Website: <http://www.net-temps.com/>

Whether you're seeking temporary or permanent work, this is an ideal location to begin your quest. Through this free service, your resume information is taken via an online form and placed directly into the resume bank to be accessed by hiring employers looking for qualified candidates. You can also access Net-Temps' powerful job search engine that links you to a career magazine downloading and indexing all of the job postings from the major Internet job newsgroups and making them searchable by location, job title and/or skills required. Or you can browse through Net-Temps' archive of articles about job fairs, interviewing and personal networking. As if that wasn't enough, this comprehensive site also maintains access to a directory of employer profiles where you will find detailed information on employers of your interest around the world.

*** NCS Career Magazine**

Website: <http://www.careermag.com/>

This site is bound to be useful to anyone who is currently in the job market. The most impressive feature of this service is the job search engine, which uses data from all the Usenet job announcement groups. You may also want to browse the numerous employer profiles, discover the products and services available from Career Magazine, and even catch up on the latest news in the labor market! Also available here is a career links section and a World Wide Web resume bank.

*** 123 Careers**

Website: <http://www.webplaza.com/pages/Careers/123Careers/123Careers.html>

123 Careers features sections of new available job listings in various fields of employment and offers a free and effective way to forward your resume online to major companies and leading recruiters. Whatever you are looking for, this site will surely answer your needs in job search.

*** Passport Access Employment Network**

Website: <http://www.passportaccess.com/>

Whether you have a current job and are looking for a better one or seeking a brand new opportunity, by placing your resume on this site, you can easily keep your options open. In addition to free resume posting, The Passport Access Employment Network also offers links to recruiting services and additional employment information. When you utilize their services, you have easily obtained the passport to a new, successful career.

*** PROFESSIONS**

Website: <http://www.jobsarus.com/>

Take advantage of this site's no fee, no obligation services that include information concerning specific career fields and hot resume tips and networking tips. What better way to find a way to the profession of your choice than through PROFESSIONS?

* Recruiting-links.com

Website: <http://www.recruiting-links.com/querytop.html>

Recruiting-links.com is a free, comprehensive search engine with links to employers' recruiting pages. The database can be searched, for free, through over 700 combinations of geographic, industry and occupational employment preferences. If simplicity, accuracy, swiftness and good results is what you desire in your job search, recruiting-links.com can provide all of that and more.

* Resume-Net

Website: <http://www.resume-net.com/index.html>

Are you having trouble submitting your resume to the right companies that would hire you? Let the Resume-Net help you. You can submit your resume to this service and post it free of charge for a month for hundreds of top employers to view. This is an excellent site that can help you score the job that you've been looking for.

* Trilogy Consulting Employment Opportunities

Website: http://www.trilogycnslt.com/TCC_Home/

This site, sponsored by a professional services organization, gives specialized information regarding jobs in the fields of clinical trial management, computing and statistics. Offering services in a variety of fields, such as pharmaceutical, biotechnology, medical device, manufacturing, marketing, consumer products, health care, insurance, agriculture and finance and providing both off and online contacts, TCEO is committed to helping you find a job in your desired field that suits you best.

* USA-ADS

Website: <http://www.usaads.com/>

This very straightforward online classifieds site includes both help wanted and resume sections. Whether you want to browse through job listings or post your resume for free, USA-ADS can be of assistance. Finding a job through the Internet has never been easier.

* USA Jobz

Website: <http://www.adgrafx.com/jobz/index.html>

USA Jobz is a free, comprehensive database of vacant job opportunities offered across the United States. You can search by categories — whether it be professional, medical, sales, retail, business or general information you require — as well as by location. USA Jobz has got you covered all across the nation.

* Usenet Jobs List

Website: <http://www.careermosaic.com/cm/usenet.html>

This site is a well designed, free search engine that can easily locate your dream job for you. All you have to do is type in a job description, and the search begins. You can also narrow the search by specifying a particular field, company, city etc, that suits your interests best. In addition, Usenet Jobs List has an index of thousands of postings from newsgroups with career

opportunities that can match the ones appropriate for you. Try it, it's simple to use and produces immediate results.

*** Virtual Job Fair**

Website: <http://www.vjf.com/>

The Virtual Job Fair claims to be the fastest growing career site on the Web. An easy-to-follow and direct place to begin your job search, this site has links to bulletin boards that provide information about the job of your choice, helpful ways to search for employers and career opportunities by title, technology, location or company and chances to send your resume directly to employers online. It claims to have connections throughout America and with such an exhaustive database, it is hard to doubt. This site offers a quick and easy way to begin your job search and the effective results are bound to follow.

*** WBN Employment**

Website: <http://www.nwbiznet.com/profes/employ.htm>

This well designed site offers career counseling and employment training services along with job market classified ads, multimedia resumes on file and lists of temporary agencies. If you need help starting your career search, WBN Employment is the right place to turn to.

*** WinWay**

Website: <http://www.winway.com/>

Utilize this site and you'll surely win your way into a new successful career. WinWay is most helpful in assisting you to discover strategies for resume writing, interviewing and salary negotiations. In addition, it offers connections to online job finding resources, places to post your resume, and links to seek out hiring employers on the Web. WinWay also has an added bonus — if you're bored from your job hunt and need a refresher break, WinWay offers links to cool sites on the Web that range from helpful to humorous. This site is a friendly and empowering place to start your job search.

*** Work-Web**

Website: <http://www.work-web.com/>

This educational and informative site provides a database of jobs and resume banks to assist people who need to brush up on classroom and/or job skills, or who otherwise need assistance in gaining employment. If you are looking for a job or just want to change your current position, this site is for you. You can search through available job openings and create your own resume and display it at no charge — either way, your dream job could be only a click away through Work-Web.

*** YPN Resume-O-Matic**

Website: <http://www.ypn.com/jobs/resumes/>

Through YPN Resume-O-Matic, you can create and publish your resume on the Web free of charge. The process is simple: all you have to do is fill out some simple forms and they will turn your resume into a Web page that will remain on the 'Net for a year. It's as simple as that! The site also contains brief reviews, ratings and links to other useful job related Websites.

"The late, immensely successful songwriter Irving Berlin said, 'The toughest thing about success is that you've got to keep on being successful.'"

Source: *Ambition: How We Manage Success and Failure Throughout Our Lives*, Gilbert Brim, Basic Books, 1992

Career Planning

* Career Talk

Website: <http://www.careertalk.com/>

Career Talk, a column dedicated to advancing your career, is a place where you get to talk about the problems concerning your employment. By e-mailing your job search challenges to the site, selected questions will be answered in the column and may help you solve your job seeking concerns.

* Equal Opportunity Publications

Website: <http://www.eop.com/>

This empowering Website specializes in affirmative action and workforce diversity recruitment for minorities, women and people with disabilities. Equal Opportunity Publications is dedicated to connecting employers committed to the recruitment of a diversified work force with qualified career seekers. The site links to five career magazines to help you land the job you want, a career center with a listing of career opportunities offered by leading companies, government agencies, schools and hospitals, information on upcoming career fairs and a fact center with tips for a better career search. What more could you ask for?

* Finding A Job

Website: <http://www.dbisna.com/dbis/jobs/vjobhunt.htm>

Researching employment opportunities requires an investment of your time and patience, and the task is often more tedious when you don't know where to begin or what resources to turn to. Let this site help you in making the search a little easier and less frustrating. Finding A Job offers measures to help you find the perfect job, such as statistics on what state and type of job show the highest growth potential, tips to help you conduct an effective job search and other helpful hints that could aid your career.

* 1st Steps In The Hunt

Website: <http://www.interbiznet.com/hunt/>

This newsletter for the job seeker is updated almost daily, and contains a lot of useful information. Discover great online points to start your job hunt, design and distribute your resume, and lots more! The best starting point for your hunt, this site has been named "Hot Site" by USA Today.

* Good Thinking Co.

Website: <http://www.dnai.com/g-think/>

This is without a doubt one of the more interesting career related sites the 'Net has to offer. The Good Thinking Co. features articles on college success, career planning, and personal development, a list of web sites with similar foci, success stories about profitable career moves and inspiring people, and a list of hot success books and inspirational movies. As a bonus, the site also features a collection of cool, interesting quotes. The best thing to demonstrate your good thinking power would be to sign on to this list for free and receive the frequently updated list of hot tips, success suggestions, and inspirational quotes directly in your e-mail box.

* Occupational Outlook Handbook

Website: <http://stats.bls.gov:80/ocohome.htm>

The Occupational Outlook Handbook offers a listing of sources that provide specific career information, an archive of articles about finding jobs and evaluating a job offer, and other occupational information valuable to any job seeker. The site also links to other occupational publications that can help you during your search for a better career.

*** Relocation Salary Calculator**

Website: <http://www.homefair.com/homefair/cmr/salcalc.html>

Are you planning to relocate but are unsure about what you are getting yourself into? The Relocation Salary Calculator can at least help you out in some aspects — it provides a living index for over 450 cities in the US which allows you to figure out the income you will need to maintain your current living standard when you move to a new city. Maintained by the Center For Mobility Resources, this effective tool thus allows you to determine the salary you would need to make in a new city, based on cost of living differences with your current location. This is a truly useful and necessary sight for anyone planning a move.

*** Resume Maker**

Website: http://www.iguide.com/work_mny/resume/rmaker.htm

Presenting a professional resume to a hiring employer is the most important step in your search for a new career. If you need some help organizing and listing your skills, don't hesitate to ask, it's what this service is here for. The Resume Maker can assist you in making three kinds of resumes — job history, skills listing and combination — for no cost whatsoever. You can print your newly created resume for immediate use, save it as an HTML file for a Web site, or save it to a hard disk for repeated use and be on your way to the career of your dreams.

*** Sources of Information on Career Preparation and Training**

Website: <http://www.espan.com/docs/sources.html>

If you don't know where or how to begin your job search and want to do a little reading first, make sure you visit this site. Sources of Information on Career Planning and Training identifies and informs you about resources concerning occupations, counseling, training, education and financial aid, as well as finding and evaluating potential jobs. This is an excellent place to check out before actually getting started on a job hunt.

*** Time Work Web**

Website: <http://mindlink.net/knowware/worksites.htm>

The Time Work Web contains approximately 40 links to articles, organizations, events and directories related to work and unemployment. Each entry contains a brief note of description. If you want to be informed about the wide world of work opportunities as well as support for hard times of unemployment, this is the site to visit.

Specialized Career Sites

Academic Career Sites

* Academic Employment Network

Website: <http://www.academploy.com/>

If you're looking for a job in teaching or seeking other academic positions, this is an educational must. AEN contains a comprehensive listing of educational employment opportunities for teachers and other school-related positions at all academic levels, categorized in alphabetical order by state, educational institutions and positions. All position listings include info about inquiries, resume submissions, contact person, and best ways to submit your application. The Academic Employment Network also provides relocation services that present data concerning salary differentials, rental rates, demographic comparisons and various other statistics.

* Academic Physician and Scientist

Location (via gopher): [aps.acad-phy-sci.com](gopher://aps.acad-phy-sci.com)

"Academic Physician and Scientist is the centralized resource for positions in academic medicine," claim the founders of this site. Indeed this site has listings of current administrative, basic science, and clinical science openings. Also here you will find job announcements from the National Institute of Health, and the FDA.

* The Academic Position Network

Location (via gopher): [wcn.cis.umn.edu:11111/](gopher://wcn.cis.umn.edu:11111/)

This gopher site is dedicated to posting job announcements from colleges and universities throughout the world. From Alabama to Sri Lanka to Wyoming, this site covers more ground than most WWW sites of the same nature. You don't need to have a Ph.D. to find a job at the Academic Position Network — plenty of administrative and research positions are available for the taking all around the globe.

* Academic Positions in Science

Website: <http://www.anu.edu.au/psychology/Academia/science.htm>

This scholarly and daily updated site presents a register of vacant academic positions in teaching and research establishments around the world, listed suitably by subject and location. Though focusing on their most popular archive — psychology —, APS also lists numerous openings in a wide variety of academic fields that range from anthropology and architecture to linguistics, law and sociology. If you still don't discover what you're looking for, pay heed also to their listing of interdisciplinary positions.

* Agora Employment Listings

Website: <http://agoralang.com:2410/agora/employment.html>

If you are interested in teaching a language, check out this site. Agora Employment Listings provides current nationwide job listings in the field of language instruction. The openings range from administrative positions to jobs as ESL and specific foreign language teachers.

*** American Mathematical Society**

Site (via gopher): <gopher://www.ams.org:1070/11/ProfOp/employ>

Is your job search in the field of mathematics not adding up to success? Let The American Mathematical Society help you find the job that you've been seeking. Their informative and daily updated site presents an impressive list of employment opportunities for those with an advanced degree in mathematics. Included are many positions in academia as well as in business and nonprofit organizations. Employing this site to help you can equal success in your career search.

*** CAUSE Job Posting Service**

Website: <http://cause-www.colorado.edu/pd/jobpost/jobpost.html>

Maintained by the association for managing and using information resources in higher education, CAUSE Job Posting Service is dedicated to providing a career searching service for professionals interested in the field of information resources. The site lists a number of information resource related positions, available for your search as well as links to other informative and helpful sites on the 'Net. Furthermore, CAUSE is completely free to you.

*** Job Openings In Academy (from Academe This Week publication)**

Website: <http://chronicle.merit.edu/ads/.links.html>

This site is dedicated wholly to the job opportunities in Academia. Listings are usually available in the fields of humanities, social sciences, science and technology, and professional fields. A section of this site has been apportioned for administrative and executive openings. The ads are updated very often, so this is a good site to bookmark.

*** Job Openings for Economists (JOE)**

Website: <gopher://vuinfo.vanderbilt.edu:70/11/employment/joe>

This site is right on the money in assisting the job seeker in his job search. JOE features a large collection of employment postings, most of which are faculty positions in academe, but also carries information about job opportunities in businesses and nonprofit organizations. Featuring both browsable and searchable listings, JOE makes the job search easy and economical.

*** National Information on Software and Services (NISS)**

Website: <http://www.niss.ac.uk/noticeboard/index.html#jobs>

This career related site features available job vacancies in the worldwide academic community. Arranged by discipline, the listings are easy to choose from and browse. NISS' overseas job vacancies contain career opportunities in universities in the UK and Associations Of Commonwealth Universities in Africa, the Caribbean, Australia, Hong Kong, New Zealand and Canada.

*** Telejob**

Website: http://ezinfo.ethz.ch/ETH/TELEJOB/tjb_home_e.html

Telejob is an electronic job exchange board, maintained by the associations of assistants and doctoral students from the technological institutes of Zurich and Lausanne. If you've always wished to work in Europe, this site contains plenty of interesting jobs for young professionals from the academic or business worlds. Through an easily accessible directory, all that you have to do is choose the area of interest and read all the erudite offers that range from positions in architecture to law.

Arts and Design

* ARTJOB

Website: <http://www.webart.com/artjob/>

Are you having difficulty finding employment as an artist? This bi-monthly newsletter can come to your rescue. ARTJOB, an elegantly created site, presents comprehensive, up-to-date national and international listings of arts employment, including information regarding academic agencies, internships, presenting and producing organizations and publications. It also features areas of specific interest concerning artistic performances, conferences and related opportunities. Any way you view it, ARTJOB is your source of opportunities in the arts.

* DesignSphere Online Job Hunt

Website: <http://www.dsphere.net/jobs.html>

Are you looking for a new position in the field of art and design? Here is a place to let the community know that you're available as well as conduct a search of your own. DesignSphere provides job opportunities and jobs wanted listings for everyone involved in the communication arts, including designers, illustrators, photographers and software and print experts!

* G-Web

Website: <http://www2.cinenet.net/GWEB/>

Are you an out of work artist? This site can help you get the jobs and connections you need to make it big. G-Web focuses specifically on the job market for workers in computer animation and fine arts, and offers up to date job listings and behind the scenes interviews with leading people of the industry. The site also publishes a comprehensive list of schools from around the world and links to the hottest computer animation and graphics sites on the Internet.

* Internet Fashion Exchange

Website: <http://www.fashionexch.com/>

Has it always been your dream to work as a designer or be involved in the fashion industry? Let this site help you find a position that you're looking for. Internet Fashion Exchange claims to be the only Website exclusively dedicated to providing centralized employment marketplace for the fashion and retail industry. Here is your opportunity to make your unique qualifications known to thousands of companies by utilizing IFE's resume bank where they can be accessed by people who are seriously looking for qualified industry professionals. Confidentiality is assured, and moreover, the services provided by this site are absolutely free.

Careers For Minorities and Women

*** Saludos: National Job Listings**

Website: <http://www.saludos.com/saludos/jobs.html>

As part of their service to the Hispanic community, this web site is a home to job listings from employers who are actively recruiting qualified Hispanics for positions in their companies. Whether you are seeking a career in administration, computers, engineering, finance, human resources, management, marketing, entertainment industry, sales, telecommunications or therapy, Saludos can offer you a helping hand. You can browse a list of all current job openings, arranged by state, view their tips on creating effective resumes or visit other career and employment sites on the "Net, all for no charge whatsoever. This is a truly empowering and informative site.

*** Women in Higher Education**

Website: <http://www.itis.com/wihe/>

Designed to "enlighten, encourage, empower and enrage practitioners on campuses, especially women administrators and faculty," Women in Higher Education is an excellent place to search for jobs intended specifically for women. In order to support women in overcoming gender biases in their workplace, this site features employment announcements from schools actively seeking qualified women for their administrative and faculty positions. This is a very well organized and empowering site.

*** Women's Studies Employment Opportunities**

Website: http://www.inform.umd.edu:8080/EdRes/Topic/Womens_Studies/Employment

Designed as a straightforward bulletin board, this site presents connections to job-offers specifically for women and concerning women, along with direct contacts and dates the offers expire. The selection of opportunities is wide and ranges from careers in teaching and leadership to legal studies, counseling and research. In addition, this site offers excellent information about grants aimed to help those interested in the field of women's studies. No woman searching for employment should let this site pass by.

*** Women's Wear Daily**

Website: <http://www.wwd.com/classified/classified.html>

Looking for a more attractive career move? Let this site help you. If you are a woman interested in working in the field of fashion, apparel, cosmetics or retail, Women's Wear Daily lists many vogue opportunities that range from sales to management and could get you the job of your dreams. Check it out.

Computers and Technology

*** SIGMOD's Database Jobs Listings**

Website: <http://bunny.cs.uiuc.edu/jobs/>

If you are looking for a simple database of the most recent job announcements in the areas of engineering or computer science, take heart. This site posts job offers from all around the world. The listings go all the way back to the January of the current year, so there's a lot to look through!

*** AD&A Software Jobs Home Page**

Website: <http://www.softwarejobs.com/>

With a network of over 600 recruiting affiliates, in almost every state, AD&A has access to career opportunities from coast to coast and you shouldn't miss out on their services. Their Software Jobs Home Page lists over 100 software job openings featuring many permanent, full time positions offering full benefits. You can search this database, access information on how to apply for the positions that interest you as well as link to other useful career related resources. In addition to providing general recruitment and placement services, AD&D also provides guidance on the job market for candidates in specialized areas. This is an excellent free and up to date service.

*** Bay Area Multimedia Technology Alliance**

Website: <http://mlds-www.arc.nasa.gov/BAMTA/>

This Web server is dedicated to "posting job openings of multimedia and Web technology related jobs." People searching for career opportunities in either field will be happy to browse the jobs by categories, or search for one by a keyword. Employers will be equally pleased to find three ways to post a job opportunity ad on the BAMTA site. Also included here are hyperlinks to several related career sites on the Web.

*** Computer Consultant Job Board and Resource Center**

Website: <http://computerwork.com/>

Computer Consultant Job Board and Resource Center, a NACBB sponsored site, displays a broad job board for computer consultants in search of their next contracting opportunity. If you choose this site to search for current opportunities and submit your resume to the resume bank for companies to see, you can pick your dream career from the best technical job and contract employment opportunities currently available.

*** Computer Software/Systems Job Openings**

Website: <http://www.nationjob.com/computers>

This virtual bulletin board is updated almost as often as a real one (once a week), and holds even more information. Services obtainable from this location include P. J. Scout, a search engine that will e-mail any new openings that fit criteria you specify (its free!), a list of featured employers and links to their Web sites, and, of course, job announcements from all over the country! This is a five-star site and a definite must for your bookmark file if you are in the computer industry.

*** Computerworld**

Website: <http://careers.computerworld.com/jobs/jobs.html>

Are you seeking employment in the world of computers? Check out this site. Computerworld can help you search current jobs through the automated career system called CareerMail, a special agent that enables the careers you desire find you. All you have to do is register for free and have relevant career opportunities automatically arrive at your electronic mail box. Through this service, you can also skim through the corporate profiles and review descriptions of the employers who have posted their career opportunities on Computerworld.

*** Contract Employment Weekly Online**

Website: <http://www.cweekly.wa.com/>

Contract Employment Weekly claims to have "more job listings for contract technical employment than any other publication in the world." Unfortunately, the full database is only accessible to subscribers, who pay a moderate fee. The non-subscribers can also access this site and even browse some job announcements. There are plenty of other resources this site offers, such as a list of other related career sites, and interesting online articles. But to get the full benefit from Contract Employment Weekly, make sure you have a recent browser that supports Java, and be prepared to dish out a little money.

*** Cyberspace Jobs**

Website: <http://www.best.com:80/~lianne/>

If you've ever wondered what kinds of jobs are out there in cyberspace, this is the place to check out all the various opportunities. Each of the 17 job descriptions that range from interactive actor to online researcher and cyberjournalist link to related web sites, and news groups to provide you with more info if you are interested. Check it out — you won't regret it.

*** Database Job Listings**

Website: <http://bunny.cs.uiuc.edu/jobs/>

This prompt search engine allows you to seek out a suitable job through a database of listings related mostly to computer science and engineering. If you are seeking a new career and are considering these fields or simply desiring a career move, this free site can be a valuable resource.

*** Data Processing Independent Consultants Exchange (DICE)**

Website: <http://www.dice.dlinc.com:8181/>

This site offers a high-tech job search engine for high-tech professionals. Free of charge, you may browse the index of companies currently offering jobs. You may also perform a search by keyword, state, area code, job type, and term. At the time of this review, the site had 4,802 job announcements. DICE claims that they renew the site every week, so this one is a must for your bookmark file!

*** Get A Job!**

Website: <http://sensemedia.net/getajob>

Get A Job will post your HTML format resume for no charge and will then promote their site as a place to find hypermedia professionals so that hiring companies may hire you directly. Get A Job also offers links to other job search engines that you shouldn't miss in your career search.

*** Global Marketing Strategies**

Website: <http://www.ioa.com/home/kelbell/>

Global Marketing Strategies offers a free computer technology job search and posting service for professionals interested in the computer industry. Both permanent and contract jobs are advertised and you can also advertise your resume or get help with immigration or visa services. If you're looking for work, Global Marketing Strategies is here to see that you find it.

*** Hummer Winblad Venture Partners**

Website: <http://www.humwin.com/>

Looking for a new job or a more exciting career? This site is ready to assist people from programmers to vice presidents win positions in the software industry's fastest growing companies. If you're searching for a cool job in a hot company, this site is for you.

*** IndustryNET**

Website: <http://www.industry.net/>

Along with bringing you the latest in engineering design, automation and manufacturing news that includes information concerning new products and online tradeshow, the IndustryNET also provides job postings from nearly 3000 top technological companies. Search their vast database and discover the ultimate business connections through this impressive site.

*** Information Systems Job Search**

Website: <http://walden.mo.net/~devino/ads.htm>

This site is dedicated to serving IS professionals through providing information regarding permanent and contract positions in the information systems field. Through ISJS, you can browse through the lists of job openings or save time and go directly to the hottest requirements in the field. With a staff committed to work in a fashion that most comfortably fits your needs and prepared to use resources to best serve you, the only result can be a win/win relationship.

*** Job Marketplace**

Website: <http://www.scip.org/jobs.html>

This straightforward bulletin board of job listings can be of help to those seeking employment in the field of computers and technology. The Job Marketplace provides list of browsable job descriptions complete with contact info and job requirements. This may well be the place through which you will find the perfect career for you.

*** Job.Net**

Website: <http://www.vnu.co.uk/vnu/cc/>

There are a lot of solutions to job hunting, and a lot of answers as well. This site provides all of the good aspects of job searching in one location to help you find exactly what you're looking for. If you are searching for a career in computer technology, Job.Net features listings of the latest contract opportunities to computing professionals as well as an inventory of companies looking for employees. If you are a newcomer into the field, let this site offer you a helping hand through the informative guide for first time contractors.

*** Pencom Career Center**

Website: <http://www.pencomsi.com/careerhome.html>

If you're seeking new career opportunities and possess technical or managerial expertise in today's computer technology, this is the right place for you to begin your search. PCC's well organized site's features include an interactive salary guide, nationwide job listings and in-depth articles covering both career and technology issues in the field of your choice. Check it out today and find a hiring company in need of your skills.

*** Proactive Resources, Inc.**

Specialized Career Sites

Website: <http://www.dice.dlinc.com:8181/proactiv/search.html.cgi>

Are you looking for a great computer job? Proactive Resources help you locate the job of your dreams. Through their services, you can view all offered job opportunities or perform a more detailed search by specifying your desired career conditions. This is a superb service — in fact, they are so committed to helping you find the very best job opportunity that they provide links to other job related Websites and newsgroups. What could be better?

* Training and Development Job Mart

Website: <http://www.tcm.com/trdev/jobs/>

This is a job market site designed especially for training and development and multimedia positions. It offers a listing of the top US and Canadian companies in the field, access to full information of the available positions, and an opportunity to e-mail your resume directly to the hiring organizations. If after browsing through their data, you still haven't found what you're looking for and are open to a career in a foreign country, the site also offers a link to the Hong Kong job market.

* UIWORLD Industrial Design Jobs

Website: <http://www.io.tudelft.nl/uideesign/jobs.html>

UIWORLD's site is aimed at assisting those seeking employment in fields of multimedia and interaction design. If you're a professional involved in designing CD-ROMs, Web sites, GUIs etc. this is an up to par place to check out job announcements and current employment opportunities, each complete with a job description and contact info.

* Unixis Solutions

Website: <http://www.demon.co.uk/unixis/>

This UK based Recruitment Consultancy focuses on employment in the client server, open systems, and technical computing arenas. Providing information about permanent, contract and graduate vacancies as well as opportunities for computing researchers, Unixis Solutions' quick and simple listings make it easy to find the job you're looking for in the United Kingdom.

* Virtual Search

Website: <http://www.vsearch.com/>

Virtual Search provides listings of positions in the interactive multimedia and game development field. It focuses on the Interactive Multimedia talent pool that specializes in highly qualified technical, creative and marketing professionals for companies involved in advanced technology and next generation applications and products.

* Volt Services Group

Website: <http://www.voltsrvc.com/>

This site specializes in long-term employment opportunities and is the established preferred supplier of computer and technical professionals for the Hewlett-Packard Industry. The Volt Services Group is looking for qualified professionals on a continuous basis and you can search their database for available job opportunities by job title, class and location. Don't miss out on this great opportunity to work for Hewlett-Packard.

*** Westech Career Expos**

Website: <http://www.vjf.com/pub/westech/>

In addition to Westech's specialty — career expos, where companies and their potential employees can get acquainted — this site also offers a multitude of other free services. Along with listing the participating exhibitors and locations for the expos (complete with directions and maps), Westech has links to employer homepages, chances to post your resume and an online job search for those interested in a technological profession. A bulletin board is available, boasting over 15,000 possible high-tech career opportunities. This site has links to archived articles that enable you to research companies and technologies that match your interest. This site is a must see, packed tightly with helpful, high quality information.

*** ZDNet Job Database**

Website: <http://www.zdnet.com/zdi/jobs/jobs.html>

ZDNet Job Database is a comprehensive, nationwide listing of employment opportunities for professionals in the high technology field. Whether you wish to search for a job or post your resume, this is a site that can help you in an efficient and orderly manner.

Education Related Career Sites

*** EDNET**

Website: <http://pages.prodigy.com/CA/luca52a/bagley.html>

The Educator's Network (EDNET) is devoted to helping educators find employment in public and private schools in various California counties. You can search the employment postings by the region and position that best suits your interest. EDNET serves as a valuable resource for job seekers and employers in the field of education all over California.

*** The Private School Employment Network**

Website: <http://www1.mhv.net/psen/>

Have you always wanted to teach in a private school but didn't know where to find a suitable position? This site can give you the inside scoop on vacancies in administration or teaching only in private schools. All you need to do is pick your preferences and your options will be presented to you at no required fee.

*** USJOBNET**

Website: <http://www.usjobnet.com/>

The creators of this site have succeeded in centralizing all the US school districts' employment opportunities into one Internet location. It offers a list of jobs available in K-12 that range from administration to teaching and counseling, as well as links to other education related jobs, individual schools and school districts with a homepage on the Internet, education related associations and lists of upcoming job fairs for educators. Through this masterfully organized site, anyone looking for a career in the field of education can place an ad on the Internet and be on the way to a challenging and rewarding job.

Entertainment, Sports and Recreation Industries

Specialized Career Sites

* Carbonate Your Brain: Job Pool

Website: <http://www.7up.com/index.html>

This 7UP sponsored site is a truly cool spot, particularly for students interested in the music industry. Carbonate Your Brain: Job Pool is serving up a new world of music and fun, fizzling job opportunities (some of which include additional information concerning salary, housing allotment and travel costs) and political expressions. Drink up!

* CPB Jobline

Website: <http://www.cpb.org/jobline/index.html>

If it's always been your dream to work either in the radio or television industry, this site offers a perfect opportunity. Provided by the Corporation for Public Broadcasting, job announcements from all over the country are posted on this Web server. Each job opening post includes the requirements to qualify for the position, the starting salary, the address to direct your resume, and the deadline for the application.

* EMAP Media Web

Website: <http://www.emap.co.uk/media/MW-JOBS.HTM>

This straightforward bulletin board features jobs in the fields of advertising and journalism as well as the radio and television industries. Clearly organized listings make it easy to browse through the available opportunities to search for the job of your choice and directly contact the hiring employers. If it has always been your dream to work in the entertainment industry, visiting this site is a definite must.

* Online Sports Career Center

Website: <http://www.onlinesports.com/pages/CareerCenter.html>

If you've always wished for a career in the sports or recreation industry, you can begin scoring points in your job search by checking out this site. Maintained by Sports Management Enterprises, a professional search firm for the sporting goods industry, the site is complete with resources on sports-related career opportunities, and a resume bank where potential employers within the many segments of the sports and recreation industries can have access to your qualifications. The online career center also provides links to other invaluable job search resources on the net. Surely, this site can put you ahead of the game in your pursuit for employment.

* Unemployed Radio DJs

Website: <http://www.icnet.net/users/wwhite/urjdhome.htm>

Listen up. Have you ever dreamt of being on the radio? So what's holding you back? Let the Unemployed Radio DJs guide you to having your very own radio show. At this cool site, you can find connections to almost all the stations on the net located in the U.S., Europe, Australia and Canada, as well as links to the industry's trade magazines and all the major recording labels. It claims to be dedicated to helping everyone find their 'dream' radio show and aiding college students in locating their first gig.

Entry Level Jobs

* College Grad Job Hunter

Website: <http://www.collegegrad.com/>

The one thing that is on the mind of most recent college graduates is getting a good job. This site offers numerous tips and strategies to find that job. Look into the step-by-step guide on how to look for the job, write your resume, plan for interviewing success, behave during the negotiation period, and even prepare for the first day on the job!

* Getting Past Go

Website: <http://lattanze.loyola.edu/MonGen/home.html>

Getting Past Go — a true survival guide for the college graduate. The departments of this monthly updated site will help you write a resume, look for work, decide where to locate, keep your health coverage current and stay wired on the 'Net even after graduation. Don't miss out on this great opportunity to take your first step toward a successful career.

* JobDirect

Website: <http://www.jobdirect.com/>

Whether you are a graduating senior worried about what's awaiting you after college or a motivated undergrad trying to find internships, you have come to the right place to find assistance. JobDirect specializes in entry level positions for students and recent grads, especially non-technical jobs. JobDirect is the most effective way to obtain current information on entry level job market, internship opportunities, student related nonprofit organizations and international employment. Once you've registered, the site's services conduct a constant job hunting process which notifies you of any new posted jobs which match your interests. JobDirect is free, fast, and easy to use.

* JobSource

Website: <http://www.jobsource.com/>

If you fear that there is no life after college, let this cool site help you successfully launch your new career. Created by knowledgeable and hip professionals who know how to reach the recently-out-of-college crowd, JobSource features entry-level and part-time job openings, year round internship opportunities, job search engine, tips for interviewing, employer profiles, a career center and more. This is quite possibly one of the best designed and most invaluable sites on the 'Net.

* JOBTRAK

Website: <http://www.jobtrak.com/>

Yes, there is indeed life after college, and this site is proof of it. JOBTRACK, a college recruiting database, maintains partnerships with over 300 college and university career centers to provide a resume bank, list of top recruiters and a search engine for job listings to assist recent college graduates to look for their first jobs. This comprehensive and organized site also includes job search and resume writing tips and a guide to graduate.

* Occupational Resources

Website: <http://pegasus.adnc.com/~occupational/>

The Occupational Resources is a great site for those seeking entry level employment. By providing free service for all students, it is the goal of this site to link education and business. As the site itself claims, they "give students a head start on corporate America, and give corporate America a head start on the employees of tomorrow." The occupational resources features links to company profiles, job listings, and contact names and provides you with

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information regarding company contacts and businesses that support equal opportunity employment.

* Seacnet

Website: <http://www.virginia.edu/~seacnet/>

Seacnet, also known as the Southeastern-Atlantic Coast Career Network, is dedicated to helping students find their way in the "real world" of employment opportunities. The job seeker can search hundreds of job postings at participating universities in southeast United States, visit the links to employment centers, graduate and professional schools and potential employers. Though still in development, Seacnet already provides promising services for the college job seeker, and will surely have more to offer in the near future.

* Student Center

Website: <http://www.studentcenter.com/>

Are you a recent graduate in search of a job and having a little trouble out there in the "real world"? Visit the Student Center and all your troubles may be over. This site offers the latest in career-related information for entry-level job seekers just like you, including a 35,000 company searchable database and resume, interview, and job hunting tips. The Student Center is here to help you identify your personal strengths, define your career goals, and learn about the companies that best match your interests. Among other useful tools, their services enable you to take a self-diagnostic test to determine the right career for you and explore employment opportunities in major cities in all 50 states, as well as familiarize yourself with the international career market. In every way, this excellent site truly aspires to "help job seekers develop the sophisticated job search skills they need in today's competitive environment."

Environmental Careers

* The Environmental Careers Organization

Website: <http://www.eco.org/>

The Environmental Careers Organization is a national nonprofit company dedicated to promoting careers in the environment. Their homepage specializes in services related to environmental internships, career counseling, employment resources, conferences, and job listings. By supporting "the development of environmental professionals and citizens who will make effective, balanced, and responsible decisions", this site can assist you in making environmentally responsible and successful career moves. The site also offers a link to a hot list of other ecological employment related Web Sites to assist you in your search for an environmental career.

* Environmental Careers World Online

Website: <http://www.infi.net/~ecw/>

To check out this semi-monthly listing of job opportunities and career information published in Hampton, Va. is the best way to start your environmental job search. Environmental Careers World Online helps people work for the environment by improving access to and awareness of environmental career information. Their consolidated and comprehensive information exchange fosters greater environmental workforce diversity and offers available employment listings in the fields of ecology, biology, forestry, natural resources, environmental education, policy, advocacy, law, science and engineering. Don't miss out on this great opportunity to start your job search.

*** Environmental Internship Clearinghouse**

Website: <http://loki.stockton.edu/~stk2153/internships/intern.htm>

If you are a student seeking an internship and/or employment in a field related to environmental studies, this site is an excellent place to begin your search for such opportunities. The Environmental Internship Clearinghouse offers a wide variety of available internships and jobs relating to environmental sciences.

*** GreenBeat!**

Website: <http://earth.tec.org/greenbeat/mar96/>

GreenBeat! is a monthly Internet magazine profiling environmental endeavors and related subject matter along with environmental career opportunities in Texas and the nation. The goal of this site is "to show the starting points and strategies of successful environmental efforts" and if you are seeking a career in an environmental field, this site provides you plenty of resources to turn to and offers you its perpetual support.

*** JobBoard**

Website: <http://wfscnet.tamu.edu/jobs.html>

There are many ways to search for jobs and the Internet can prove an effective tool in this quest. This site, maintained by the Department of Wildlife and Fisheries Sciences of Texas A&M University, includes job postings that range from entry-level to professional, in the field of natural resources. Along with info on internships, seasonal employment and volunteer opportunities, this site also features links to other mechanisms to search for employment via Internet. Don't miss out.

*** UWIN**

Website: <http://www.uwin.siu.edu/announce/jobs/>

UWIN is designated to serve as a clearinghouse of jobs and related opportunities in various water resources fields. The positions categorized into academic and student opportunities and are complete with contact information. If you think this is a field of your interest, check it out to begin in a winning career.

The Finance Market

*** Accounting Net**

Website: <http://www.accountingnet.com/jobs.html>

The Accounting Net features a job search database for accountants and auditors along with an area designed for the posting of resumes. It is user-friendly and free of charge, an excellent utility to the accounting professional seeking a new career move.

*** The Business Job Finder**

Website: <http://www.cob.ohio-state.edu/dept/fin/osujobs.htm>

Want to get into the business industry? Check this site for the current job opportunities in the areas of finance, accounting, and management. You may also browse the list of sites maintained by individual employers, find information on several MBA programs, and link to

other career sites on the Net.

*** Financial/Accounting/Insurance Job Openings**

Website: <http://www.nationjob.com/financial>

If your expertise lies in the field of finance, accounting, or insurance, this site will help you find a way to apply your knowledge. New job announcements from all over the country are added every week to an already extensive database of openings. Companies from all over the country post on this site, although most of the job openings seem to center around the mid-US region. Nevertheless, this is a good site to visit regularly regardless of your current location.

*** Marketing Classifieds**

Website: <http://www.marketingjobs.com/>

This is a carefully designed site dedicated to helping professionals find a career in their chosen field of marketing, sales or advertising. The featured online resume database is divided into two sections: the executive resumes division for professionals with over 10 years of marketing, sales or advertising experience, and a general marketing resume division for job seekers with less exposure in these fields. Both sections are password protected and confidential. The site also features a list of current employment opportunities from across the United States, links to company web pages, a resume shop where you can tune up your resume, an address book where you can find addresses, phone and fax numbers for companies of your interest and links to other employment related sites on the Internet. And, of course, the best feature of all — these services are absolutely free to you, the job seeker.

*** Marketing and Sales Jobs Page**

Website: <http://www.nationjob.com/marketing>

This weekly updated site features hundreds of marketing and sales jobs. All you have to do is click on the job you would like to view and the information you need to begin a new career is at your fingertips. Moreover, you can just enter your job preferences and your e-mail address, and they'll send you any new jobs that match your choices each week, all through a free and confidential service. What more could you ask for?

*** Top Jobs on the Net**

Website: <http://www.torres.co.uk/topjobs>.

If you are looking for a job in IT, sales, finance, marketing or consulting, Top Jobs on the Net is the best place for you to begin your search. This sophisticated site provides services to some of the most prestigious companies in the world and is dedicated to match the best candidates with the best companies. Complete with a career index of available positions listings and links to companies that range from Lotus to Kellogg, this display might ensure you either a contract or permanent career opportunity in the UK or the rest of Europe. Check it out.

*** 100 Careers in Wall Street**

Website: <http://www.globalvillager.com/villager/wsc.html>

If you've been searching for a profitable career in the investment business, this Web site is well worth your time. You may browse job opening ads placed by the most prestigious companies all around the U.S. You may also submit a "job wanted" ad of your own and read the online pamphlet *Career Guide To Wall Street*. This site is aimed at the novice as well as the Wall

Street shark.

Government/Federal Jobs

* Department of the Interior Automated Vacancy Announcement System (AVAILS)

Website: <http://info.er.usgs.gov/doi/avads/index.html>

This authoritative and direct site announces job announcements with the US Department of the Interior. You can limit your search to different bureaus of the department and begin searching for a career that fits your interest best. Job search through this site is easy — specific contact addresses needed for you to take the necessary measures toward advancing your career included in each announcement.

* Federal Jobs Central

Website: <http://www.fedjobs.com/>

Dedicated to matching people with jobs in the Federal government, Federal Job Central has put together a toolbox specifically targeted for federal job hunters, helpful to both first time applicants as well as those already employed in the field. Their listings include various types of federal employment — white or blue collar, full-time or temporary — in every possible location throughout the United States, and their services give job seekers the advice and how-to information they need to land the jobs they want and tips on how to make the most of their career investment. Updated every work day, the listings provide all the information needed to apply for the jobs, including a contact person and a telephone number. Current, comprehensive and accurate, this site is an authoritative database for federal job openings.

* Federal Jobs Digest

Website: <http://www.jobsfed.com/fedjob4.html>

Why spend money for commercial federal job listing services if there is one available for free on the Net? This site lists current openings in the areas of engineering, science and math, computers, medicine, social science, law, accounting, administration and management, and lots more! Jobs are updated often, so visit this site more than once!

* FedWorld Job Search

Website: <http://loki.fedworld.gov/jobs/jobsearch.html>

FedWorld Job Search, a weekly updated site, offers you unlimited and free access to available federal jobs. You can customize your search by job title or location of your choice and be on your way to a successful career that you've always wished for.

Health Care Industry

* MedSearch America

Website: <http://msa2.medsearch.com/msa/jobs/>

It is the purpose of this site to assist professionals in the field of health care search for employment. MedSearch can aid you whether you are seeking permanent, temporary, internship, contract, or volunteer positions and the fields range from pharmaceuticals to sports medicine and health insurance. You can search for opportunities by job category, organization,

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title, or location and there are never any fees for the services.

* NursingNet

Website: <http://communique.net/~nursgnt/jobs.htm>

If you are a nurse seeking employment, the NursingNet can put you on the right track in your search for successful employment. The site can attend to your concerns regarding domestic, foreign, and overseas careers and also in resume preparation and offer you a helping hand in any other employment related issue you may have.

* Opti-Med International

Website: <http://blue.intele.net/~optimed/>

Led by a strong management team of certified medical transcriptionists, this company's homepage is filled with offers of employment in the medical transcription field. Fax them your resume today, or contact them by e-mail and the new career you have been looking for will quickly be in sight.

Military Positions

* Navy Jobs

Website: <http://www.navyjobs.com/>

The United States Navy is in need of a few good men and women. Whether you're a high school or a college graduate, the Navy has great opportunities for your career moves by offering employment in fleet or in the medical field and you can find out all about it through this site. If you're a recent college-bound high school graduate, be sure to check out the details of the Navy's many programs which could help you pay for your college education.

* U.S.Army

Website: <http://www.goarmy.com/>

Be all that you can be and check out this site. The U.S.Army homepage informs you of the opportunities in the United States Army for high school graduates as well as those with college experience. There are nearly 250 military occupational specialties that range from positions in accounting to medical services, and if you are interested, it is easy to find a fitting place in the Army through this site.

Nonprofit Sector Jobs

* The Nonprofit/Fundraising Jobnet

Website: <http://www.nando.net/philant/philant.html>

The Nonprofit/Fundraising Jobnet lists a collection of professional jobs in the nonprofit sector and for fundraising positions. It also features profiles and news about foundations, fundraising, and volunteering opportunities. If you are considering employment in the nonprofit sector, this site is a definite must to check out.

* Nonprofit Jobs

Website: <http://www.nonprofitjobs.com/>

This site is an electronic database matching nonprofit professionals to nonprofit jobs. If you are actively looking for a new job or simply want to stay on top of the nonprofit sector market, send in your resume today and it will be available for searching on the electronic database. Or you can execute a search of the available job opportunities yourself, all at no cost whatsoever.

Sciences

*** AAS Job Register - American Astronomical Society**

Website: <http://www.aas.org/JobRegister/aasjobs.html>

This site is a straightforward bulletin board for those with careers in the field of astronomy. Available positions range from astrophysicists to research associates and are complete with a brief job description and contact information.

*** Academic Chemistry Employment Clearinghouse**

Website: <http://hackberry.chem.niu.edu:70/1/ChemJob>

Academic Chemistry Employment Clearinghouse provides information concerning vacancies in the fields of analytical, inorganic, organic, physical and biochemistry. Positions are supplied from universities and other academic institutions across United States and can be searched by location or job description.

*** American Institute of Physics**

Website: <http://www.aip.org/aip/careers/careers.html>

Have you ever asked yourself what to do with your physics major now that you're out of college or wondered what the next step in your physics vocation should be? With a weekly updated database of over 200 physics related job listings in academia, government and industry, this site can come to your rescue. The American Institute of Physics' services inform students about various careers in physical sciences as well as assist individuals with experience in the field search for new chances.

*** American Physiologist Society**

Website: <http://oac.hsc.uth.tmc.edu:3300/00/employ/list>

If you are looking for employment in the field of physiology, this site, maintained by the American Physiologist Society can help you search for new career options. The frequently updated entries are listed with the recently submitted options on top for your convenience, and the positions range from postdoctoral research to avial physiologists and department chairs in America's universities. Without a doubt, a good place to begin your job search.

*** Biomedical Positions**

Website: <http://www.informatik.uni-rostock.de/HUM-MOLGEN/positions/>

This server contains job opening announcements for research associates, professors, as well as clinical, higher academic, and non-academic positions. Interested parties may post an ad of their own for free.

* BIO Online Career Center

Website: http://www.bio.com/hr/hr_index.html

The BIO Online Career Center lists a number of resources related to careers in the biological sciences. Their listing of job opportunities includes positions from companies such as Genetech, Cell Therapeutics and Icos and the site contains links to other field related sites as well as an archive of biology related articles. It is a comprehensive and orderly site created for your convenience when searching for a job in the field of biology.

* BioSpace Career Center

Website: <http://www.biospace.com/g/synd/career/>

Are you seeking a job in the field of biosciences? By checking out this frequently updated site, you can materialize in the best place to begin your job search. The BioSpace Career Center features a vast body of information concerning employment in the bioscience industries. The positions are grouped by region, category, and company and include employment in companies such as Bio-Rad Laboratories and Roche Molecular Systems. The site also links to other biotechnology resources that can assist you during your job search.

* Biotechnology Job Bank

Website: <http://www.labmart.com/pages/employavl.htm>

Maintained by Delco Scientific, this site "helps individuals seek high quality employment in sales, management, administration and technology in the fields of biotechnology, biopharmaceutical and laboratory products." If interested in any ad posted here, you will have the opportunity to e-mail the employer your resume right away.

* Career Connection

Website: <http://www.ebi.ac.uk/htbin/biojobs.pl>

Maintained by the European Bioinformatics Institute, this straightforward classifieds site lists numerous job opportunities in the fields of bioinformation, biochemistry, and molecular biology. You can execute your search by entering keywords or categories and find positions that suit you best in the category of your choice, whether it be in government, academia, or industry related occupations.

* Cell Positions Available

Website: <http://www.cell.com/cell/posi/>

If you are a professional in the life sciences, you might want to point your browser to this address. Job announcements are listed in a very straightforward fashion, and there are plenty of them. Hyperlinks are available to classifieds from Neuron and Immunity publications. The site is updated regularly.

* Employment Links for the Biomedical Scientist

Website: <http://www.his.com/~graeme/employ.html>

As we all know, it is difficult to gain access to favorable positions in the field of sciences. The Internet can offer a particularly useful medium for exchange of employment related information, but not everybody has the time to sort through the wide variety of material out there. This site makes the search a whole lot simpler by offering links to employment related sites in the fields

of biomedics, as well as other sciences.

*** Experimental Medicine: Job Listings**

Website: <http://www.medcor.mcgill.ca/EXPMED/DOCS/jobs.html>

If you are interested in experimental medicine, this site can help you find the perfect job. Experimental Medicine: Job Listings offers a bulletin board of post doctorate and university placement job listings in United States and Canada, along with links to many other field related resources. It's efficient and resourceful.

*** FASEB Careers OnLine**

Website: <http://www.faseb.org/careers/>

Maintained by the Federation of American Societies for Experimental Biology, this career resources site specializes in biomedical career advancement services. FASEB Careers OnLine confidentially matches applicants at all career levels with employers who need biomedical scientists and technicians. The site also provides information regarding national and international job fairs.

*** Franklin Search Group**

Website: <http://www.medmarket.com/tenants/fsg/>

This free online career service is particularly helpful to those with interest in employment in the bio-technical and medical industries. You can post your resume, search for jobs or check out salary surveys and articles about employment — all at no charge whatsoever.

*** FSG Online Jobs in Biotechnology, Pharmaceuticals and Medicine**

Website: <http://www.medmarket.com/tenants/fsg/fsg.html>

This site provides a forum where employers and candidates can easily find each other and explore new job opportunities. Through FSG, you can easily find a new job in the field of biotechnology, pharmaceuticals, and medicine through their accessible database. Among other services, this site also allows you to post your resume, browse articles concerning employment, and current salaries in the field of science, and access an online book store featuring books and publications about working and finding jobs.

*** HUM-MOLGEN**

Website: http://www.informatik.uni-rostock.de/HUM_MOLGEN/anno_position.html

This site, provided by Human Molecular Genetics, lists vacancies in biosciences and medicine. The job openings can be searched by subject and continent and whether you are interested in a position as a research associate, assistant or associate professors or in the field of higher academics, check out this site. You won't regret it.

*** Job Opportunities in Entomology**

Website: <http://www.colostate.edu/Depts/Entomology/jobs/jobs.html>

Are you getting bogged down by the job search that seems to get you nowhere? This site may hold the answer for you. Stop the rest of your search now and browse through Job Opportunities in Entomology — a comprehensive listing of hiring research centers, universities

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and colleges around the country that could make your career search fly faster than before. You won't regret it.

*** Jobs in physics, astronomy and other fields**

Website: <http://yorty.sonoma.edu/people/faculty/tenn/Jobs.html>

This comprehensive site provides useful links to any young scientist looking for a job. It features a career planning center for beginning scientists and engineers, a student planning guide to grad school and beyond as well as a listing of part-time, temporary and summer jobs for students and a complete collection of links to other field related job pages. If you are just beginning your career in the field of science, this is a site you shouldn't miss.

*** Journal of Minerals, Metals, and Materials Classifieds**

Website: <http://www.tms.org/pubs/journals/JOM/classifieds.html>

This site lists all the ads that appeared in the last three issues of JOM. The JOM page is a perfect place to visit whether you are looking to start a new career in the metallurgy and minerals field or are a bona-fide specialist in those areas.

*** Medical Ad Mart**

Website: <http://www.medical-admart.com/>

Medical Ad Mart is a compilation of current classified advertising of positions from widely read medical journals. It includes a listing of over 330 positions intended for physicians, pharmacists, laboratorians, life scientists, veterinarians, physician assistants, and nurses and provides messages from companies that specialize in servicing the medical community's needs for products, equipment, supplies, and continuing educational opportunities.

*** MedSearch America**

Website: <http://www.medsearch.com/>

This site is a database of jobs in the medical and healthcare industries. You can either submit your resume into their database via an online form, execute an individual job search, or browse through health career forums and employers profiles. All the services are free and offer a complete coverage of the medical and healthcare fields that can help you during your job search.

*** National Physician Job Listing - EMBBS**

Website: <http://www.njnet.com/~embbs/job/jobs.html>

The National Physician Job Listing - EMBBS contributes practice opportunities through North America for all medical specialties with a focus on emergency, internal and family medicine and pediatrics. This is the place to find the ideal practice opportunity for you and the site also offers a variety of other information related to the field, such as radiology, library, and clinical photos.

*** NIH Senior Job Opportunities**

Website: <http://helix.nih.gov:8001/jobs/>

The NIH Senior Job Opportunities site offers a comprehensive listing of senior scientific, medical, and administrative job openings at the National Institutes of Health. As the foremost

biomedical research organization in the world, they constantly seek candidates of the highest caliber to fill these senior leadership positions. To find the opportunity that suits you best, you can browse through the hypertext job announcements, submit your resume online or jump to related sites.

*** Oceanography**

Website: <http://www-ocean.tamu.edu/Careers/careers.html>

Do you have questions about careers in the field of oceanography? If so, this site may be your answer. The site contains resources specifically designed to assist job seekers in the field of oceanography by providing lists of career opportunities, a number of scientific articles, and offers links to other related sites on the 'Net.

*** Physics Jobs online**

Website: <http://www.tp.umu.se/TIPTOP/FORUM/JOBS/>

This is a dynamic job list for physicists, through which one can both search for and submit jobs in the physics field. The services are absolutely free of charge and up-to-date, since the old announcements are removed automatically after a week from the application deadline. Though the site offers mostly Ph.D. studentships, there are plenty of other opportunities as well for the job seeker in the field of physics.

*** Physics World Jobs Online**

Website: <http://www.ioppublishing.com/Mags/PWJOBS/>

If you are looking for a job in physics, you need to look no further. There is no more need to scan other different publications — you can see the latest opportunities directly on Physics World Jobs Online. Here, new job vacancies in the physics field as published in the Physics World magazine or if you prefer, you can receive notification of new vacancies by e-mail directly to your mailbox. It is an efficient and wonderful site.

*** Poly-Links**

Website: <http://www.polymers.com/polylink/jobank.html>

Poly-Links presents job listings in the plastic and polymers industries. Whether you wish to browse the help wanted ads, create and post a resume or view the other field related sites, Poly-Links is flexible and can fit all of your job seeking needs.

*** R.Ph On The Go**

Website: <http://www.interaccess.com/rph/>

R Ph On The Go is an efficient pharmacy employment service placing pharmacists in pharmacies both as relief and full-time placements. On this site, the new job postings are updated regularly and the creators of the site are "committed to making a significant contribution with the rapidly changing health care industry". They also offer a growing menu of products and services designed to meet the changing needs of pharmacies and pharmacists.

*** Science's Next Wave**

Website: <http://www.edoc.com/nextwave/>

Science's Next Wave, "an electronic network for the next generation of scientists" displays a

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series of forums on science careers, a section focused on alternative scientific careers, a network of correspondents and data on the latest trends in science related careers. If you still haven't found what you are looking for, the site also offers hot links to other science related fields in funding, academia and other similar topics.

* Sonus Technical Search

Website: <http://www.starnetinc.com/sonus/home.html>

Sonus Technical Search provides engineers and scientists with listings of outstanding jobs in the fields of electronics, acoustics, physics, mechanical and electrical engineering and computer science. The listings are complete with a location, brief job description, summary of qualifications and contact information. In addition, Sonus allows you to submit your resume directly to the company of your choice. This is a thorough and excellent service. Check it out.

* YSN Jobs Page

Website: <http://www.physics.uiuc.edu/ysn/httpd/htdocs/ysnarchive/joblist/jobs.html>

Are you a scientist looking for a job? YSN Jobs Page offers a listing of jobs posted to the Young Scientists' Network. In addition to a number of links to other related resources, the site also provides hints of interviews, tips on interviewing in industry, job hotlines of various sorts and information about job fairs and regional meetings of the scientific community.

Transportation Industry

* Airline Employee Placement Service

Website: <http://www.aeps.com/aeps/aepshm.html>

This site is the online source for professionals looking for employment in the aviation industry. You may browse the latest job postings, add your resume to the listing of available employees, and even ask a question in the Aviation Information Exchange forum. Employers can post a job opening without paying a penny. Also available here is a site newsletter, and a hot link to the main aviation site on the Internet. Happy flying!

* Direct Transit Job Openings

Website: <http://www.nationjob.com/dirtrans>

This weekly updated site is a list of current job openings with Direct Transit. Whether you are looking for a job as a long haul driver, operator or team driver, this site provides you with a list of nationwide and regional opportunities. All you have to do is simply click on the job title to view a more detailed description of the offered opportunity and you can be steering directly toward the job you've been searching for.

* Flight Instructor

Website: <http://www.cogweb.com/chode/>

You have just landed on a site dedicated to finding employment for pilots and flight instructors around the world. If you're seeking employment in the aviation industry, this is the place to launch your new career. Flight Instructor provides lists of commercial pilots around the world as well as aviation classifieds and links to other cool, aviation related sites. With a little help from this site, your career could soar to new heights.

*** Truck Drivers Jobs**

Website: <http://www.bcl.net/~padgett/truckers.cgi>

Bored at your old job as a truck driver? Now may be the time to shift gears and head for a new opportunity. The TruckDrivers Job Directory promises to be the information superhighway's on ramp to the best jobs in trucking. By dividing the jobs into three categories — company, team and owner operator drivers — this site provides listings of all the available jobs under each division and ensures that you can find what you're looking for right around the corner.

Working At Home

*** National Home Workers Association**

Website: <http://www.homeworkers.com/homeworkers/>

As this site claims, "if you work at home, you are one of more than 30,000 million home employees, united by a common need for comprehensive insurance, technology assistance, and practical services for the home work place." And if, as home worker, you are in need of a new job or simply considering the possibility of home employment, check out this highly comprehensive site. The National Home Workers Association lists more than 125,000 work-from-home positions open across North America — positions that range from typing, jewelry making and sewing, proofreading, writing, and much, much more. Their broad listings allow you to pick from thousands of legitimate home income opportunities and save time and money by doing so. Check it out and you won't regret it.

*** Work@Home**

Website: <http://www.iadfw.net:80/msmith/index.html>

Dedicated to assisting those that wish to work at home as entrepreneurs or provide their services for companies and corporations, Work@Home is a site full of useful resources. It provides many useful links to opportunities that range from telecommuting to dictating and transcription jobs. Work@Home can connect you to a job opportunity that best suits your interests.

Miscellaneous

Architecture

*** CLRnet: Architecture and Land Architecture**

JOBS

Website: <http://www.clr.toronto.edu:1080/VIRTUALLIB/jobs.html>

Listings on this server concern job openings within private firms and the government. Several announcements are available regarding openings in the academic field. You also have the option to link to other sites that deal with the architectural industry.

Au Pair

*** Aupair JobMatch**

Website: <http://www.aupairs.co.uk/aup01uk.html>

Located in the United Kingdom, this service matches nannies and families from all over the world. If you think you have what it takes to be a professional au pair, visit this site and find the perfect job/travel opportunity! If you are looking for an au pair, you may find out how to advertise on this server.

Building Industry

*** Building Industry Exchange**

Website: <http://www.building.org/centers/career/begin.mhtml>

If you are currently seeking a career in the building industry, let this site help you with your search. Building Industry Exchange is a lofty resource for career info, job listings and other services for building industry professionals. Complete with an online database, lists of upcoming events, building industry related newsgroups and services, this site is a great place to begin assembling the career of your dreams.

Freelancers

*** OASYS Network**

Website: <http://www.oasysnet.com/>

This site is a real treat for all freelancers. Whether you are an independent writer, trendy illustrator or a photographer with a vision, OASYS allows you to create an original profile, allots you unprecedented access to employers that could be of interest to you. It offers free advertising space to promote your services or product to corporate employers. Don't miss out on this unique and advantageous opportunity.

Horticulture

*** Ferrell's Jobs in Horticulture**

Website: <http://www.aksi.net/agquest/>

Are you seriously looking for the next rung on your career ladder or considering a career transition into a new, exciting field? Serving as a jobs clearinghouse for those with horticultural interests, Ferrell's Jobs in Horticulture is the most complete, up to date source of career opportunities in the "green industry". Let them help you and your career will surely bloom.

International Commerce

*** Womex**

Website: <http://www.womex.com/>

If you feel that the boundaries of time, distance and costs of communication are keeping you from a career in international trade and commerce, seek out this superb site for help. Womex, seeking to connect manufacturers, buyers, and service providers all over the globe, is guaranteed to be your path to the international marketplace. It claims to reach potential customers in over 135 countries and supply information to trade-related parties all around the world. With a link to an online service that enables you to communicate directly with interested customers, distributors, or trade partners anywhere in the world, this is the best place to advertise your services and reach thousands of potential contacts. Moreover, this service is free.

Journalism

*** National Diversity Journalism Job Bank**

Website: <http://www.newsjobs.com/>

This comprehensive list of job openings in the field of journalism should be an essential source for any journalist. Not an employment agency or a representative of any one newspaper, this ample job bank helps newspapers link up with potential applicants and encourages the participation of minorities and women. Complete with a list of job openings and a place to post your resumes, the site also links to other job banks and journalism related sites. Check back often for updates and new career opportunities hot off the press!

Landscaping

*** Landnet Job Listing**

Website: http://www.asla.org/ASLA/html/joblink_listing.html

Maintained by American Society for Landscape Architects, this site is allotted especially for the benefit of those who seek employment in the field of landscaping. The site features numerous postings of positions in landscape architecture and ecology and in other related fields along with a resume bank. It is an easy to access, resourceful, and well maintained spot on the 'Net.

Law

*** Law Employment Center**

Website: <http://www.lawjobs.com/>

Finding a job that's just right for you may be a hard case to crack, but there's no need to lose hope. The Law Employment Center is here to assist you. If you're an attorney seeking employment, this is an excellent place to check out some new opportunities. The Law Employment Center's site contains hundreds of legal employment listings from the National Law Journal, New York Law Journal, and the Law Technology Product News along with an index of legal recruiting firms in states all over America, answers to your questions regarding the law employment marketplace and national salary survey. This is a truly superb site.

Law Enforcement

*** Federal Law Enforcement Careers**

Website: <http://www.gnatnet.net/~fcfjobs/>

Check out this authoritative site if you are interested in career openings in federal law enforcement. The Federal Law Enforcement Careers Website directs you to information on law enforcement positions for FBI agents, Deputy U.S. Marshals, and many others. The yearly updated site is at your service with complete lists of application procedures, qualifications, job descriptions, training, and salaries for each listed career. Don't let this one pass you by.

Library and Informational Sciences

*** Library and Information Science JobSearch**

Website: <http://carousel.lis.uiuc.edu/~jobs/>

Are you interested in library and information services related employment? Maintained by the University of Illinois, this site may have just what you're looking for. With as many as 180 new records added each month, Library and Information Science JobSearch allows you to view notices by experience level, employer, keywords, library type or region, and links to library jobs from other online sources. Let your search begin here.

Seasonal Employment

*** Summer Jobs Web**

Website: <http://www.summerjobs.com/>

Out of school for the summer and looking for a job? Let this site clue you in to the hottest summer opportunities around the country and abroad. The opportunities are organized by country, state or province, region, city or town and encompass all fields possible from retail to childcare. While the primary focus is summer employment for students and educational professionals, other jobs may be posted here as well, so it's worth a look.

Tourism Industry

*** MeetWeb Job Centre**

Website: <http://www.ua.ac.be/TourWeb/MWT/mwtjob.html>

The journey to finding the career of your dreams may be an arduous one, but there are those who seek to make the trip easier and more comfortable for you. MeetWeb Job Centre is a job resource especially reserved for professionals seeking positions in business tourism and the meeting industry. All you have to do to find the career of your dreams is to execute a job search through MeetWeb's database and browse through the available job offers. It's as easy as that.

Senior Citizens

*** The Senior Staff Home Page**

Website: <http://srstaff.com/>

Designed exclusively for the job seeker over 50 years of age, The Senior Staff Home Page collects, categorizes, and markets current job information reserved particularly for that age group. If this category applies to you, you're in luck, for this site offers some of the best information around.

*** Popjobs**

Website: <http://www.popjobs.com/>

This career site is designed specifically for the point of purchase advertising industry and is thus particularly useful for P-O-P professionals seeking careers in account management, merchandising, design, engineering or production. Popjob's page also offers details on the latest technological developments and applications in the field, along with profiles of merchandising professionals and departments at leading consumer product companies.

"Those who find work most agreeable get paid the most. Those who find work exhausting get paid least."

Source: *The Good Society*, John Kenneth Galbraith, Houghton Mifflin, 1996

Regional Employment in the United States

Alaska

* Alaska Jobs Center

Website: <http://website.juneau.com/alaskajobs/>

The Alaska Job Center, job seekers resource page from the Alaska Department of Labor, is well equipped in providing the best resources to assist Alaskans seeking employment. The site's services include Alaska's economic indicators, relocation information and listings of government, seasonal employment, and volunteer positions. If you are seeking employment in Alaska, this site is a helpful tool.

Arizona

* Arizona Careers Online

Website: <http://amsquare.com/america/arizona.html>

If you are seeking employment or relocation in the state of Arizona, check out this site. With diverse and up-to-date resources, ACO provides access to community, academic, and professional links, over 10,000 weekly updated position announcements, and comprehensive lists of job hotlines. Your resume is simply forwarded to employers and recruiters for no charge and you will be personally contacted if there are matches for your qualifications. What could be more convenient?

Arkansas

* Arkansas Careers Online

Website: <http://www.arkansasjobs.com/>

Arkansas Careers Online is the premier, cost free location for local employment information in Arkansas, dedicated to electronically linking employers to employees. As the site itself claims, it is "a valuable resource center for people seeking a wide range of information concerning employment, entrepreneurial, career and education related issues". For best results, you can execute a keyword search for a position of your choice or electronically post your resume to their database. Check it out — you won't regret it.

Atlanta and the Southwest

* Atlanta's ComputerJobs Store

Website: <http://www.computerjobs.com/>

This is the premier site, updated and validated every day, for available high tech and computer related job openings in Atlanta and the Southwest. Designed to inform professionals seeking contracting, consulting, or permanent jobs, the ComputerJobs store offers a variety of available job opportunities, links to other job centers in the Southwest and Dallas area, a list of 100+ Atlanta computer firms, along with brief descriptions and information on high tech careers fairs in Atlanta and the Southwest. All you have to do to make your job search even more effective is enter your resume online and wait for recruiters to contact you when appropriate jobs become available. Through this site, you can also learn more about Atlanta's computer market and advance your career with training and certification.

Baltimore and Washington

*** Global Commerce and Information**

Website: <http://www.global-com-info.com/>

Global Commerce provides permanent and contracting employment information located in the Baltimore and Washington area. Updated weekly, this well maintained site seeks top individuals in a variety of technical areas, from client server to mainframe to multi platform environments, and aspires to help them find the jobs for which they are best suited.

Boston

*** Boston.com, Help Wanted**

Website: <http://www.boston.com/helpwanted/hwdhome.htm>

If you are interested in employment in the Boston area, check out this site. boston.com, Help Wanted features classified job openings available in the Metro Boston area. Their helpful site includes a job search engine that can help you find the job that suits you best and help with creating an effective resume as well as information regarding internships.

*** Opportunity Network**

Website: <http://www.oppNet.com/ern/jobopp.html>

This remarkable site provides info on various employment opportunities in the greater Boston area. If you live or want to move to the area, this is a good place to begin searching for employment opportunities. In addition to providing links to personnel services and employment agencies in Massachusetts, this site will also give you tips on where to go and what to check out in Boston while you're taking a break from your job hunt.

California

*** California Career and Employment Center**

Website: <http://www.webcom.com/~career/>

This is a valuable resource center for people seeking a wide range of information concerning employment. CCEC comprehensive site features entrepreneurial as well as general career information along with links to job related newsgroups and government and community assistance programs. Through affiliation with Help Wanted - USA, the nation's largest online employment service, the clients of California Career and Employment Center can post their resumes on the database which reaches a wide audience of employers.

California, Northern

*** Opportunity NOCs**

Website: <http://www.tmccenter.org/>

This weekly updated listing of paid positions in Northern California nonprofit agencies can be of help to everybody seeking employment in the area. The job opportunities range from entry level to executive positions and are categorized conveniently for your benefit. Most positions are located primarily in the SF Bay Area and Sacramento. If this is what you are looking for, your dream career could be only a click away.

California, Southern

*** Job Search**

Website: <http://www.ventura.com/jsearch/jshome1.html>

The so called "hidden job market" comes from successful, dynamic and growing companies that seldom publicize their job openings. In such a case, relying on help wanted ads, computer postings, agencies, recruiters, or even networking contacts gets you nowhere. There is hope, however, through Job Search. It is the aim of this site to help you get your foot in the door of the hidden job market. With exclusive databases of 40,000 companies and over 100,000 continually updated news stories that identify the "hidden job market" in Southern California, Job Search is a job seeker's dream. Through their services, you can target companies for potential employment, prepare job winning resumes and cover letters and even mail them to decision makers of companies of your choice so that you can be directly contacted by the company for an interview. In addition, Job Search's powerful search engine allows quick access to over 100,000 revealing and continually updated news stories and editorials regarding the job market in Southern California.

Colorado

*** Colorado Online Job Connection**

Website: <http://www.peakweb.com/index.html>

If you are ready for an office with a Rocky Mountain view, check out the current job openings through this site. The Colorado Online Job Connection is the best access to the Rocky Mountain region's job market, providing you with a listing of job openings, salary info and other useful resources that can help you locate a career in Colorado. In fact, you can even send them your resume and let their database search for the perfect job match for you.

District of Columbia (Washington, DC)

*** CareerBuilder**

Website: <http://www.careerbuilder.com/>

CareerBuilder allows you to search for jobs in a number of companies in the Washington, DC area. You can immediately launch your search by selecting from a variety of limitations including location, job category and salary, or register with a free personal search agent who will search the site each day and e-mail you new positions that meet your search criteria. Either way, CareerBuilder can be your path to a new successful career in Washington, DC.

Florida, Southern

*** Career Spot, The**

Website: <http://www.careerspot.com/>

If you live in Southern Florida or are planning to move there and are in need of employment, this is the site for you. The Career Spot, an easy to use job search database, provides current job listings, industry profiles and insightful articles that can assist you in executing a successful job search. Through their services, you can learn about top companies, search for a specific job or browse through all the available opportunities. This is a great place to begin the search that will lead to that perfect job.

Kansas

*** Kansas Careers**

Website: <http://www.ksu.edu/~dangle/>

This growing site currently features an interest assessment for women in various fields, including artistic and scientific positions. Kansas Careers also presents other employment related resources, such as an employment listing for students of color and an occupational handbook to assist graduating students. This is a fast growing, empowering site, so check it out.

Los Angeles

*** JOBLIne...OnLine LA**

Website: <http://www.joblineonline.com/>

If you're from the LA area and in need of a job, this site is the place where potential employers and professionals meet to discuss career opportunities. JOBLIne features a free job search and posting service for professional-level careers, as well as a search engine to find the position that you're seeking in the region of your preference. By utilizing JOBLIne, you can find the job you're looking for in a fast and efficient manner, with no hassle.

Milwaukee

*** MILWAUKEE JOBCENTER**

Website: <http://www.uwm.edu/People/vickiec/jobcenter.html>

Looking for employment in Milwaukee? Check out this site. The MILWAUKEE JOBCENTER, a rapid compilation of job and employment sites, provides a variety of services that can help you locate the best job suited for your desires and experience. Don't miss out on the many opportunities that it offers.

Minnesota

*** Minnesota Department of Economic Security**

Website: <http://mn.jobsearch.org/>

Are you seeking employment in The North Star State? If the answer is yes, this site can help you in your search. The Minnesota Department of Economic Security grants you the opportunity to search through a broad list of recent job vacancies and among other services features information concerning reemployment insurance, disability, unemployment, resume writing and the Minnesota labor market.

Mississippi

*** Mississippi Careers Online**

Website: <http://www.webcom.com/whipcomm/mscareer/>

Are you relocating to Mississippi or trying to find the job in the Magnolia State? The Mississippi Careers Online is your best bet on finding the perfect career. Through this site, you can post your resume online in different nationally distributed databases as well as check out the latest job opening in the Mississippi Employment Bulletin. The site also contains information about some of the top companies in Mississippi along with their job listings, an entrepreneur resource center for small business owners and information about favorite tourist attractions in the State of Mississippi. It is truly a valuable resource center for those seeking information concerning employment, career and educational related issues.

Regional Employment in the United States

Montana

* Montana Job Service

Website: <http://jsd.dli.mt.gov/>

As the name of the site suggests, the Montana Job Service provides job listings all across the state of Montana. Updated daily, this self directed job search allows you to find jobs by selecting an occupational category and geographical location in Montana and features a listing of addresses and telephone numbers of state job service offices and Montana labor market information. This site truly does justice to the Big Sky Country.

Nebraska

* Omaha Career Link

Website: <http://www.omaha.org/careerlink.html>

If you are interested in employment in Nebraska, you need to look no further. The Cornhusker state needs workers, especially in the information technology, telecommunication and engineering sectors and the Omaha Career Link is your "one-stop shopping center for professional staff opportunities in Nebraska." Maintained by the Applied Information Management Institute, this site provides efficient career search facilities to match qualified professionals with available opportunities. You can explore the available job and internship positions, as well as search through company profiles and be on the way to the career of your dreams in Nebraska.

New England and New York

* ADEPT, Inc.

Website: <http://www.adeptinc.com/>

ADEPT, Inc. is an Information Services consulting firm located in Massachusetts with many openings in the New England and the New York area. It claims to be "the absolute choice in information technology consulting" and assists you by enabling you to submit your resume for employers to view and to view corporate job openings. If you're looking for a job in the field of information technology consulting, this site can offer excellent help.

New Jersey

* Workforce New Jersey Public Information Network

Website: <http://www.wnjp.state.nj.us/>

Are you interested in being employed in New Jersey? If the answer is yes, check out this superb site. The goal of Workforce New Jersey Public Information Network is to enable workers, students and those seeking employment to access a rich variety of information including education, employment and training opportunities, labor market info, job search tools and social services. It certainly lives up to its promise, providing job listings, demographic and economic information about New Jersey and its counties and information about services available from the NJ Departments of Labor, Human Services and Commerce and Economic Development. What more do you need?

New York

* Capital Region Employment Network

Website: <http://www.global1.net/cren/>

If you live in the New York metropolitan area, this site might hold the key to your next job. Job postings are available in more than 30 categories and, in addition, you can retrieve information

about upcoming job fairs in the NY Capital Region. Job seekers can post their resumes online for potential employers to browse.

*** NYWorks**

Website: <http://www.nyworks.com/>

Through this fascinating web site, you can find information and links to nearly anything that concerns employment in the Big Apple. NYWorks can help you define your professional skills and help you search for customers, people or companies that will pay you for your product, service, or ability. In addition, it provides lists of available offers, links to job search and networking resources, a resume bank, tips and tactics of a successful job search as well as lists of alternative job opportunities in freelance, temp or telecommute. In short, this is everything you could ever ask for and more. Don't miss out!

North Carolina

*** Charlotte's Web JobPage**

Website: <http://www.charweb.org/job/jobpage.html>

This North Carolina based site features listings of available job opportunities, job banks, government agencies, educational institutions and nonprofit organizations in North and South Carolina. Charlotte's Web, a community network, also offers a link to a job hunters support group that may be of help to the frustrated career seeker.

Northwest United States

*** JobsNorthwest**

Website: <http://www.jobsnorthwest.com/>

Serving software companies, consulting firms, and MIS departments all over the northwestern United States, JobsNorthwest guarantees to match quality people with the quality positions they deserve. If you're a high tech specialist from the Northwest in need of a new job, check out this site for the job openings in your area of interest and you won't be disappointed.

Oregon

*** Oregon Employment Department**

Website: <http://www.emp.state.or.us/>

Are you seeking employment in Oregon? Check out this site maintained by the Oregon Employment Department. Their homepage features information concerning jobs available throughout Oregon, resources concerning quality child care, and lists of local entities that can provide you with the career information that you need. Research and labor market statistics along with recent news releases and fact sheets on the Oregon economy are also included. And if that weren't enough, the site also provides links to local unemployment insurance services and other employment related state agencies.

Seattle

*** Seattle Employment Opportunities**

Website: <http://www.pan.ci.seattle.wa.us/html/employ.htm#jobs>

Are you seeking employment in the rainy city? Close your umbrella and look no further — the Seattle Employment Opportunities website can offer you all the information you need. Whether you need to browse through current city jobs and internships or are inquiring about information regarding women's employment and employment related newsgroups, this site provides everything you need to find a great job.

Texas

* Texas Parks and Wildlife Department

Website: <http://www.tpwd.state.tx.us/involved/jobvac/job.htm>

This site is a statewide listing of jobs available at the Texas Parks and Wildlife Department. The job info is sorted conveniently into departments such as human resources, wildlife, fisheries, public lands, law enforcement, conservation communications and resource protection. If this is the field you've always wished to work in, there is no better place to begin your search for employment.

Vermont

* Vermont Department of Employment and Training

Website: <http://www.state.vt.us/det/>

If you're seeking employment information about the State of Vermont, this site can really help you. The Vermont Department of Employment and Training provides ample info concerning Vermont's labor market, job listings for both full and part time employment, resumes, and the latest unemployment rates. If you're thinking about working in Vermont, this site can find you the job that you desire.

Washington

* Today's Careers

Website: <http://165.247.176.217/index.htm>

Today's Careers is an extensive career resource for the Puget Sound area in the State of Washington. The site provides an online resume bank, a comprehensive listing of company profiles, and employment search agents in Washington. Through this site, you can also search for a job through numerous categories of career listings that range from health care to education. Today's Careers also offers information about at-work child care, hot tips on writing resumes and preparing for interviews, links to relocation programs, and recent salary statistics. This is an excellent and informative site.

Wisconsin

* Wisconsin Employment Bureau

Website: <http://www.isgrp.com/web/>

If you're seeking employment in the State of Wisconsin, you've come to the premier site for the best jobs in Wisconsin. Through Wisconsin Employment Bureau, you can peruse the employment ads and labor market statistics or post your resume online and wait for potential employers to contact you. This is in all ways an impressive site.

* Wisconsin JobNet Job Search

Website: <http://badger.state.wi.us/agencies/dilhr/>

Are you looking for employment in America's Dairyland? Well, you've traveled to the right place to find job information. This free resource of Wisconsin State Government is dedicated to matching people with jobs throughout Wisconsin. It also offers information concerning unemployment insurance, workers compensation, fair labor practices, job service, employment and training programs, labor market information, and links to related websites. Check it out.

International Employment

Asia

* Daedal International

Website: <http://www.ozemail.com.au/~daedal/>

If you are an international student returning home to Asia and need a job, Daedal can help you locate a career in an easy and quick manner. They specialize in assisting overseas trained graduates just like you, and the employment offers can range from engineering to teaching located in a wide variety of countries from Thailand to Vietnam.

Australia

* The Age Classified Ads

Website: <http://www.theage.com.au:80/class/>

Interested in a career Down Under? This site brings you classified ads from The Age, the biggest daily newspaper in Melbourne, Australia. The Age Classified Ads, updated weekly, lists top jobs in information technology, higher education, health, and hospitals. Whether you wish to execute a specific job search or browse through all the ads, you can benefit from The Age.

* JOBNET Australia

Website: <http://www.jobnet.com.au/index.html>

If you are seeking employment in the field of computers and technology and would be interested in working in Australia or Asia, this site is a must to check out. JOBNET Australia, updated daily, enables you to browse through a list of current job vacancies that include skills specification and contact details, or use the JOBNET Daily Email service to receive announcements of suitable job opportunities directly in your e-mail box. This site claims to be the best source of IT employment opportunities in Australia and Asia.

Canada

* Resume Canada

Website: <http://www.bconnex.net/~resume/>

If you are seeking employment in Canada, Resume Canada can help you both post your resume and search through available career opportunities. This service is simple to use and free to the jobseeker.

Central America

* Green Arrow's Guide to Volunteer Work

Website: <http://www.greenarrow.com/nature/work.htm>

If you're looking for information on voluntary work, research opportunities and courses in tropical agriculture, forestry and sustainable development, this is the site for you. Green Arrow's Guide to Volunteer Work, the largest

Central American website in the world, provides information on tourism and conservation to an international market of over 40 million and works closely with environmental organizations, universities and ecotourism projects which enable it to develop and maintain a comprehensive database of opportunities in the field. Their site offers access to a large database and can help applicants find jobs in the areas of ecotourism, forestry, conservation, tropical agriculture and others. It is well maintained, informative and fascinating — a definite must for any job seeker.

Japan

* O-Hayo Sensei, English Teaching Jobs in Japan

Website: <http://www.wco.com/~ohayo/>

Have you always wanted to teach English abroad but didn't know how to go about scoring a job overseas? Have you considered a teaching position in Japan? If so, O-Hayo Sensei can help you find suitable employment anywhere in Japan. Its extensive lists feature teaching positions at conversation and public schools, colleges and universities as well as survival tips, articles and information about contacting schools by phone or mail. This excellent site will also inform you in detail about the qualifications that will get you hired, current salaries, benefits, specific schools, housing, transportation, and contracts; help you search for jobs by city or region and network by mail, e-mail or fax. O-Hayo Sensei can save you time and money by allowing you to place your job search in their hands and helping you find the job that you really want.

New Zealand

* CV-Web

Website: <http://www.stimulus.co.nz/>

Has it always been your dream to be employed in New Zealand? This site may help make your dream come true. CV-Web is a New Zealand based job site through which you can write about yourself and your qualifications and submit it into the database or search for a suitable position from the classified ads. Either way, after checking out this site, you may be on your way to an exciting new career in New Zealand.

United Kingdom and Europe

* JobServe - The Job Server

Website: <http://www.jobserve.com/>

Updated every weekday, JobServe features thousands of contract and permanent vacancies from hundreds of IT recruitment agencies in the United Kingdom and Europe. If you specify your needs and skills, JobServe will send you information from the wide range of job openings that apply specifically to your needs. Their services are fast, reliable, friendly, and free, and aimed to help you find the career that you desire.

Help With Choosing a Career

Help With Choosing a Career

To assist you with some career choices and directions, the Federal government has published a variety of reference materials. You can purchase any of these documents through the U.S. Government Printing Office at Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402; 202-512-1800, or you can contact your library to see if they have these publications available.

U.S. Industrial Outlook: widely used resource features analyses of more than 350 U.S. industries and predictions of how they will perform in the short-term and through the 1990s. Industries discussed range from energy, to communications, to industrial materials, to health care. (s/n 003-009-00635-0; \$37)

Occupational Outlook Handbook: easy-to-use, comprehensive, and fully illustrated encyclopedia of today's occupations and tomorrow's hiring trends. Use it to find detailed descriptions of more than 200 occupations, matching your skills and interests with a broad range of opportunities. The index is useful for answering questions about specific jobs. (s/n 029-001-03158-1; \$32)

Dictionary of Occupational Titles: an essential resource for job placement research, employment counseling, occupational and career guidance, wage restructuring, and labor market information, this dictionary defines and indexes over 20,000 job titles. The current edition covers the professional, technical and managerial fields; clerical and sales; services; agriculture, fisheries; forestry and related areas; processing; machine trades; and more. (s/n 029-013-00094-2; \$50)

Occupational Outlook Handbook CD-ROM: an ideal companion to the printed version with the added attraction of research capabilities and on-site demand printing. Describes in detail jobs in approximately 250 occupational categories, with summaries of additional occupations. (s/n 029-001-01393-9; \$28)

Job Search Guide: Strategies for Professionals: An overview of important aspects of the job search. Subjects include handling job loss, managing personal resources, career self-assessment, researching the job market, conducting the job search, networking, resume preparation, and interviewing. Contains tips on employment testing and job protection, and includes listings of additional information sources and state employment service offices. (s/n 029-014-00247-0; \$5.50)

Career Guide to Industries: Career counselors and job seekers can compare occupational opportunities across a spectrum of U.S. industries with this companion publication to the *Occupational Outlook Handbook*. Surveys occupations in more than 40 industries, from transportation and communications to health care and the computer and data processing fields. The text and tables describe the nature of each industry and detail employment, working conditions, occupations, training and advancement, earnings, benefits, and outlook. (s/n 029-001-03127-1; \$14)

Government Resources

The Federal government spends a great deal of time examining the current labor market,

projecting the future market, analyzing wage and benefit data and more. The following offices can answer your questions or direct you to bulletins and other publications for more information as you search for your ideal employment opportunity.

*** Current Employment Analyses**

Office of Employment and Unemployment Statistics
Bureau of Labor Statistics
U.S. Department of Labor
Postal Square Bldg.
2 Massachusetts Ave. NE
Washington, DC 20212 202-606-6378

Labor force statistics from the Current Population Survey provide a comprehensive body of information on the employment and unemployment experience of the nation's population, classified by age, sex, race, and a variety of other characteristics. The data is published in a variety of sources, including the monthly news release, *The Employment Situation*, and the monthly periodical, *Employment and Earnings*. Data uses include economic indicators, measure of potential labor supply, and evaluation of wage rates and earnings trends for specific demographic groups.

*** Employment and Unemployment: Monthly Data and Estimates**

Office of Employment and Unemployment Statistics
Bureau of Labor Statistics
Postal Square Bldg.
2 Massachusetts Ave. NE, Room 4675
Washington, DC 20212 202-606-6378

This office collects, analyzes, and publishes detailed industry data on employment, wages, hours, and earnings of workers on payrolls of non-agricultural business establishments. In addition, the office provides current data on occupational employment for more industries for economic analysis and for vocational guidance and education planning.

*** Employment Projections: 650 Occupations and 300 Industries**

Office of Economic Growth and Employment Projections
U.S. Department of Labor
Postal Square Bldg.
2 Massachusetts Ave. NW, Room 2135
Washington, DC 20212 202-606-5720

This office produces national occupational employment projections for over 650 detailed occupations for all industries combined, within more than 300 detailed industries.

*** Employment Statistics for 800 Occupations and 400 Industries**

Office of Employment and Unemployment
Bureau of Labor Statistics
U.S. Department of Labor
Postal Square Bldg.
2 Massachusetts Ave. NE
Washington, DC 20212 202-606-6515

Available occupational employment statistics include data on employment by occupation and industry for about 800 occupations and 400 industries. Published in bulletins, such as *Occupational Employment*, data are used for evaluation of current and historical employment by industry and occupation and vocational planning.

*** Industry-Occupation Employment Matrix**

Office of Economic Growth and Employment Projections
Bureau of Labor Statistics
U.S. Department of Labor
Postal Square Bldg.
2 Massachusetts Ave. NE
Washington, DC 20212 202-606-5730

The national Industry-Occupation Employment Matrix provides detailed information on the distribution of occupational employment by industry. Coverage is for over 650 detailed occupations--wage and salary, self-employed, and unpaid family workers, and wage and salary workers for over 300 detailed occupations.

*** Wage Surveys: Area, Industry and White Collar**

Earnings

Office of Compensation and Working Conditions
Bureau of Labor Statistics
U.S. Department of Labor
Postal Square Bldg.
2 Massachusetts Ave. NE
Washington, DC 20210 202-606-6220

This office conducts three different types of wage surveys. The area and industry surveys provide annual data on averages and distributions of earnings for selected occupations in major industry groups in metropolitan areas. The white-collar salary survey is the annual Professional, Administrative, Technical, and Clerical Survey which is used in the federal pay setting process and provides data on salaries in white-collar occupations from a national sample of establishments.

*** White-Collar Salaries**

Benefit Levels Division
Office of Compensation Levels and Trends
Bureau of Labor Statistics
U.S. Department of Labor
Washington, DC 20210 202-606-6225

The annual white-collar salary survey provides data on salaries in white-collar occupations from a national sample of establishments. The data available includes averages and distributions of salary rates for about 50 blue collar and 100 professional, administrative, technical, and clerical work levels. The results are published in the annual news release, *White-Collar Salaries*, and the annual bulletin, *National Survey of Occupational Pay*.

State Labor Offices

Want to know if teachers are going to be needed in your state in four years? What about nurses? Manicurists? Computer programmers? By contacting your state labor office, you can learn the answers to these questions and more. You can find out which counties offer the highest salaries, and have the fastest growing population of managerial positions. The primary function of each state labor information office is to collect data in conjunction with the Federal government in order to produce employment, unemployment, occupational, and wage information. In addition, each state compiles data showing future manpower needs within the state. By studying labor trends, economic conditions and school enrollments, these agencies can project the future supply and demand for up to 1,000 different occupations. Isn't that incredible? No need to spend four years worrying about whether you will find a job after you graduate from college. You can choose a profession that will have the greatest demand and amaze your friends and family with your ability to predict the future.

An important function of each of these offices is to provide career and job counseling information. If you are looking for a job, each office has access to a state database which identifies available job openings throughout the state. They project which jobs will be in demand in the next 10 to 20 years. Moreover, you can obtain the starting salaries and median wages for occupations. Many states give out free books designed for job seekers, as well as information on how to participate in training programs and vocational education opportunities.

Don't overlook the marketing and business information these offices can also provide. The data can cover both the consumer and industrial markets. You can find five to ten year projections of industries by city and county, how many hotels with fewer than 100 employees operate in a given city, what the fastest growing industries in any county are, and much more. Whether you are establishing a new plant, a real estate business, or a fast food franchise, these offices can help you find the best location with regard to labor availability, customer availability, and competition. You can even discover what wages are being paid by your competitors in the area for similar jobs.

You must remember that no two states operate in the same manner or generate identical data. Contact the state you live in, as well as other potential new locations to find out more about their predictions for the future.

Alabama

Department of Industrial Relations, Research and Statistics Division, 649 Monroe St., Montgomery, AL 36130, 334-242-8855; Selected Publications: *Monthly Labor Market*, *Annual Average Labor Force*, *Occupational Trends*. Computer Readable Formats: No; Custom Research: Limited amount available free.

Alaska

Department of Labor, Research and Analysis, P.O. Box 25501, Juneau, AK 99802-5501, 907-465-4500; Selected Publications: *Economic Trends*, *Akcens Quarterly Newsletter*, *Career Guide*, *Industry-Occupation Outlook to 1994*, *Micro-Computer Occupational Information System (Micro-OIS)*, *Wage Rates*, *Occupational Injury and Illness Information*, *Population Overview*, *Special Demographic Reports*, *Directory of Licensed Occupations*, *Residency Analysis of Alaska's Workers by Firm*, *Employment Insurance*, *Actuarial Study and Financial Handbook*, *State Salary Survey*. Computer Readable Formats: Limited availability; Custom Research:

Limited amount available free.

Arizona

Department of Economic Security West, Research Administration, 1789 West Jefferson, Site Code 733A, Phoenix, AZ 85007, 602-542-3871; Selected Publications: *Arizona Economic Trends*, *Job Searchers Guide*, *Metro*, *Non-Metro Affirmative Action Planning Information*, *Applying for Government Jobs*, *Arizona Labor Market Newsletter*, *Arizona Occupational Employment Forecasts*, *Arizona Occupational Profiles*, *Employer Wage Survey*, *Helpful Hints for Job Seekers*, *Map of Major Employers*. Charge for special projects; all shelf publications are free.

Arkansas

Employment Security Department, Labor Market Information Section, P.O. Box 2981, Little Rock, AR 72203, 501-682-3197; Selected Publications: *Annual Planning Information*, *Annual Report*, *Annual Report of the Employment Security Division*, *Arkansas Labor Force Statistics*, *Covered Employment and Earnings*, *Interface Supply and Demand*, *Statistical Review*, *Current Employment Developments*, *Monthly Employment Trends*, *Monthly County Labor Market Information*, *Directory of Licensed Occupations*, *Job Hunters Guide to AR*, *Occupational Trends*, *Staffing Patterns*. Computer Readable Formats: Occupational trends on disk; Custom Research: A limited amount is available free.

California

Employment Development Department, Labor Market Information Division, 7000 Franklin Blvd., #1100, Sacramento, CA 95823, 916-262-2237; Selected Publications: *Annual Planning Information*, *California Labor Market Bulletin*, *Labor Market Information for Affirmative Action Programs*, *Labor Market Conditions in California*, *California Occupational Guides*, *Projections of Employment By Industry and Occupation*. Computer Readable Formats: Limited; Custom Research: Most everything is free.

Colorado

Department of Labor and Employment, Labor Market Information Section, 393 S. Harland Street, Lakewood, CO 80226; 303-937-4935; Selected Publications: *Affirmative Action Packets*, *Annual Planning Information Report*, *Colorado Springs Labor Force*, *Employment and Wages Quarterly*, *Occupational Employment Outlook Projection*, *Job Bank Wage Listing*, *Occupational Employment in Selected Industries*, *Quarterly Occupational Supply/Demand Outlook*, *Pueblo Labor Force*, *Occupational Supply and Demand*, *Denver*, *Boulder*, *Front Range*, *Western Slope*, *Occupational Employment Survey Publishing*, *Employment Projections*. Computer Readable Formats: No; Custom Research: Free on a limited basis.

Connecticut

Department of Labor, Office of Research and Information, 200 Folly Brook Blvd, Wethersfield, CT 06109-1114, 203-566-3472; Selected Publications: *Annual Report of the Commission of the Labor in Economy Work Force and Training Needs in Connecticut*, *Planning for the Future Publishing*, *Work Place 2000*, *Labor Situation*, *Labor Force Data*, *Annual Planning Information*, *The Occupational Outlook*, *New Manufacturing Firms* (\$7 per year fee), *Occupations in Demand*, *Labor Market Review*, *Occupational Projections and Training Data*. Computer Readable Formats: No; Custom Research: Free.

Delaware

Labor Department, Occupational and Labor Market Information Office, P.O. Box 9029, University Office Plaza, Newark, DE 19714, 302-368-6962; Selected Publications: *Delaware*

State Labor Offices

Annual Brief, Delaware Monthly Digest, Delaware Jobs to 2005 \$7.50, Delaware Career Compass, Career Guidance-High School Information on Job Growth, ES202 Series, Occupational Wage Data-Government and Educational Services (three year cycle), Delaware Labor Supply and Demand: Occupational and Industrial Projections. Computer Readable Formats: Inquire requested; Custom Research: Limited amount available free.

District of Columbia

Employment Services Department, Labor Market Information, Room 201, 500 C St., NW, Washington, DC 20001, 202-724-7214; Selected Publications: *Area Labor Summary, Labor Market Information for Affirmative Action Programs, Directory of 200 Major Employers, Annual Population Estimates By Census Tract*; Computer Readable Formats: No; All shelf publications are free.

Florida

Department of Labor and Employment Security, Bureau of Labor Market Information, Suite 200, Hartman Building, 2012 Capital Circle, S.E., Tallahassee, FL 32399-2151, 904-488-1048; Selected Publications: *Affirmative Action Statistical Packets, Florida Employment Statistics, Florida Industry and Occupational Employment 1995, Florida Occupational Employment in Hospitals, Labor Force Summary, Labor Market Trends, Occupational Employment in Federal Government, Occupations Employment in the Finance, Insurance and Real Estate Industry, Occupational Employment in the Services Industry, Occupational Wage Surveys.* Computer Readable Formats: Bulletin board system for direct downloading.

Georgia

Department of Labor, Labor Information Systems, 148 International Blvd., NE, Atlanta, GA 30303, 404-656-3177; Selected Publications: *Area Labor Profiles, Civilian Labor Force Estimates, GA Employment and Earnings, GA Employment and Wages, GA Labor Market Trends, GA Occupational Employment, Civilian Labor Force Estimates, Data on Occupational Supply and Demand, Earnings by Industry and Area.* Computer Readable Formats: No; Custom Research: Charge for Large projects, all others free.

Hawaii

Labor Market and Employment Services Branch, Labor and Industrial Relations Dept., 830 Punchbowl St., Research Division, Honolulu, HI 96813, 808-586-8999; Selected Publications: *Labor Shortages in Agriculture, Demand Occupations, Occupations in Communication Industry, Job Hunters's Guide, Selected Wage Information, Unemployment Insurance Fact Book, Licensed Occupations, Occupational Employment Statistics, Occupational Illness and Injuries, Wage Rate, Workers Compensation, Characteristics of the Insured Unemployed, Employment and Payrolls, Labor Area News, Labor Force Information for Affirmative Action Programs.* Computer Readable Formats: No; Custom Research: Free.

Idaho

Department of Employment, Research and Analysis Bureau, 317 Main St., Boise, ID 83735, (208) 334-6469; Selected Publications: *LMI Directory, Idaho Monthly Employment Newsletter, Labor Forces in Idaho, Basic Economic Data, Annual Demographics Report, Affirmative Action Statistics, Area Employment Newsletter, Employment and Wages by Industry in Idaho.* Most everything is free, Fee for larger projects.

Illinois

Employment Security Bureau, Research and Analysis, 401 South State St., Chicago, IL 60605, 312-793-2316; Selected Publications: *Country Labor Force Summary-2000, Labor Market Review, Illinois at Work, Affirmative Action Information, Occupational Employment Statistics,*

Help With Choosing a Career

Occupational Projections, Wage Survey, Where Workers Work, Illinois Employment Industrial Summary. Computer Readable Formats: No; Custom Research: Nominal fee.

Indiana

Employment Security Division, Labor Market Information, 10 N. Senate Ave., Indianapolis, IN 46209, 317-232-7701; Selected Publications: *Annual County Employment Patterns, Indiana Employment Review, Labor Force Estimates, Quarterly Covered Employment and Payrolls, Regional Economic Profiles, Occupational Employment Projections, Occupational Wage Surveys, Occupations In Demand, Hours and Earnings of Production Workers.* Computer Readable Formats: No; All shelf publications are free.

Iowa

Department of Employment Services, Labor Market Information Unit, 1000 E. Grand Ave., Des Moines, IA 50319, 515-281-8182; Selected Publications: *Condition of Employment Report/Analysis of the Iowa Market, Labor Market Information for Service Delivery Areas, State-Wide Wage Surveys, Labor Market Information for Affirmative Action Programs, Industry/Occupational Projections, Job Insurance Benefits, Iowa Occupational Planning Guide, Licensed Occupations, Labor Market Information Directory, Wages and Employment Covered by Employment Security, Affirmative Action Data for Iowa, Condition of Employment.* Computer Readable Formats: Electronic bulletin board; Custom Research: Free, nominal fee for larger projects.

Kansas

Department of Human Resources, Division of Employment and Training, Research and Analysis Section, 401 S.W. Topeka Blvd., Topeka, KS 66603, 913-296-5058; Selected Publications: *Occupational Staffing Patterns, Kansas Unemployment Insurance Claims, Monthly Labor Market Summary, Kansas Wage Survey, Affirmative Action Packet, Labor Market Review, Report on Employment-Hours and Earnings, Labor Force Estimates.* Computer Readable Formats: Limited; Custom Research: Charge for large projects, all others free.

Kentucky

Department for Employment Services, Research and Statistics, 275 E. Main St., CHR Bldg and Fl., Frankfort, KY 40601, 502-564-7976; Selected Publications: *Non-Agricultural Wage and Salary Employment, Kentucky Labor Market Newsletter, Estimate of Production Workers and Average Hours and Earnings, Labor Force Estimates, Occupational Outlook, Labor Area Summary, Labor Area Profile, Annual Planning Information, Affirmative Action, Labor Supply Estimates, Characteristics of Insured Unemployed, Average Covered Monthly Workers in Manufacturing by Industry Division and County, Total Wages by Industrial Division and County, Average Weekly Wages by Industrial Division and County.* Computer Readable Formats: No; Custom Research: Limited.

Louisiana

Department of Employment Security, Research and Statistics Unit, P.O. 94094, Baton Rouge, LA 70804-9094, 504-342-3141; Selected Publications: *Occupational Projections-1999-2000, Quarterly Employment and Wages, Annual Employment and Wages, Monthly Labor Market Information, Manpower for Affirmative Action, Annual Planning Report, Occupational Employment Statistics, Average Weekly Wage, LA Occupational Injuries and Illnesses.* Computer Readable Formats: Limited; Custom Research: Limited amount available free.

Maine

Bureau of Employment Security, Division of Economic Analysis and Research, 20 Union St., Augusta, ME 04330-6826, 207-287-2271; Selected Publications: *Labor Market Digest Monthly,*

State Labor Offices

Maine Occupational Staffing Patterns in Hospitals-Government-Manufacturing/Nonmanufacturing-Trade, Careers In Maine Woods. Computer Readable Formats: Yes; Custom Research: Charge for larger projects, all others free.

Maryland

Department of Human Resources, Research and Analysis, Employment and Training, 1100 N. Eutaw St., Baltimore, MD 21201, 410-333-5007; Selected Publications: *Affirmative Action Data, Maryland Occupational Industrial Outlook, Civilian Labor Force Employment and Unemployment by Place of Residence, Claims Processed for Unemployment Insurance Benefits, Occupations in Maryland, Current Employment Statistics, Employment and Payrolls Covered by the Unemployment Insurance Law of Maryland, Zoned Employment and Unemployment Statistics, Industries in Maryland, Highlights of Maryland's Population Projections, Maryland Rural Manpower Report, Occupational Wage Information, Year in Review, Population and Labor Force in Maryland, A Profile: Services Industry in Maryland 1980-Present.* Computer Readable Formats: No. Customer Research: Limited amount available free.

Massachusetts

Division of Employment Security, Massachusetts Employment and Training Center, 19 Saniford Street, Charles F. Hurley Building, Boston, MA 02114, 617-626-6003; Selected Publications: *Planning Data: Massachusetts, Employment and Wages, Massachusetts Employment Review* (monthly), *Careers and Training in Allied Health, Career Choices in a Changing Economy.* Computer Readable Formats: Limited amount available free; Publications free when available.

Michigan

Employment Security Commission, Bureau of Research and Statistics, 7310 Woodward Ave., Detroit, MI 48202, 313-876-5439; Selected Publications: *Affirmative Action Information Report, Annual Planning Information, Claims Counter, Covered Employment Statistics, Monthly Labor Market Review, Occupational Employment Statistics Survey Publications, Occupations in Education, Occupational Wage Information, Michigan Regulated and Trade Industries, Occupational Projections and Training Data, Michigan Occupation/Industry Outlook 2000, Michigan Metropolitan Areas Occupation/Industry Outlook 2000, Michigan Non-metropolitan Areas Occupation/Industry Outlook 2000, Michigan Occupational Supply/Demand Report, Occupational Projections and Training Information for Michigan-OPTIM, Civilian Labor Force, Employment and Unemployment Estimates, Employment Hours and Earnings Estimates, Unemployment Insurance Program Statistics, Employment Trends, Hours and Earnings Trends, Production Worker Employee Trends 1982 to Present.* Computer Readable Formats: Limited, electronic bulletin board; Custom Research: Limited amount available free.

Minnesota

Department of Jobs and Training, Research Office, 390 North Robert St., St. Paul MN 55101, 612-296-8716; Selected Publications: *Consumer Price Index, Career Bulletin, Employment Outlook by Region, Minnesota Wage Data by Industry and Area, Minnesota Employment Outlook to 1996, Minnesota Careers, MN Wage Data By Industry and Size of Firm, Employment and Wage Data By County, Minnesota Labor Market Review.* Computer Readable Format: Some data available via electronic bulletin board; Custom Research: Charge for large projects, all others free.

Mississippi

Employment Security Commission, Labor Market Information Department, P.O. Box 1699, Jackson, MS 39215-1699, 601-961-7424; Selected .PA Publications: *Guide to Labor Market Information, Annual Labor Force Averages, Annual Report, Employment and Job Openings*

Help With Choosing a Career

2005, *Farm Income and Expenditures*, *Affirmative Action Programs*, *Monthly Labor Market Data*, *Labor Market Trends for Jackson Metro Area*, *Mississippi's Business Population*, *Occupational Employment and Job Openings by Unit of Analysis*, *Personal Income by Major Sources*, *Quarterly Labor Market Summary*, *Transfer Payments by Major Sources*. Computer Readable Formats: Yes, some publications available on diskettes; Customer Research: Limited amount available free.

Missouri

Division of Employment Security, Research and Analysis, P.O. Box 59, Jefferson City, MO 65104, 314-751-3602; Selected Publications: *Monthly Area Labor Trends*, *Labor Market Information for Affirmative Action Programs*, *Wages Paid in Selected Occupations*, *Employment Outlook*. Custom Research: Limited research available.

Montana

Department of Labor and Industry, Research and Analysis Bureau, P.O. Box 1728, Helena, MT 59624, 406-444-2430; Selected Publications: *Wage Surveys of the Private Sector*, *Wage Surveys of the Public Sector*, *Wage Surveys of Public Education*, *Quarterly Employment and Labor Force*, *Monthly Statistics in Brief*, *Annual Planning Information*. Computer Readable Formats: Forthcoming; Custom Research: Limited Amount available free.

Nebraska

Department of Labor, Labor Market Information, 550 South 16th St., Lincoln, NE 68509, 402-471-2600; Selected Publications: *Prairie/Farm and Ranch Profile*, *NE Labor Market Information Quarterly*, *Careers and Education in Nebraska*, *Monthly Labor Area Summary*, *Occupational Employment Statistics by Industry*, *Monthly Labor Force*, *Affirmative Action*, *Survey of Average Hourly Wage Rates*, *Occupational Newsletter*. Computer Readable Formats: No; Custom Research: Limited amount available for free.

Nevada

Employment Security Department, Employment Security Research Section, 500 E Third St., Carson City, NV 89713, 702-687-4550; Selected Publications: *Area Labor Review*, *Directory of Labor Market Information*, *Quarterly and Monthly Economic Update*, *Nevada Wage Survey*, *Occupational Projections*, *Job Finding Techniques*. Computer Readable Formats: Limited; Custom Research: Limited amount available free.

New Jersey

Labor Department, Labor Market Information Office, John Fitch Plaza CN056, Trenton, NJ 08625, 609-292-7376; Selected Publications: *Regional Labor Market Reviews*, *Regional Labor Market Newsletters*, *Compendium of New Jersey Wage Surveys*, *Employment and Economy Newsletter*, *Employment Trends*, *Economic Indicators Monthly*. Computer Readable Formats: Limited electronic bulletin board usage; Custom Research: Limited amount available free.

New Hampshire

Employment Security Department, Economic Analysis and Reports and Labor Market Information Bureau, 32 South Main St., Concord, NH 03301, 603-224-3311; Selected Publications: *Wage Survey*, *Vital Signs*, *Staffing Patterns in NH*, *Annual Report*, *Annual Planning Information*, *Annual Planning Information MSAs*, *Community Patterns NH*, *Economic Conditions*, *Employment and Wages by County*, *Employment and Wages MSAs*, *Employment and Wages by Planning Region*, *Fact Book: Cities and Towns*, *Firms By Size*, *Local Area Unemployment Statistics*, *NH Affirmative Action Data*, *NH Occupational Outlook 2005*, *Users Guide to Labor Market Information*. Computer Readable Formats: Call for availability and cost; Custom Research: Free.

State Labor Offices

New Mexico

Department of Employment Security, Economic Research and Analysis, P.O. Box 1928, Albuquerque, NM 87103, 505-841-8645; Selected Publications: *Covered Employment and Wages, Basic Concepts, Monthly Labor Market Review, Nonagricultural Wage and Salary Employment, Facts and Figures about New Mexico, Hours and Earnings Estimates, Albuquerque Small Employer Wage Survey, Jobs to 2000, Area Job Market Flyers, Large Employers in New Mexico by County*. Computer Readable Formats: Limited; Customer Research: Limited amount available for free.

New York

Department of Labor, Division of Research and Statistics, State Office Bldg. Campus #12, Albany, NY 12240, 518-457-3800; Selected Publications: *Statistics on Operations, Occupational Outlooks, Civilian Labor Force by Occupation, Selected Demographic Groups, Regular and Extended Benefits, State Unemployment Insurance, Collective Bargaining Settlements, Directory of Labor Unions and Employee Organizations in New York State Employment Review, Current Population Survey Data, Earnings and Hours in Selected Industries, The Job Seeker, Labor Area Summary Monthly Statistical Report, Labor Area Summary Quarterly Analytical Report, Labor Market Assessment: Occupational Supply and Demand, Occupational Brief, Occupational Projections, Occupational Employment Statistics, Occupational Guide, Occupational Needs, Occupation Licensed or Certified by New York State, Operations, Resident Employment Status of the Civilian Labor Force, Careers Exploration and Job Seeking, Total and Civilian Labor Force Summary, Selected Demographic Groups - NYS, Counties and SMSAs, Selected Labor Research Reports, Apprentice Training Hours and Earnings, Insured Employment and Payrolls, Local Area Unemployment Statistics, Non-Agricultural Wage and Salary Employment, Unemployment Insurance Operating Statistics*. Custom Research: Charge for large projects, all others free.

North Carolina

Employment Security Commission, Labor Market Information Division, P.O. Box 25903, Raleigh, NC 27611, 919-733-2936; Selected Publications: *Employment and Wages in NC Quarterly, Market Areas Newsletter, Past High School Intentions of NC Graduates by County, Occupational Trends: Year 2000: NC, NC Metro State Planning Regions A-F; G-L; M-R, NC Preliminary Civilian Labor Force Estimates, Active Job Applicants by County, Registered Applicants and Job Openings, Follow-Up Survey of NC High School Graduates by County, Wage Rates in Selected Occupations*. Computer Readable Formats: Forthcoming; Custom Research: Free, charge for larger projects.

North Dakota

Job Service, Research and Statistics, P.O. Box 5507, Bismarck, ND 58502, 701-224-3048; Selected Publications: *Occupational Supply/Demand Report, Employment and Wages, Monthly Labor Market Advisor, Occupations Wage Surveys and Benefits for Major Cities, Occupational Projections to 2000, Employment Surveys by Major City, Annual Planning Report*. Computer Readable Formats: No; Custom Research: Charge for large amounts, all others free.

Ohio

Bureau of Employment Services, Labor Market Information Division, 145 South Front St., Columbus, OH 43216, 614-466-4636; Selected Publications: *Employment and Unemployment Estimates, Covered Employment and Payroll, Trend Tables, Monthly Labor Market Review, County Labor Force Reports, Labor Force Estimates, Metropolitan Profile, Occupational Projections, Composition of Job Placements, Summary of Ohio Worker Training Program Activities*. Computer Readable Formats: Yes; Custom Research: Charge for large projects, all

others free.

Oklahoma

Oklahoma Employment Security Commission, Economic Analysis, 2401 N. Lincoln Blvd., Oklahoma City, OK 73105, 405-557-7104; Selected Publications: *Labor Market Information*, *Manpower Information for Affirmative Action*, *Annual Report to the Governor*, *Handbook of Employment Statistics*, *County Employment and Wage Data*, *Occupational Wage Surveys*. Computer Readable Formats: Yes; Custom Research: Charge for large projects, all other free.

Oregon

Employment Division, Research and Statistics, 875 Union NE, Salem, OR 97311, 503-378-8656; Selected Publications: *Oregon Work Force at Risk*, *Dislocated Workers*, *Oregon Works*, *Affirmative Action Programs*, *Agricultural Employment*, *Average Weekly Earnings-Hours*, *Business and Employment Outlook*, *Monthly Local Labor Trends*, *Occupational Program Planning System*, *Oregon Wage Information*. Computer Readable Formats: No; Custom Research: Charge for large projects, all others free.

Pennsylvania

Department of Labor and Industry, Research and Statistics Division, 300 Capital Associates Bldg., Harrisburg, PA 17120-0034, 717-787-2114; Selected Publications: *Work Force 2000*, *Civilian Work Force Data by Labor Market Area of Residence*, *Annual Average Labor Force Data*, *Civilian Labor Force Series by Labor Market Area*, *PA Labor Market Areas Ranked on Basis of Rate of Unemployment*, *PA Unemployment Fact Sheet*, *Occupational Wage Surveys*, *Employment and Wages of Workers Covered by the PA Unemployment Compensation Law*, *Occupations Employment in Hospital Occupational Staffing Patterns for Selected Non-Manufacturing Industries*, *Affirmative Action Report*, *Labor Market Job Guides*, *PA's Microcomputer Occupational Information System (\$250)*, *Current Trends in Employment and Wages in PA Industries*, *PA Labor Force*, *Annual Planning Information Report*, *Hours and Earnings in Manufacturing and Selected Non-manufacturing Industries*. Computer Readable Formats: No; Custom Research: Charge for large projects, all others free.

Rhode Island

Department of Employment Security, Research and Statistics, 101 Friendship St., Providence, RI 02903, 401-277-3706; Selected Publications: *Occupational Projections 2000*, *Characteristics of Insured Unemployed*, *RI Employment Newsletter*, *Quarterly Labor Supply and Demand Report*, *Employment and Wages by City and Industry*, *Annual Planning Information*, *Manpower Information for Affirmative Action Programs*, *Employment In RI Hospitals*. Computer Readable Format: No; Custom Research: Free.

South Carolina

Employment Security Commission, Labor Market Information Division, P.O. Box 995, Columbia, SC 29202, 803-737-2660; Selected Publications: *Industrial Monographs*, *Wage Survey*, *Labor Market Review*, *Employment Trends*, *Occupational Projections 2005*, *Labor Force in Industry*, *Covered Employment and Wages in SC*. Computer Readable Formats: Limited; Custom Research: Charge for large projects, all others free.

South Dakota

Department of Labor, Labor Market Information Center, P.O. Box 4730, Aberdeen, SD 57402-4730, 605-622-2314; Selected Publications: *Labor Availability Studies*, *Labor Bulletin*, *Occupational Wage Information*, *Occupational Outlook Handbook*, *Employment and Earnings*, *Affirmative Action Package*, *Statewide Job Listings*. Computer Readable Formats: No; Custom Research: Limited amount available free.

State Labor Offices

Tennessee

Department of Employment Security, Research and Statistics Division, 11th Floor, James Robertson Parkway, Nashville, TN 37245-1040, 615-741-3639; Selected Publications: *Occupational Wage and Benefit Information*, *Minorities in Tennessee*, *Occupations in Demand*, *Licensed Occupations in Tennessee*, *Monthly Available Labor*, *Monthly Labor Force Summary*, *Commuting Patterns*, *Tennessee Employment Projections 2005*, *Tennessee Youth Report*, *Veterans in Tennessee*, *Women in the Labor Force*, *Tennessee High School Graduates*. Computer Readable Formats: Limited; Custom Research: Limited amount available free.

Texas

Texas Employment Commission, Economic Research and Analysis Dept., Room 208-T, TEC Building, Austin, TX 78778, 512-463-2616; Selected Publications: *Labor Force Estimates*, *Current Population Survey*, *Nonagricultural Wage and Salary Employment Estimates*, *Average Hours and Earnings Data*, *Employment and Wages by Industry and County*, *Affirmative Action Packets*, *Characteristics of the Insured Unemployed*, *Regional Reports*, *Labor Demand Projects by 2000*, *Occupational Employment Statistics*. Computer Readable Formats: Limited; Custom Research: Charge for large projects, all others free.

Utah

Utah Department of Employment Security, Labor Market Information Services, P.O. Box 45249, Salt Lake City, UT 84147, 801-536-7800; Selected Publications: *Annual Labor Market Report*, *Licensed Occupations in Utah*, *Utah Directory of Business and Industry*. Computer Readable Formats: On a limited basis. Custom Research: Free.

Vermont

Department of Employment and Training, Labor Market Information, P.O. Box 488, Montpelier, VT 05601, 802-229-0311; Selected Publications: *Occupation, Wage and Employment Survey*, *Job Openings*, *Affirmative Action Planning Data*, *Annual Planning Information*, *Combined Annual Report of DET and JTPA*, *Directory of Labor Market Information Employment and Earnings*, *Labor Market Area Bulletins*, *Vermont Labor Market*, *Employment and Wages Covered by Unemployment Insurance*, *Licensed Occupations in Vermont Mining and Quarrying*, *Construction*, *Unemployment Compensation Statistical Table*, *Vermont Economic and Demographic Profile Series*. Computer Readable Formats: No; Custom Research: Upon request, limited time available.

Virginia

Virginia Employment Commission, Labor Market and Demographics Analysis Section, P.O. Box 1358, Richmond, VA 23211, 804-786-8222; Selected Publications: *Guide to Establishing a Business*, *LMI Directory*, *Business Registration Guide*, *Work Force 2000*, *Labor Force by Sex and Minority Status*, *Commuting Patterns*, *Data on Public Schools*, *Economic Assumptions for the U.S. and VA*, *Economically Disadvantaged Data*, *Employment and Training Indicators*, *Employment and Wages in Establishments*, *Employment and Wages in VA*, *Monthly Labor Market Review*, *Wage Survey Selected Manufacturers Occupation*, *Licensed Occupations in VA*, *List of Employers By Size*, *State and County Veteran Population*, *Trends in Employment-Hours and Earnings*, *Quarterly Virginia Economic Indicators*, *Virginia Business Resource Directory*. Computer Readable Formats: ALICE (Virginia based only); Custom Research: Limited for nominal fee.

Washington

Employment Security Group, Labor Market and Economic Analysis Branch, 605 Woodland Square Loop S.E., Lacey, WA 98503, mailing address P.O. Box 9046, Olympia, WA 98507-

9046, 206-438-4804; Selected Publications: *Washington Labor Market*, *LMI Review*, *Annual Demographic Information*, *Area Wage Survey*, *Employment and Payrolls in Washington*, *Occupational Profiles and Projections*. Computer Readable Formats: Some; Custom Research: Large projects are charged on a contract basis.

West Virginia

Employment Security Department, Labor and Economic Research, 112 California Ave., Charleston, WV 25305, 304-558-2660; Selected Publications: *Affirmative Action*, *West Virginia Women in the Labor Force*, *Annual Planning Information*, *Metropolitan Statistical Areas Annual Planning Information*, *Job Training Partnership Act*, *West Virginia County Profiles*, *WV Economic Summary*, *Employment and Earnings Trends*, *Insured Workers Summary*, *Occupational Projections*, *Veterans Report*, *Wage Survey*, *Directory of Publications*, *Licensed Occupations in West Virginia*. Computer Readable Formats: Forthcoming; Custom Research: Limited amount available free.

Wisconsin

Department of Industry, Labor and Human Relations, Employment and Training Library, P.O. Box 7944, Madison, WI 53707, 608-267-9613; Selected Publications: *LMI: A Reference Guide of WI Publications*, *Labor Market Planning Information*, *Taxes Due Covered by Wisconsin U.C. Law*, *Wisconsin Projections 1988-2000*, *Affirmative Action Data*, *Career Connection*, *Monthly Wisconsin Economic Indicators*, *Civilian Labor Force Estimates*, *Consumer Price Index*, *Employment and Wages*, *Wage Survey*, *Covered Employment By Size of Industry and County*, *Wisconsin Employment Picture*, *Wisconsin Works*, *Inform Bi-Monthly*. Computer Readable Formats: Some; Custom Research: Charge for large projects.

Wyoming

Employment Security Commission, Research and Analysis, P.O. Box 2760, Casper, WY 82602, 307-265-6732; Selected Publications: *Manufacturing and Hospitals*, *Wyoming's Annual Planning Report*, *Wyoming's Covered Employment and Wage Data*, *Labor Force Trends*, *Affirmative Action Package*. Computer Readable Format: No; Custom Research: Limited amount available.

"What are the smartest baby boomers doing...The typical 1974 Harvard Business School grad works in a small business and doesn't make anything."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

How Do I Check Out a Move?

How Do I Check Out A Move?

Finding a new home can be a nightmare anytime. But what if you don't know the first thing about the area where you are relocating? A bank account and the local real estate ads aren't enough anymore to make the right decisions on a move. You need help. Uncle Sam has sympathy for those who have learned to hate cardboard boxes and unreal-estate agents.

When you move to a new town, there are things you should know before you settle on your dream house. Are some neighborhoods safer than others? What about the schools? Are they as good or better than the schools your children now attend? Are they asking too much for a house in this area? What about the mortgage options? Know the score for yourself. Don't depend on the real estate agent interested in seeing her commission for telling you everything.

A house selling in Washington, DC for \$125,000 would only go for \$62,000 in Columbus, Ohio. Know the value of homes in your potential city, so you don't pay an arm and a leg for something not worth a foot. There are many government resources to help you on your way to a successful move.

Here are some best kept secrets to make any transition easier:

*** Moving Expenses As A Tax Deduction**

Contact Your Local IRS Office

or

IRS Forms Line 800-829-3676

You can write off many moving expenses if certain conditions are met. You can even deduct expenses of moving back to the United States if you retire while living and working overseas. Just call the IRS and ask for Form 521, *Moving Expenses*, which outlines expenses you can and cannot deduct, explains what happens when your company pays for part of the move, details issues such as gas, food, and lodging during the move, and more.

*** Get Your Moving Expenses Paid**

Employment Training Administration

U.S. Department of Labor

Office of Worker Retraining

and Adjustment Programs

200 Constitution Ave., NW, Room N-5426

Washington, DC 20210 202-219-5577

If you have been laid off from work and are not likely to return to the same employer, you may be considered a dislocated worker. Dislocated workers are those who have been laid off from a job due to factory downsizing, reorganization, trade issues, military downsizing, and more. There are many services available to dislocated workers through the Title III Program which provides for retraining and readjustment assistance for dislocated workers. In many cases, funds are available to assist the dislocated worker in moving to a new location where the worker has a job offer. To become eligible for these services, you must contact your local State Employment Services office or the Job Training Partnership Act office (look in the blue pages of your phone book). Each local office has funds that they can disperse for a variety of services to

How Do I Check Out a Move?

the worker, including training, child care, job search services, and education.

*** Eliminate High Crime Cities**

Law Enforcement Support Section
Federal Bureau of Investigation
Gallery Row Bldg., Suite 3R
Washington, DC 20535 202-324-5015

To find a safe little hamlet to raise Junior, you better do some research before you move. *Crime In The U.S.*, the Federal Bureau of Investigation's (FBI) annual report of violent and property crime, contains statistics for many towns with over 10,000 people, and can provide you with information such as the number of murders, robberies, assaults, burglaries, auto thefts, and more, but they do not rank cities. Many libraries carry this publication, or you can call the FBI for information on your city.

*** When Weather's Important**

National Climatic Data Center
National Oceanic and Atmospheric Administration
Federal Bldg.
151 Patton Ave., #120 704-271-4800
Asheville, NC 28801-5001 Fax: 704-271-4876

Weatherheads can take the chill out of moving by contacting Uncle Sam's Climatic Data Center, which can help you move to a sunny location through their book, *Comparative Climate Data* (\$10), covering weather data for 270 major locations. Pick a city and find out if it's warmer, colder, sunnier, or snowier than other cities.

*** Move To A City With Lots Of Single Men**

Fertility and Family Statistics
Population Division
Bureau of the Census
Bldg. 3, Room 2353
Washington, DC 20233 301-457-2465

You can check out the singles scene anywhere in the country by contacting the Bureau of the Census. They keep some interesting figures regarding the population, such as the ratio of total number of single men to single women in metro areas. Give them a call to find out what areas of the country will improve your chances of finding that special someone...if that's what you're interested in.

*** A Library Of Information**

Your local library
Check the blue pages of your telephone directory.

A wonderful resource for information about a town is its local library. Library workers, familiar with the area can answer questions such as the population change of the town over time, how the city operates, the city budget, and demographics. The library can also provide information on the history of a town, city parks and recreation facilities, school board information, community resources, and even election results. You can locate the local library by looking in the blue pages of the town's telephone directory.

*** Check Out The Town Business Scene**

Your local Chamber of Commerce

Check the blue pages of your telephone directory.

Local Chambers of Commerce can provide you with a wealth of information regarding a new town. They usually offer a map of the town, parks and recreation directories, walking tours, information about the type of government and the town's annual report, along with information on schools, real estate, and industry. You can also look through the Chamber's membership directory to see the types of industry located in the town to get a sense of the business climate. You can locate the Chamber of Commerce by looking in the blue pages of the local phone directory, or by contacting the city hall.

*** Salaries, Unemployment, And The Job Market**

Office of Publications

Bureau of Labor Statistics

U.S. Department of Labor

2 Massachusetts Ave., NE, Room 2863

Washington, DC 20212 202-606-7828

If you are looking for an overview of labor information, then the Bureau of Labor Statistics (BLS) is for you. The Bureau collects, processes, analyzes, and disseminates data relating to employment, unemployment, and other characteristics of the labor force; wages, other worker compensation; economic growth and employment projections; and more. BLS can refer you to experts within the Bureau who can answer your specific questions, provide you with historical information, and refer you to tables and charts for data. They can answer questions such as:

- What is the employment statistics and the outlook for a particular occupation?
- What is the unemployment rate for a state?
- What is the current wage for a word processor in Seattle, and what are the average benefits likely to be?
- What is the employment projection for a specific job?

*** Highway Looking Like A Parking Lot?**

Office of Highway Information Management

Federal Highway Administration

U.S. Department of Transportation

400 7th St., SW

Washington, DC 20590 202-366-0160

Want to know how many people own cars in your state? What about fatal and injury accident rates for the Nation's highways? Want to know the number of licensed women drivers or the ratio of licensed drivers to the population? What about highway finance or highway usage? An extensive list of publications is maintained by the Office of Highway Information Management. For information about your state or for ordering information, contact the office listed above.

*** Don't Get Washed Out In A Flood**

Federal Emergency Management Agency

500 C St., SW

Washington, DC 20472 202-646-4600

Know the law of the land before you sign on the dotted line. The Federal Emergency

How Do I Check Out a Move?

Management Agency publishes the *Flood Boundary Way Map* which shows the flood-prone areas within the community. Each map accompanies a study which shows directions in which flooding may occur. To obtain this map for your area of interest, call 1-800-358-9616. *How To Read A Flood Insurance Rate Map* (FIA-10) is a guide to help identify and understand key features of the Flood Insurance Rate Map. For this free publication, call 1-800-480-2520.

*** Flood Insurance Made Simple**

National Flood Insurance Program
451 Hungerford Dr.
Rockford, MD 20850 800-638-6620

Some victims of the recent flood were covered under the government's National Flood Insurance Program (NFIP), but many were not. To find out if you qualify, get the free brochure, *Answers to Questions About The National Flood Insurance Program* which explains NFIP, and the type of assistance it provides. For information on rules, regulations, claims, and publications, contact National Flood Insurance Program.

*** How Not To Buy Swamp Land In Florida**

Interstate Land Sales
Registration Division
U.S. Department of Housing and Urban Development (HUD)
451 7th St., SW, Room 9160
Washington, DC 20410 202-708-0502

Thinking about buying lakefront property in Arizona or a condo on a golf course in Florida? Before you send a dime to a land developer in another state, find out before you buy what your rights are from the following free publications: *Buying Lots from Developers* and *Before Buying Land....Get The Facts*. There are several things a developer must do before a lot can be sold or leased. They must file a Statement of Record with the U.S. Department of Housing and Urban Development (HUD), containing full and current disclosure about ownership and more, and a printed Property Report must be delivered to each purchaser or lessee in advance of signing the contract or agreement.

*** Make Sure Your Kid Learns The 3 R's**

Consumer Information Center
Department 417Z
Pueblo, CO 81009

Find out how to grill potential educators for their teaching skills and select the right school for your kids by contacting the Department of Education. They have a free publication, *Choosing A School For Your Child* (50 cents, 417Z), which discusses school choices, options, and questions that should be asked when deciding upon a new school. There is even a checklist to complete for each school visited, showing the pros and cons.

*** Rural Housing Help**

Administrator
Rural Housing Service
U.S. Department of Agriculture
14th and Independence Ave., Room 5334
Washington, DC 20250 202-720-1474

How Do I Check Out a Move?

For those who live or are considering moving to a rural area, the Rural Housing Service offers a variety of housing assistance. Direct loans are available to assist lower-income rural families obtain decent, safe homes, loan guarantees, home repair loans and grants, and rural rental assistance payments to name only a few of the programs. Contact the office listed above for more information.

*** Housing Finance Statistics**

Program Evaluation Division
Mortgage Information Center
Assistant Secretary for Housing
U.S. Department of Housing and Urban Development (HUD)
451 7th St., SW
Washington, DC 20410

202-755-7470 ext. 145

Monthly reports are compiled by the Program Evaluation Division of the U.S. Department of Housing and Urban Development (HUD) in areas relating to the mortgage market, securities, taxation, market trends, interest rates, among others. You can receive a free survey of mortgage lending activity and a survey of FHA and conventional mortgage rates. If you are interested in receiving information about these subjects or want to be placed on the mailing list, contact this office.

*** How Much Did A House Sell For?**

County Recorder of Deeds
Check the blue pages of your telephone directory.

If you know when the current owner bought the house and how much they paid, you will be a better prepared negotiator. All this information is available at the county Recorder of Deeds. Other information available includes the legal description of the property located at the address, and the bank or company who financed the purchase. Also available at the county level is information on the property's assessed value, which is different from the appraised value, and the amount of taxes charged for the property. To locate the County Recorder of Deeds, look in the blue pages of the local telephone directory.

*** What's The Housing Market Like?**

HUD USER
P.O. Box 6091
Rockville, MD 20850

800-245-2691

301-251-5154 (DC metro area)

If you are planning on moving, it might be helpful to know some general information about the housing situation of a prospective area. The U.S. Department of Housing and Urban Development (HUD) and the Bureau of the Census have released the results of the American Housing Survey for the United States in 1993, the largest and most detailed survey of the Nation's housing stock. It provides information on national or regional housing conditions, markets, or policies. It presents detailed data on the characteristics of occupied and vacant housing units, including size, structural condition, housing costs and values, and indicators of neighborhood quality. It also provides basic demographic data on the age, sex, race, income, and mobility of householders. In addition to the Survey available for \$5, results from 11 metropolitan areas have also been released (\$5 each). Contact HUD USER for more information.

*** Veterans Home Ownership**

How Do I Check Out a Move?

Veterans Assistance Office
Department of Veterans Affairs
810 Vermont Ave., NW
Washington, DC 20420 800-827-1000

If you are a veteran or an unmarried surviving spouse, you can obtain VA-guaranteed loans for the purchase and refinancing of homes, condominiums and manufactured homes. You can usually do so without a down payment (except for manufactured homes). For eligibility and more information on VA loan guaranties, contact your regional VA office. The following publications are available to veterans:

Pointers for the Veteran Homeowner - a guide for veterans whose home mortgage is guaranteed or insured under the GI Bill. (26-5)

To the Home-Buying Veteran - a guide for veterans planning to buy or build homes with a VA loan. (26-6)

VA-Guaranteed Home Loans for Veterans - helps you understand what the VA can and cannot do for the home purchaser. (26-4)

VA Direct Home Loans for Native Americans Living on Trust Lands.

Veterans Benefits for Older Americans. (27-80-2)

*** Counseling for Homebuyers, Homeowners, and Tenants**

Single Family Servicing Division
Secretary-Held and Counseling Services
Office of Insured Single Family Housing
U.S. Department of Housing and Urban Development
Washington, DC 20410-8000 800-569-4287

To help reduce delinquencies, defaults, and foreclosures, the U.S. Department of Housing and Urban Development (HUD) provides free counseling to homeowners and tenants under its programs through HUD-approved counseling agencies. The counselors advise and assist homeowners with budgeting, money management, and buying and maintaining their homes. This is not just for HUD homes, but for all home buyers and owners. The amount of service available does vary for each counseling agency. Contact this office or your local HUD office of information for the counseling agency nearest you.

*** Housing Discrimination**

Fair Housing Enforcement Division
Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
Washington, DC 20410-2000 800-669-9777

The U.S. Department of Housing and Urban Development (HUD) administers the law that prohibits discrimination in housing on the basis of race, color, religion, sex, and national origin; investigates complaints of housing discrimination; and attempts to resolve them through conciliation. Two common forms of discrimination are redlining and steering. Redlining is the illegal practice of refusing to originate mortgage loans in certain neighborhoods on the basis of race or ethnic origin. Steering is the illegal act of limiting the housing shown by a real estate agent to a certain ethnic group. If you have experienced housing discrimination, you should file a complaint with any HUD office in person, by mail, or by telephone at the numbers listed here. HUD refers complaints to state and local fair housing agencies. To receive a copy of the free publication *Fair Housing Act Regulations*, contact the Housing Discrimination Hotline at 1-800-669-9777.

*** Mortgage Manuals**

Federal Trade Commission
6th and Pennsylvania Ave., NW
Washington, DC 20580 202-326-2222

There are tons of houses out there begging for your attention, but getting your foot in the door shouldn't cost you an arm and a leg. Before you carry your cash across the threshold, check out the latest on mortgages, real estate brokers, and home financing through publications available at the Federal Trade Commission. Some of the titles include:

Getting a Loan: Your Home as Security

Home Equity Credit Lines

Home Financing Primer

Land Sales Scams

Lawn Service Contracts

Mortgage Money Guide

Mortgage Servicing

Real Estate Brokers

Refinancing Your Home

Reverse Mortgages

Second Mortgage Financing

Timeshare Resales

Timeshare Tips

Using Ads to Shop for Home Financing

Your Home, Your Choice (Living Choices for Older Americans)

Crime In Your Neighborhood

The crime rate for a neighborhood can be a whole lot different than the rate for the entire city. You don't want to put your kid in a day care center near an outdoor drug market or buy a fast food franchise in an area where the crime rate is ten times the national average. Real estate agents can brag all they want about how a certain area has a low crime rate, but if you want the facts and not the opinion of a biased salesperson, you have to get local crime statistics. Your State Crime Statistics Office collects information or can tell you where to locate information like:

- The rate of auto thefts in your town
- The rate of robberies in your town
- Crime and arrest data by county

Before drawing conclusions from state crime data, a number of factors should be considered, including strength of local police departments, economic profile of the town, and attitudes of residents toward police and crime. Most states have publications that report crime and can produce computer printouts of specific topics.

State Crime Statistics

Alabama

Criminal Justice Information Center
770 Washington Ave., Suite 350
Montgomery, AL 36130
334-242-4900

This division publishes the *Crime in Alabama Annual Report*. Computer printouts of selected data are provided if the information is readily available. Special statistical analysis of data not found in the annual report is also provided. There is no cost for these services.

Alaska

Department of Public Safety
Information Systems
Uniform Crime Reporting Section
5700 E. Tudor Rd.
Anchorage, AK 99507
907-269-5703

The *Crime in Alaska Annual Report* is free. Computer printouts are not provided at this time.

Arizona

Department of Public Safety
Uniform Crime Reporting Section
P.O. Box 6638
Phoenix, AZ 85005
602-223-2263

The department publishes the *Arizona Uniform Crime Annual Report*. Computer printouts of selected data are provided at no charge.

Arkansas

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Crime Information Center
Uniform Crime Reporting Section
1 Capitol Mall
Room 4D 200
Little Rock, AR 72201
501-682-2222

The Crime Information Center publishes an annual report entitled *A Public Opinion Report from the Arkansas Crime Poll*. Computer printouts of selected data are provided at no charge. Requests should be placed in writing.

California

Department of Justice
BLE-OMET, Box 903427
Sacramento, CA 94203-4270
916-227-3551

Publications include the *Crime and Delinquency in California Report* and *Annual Criminal Justice Profile*, which are free upon request. Computer printouts are provided at \$.30 per page. Requests for computer reports cost \$150 per hour. Information is also available on diskette or magnetic tape. There is no additional charge for the software involved. Fees are based only on programming services.

Colorado

Department of Public Safety
Division of Criminal Justice
700 Kipling St., Suite 1000
Denver, CO 80215
303-239-4442

Publications include *Community Corrections Annual Report*. The office does not provide crime statistics printouts upon request.

Connecticut

Department of Public Safety
Department of State Police
Uniform Crime Reporting Program
Crimes Analysis Division
P.O. Box 2974
Middletown, CT 06457-9294
203-685-8030

Publications include the *Annual Uniform Crime Report* and *Crime in Connecticut Quarterly Report*. Computer printouts of selected data are not available.

Delaware

Delaware State Police
State Bureau of Identification
Statistical Services
P.O. Box 430
Dover, DE 19903

302-739-5944

This bureau publishes the *Crime in Delaware Annual Report*. Selected data runs are also

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available. Fees vary according to the complexity of the request.

District of Columbia

Metropolitan Police Department
Planning and Research Section (CRAS)
Room 3125
300 Indiana Ave., NW
Washington, DC 20001
202-727-5453 (Steve Rubin)
202-727-4174

Computer printouts of selected data are provided with a Freedom of Information request. Information can be faxed right to you or mailed.

Florida

Department of Law Enforcement
Uniform Crime Reporting Section
P.O. Box 1489
Tallahassee, FL 32302
904-488-5221

This department publishes a four-page summary pamphlet of Florida crime statistics which is available at no cost. Computer printouts of selected data are available at no charge. Information that was included in previous annual reports is also available upon request.

Georgia

Georgia Bureau of Investigation
Georgia Crime Information Center
P.O. Box 370808
Decatur, GA 30037-0808
404-244-2840

The Crime Information Center publishes an annual four-page summary of the *Georgia Criminal Justice Data Report*. Computer printouts of selected data are also provided upon request, generally at no cost. On a case by case basis information can be transferred to magnetic tape and diskette.

Hawaii

Department of the Attorney General
810 Richard St., Suite 701
Honolulu, HI 96813
808-586-1416

A *Crime in Hawaii Annual Report* is published. Computer printouts of selected data are available depending upon the complexity of the request.

Idaho

Criminal Identification Bureau
P.O. Box 700
Meridian, ID 83680-0700
208-884-7135

The Crime Identification Bureau publishes an annual *Uniform Crime Reporting Program Report*. Computer printouts of selected data are provided free upon request. Some information is available on diskette or magnetic tape if you supply your own software.

Illinois

How Do I Check Out a Move?

Department of State Police
Division of Forensic Services and Identification
Bureau of Identification
100 Isles Park Pl.
P.O. Box 3677
Springfield, IL 62708-3677
217-782-5791

Publications include the *Crime in Illinois Annual Report*. The office will re-run monthly special reports for individuals upon request. There is no charge for this service.

Indiana

Indiana State Police
Data Division
100 Indiana Government Center North
100 N. Senate
Indianapolis, IN 46204-2259
317-232-8289

Although this office does not publish an annual report, it will provide individuals with computer printouts or copies of crime statistics. There is no charge involved in these instances. Data is also available on diskette or magnetic tape. Charges vary according to the complexity of the request. Detailed requests should be made in writing.

Iowa

Department of Public Safety
Field Services Bureau
Wallace State Office Bldg.
Des Moines, IA 50319
515-281-8494

This department publishes the *Iowa Uniform Crime Annual Report*.

Kansas

Statistical Analysis Center
Kansas Bureau of Investigation
1620 Tyler
Topeka, KS 66604
913-296-8200

The Statistical Analysis Center publishes the *Crime in Kansas Annual Report*. Computer printouts of selected data is free upon request if the data is available. If you provide your own magnetic tapes or diskettes the staff will transfer the data on to them at no extra cost.

Kentucky

State Police
Information Section
1250 Louisville Rd.
Frankfort, KY 40601
502-227-8717

Publications include the *Crime in Kentucky Annual Report* and *Traffic Accident Facts Report*. Computer printouts of selected data are available in special circumstances, depending upon the request. Most printouts are free. Some accident data requires an additional charge.

Louisiana

Louisiana Commission on Law Enforcement

Crime In Your Neighborhood

1885 Wooddale Blvd., Room 708
Baton Rouge, LA 70806-1511
504-925-7526

This office provides statistics on crime to the general public such as basic index crimes and arrest information.

Maine

Dept. of Public Safety
Uniform Crime Reporting Division
36 Hospital St.
Augusta, ME 04333-0042
207-624-7004

Publications include the *Crime in Maine Annual Report*. Computer printouts of selected data is available on a limited basis, usually at no charge.

Maryland

Maryland State Police
Uniform Crime Reporting Unit
1711 Belmont Ave.
Baltimore, MD 21244
Attn. UCR
410-298-3883

Publications include the annual *Crime in Maryland Report*. Computer printouts are not generally provided, but can be done upon special request.

Massachusetts

Executive Office of Public Safety
1 Ashburton Place, Room 2133
Boston, MA 02108
617-727-7775

Publications include a *Hate Crime Statistics Report* and yearly crime comparison reports. Computer services are available.

Michigan

Department of State Police
7150 Harris Dr.
Uniform Crime Reporting
Lansing, MI 48913
517-322-1150

The Uniform Crime Reporting Division publishes an annual *Michigan Crime Report*, which is free upon request. Computer printouts of selected data are also free.

Minnesota

Department of Public Safety
Office of Information Systems
Town Square
444 Cedar, Suite 100H
St. Paul, MN 55101-2156
612-603-0121

Publications include an *Annual Report*. Computer printouts of selected data are provided at no charge if the information is readily available. Complex requests may involve a fee.

How Do I Check Out a Move?

Mississippi

Department of Public Safety
City of Jackson Police Department
Box 16, Crime Analysis Unit
Jackson, MS 39205
601-987-1212

Mississippi does not have a central agency for collecting crime statistics. Each county or city has a department of safety that keeps individual records of criminal data. Computer printouts are not available.

Missouri

State Highway Patrol
Criminal Records Division
P.O. Box 568
Jefferson City, MO 65102
314-751-3313

The Criminal Records Division publishes an annual *Missouri Crime Index Report*. Their data is not computerized so no printouts are available.

Montana

Montana Board of Crime Control
303 N. Roberts
Helena, MT 59620
406-444-3604

Free publications include the *Crimes of Montana Annual Report*. Computer printouts of selected data are provided upon written request.

Nebraska

Commission on Law Enforcement and Criminal Justice
301 Centennial Mall South
P.O. Box 94946
Lincoln, NE 68509
402-471-2194

The Commission publishes a *Crime In Nebraska Annual Report* which is free upon request. Individual computer printouts are not provided.

Nevada

Nevada Highway Patrol
Uniform Crime Report Division
555 Wrightway
Carson City, NV 89711
702-687-3342

Nevada began compiling crime statistics in a computer database in 1993. They publish an annual report which is available for \$4.

New Hampshire

Department of State Police
Uniform Crime Reports
10 Hazen Dr.
Concord, NH 03305
603-271-2509

Publications include the *Crime Statistics In New Hampshire Annual Report*. Computer printouts

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of selected data are provided at no charge upon written request.

New Jersey

Department of Law and Public Safety
Division of State Police
Uniform Crime Reporting Unit
Box 7068
West Trenton, NJ 08625
609-882-2000

The *Crime In New Jersey Report* is published annually. The office can supply computer printouts of selected data.

New York

Division of Criminal Justice Services
Executive Park Tower
Stuyvesant Plaza
Albany, NY 12203
518-457-6113

This division publishes the *Crime and Justice Annual Report* which is free upon request. Computer printouts are available at no cost.

North Carolina

Division of Criminal Information
407 N. Blount St.
Raleigh, NC 27601
919-733-3171

The *Crime in North Carolina Annual Statistics Report* is available for \$15. Printouts of statistics already collected in their annual report are provided at no cost, if requests are reasonable. Individualized computer runs can also be performed but may become expensive. Costs vary according to the complexity of the request.

North Dakota

State Crime Bureau
Bureau of Criminal Investigation
P.O. Box 1054
Bismarck, ND 58502
701-328-5500

Publications include an *Annual Report* which is free upon request. Computerized printouts of crime data are available. In most cases the cost is minimal. Detailed requests should be placed in writing. Information can also be transferred to computer diskette or magnetic tape if you supply the software.

Ohio

Governor's Office of Criminal Justice Services
Capitol Square
400 E. Town St., Suite 120
Columbus, OH 43215-4242
614-466-5126

This office publishes a report entitled *Crime and Arrest Data by County* which is free upon request. The office does not provide computer printouts of selected data.

Oklahoma

How Do I Check Out a Move?

Oklahoma State Bureau of Investigation
Northeast 36th at Eastern
P.O. Box 11497
Oklahoma City, OK 73136
405-848-6724

The statistics unit publishes the *Crime in Oklahoma Annual Report*. Computer printouts of selected data are provided at no cost.

Oregon

State Executive
Law Enforcement Data System
400 Public Service Bldg.
Salem, OR 97310
503-378-3057

Publications and Services: This division publishes the *Criminal Offenses and Arrests Annual Report*. Computer services are not available, but standard output reports can be obtained upon request.

Pennsylvania

Pennsylvania State Police
Commission on Crime and Delinquency
P.O. Box 1167
Harrisburg, PA 17108-1167
717-787-2040

The *Commission on Crime and Delinquency Annual Report* is free upon request. Computer printouts of annual data are also provided at no charge.

Rhode Island

State Department of Justice
311 Danielton Pike
N. Scituate, RI 02886
401-444-1121

This department publishes the *Serious Crime in Rhode Island Annual Report*, which is free. Computerized data is not available.

South Carolina

South Carolina Law Enforcement Division
Uniform Crime Reporting
4400 Broad River Rd.
Columbia, SC 29210
803-737-9000

This division publishes *Crime in South Carolina* which is \$8.50. Computer printouts of selected data are provided. The cost varies and is based on the complexity of the request. Requests should be made in writing and as specific as possible. Direct inquiries to: UCR Dept., P.O. Box 21398, Columbia, SC 29221-1398. Certain data may be available on diskette or magnetic tape on a case by case basis.

South Dakota

Division of Criminal Investigation
Statistical Analysis Center
500 E. Capitol St.
Pierre, SD 57501-5070

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605-773-6310

Publications include a newsletter and annual and quarterly reports which are free upon request. Computerized printouts of selected crime data are available at no cost. Detailed requests should be made in writing. Information can also be transferred to computer diskette or magnetic tape if you supply the software.

Texas

Department of Public Safety
Uniform Crime Reporting Section
Crime Records, Box 4143
Austin, TX 78765
512-424-2091

Publications include the *Crime In Texas Annual Report*. Computer printouts of selected data are provided free, upon request.

Utah

Department of Public Safety
Bureau of Criminal Identification
4501 South, 2700 West
Salt Lake City, UT 84119
801-965-4566

Publications include the *Crime in Utah Annual Report* which is free upon request. Computer printouts of selected data are available, usually at no cost.

Vermont

Department of Public Safety
Vermont Criminal Information Center
103 S. Main St.
Waterbury VT 05671-2101
802-244-8727

The Criminal Information Center publishes the *Vermont Annual Crime Report* which is free upon request. Computer printouts of selected data are not available.

Virginia

Department of State Police
Uniform Crime Reporting Section
Records Management
P.O. Box 27472
Richmond, VA 23261-7472
804-674-2031

The *Crime in Virginia Annual Report* is available for \$5. Computer printouts of selected data are provided on a cost recovery basis.

Washington

Washington Association of Sheriffs and Police Chiefs
P.O. Box 826
Olympia, WA 98507
360-586-3221

This organization produces the *Crime in Washington State Annual Report*, which is free upon request. Information that is not included in the annual report but readily accessible in their data banks is available to the public upon request.

How Do I Check Out a Move?

West Virginia

Department of Public Safety
Uniform Crime Reporting Division
725 Jefferson Rd.
South Charleston, WV 25306
304-746-2237

The UCR Division publishes a *Crime in West Virginia Annual Report*. No computer services are available, but data can be retrieved manually and the staff will fill requests as needed.

Wisconsin

Office of Justice Assistance
Wisconsin Statistical Analysis Center
222 State St., 2nd Floor
Madison, WI 53702-0001
608-266-3323

The Statistical Analysis Center publishes a free *Crime and Arrests Annual Report* which is available upon request. Computer printouts of selected data provided at no charge.

Wyoming

Criminal Justice Information Section
316 W. 22nd St.
Cheyenne, WY 82002
307-777-7523

Publications include the *Uniform Crime Annual Report*. Computer printouts of selected data are provided at no charge. The office will furnish special reports if the data requested is of the type they usually collect. These reports are usually in table or letter form. Services are free, unless there is significant computer programming involved. Complex requests should be made in writing.

Sample The State Statistics

Every ten years, we all fill out the Census form and then what happens with all of that information? Approximately 1,300 organizations nationwide receive data from the U.S. Bureau of the Census and then disseminate that information to the public free of charge or on a cost recovery basis. These organizations are called state data centers and can provide you with specific information on your state or town. Want to move to a town full of twenty-somethings? Want to know the area with the most 20-year old houses which will need new roofs for your roofing business? Want to stay away from teenagers? Want to know the number of churches, hospitals, or recreational facilities in a town? You can sometimes even get information for a particular zip code. The data centers can provide you with information on specific reports they have available, customized searches that they can perform, and their free and fee schedules for particular information.

State Data Centers

Below is a roster of data centers in all 50 states as well as the District of Columbia, Puerto Rico and the Virgin Islands. Some of these Census Bureau information providers are based in state departments and agencies, universities, business colleges, and libraries. Each center listed below includes the name and phone number of the data expert.

Alabama

Center for Business and Economic Research
University of Alabama
P.O. Box 870221
Tuscaloosa, AL 34587-0221
Ms. Annette Walters
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Providence, RI 02908-5873
Mr. Paul Egan
401-277-6493

Office of Health Statistics
Rhode Island Department of Health
3 Capitol Hill, Room 407
Providence, RI 02908-5097
Dr. Jay Buechner
401-277-2550

Rhode Island Department of Education
Assessment Office
255 Westminster St.
Providence, RI 02903-3900
Mr. James P. Karon
401-277-3126

Rhode Island Department of Economic Development
7 Jackson Walkway
Providence, RI 02903
Mr. Vincent Harrington
401-277-2601

South Carolina

Division of Research and Statistical Services
South Carolina Budget and Control Board
612 Wade Hampton Bldg.
P.O. Box 12444
Columbia, SC 29211
Mr. Bobby Bowers
Mr. Mike Macfarlane
803-734-3780

South Carolina State Library
1500 Senate St.
P.O. Box 11469
Columbia, SC 29211
Ms. Mary Bostick
803-734-8666

South Dakota

Business Research Bureau
School of Business
Patterson Hall
University of South Dakota
414 E. Clark
Vermillion, SD 57069
Ms. DeVee Dykstra
605-677-5287

Documents Department
South Dakota State Library
800 Governors Dr.
Pierre, SD 57501-2294
Ms. Cheri Adams
605-773-3131

Labor Market Information Center
South Dakota Department of Labor
420 S. Roosevelt, Box 4730
Aberdeen, SD 57402-4730
Mr. Phillip George
605-626-2314

Office of Administration Services
South Dakota Department of Health
445 E. Capitol Ave.
Pierre, SD 57501-3185
Mr. John Jones
605-773-3693

South Dakota State University
Rural Sociology Department
Scobey Hall 226, Box 504
Brookings, SD 57007-1296
Mr. Jim Satterlee
605-688-4132

Tennessee

Economic and Community Development
Research Division
320 6th Ave. N, 8th Floor
Rachel Jackson Bldg.
Nashville, TN 37243-0405
Mr. Charles Brown
615-741-1676

Center for Business and Economic Research
College of Business Administration
University of Tennessee
Room 100, Glocker Hall

How Do I Check Out a Move?

Knoxville, TN 37996-4170
Ms. Betty Vickers
615-974-5441

Texas

State Data Center
Department of Rural Sociology
Texas A & M University System
Special Services Bldg.
College Station, TX 77843-2125
Dr. Steve Murdock
409-845-5115/5332

Texas Natural Resources Information System (TNRIS)
P.O. Box 13231
Austin, TX 78711-3231
Mr. Charles Palmer
512-463-8399

Texas State Library and Archive Commission
P.O. Box 12927
Capitol Station
Austin, TX 78711
Ms. Diana Houston
512-463-5455

Utah

Office of Planning and Budget
Room 116, State Capitol
Salt Lake City, UT 84114
Ms. Linda Smith
801-538-1550
Ms. Kirin McInnis
801-538-1036

University of Utah
Bureau of Economic and Business Research
401 KDGB
Salt Lake City, UT 84112
Mr. Frank Hachman
801-581-3353

Department of Community and Economic Development
324 S. State St., Suite 500
Salt Lake City, UT 84111
Mr. Doug Jex
801-538-8897

Labor Market Information
140 E. 300 S.
P.O. Box 45249
Salt Lake City, UT 84145-0249

Sample The State Statistics

Mr. Ken Jensen
801-536-7813

Vermont

Office of Policy Research and Coordination
Pavilion Office Bldg.
109 State St.
Montpelier, VT 05609
Ms. Cynthia Clancy
802-828-3326

Center for Rural Studies
University of Vermont
207 Morrill Hall
Burlington, VT 05405-0106
Mr. Kevin Wiberg
802-656-3021

Vermont Department of Libraries
109 State St.
Montpelier, VT 05609-0601
Ms. Sybil McShane
802-828-3261

Vermont Travel Department
134 State St.
Montpelier, VT 05609
802-828-3237

Virginia

Virginia Employment Commission
703 E. Main St.
Richmond, VA 23219
Mr. Dan Jones
804-786-8308

Center for Public Service
University of Virginia
918 Emmet St. N., Suite 300
Charlottesville, VA 22903-4832
Dr. Michael Spar
804-982-5585

Virginia State Library
Documents Section
11th St. at Capitol Square
Richmond, VA 23219-3491
Mr. William R. Chamberlin
804-786-2303

Washington

Forecasting Division

How Do I Check Out a Move?

Office of Financial Management
450 Insurance Bldg., Box 43113
Olympia, WA 98504-3113
Mr. George Hough
360-586-2504

Puget Sound Council of Govts.
1011 Western Ave., Suite 500
Seattle, WA 98104-1035
Neil Kilgren
206-464-5355

Social Research Center
Department of Rural Sociology
Washington State University
Pullman, WA 99164-4006
Dr. Annabel Kirschner-Cook
509-335-4519

Department of Sociology
Demographic Research Laboratory
Western Washington University
Bellingham, WA 98225-9081
Mr. Lucky Tedrow, Director
360-650-3176

Department of Employment Security
LMEA
P.O. Box 9046
Olympia, WA 98507-9046
Gary Bodeutsch
360-438-4804

CSSCR
University of Washington
145 Savary Hall, DK 45
Box 353345
Seattle, WA 98195
Fred Nick
206-543-8110

West Virginia

West Virginia Development Office
Research and Strategic Planning Division
Capitol Complex
Bldg. 6, Room 553
Charleston, WV 25305
Ms. Mary C. Harless
304-558-4010

Reference Library
West Virginia State Library Commission

Sample The State Statistics

1900 Kanawha Blvd. East
Cultural Center
Charleston, WV 25305
Ms. Karen Goff
304-558-2045

Office of Health Services Research
WVU Health Science Center
Medical Center Dr.
P.O. Box 9145
Morgantown, WV 26506-9145
Mr. Alex Lubman
304-293-1086

The Center for Business Research
West Virginia University
P.O. Box 6025
Morgantown, WV 26506-6025
Dr. Tom Witt, Director/Mr. Randy Childs
304-293-7832

Wisconsin

Department of Administration
Demographic Services Center
101 E. Wilson St., 6th Floor
P.O. Box 7868
Madison, WI 53707-7868
Ms. Nadene Roenspies
Mr. Robert Naylor
608-266-1927

Applied Population Laboratory
Department of Rural Sociology
University of Wisconsin
1450 Linden Dr., Room 316
Madison, WI 53706
Mr. Michael Knight
608-262-1510

Wyoming

Survey Research Center
University of Wyoming
P.O. Box 3925
University Station
Laramie, WY 82071
Mr. G. Fred Doll
307-766-2931

Department of Administration and Information
Economic Analysis Division
Emerson Bldg. 327E
Cheyenne, WY 82002-0060

Mr. Steve Furtney
Mr. Wenlin Liu
307-777-7504

"Your personal freedom and your control over your life are worth more than your health and retirement benefits and the security of your job, which are disappearing fast anyway."

Source: *Job Shock*, Harry S. Dent, St. Martins Press, 1995

Highway Information Closer To Home

You can get more specific information on the roadways in your town by contacting your state Highway Department. Want to know how safe your corner is for kids? How many accidents occur on the beltway and when? How safe are the bike paths? Where are accidents most likely to occur? Every state highway department has a database made up of reports completed by all law enforcement agencies which investigate accidents. In most instances, the computerized system can be searched and printouts provided by a number of variables including accident type, county, month of year, alcohol involvement, driver sex, age, and more. Some states provide these printouts free of charge, while others charge up to \$150 per hour or require a Freedom of Information act request. Many states also publish an annual report, which is usually free.

Highway Department Offices

Alabama

Alabama Highway Department
Accident Identification and Surveillance Section
Traffic Engineering
1409 Coliseum Blvd.
Montgomery, AL 36130
334-242-6128

A report, *Alabama Traffic Accident Facts*, is available to individuals at no cost. The accident database can be searched, sorted, and a printout produced. This service is free unless it is to be used for legal purposes. In those instances, there is a \$100 fee per computer run.

Alaska

Department of Transportation and Public Facilities
3132 Channel Dr.
Juneau, AK 99801-7908
907-465-2777

Publications include a free annual report. Accident database printouts are provided. If you supply your own computer disks, the department will transfer data on to them at no additional charge.

Arizona

Arizona Department of Transportation
Traffic Records Unit
206 S. 17th Ave.
Mail Drop 064R
Phoenix, AZ 85007
602-255-7724

Publications include the *Arizona Traffic Accident Summary*. The accident database can be searched, sorted, and a printout provided at no charge.

Arkansas

Arkansas State Highway and Transportation Division
Attn: Traffic Safety Section

How Do I Check Out a Move?

P.O. Box 2261
Little Rock, AR 72203
501-569-2654

Publications include an annual *State Accident Data Report*. Information from accident databases is not released on a routine basis.

California

Department of Transportation
Caltrans
Publications Unit
1900 Royal Oaks Dr.
1120 N. St., Room 4123
P.O. Box 1499
Sacramento, CA 95815-3800
916-654-2852

Publications include the annual *Accident Data on California Highways Report*. The accident database can be searched, sorted, and a printout provided on a cost recovery basis.

Colorado

Department of Highways
Staff Traffic Division
4201 E. Arkansas Ave., Room 172
Denver, CO 80222
303-757-9271

This department's publications include: *Accidents by County*, and *Accidents by City*. Both are free. A report entitled, *Accidents by Rates*, is \$5. The Department of Revenue issues standard summaries of motor vehicle reports for a nominal fee. Information from accident databases is not released as a general policy.

Connecticut

Department of Transportation
Planning Inventory and Data
Bureau of Planning
2800 Berlin Turnpike
Newington, CT 06111
860-594-2097

The accident database can be searched, sorted, and a printout provided at no cost to state and nonprofit agencies. Others are charged a fee of \$.50 per page. Requests should be in writing. Publications include *Statewide Accident Summary Tables*. Traffic accident surveillance reports are available on microfiche. There is a \$.50 per page copying fee.

Delaware

State Police Headquarters
Delaware State Traffic Section
P.O. Box 430
Dover, DE 19903
302-739-5969

Publications include monthly and annual reports. The database can be searched, sorted, and a printout provided at no cost.

District of Columbia

Traffic Analysis

Highway Information Closer To Home

Traffic Safety Branch
2000 14th St., NW
Washington, DC 20009
202-939-8090

No listings are provided on a regular basis. General questions are answered over the telephone.

Florida

Department of Highway Safety and Motor Vehicles
Office of Management and Planning
Statistics Division
2900 Appalachia Pkwy., Room A-430
Tallahassee, FL 32399-0505
904-488-3666

Publications include the *Florida Traffic Accident Facts Report* which is free upon request. The accident database can be searched, sorted, and a printout provided, usually free of charge. If the department must perform a mainframe computer search, there is an additional charge.

Georgia

Department of Public Safety
Accident Reporting Section
P.O. Box 1456
Atlanta, GA 30371
404-624-7660

Standard accident summaries and an annual report is free upon request. Copies of individual accident reports are also provided. The agency does not routinely provide computer printouts of accident data.

Hawaii

Department of Transportation
Traffic Branch
869 Punchbowl St., Room 120
Honolulu, HI 96813
808-587-2171

General questions are answered over the phone. A publication entitled *Major Traffic Accidents in Hawaii* is available free of charge.

Idaho

Office of Highway Safety
Idaho Transportation Department
P.O. Box 7129
Boise, ID 83707-1129
208-334-8110

Publications include the *Idaho Traffic Accident Analysis*, which is free upon request. The accident database can be searched, sorted, and a printout provided. A broad search of the database is usually under \$10, but fees vary depending upon the complexity of the request. A specific accident report is \$4 plus tax and shipping.

Illinois

Department of Transportation
Division on Traffic Safety
3215 Executive Park Dr.

How Do I Check Out a Move?

Springfield, IL 62764
217-782-2575

Publications include an *Accident Facts Report*. The accident database can be searched, sorted, and a printout provided at no cost.

Indiana

State Police Data Section
Indianapolis Government Center North
100 N. Senate Ave.
Indianapolis, IN 46204
317-232-8289

Publications include annual summaries of motor vehicle traffic accidents. The accident database can be searched, sorted, and a printout provided on a cost recovery basis. A written request is required.

Iowa

Iowa Department of Transportation
Driver Services
Lucas State Office Bldg.
Des Moines, IA 50319
515-237-3154

Publications include the *Accident Facts Report*. The accident database can be searched, sorted, and a printout provided for a cost recovery fee.

Kansas

Department of Transportation
Office of Traffic Safety
217 SE 4th St., 2nd Floor
Thatcher Bldg.
Topeka, KS 66603-3504
913-296-3756

Publications include the *Annual Summary of Accident Statistics, Kansas Traffic Accident Facts*, and an *Age, Alcohol and Traffic Accidents Report*. The accident database can be searched, sorted, and a printout provided at no cost.

Kentucky

State Police
Records Center
1250 Louisville Rd.
Frankfort, KY 40601
502-227-8717

Publications include an *Accident Facts Book*. The accident database can be searched for records dating back five years. A written request for information is required and there is a charge of \$2 for the first 10 pages and \$.10 for every following page.

Louisiana

Department of Public Safety and Corrections
Highway Safety Commission
P.O. Box 66336
265 S. Foster Dr.
Baton Rouge, LA 70896
504-925-6991

Highway Information Closer To Home

This department publishes an annual *Louisiana Traffic Accident Report* which is free upon request. The accident database can be searched, sorted, and a printout provided upon written request. Information not found in their annual report may require an additional charge.

Maine

Bureau of Highway Safety
42 State House Station
Augusta, ME 04333-0042
207-624-8756

The accident database can be searched, sorted, and a printout provided at no cost upon request. A publication titled *1994 Maine Highway Facts* is available.

Maryland

State Highway Administration
Traffic Safety
7491 Connelly Dr.
Hannover, MD 21076
410-787-5849

The staff will supply data tailored to individual needs within reasonable requests. There is normally no charge, but fees are based on the amount of data requested and staff time involved.

Massachusetts

Registry of Motor Vehicles
Accident Records
Traffic Operations
10 Park Plaza, Suite 7210
Boston, MA 02116
617-973-7331

The accident database can be searched, sorted, and a printout provided in most cases. There is a fee of 50 cents per sheet for the data retrieval service. Requests should be in writing. Requests for an entire year's worth of data can be very expensive.

Michigan

Michigan State Police
Office of Highway Safety Planning
300 S. Washington Sq., Suite 300
Lansing, MI 48913
517-334-5198

Publications include *Traffic Accident Facts Book*. The department does provide computer printouts of selected data. Requests should be made in writing. Easily accessible information is provided at no cost. Detailed searches may require an additional fee.

Minnesota

Department of Public Safety
Office of Traffic Safety
444 Cedar St., Suite 100
St. Paul, MN 55101
612-282-6565

Publications include the *1991 Crash Facts Report*. This department does not provide accident database searches.

How Do I Check Out a Move?

Mississippi

Department of Public Safety
Statistical Bureau
P.O. Box 958
Jackson, MS 39205
601-987-1212

This department does not provide accident database searches. General questions are handled over the phone.

Missouri

State Highway Patrol
Traffic Division
Public Information and Education
P.O. Box 568
Jefferson City, MO 65102
314-751-3313

Publications include the annual *Missouri Traffic Crashes Report*. The accident database can be searched, sorted, and a printout provided upon special request. Fees vary and are based on a cost recovery basis.

Montana

Montana Highway Patrol
Records Bureau
303 N. Roberts
Helena, MT 59620
406-444-3278

Publications include their free *Annual Statistical Report*. The accident database can be searched, sorted, and a printout provided at no cost.

Nebraska

Department of Roads
Highway Safety Bureau
Accident Records
P.O. Box 94669
Lincoln, NE 68509
402-479-4645

Publications include the annual *Traffic Accident Facts Report*. The accident database can be searched, sorted, and a printout provided, usually at no cost.

Nevada

Department of Transportation
Safety Engineering
1263 S. Stewart St.
Carson City, NV 89712
702-687-3468

Publications include the annual *Nevada Traffic Accidents Report*. The accident database can be searched, sorted, and a table provided. There is a fee of \$35 per hour for staff computer time unless the requestor is a non-profit or government agency.

New Hampshire

Department of Safety
Data Processing Division

Highway Information Closer To Home

10 Hazen Dr.
Concord, NH 03305
603-271-2554

A *Fatal Accident Summary* is free to the public. The accident database can be searched, sorted, and a printout provided for a fee of \$.50 per page. Thirty-five accidents are listed per page.

New Jersey

Department of Law and Public Safety
Division of Highway Traffic Safety
Quackerbridge Dr.
Bldg. 5, 3rd Floor
CN 048
Trenton, NJ 08625
609-633-9300

Publications include a *Fatal Statistics Report* and *Annual Report*. Both are free to the public. The accident database can be searched, sorted, and a printout provided. Requests should be made in writing. There may be a fee depending upon the amount of computer programming time involved.

New Mexico

Highway and Transportation Department
Traffic Safety Bureau
P.O. Box 1149
Santa Fe, NM 87502
505-827-0427

Publications include the annual *New Mexico Traffic and Crash Data Report*. The accident database can be searched, sorted, and a printout provided at no cost. Requests for data not found in the annual report should be placed in writing.

New York

State Department of Motor Vehicles
Accident Safety Division
Research Bureau, Room 420
Empire State Plaza
Albany, NY 12228
518-474-0679

Publications include an annual *Summary of Motor Vehicle Accidents Report*. The accident database can be searched, sorted, and a printout provided. Fees vary according to the complexity of the request.

North Carolina

Division of Motor Vehicles
Collision Reports
1100 New Bern Ave.
Raleigh, NC 27697
919-733-7250

Publications include a free report entitled *Traffic Accident Facts*. The accident database can be searched, sorted, and a printout provided for a fee from: Highway Safety Research Center, 1304 1/2 E. Franklin St., CB 3430, UNC Campus, Chapel Hill, NC 27599; 919-962-2202.

North Dakota

How Do I Check Out a Move?

State Highway Department
Drivers License and Traffic Safety Division
Accident Records Section
608 E. Boulevard Ave.
Bismarck, ND 58505
701-328-4352

Publications include the *Annual Accident Facts Report*. The accident database can be searched, sorted, and a printout provided. There is a \$7 minimum charge. Call 701-328-2453.

Ohio

Department of Highway Safety
Public Information Office
240 Parsons Ave.
Columbus, OH 43215
614-466-4775

The accident database can be searched, sorted, and a printout provided to other government agencies. At the present time, individual requests are not handled on a regular basis. A 70-page publication entitled *Crash Facts Book* is available.

Oklahoma

Department of Public Safety
Accident Records Division
Box 11415
Oklahoma City, OK 73136
405-425-2192

Publications include the annual *Oklahoma Traffic Accident Facts Report*, which is free. Computer printouts are available upon written request. Fees vary according to the complexity of the data search.

Oregon

Department of Transportation
Accident Data Division
Mill Creek Office Park
555 13th St., NE
Salem OR, 97310
503-986-4232

Publications include an *Oregon Accident Rate Table* which is \$20. The accident database can be searched, sorted, and a printout provided at no cost.

Pennsylvania

Department of Transportation
Center for Highway Safety
Safety Management, Room 204
P.O. Box 2047
Traffic and Safety Bldg.
Harrisburg, PA 17105-2047
717-787-3393

This office publishes a free report entitled *Traffic Accident Facts and Statistics*. The accident database can be searched, sorted, and a printout provided. Fees vary according to the scope of the request. All requests should be made in writing.

Rhode Island

Highway Information Closer To Home

Department of Transportation
State Office Bldg., Room 251
Two Capitol Hill
Providence, RI 02903
401-277-2694

Standard tables of accident reports are published yearly and are available upon request. The accident database can be searched, sorted, and a printout provided upon special, written request. Individuals must first complete an open records request. Costs vary according to the actual research and computer time involved.

South Carolina

Department of Highways
Safety Office
P.O. Box 191
Columbia, SC 29202
803-737-1162

Publications include the *South Carolina Traffic Accidents Report* which is \$3. Call 803-251-2969 or write P.O. Box 1498, Columbia, SC 29216-0050. The accident database can be searched, sorted, and a printout provided. The minimum charge is \$43.75.

South Dakota

Department of Transportation
Accident Records
118 W. Capitol
Pierre, SD 57501
605-773-3868

Publications include an annual *South Dakota Accident Facts Book*. Individuals can receive copies of individual accident reports for \$4, each. Individual computer runs of selected data are provided generally at no cost.

Tennessee

Department of Safety
1150 Foster Ave.
Nashville, TN 37249-1000
615-251-5315

Publications include an *Accident Facts Book* and *Annual Report*. The accident database can be searched, sorted, and a printout provided. There is a minimum charge of \$500.

Texas

Department of Public Safety
Statistical Services
Box 15999
Austin, TX 78761-1599
512-465-2298

Publications include the *Motor Vehicle Traffic Accidents Report*. The accident database can be searched, sorted, and a printout provided for a cost recovery fee.

Utah

Department of Transportation
Division of Traffic Safety
4501 South, 2700 West
Salt Lake City, UT 84119

How Do I Check Out a Move?

801-965-4284

Publications include *Utah Annual Safety Report*. The accident database can be searched and printouts provided. Requests should be in writing and individuals must first complete a request form. Fees for computer printouts vary. Individuals may receive data within the last five years. Fees vary.

Vermont

Agency for Transportation
Planning Division
133 State St.
Montpelier, VT 05633
802-828-3440

Publications include an annual report. The accident database can be searched, sorted, and printouts provided. Costs for individual searches vary depending upon the scope of the request. Requests should be made in writing.

Virginia

Department of Transportation
Traffic Engineering
1401 E. Broad St.
Richmond, VA 23219
804-786-6219

Publications include an *Accident Summary Book*. The accident database can be searched, sorted, and printouts provided upon special, written request. There may be a charge depending upon the complexity of the information requested.

Washington

Department of Transportation
Public Transportation Plan
Accident Data
318 E. State Ave.
Olympia, WA 98504
360-753-6182

Publications include the *Washington State Department of Transportation Highway Accident Report*. The accident database can be searched, sorted, and a printout provided. Normally, there is a charge of \$20 to \$25 per hour. Most requests usually require only one hour of staff time.

West Virginia

Department of Highways
Traffic Engineering Division
1900 Kanawah Blvd. E.
Capitol Complex
Bldg. 5, Room A550
Charleston, WV 25305
304-558-3063

Publications include the *West Virginia Crash Data Report* which is free. The accident database is not available to the general public.

Wisconsin

Department of Transportation
Bureau of Traffic Accidents

Highway Information Closer To Home

P.O. Box 7919
Madison, WI 53707
608-266-2265

Publications include a report entitled *Wisconsin Traffic Crash Facts* which is free to the public. Computer printouts not normally available.

Wyoming

Highway Safety Branch
Wyoming Highway Department
P.O. Box 1708
Cheyenne, WY 82002
307-777-4450

Publications include the *Wyoming Comprehensive Report on Traffic Accidents*. The accident database can be searched and printouts provided at no cost.

Go To School Before Your Kid Does

The difference between school districts and individual schools can be staggering. It's an important consideration that's bound to affect where you decide to live. Should you count on the information that you get from a real estate agent interested in selling you a house? No! If you are house hunting and have children in school, you can find all the answers to all of your questions simply by contacting both the State Department of Education and the local school district. The amount spent per child, student-teacher ratio, tests scores, experience, and more are only some of the data available from these offices. Once you have compiled the information, you can make an informed choice on what school is best for your kids.

State Department of Education Offices

Alabama

Alabama Department of Education
Office of Computer Services
50 N. Ripley
Montgomery, AL 36130
334-242-9845

The computer services department provides computer printouts, and information on magnetic tape or computer diskette. There is a basic charge of \$50 per hour for searches. Printouts of information over 50 pages cost an additional \$.05 per page. There is a charge of \$10 per diskette and \$25 per tape. The basic fee for mailing labels is \$65 plus an additional \$.05 per label for those that run over 1,300. The Department of Education also publishes an *Annual Report*.

Alaska

Alaska Department of Education
Data Management
801 W. 10th St.
Suite 200
Juneau, AK 99801-1894
907-465-2234

This office provides computer searches and printouts. Specialized requests should be placed in writing. Due to budget cuts, the *Annual Report* is no longer being published. Information such as the enrollment or dropout rates can be found, however, in the *Alaska Public School District's Report Card to the Public*.

Arizona

Arizona Department of Education
Information Systems
1535 W. Jefferson
Phoenix, AZ 85007
602-542-7882

Go To School Before Your Kid Does

The data processing department provides services such as computer searches, printouts, and magnetic tapes. Requests should be in writing, and fees vary. The office publishes a *Superintendent's Annual Report*. Call 602-542-3088 for this report.

Arkansas

Arkansas Department of Education
Office of Accountability
4 State Capitol Mall, 109-B
Little Rock, AR 72201
501-682-4229

The Office of Accountability provides computer searches and information via printouts and diskettes to non-profit organizations, only. Requests may be made directly over the telephone, but those of a complex nature should be placed in writing. There is no fee for services. Publications include *Report Card of Arkansas Schools*.

California

California Department of Education
721 Capitol Mall
P.O. Box 944272
Sacramento, CA 94244-2720
916-657-2676

The Educational Demographics Unit provides searches and printouts free of charge. The office's publications include: *Public and Private School Enrollment Data Report* and the *Language Census Report*.

Colorado

Colorado Department of Education
Planning and Evaluation Unit
201 E. Colfax
Denver, CO 80203
303-866-6837

This office provides computer searches on staff and student enrollment. The office publishes a *Pupil Membership Report* for \$7.50.

Connecticut

Connecticut Department of Education
Office of Research and Teacher Assessment
165 Capital Ave., Room 350
Hartford, CT 06145
203-566-4648

This office provides information through computer analyses, printouts, and magnetic tapes. The publication office publishes a number of statistical reports.

Delaware

Delaware Department of Public Instruction
John Townsend Bldg.
P.O. Box 1402
Dover, DE 19903-1402
302-739-4583

The office provides board approved reports listing statistics on school enrollments, number of

How Do I Check Out a Move?

teachers, educational statistics, and teacher personnel reports. They also publish an *Education Directory*, available for \$10.

Florida

Florida Department of Education
Office of Information and Accountability Services
325 W. Gaines St.
Room 852
Tallahassee, FL 32399
904-487-2280

This office provides computer printouts. If you send in a computer diskette, they will transfer the information requested to ASCII files. Their publications include *The Statistical Brief*, *Profiles of Florida School Districts* and administrative support briefs.

Georgia

Georgia Department of Education
205 Butler St.
Twin Towers East, Suite 1654
Atlanta, GA 30334
404-656-2400

The Statistical Services Department provides information such as basic attendance and enrollment data, some financial information, types of enrollment, and the expenditure and cost per child. Computer searches and printouts of existing data are available. There is a charge of \$.10 per page if the printout is over 20 pages long. Handouts of specific summaries are also available.

Hawaii

Hawaii Department of Education
Information Branch
P.O. Box 2360
Honolulu, HI 96804
808-832-5880

Enrollment data can be obtained free of charge from this office. At present, computer diskettes and magnetic tapes are not available. Specialized requests should be placed in writing. Publications include the *Annual Financial Report* which may be obtained by calling 808-586-3230.

Idaho

Idaho Department of Education
P.O. Box 83720
Boise, ID 83720-0027
208-334-3330

The Department of Statistical Services provides limited computer searches and free printouts, if the data already exists. There is a base charge of \$25 for labels. Their publications include financial summaries, an *Annual Statistical Report of Public School Certified Personnel*, and *Employees in Non-Certified Positions*. They also provide an *Educational Directory* for \$5, and school profiles.

Illinois

Illinois State Board of Education
100 N. First St.
Springfield, IL 62777

217-782-3950

The Department of Statistics provides free computer searches and printouts. There is a charge for magnetic tapes. Their publications include *Annual Statistical Report of Illinois Public School Districts* and *Schools and School Directories*.

Indiana

Indiana Department of Education
Education Information Systems
Room 229, State House
Indianapolis, IN 46204-2798
317-232-0808

This office provides computer searches, printouts, and magnetic tapes. Types of information available include enrollment figures, graduation rates, and teacher to pupil ratios. Their publications include the *Fall Enrollment Report*, *Indiana Public School Professional Personnel Data*, and *Non-Certified Personnel Data*. There is a \$5 set-up fee for computer printout information and a charge of \$.15 per page for xeroxed pages.

Iowa

Iowa Department of Education
Grimes State Office Bldg.
Des Moines, IA 50319-0146
515-281-5294

This office provides computer searches, printouts, and magnetic tapes. Standard enrollment and staff reports are free, but individual reports may require a charge depending upon the degree of difficulty. Teachers' names and school addresses are released. Publications include the *Commission of Education Annual Report* and the *Educational Directory*.

Kansas

Kansas State Department of Education
Office of LEA Finance
120 SE 10th Ave.
Topeka, KS 66612
913-296-3871

This office provides computer searches and, on occasion, printouts. Requests should be placed in writing. The office publishes *A Strategic Plan for Kansas Public Education for the Year 2005*.

Kentucky

Kentucky Department of Education
Education Technology Assistance Center
15 Fountain Place
Frankfort, KY 40601
502-564-2020

This office provides computer searches, printouts, and bulletins. While the bulletins and most statistical searches are free, stylized reports require a charge. Their publications include: *Profiles of Kentucky Public Schools*, *Public School Financial Analysis*, and *Local District Annual Financial Reports*.

Louisiana

Louisiana Department of Education
P.O. Box 94064
Baton Rouge, LA 70804
504-342-3731

How Do I Check Out a Move?

The Bureau of School Accountability provides computer searches, printouts, and magnetic tapes. Publications include the *Annual Financial and Statistical Report*.

Maine

Maine Department of Educational and Cultural Services
Educational Bldg.
Station No. 23
Augusta, ME 04333
207-287-5841

This office provides computer searches and printouts plus magnetic tapes upon special request. Requests should be in writing. The cost is \$.02 per name, with a \$3 minimum. The cost for labels is \$.05 each. Information on grades kindergarten through the twelfth grade is available. Teacher names and school addresses are released. Publications include: *Maine School Statistics*, *Students Educated at Public Expense*, *Maine Educational Staff*. All publications are \$3 or less.

Maryland

Maryland Department of Education
Office of Planning
Results and Information Management
200 W. Baltimore St.
Baltimore, MD 21201
410-767-0073

This office's services include computer searches and printouts from large databases only (enrollment, finance, staff). The information that was previously printed in the *Annual Report* is now distributed in specific smaller releases. There is no charge for printouts or reports.

Massachusetts

Massachusetts Department of Education
Information and Outreach
350 Main St.
Malden, MA 02148
617-388-3300

Computer searches and printouts are available through this office, free of charge. Enrollment figures, attendance data, and drop-out reports are available. Publications include: *Distribution of High School Graduates Per Pupil Expenditure Report*.

Michigan

Michigan Department of Education
Information Center Data Services
P.O. Box 30008
Lansing, MI 48909
517-335-0422
<http://web.mde.state.mi.us:1024/>

This office provides computer searches and printouts on a limited basis. Diskettes are available. At present, there is no base charge for services, but this would depend upon the extent of the request. All information requests should be placed in writing. Publications include *Financial Data Statistics*, and *Conditions of Michigan Education* and can be obtained by calling 517-373-3909.

Minnesota

Minnesota Department of Education

Go To School Before Your Kid Does

Information and Technology Unit
550 Cedar St.
Capitol Square Bldg.
St. Paul, MN 55101
612-296-2751

This office provides computer searches, printouts, and diskettes, free of charge. Teachers' names and school addresses are available on labels from the Documents Division. The *Annual Report* can be obtained through the Data Management Unit at 612-296-4432.

Mississippi

Mississippi Department of Education
P.O. Box 771
Jackson, MS 39205
601-359-3527

Management Information Systems provides computer searches, printouts, and magnetic tapes. Requests should be placed in writing. Fees vary depending upon the scope of the request and whether or not a program has to be specifically written. Publications are \$8 each and include an *Annual Report*, and *School Dropouts by Reason*. 601-359-2913.

Missouri

Missouri Department of Education School Data Section
P.O. Box 480
Jefferson City, MO 65102-0480
314-751-2569

Computer searches and printout requests are evaluated individually. This office's publications include the free *Report of the Public Schools of Missouri*, and the *Missouri School Directory* (\$6).

Montana

Montana Office of Public Instruction
Capitol Station
Helena, MT 59620-2501
406-444-3656

This office does not provide individual computer searches and printouts. However, information on grades kindergarten through twelfth is available in their *Montana Educational Directory*. A copy of the directory may be obtained for \$4.50 through Benchmark Printing, P.O. Box 30198, Billings, MT 59107; 406-256-3060.

Nebraska

Nebraska Department of Education
Data Center
P.O. Box 94987
Lincoln, NE 68509
402-471-2367

This office's services include computer searches, printouts, and magnetic tapes. Fees vary depending upon the scope of the project. The office prefers that requests be in writing. Labels and listings of names are also provided for a fee. Teachers' names and school addresses are released in the school directories. The office publishes an *Education Directory* (\$15), and a series of reports called *Information Tabs* (\$10).

Nevada

Nevada Department of Education

How Do I Check Out a Move?

Planning Research and Evaluation Division
700 E. 5 St.
Carson City, NV 89710
702-687-3130

This office provides computer searches and printouts based upon aggregated student demographic data. Requests should be placed in writing. Their publications include the *Impact of Nevada School Accountability*.

New Hampshire

New Hampshire Department of Education
Office of Information Services
State Office Park South
101 Pleasant St.
Concord, NH 03301
603-271-2778

The Office of Computer and Statistical Services provides computer searches and printouts. Information is also available on diskette or magnetic tape, depending upon the data requested. The staff prefers that requests be made in writing. Mailing labels are \$.03 each. Teachers' names and school addresses are released under certain circumstances. The office's publications include the *Stat Handout*.

New Jersey

New Jersey Department of Education
CN 500
225 E. State St.
Trenton, NJ 08625
609-984-0905

Services include computer searches, printouts, and magnetic tapes upon individual request. There is no set fee for services, since it varies according to the scope of the request. The office's major publications include reports on *Vital Education Statistics*, and *Enrollment Projections*. The cost is \$3.50.

New Mexico

New Mexico Department of Education
Education Bldg.
Data Management
300 Don Gaspar Ave.
Santa Fe, NM 87501
505-827-6524

This office provides computer searches and printouts free of charge. Requests for computer information should be placed in writing. Teachers' names and school addresses released under certain circumstances. The office publishes the *Accountability Report* and *Dropout Report*.

New York

New York Department of Education
Information Center on Education Annex
Room 962
Albany, NY 12234
518-474-7082

This office provides computer searches, printouts, and magnetic tapes. Requests should be placed in writing. Teachers names and addresses are not released. Publications include *Projections of Public and Non-Public School Enrollment and High School Graduates*, *Public*

Go To School Before Your Kid Does

School Professional Personnel Report, Non-Public School Enrollment and Staff, Education Statistics, and Statistical Profiles of Public School Districts.

North Carolina

North Carolina Department of Public Instruction
Information Center
301 N. Wilmington St.
Raleigh, NC 27601-2825
919-715-1617

This office provides computer searches and printouts. Fees vary depending upon the complexity of the request. The office's publications include the *Statistical Profile* and *Educational Directory*. Both may be purchased through the Publications Office at 919-715-1018.

North Dakota

North Dakota Department Education
Department of Public Instruction
600 E. Boulevard Ave.
Bismarck, ND 58505-0440
701-328-2268

This office provides computer searches and printouts. If the request involves a special computer program to be run, a minimum charge of \$12.50 is required. Teachers' names and school addresses are released. Publications include *Finance Facts* and a *Statewide Summary on Personnel*. The *North Dakota Educational Directory* is available for \$5, and must be pre-paid. To order, call 701-328-2272.

Ohio

Ohio Department of Education
Information Management Services
2151 Carmack Rd.
Columbus, OH 43221-3595
614-466-7000

This office provides computer searches, printouts, and magnetic tapes. There is a \$75 minimum charge for services. Requests should be placed in writing. Information previously available through the *Salary Study Guide* and *Cost per Pupil Report* can be obtained upon request.

Oklahoma

Oklahoma State Department of Education
Data Research Services
2500 N. Lincoln Blvd.
Oklahoma City, OK 73105
405-521-3354

This office provides computer searches and printouts. Mailing labels are \$.05 per label with a \$25 minimum, plus shipping for non-profit organizations. Publications include an *Educational Directory* and *Dropout Report*. To order, call 405-521-2294; fees vary. Non-profit organizations can also receive the information on magnetic tape for \$15 per disk with a \$50 minimum.

Oregon

Oregon Department of Education
Data Information Service
Public Service Bldg.

How Do I Check Out a Move?

255 Capitol St., NE
Salem, OR 97310
503-378-3310, ext. 485

This office provides computer searches and printouts. If you provide a formatted 3.5 diskette, the office will transfer the information. Fees vary, depending upon the scope of the project. Requests should be made in writing. Publications include: *School District Budget Summary*, *Oregon School Districts - Organization, Location and Size*, and *Oregon Public and Private High School Graduates - Actual and Projected*. The *Oregon School Directory* is available for \$10.

Pennsylvania

Pennsylvania Department of Education
Office of Data Services
333 Market St.
Harrisburg, PA 17126-0333
717-787-2644

This office provides computer searches and printouts. There is a fee for labels to all but non-profit and education-related organizations. Requests should be placed in writing for labels and complex data. The office publishes the *Status Report On Education In Pennsylvania*, and *Public, Private and Non-Public School High School Graduates*.

Rhode Island

Management Information Services
Rhode Island Department of Education
255 Westminster
Providence, RI 02903-3400
401-277-2841

This office does not normally provide computer searches and printouts. However, they do offer a publication, *Education Indicators* for \$10. The *Educational Directory* is also available for \$5 by calling 401-277-2617.

South Carolina

South Carolina Department of Education
Management Information Section
Room 1205
1429 Senate St.
Columbia, SC 29201
803-734-8262

This office provides computer searches and printouts. Special requests should be placed in writing. Fees vary for the use of computer time, and are dependent upon the complexity of the request. Their list of publications includes: *Pupils in South Carolina Schools*, an *Annual Salary Study*, *Rankings of the Counties and Districts*, and *Projections of Membership*. The cost varies.

South Dakota

South Dakota Department of Education and Cultural Affairs
Office of Finance Management
700 Governors Dr.
Pierre, SD 57501-2291
605-773-3248

This office provides computer searches and printouts. Special requests should be placed in writing. The office publishes the *Educational Statistics Digest* and *An Educational Directory* for \$5. To order, call 605-394-6023.

Go To School Before Your Kid Does

Tennessee

Tennessee Department of Education
Office of Education Technology
Gateway Plaza
710 James Robertson Parkway
7th Floor
Nashville, TN 37243-0381
615-741-0728

This office does not normally provide computer searches, but will provide you with a free copy of their *Annual Statistical Report* or *School Directory*.

Texas

Texas Department of Education
Division of Public Information
1701 N. Congress
Austin, TX 78701
(Mail: P.O. Box 13817
Austin, TX 78711-3817)
512-463-9000

This office provides computer searches, printouts, and diskettes. Requests should be placed in writing. Publications include *Public Education and You*. The *1995-96 Texas School Directory* (\$17.25) is available through the Publications Office at 512-463-9744.

Utah

Utah Board of Education
Department of Finance
250 E. 500 S.
Salt Lake City, UT 84111
801-538-7500

Printouts of information are provided free of charge. Publications available include the free *Superintendent's Annual Report*.

Vermont

Vermont Department of Education
School Finance Department
State Office Bldg.
120 State St.
Montpelier, VT 05620
802-828-3151

This office provides information via printouts to profit and non-profit organizations. The department publishes an *Annual Statistical Report of Schools*.

Virginia

Virginia Department of Education
Management Information Office
101 N. 14th St., 22nd Floor
Richmond, VA 23219
804-225-2540

The Division of Management Information Systems provides information via printouts and booklets. Requests for specialized information must be placed in writing. The office publishes the free *Superintendent's Annual Report* which summarizes student, faculty, and finance information.

Washington

Washington Superintendent of Public Instruction
47200 Old Capitol Bldg.
Olympia, WA 98504-7200
360-753-1700

This office provides information via printouts, diskettes, and computer tapes. There is a charge of \$5 per diskette and \$25 per tape. Special requests should be placed in writing. Publications include *Dropout and Graduation Statistics*, *Minority Enrollment Report*, *Enrollment Facts in Washington State*, and *Enrollment by Grade Level by County*.

West Virginia

West Virginia Department of Education
Department of Statistical Information
Bldg. 6
1900 Kanawha Blvd. E., Room B-346
Charleston, WV 25305
304-558-8869

This office provides computer searches and printouts. Individuals are charged by the page. Although the staff does not normally provide information on diskette or magnetic tape, they can do so if you specify your required format. The office publishes an *Annual Educational Summary* and *West Virginia Report Cards*.

Wisconsin

Wisconsin Department of Public Instruction
Center for Education Statistics
125 S. Webster
P.O. Box 7841
Madison, WI 53707
608-266-3390

Printouts of previously collected data are provided free of charge. School staff and enrollment listings are available on diskette. Individuals must provide their own materials and request the information in writing. There is a charge for processing time. Publications include the: *Annual Report*, *Basic Facts Report* and *School Directory*.

Wyoming

Wyoming Department of Education
Statistical Department
Hathaway Bldg., 2nd Floor
2300 Capitol Ave.
Cheyenne, WY 82002-0050
307-777-7673

This office provides free statistical reports of already published information. A written request for information is required. Publications include the *Statistical Report Series I-III*.

"Socrates holds that the sole function of knowledge is self-knowledge; the intellectual, moral, and spiritual growth of the person."

Source: *Post-Capitalist Society*, Peter Drucker,
Harper Business, 1993

Housing Made Affordable

The U.S. Department of Housing and Urban Development (HUD) has several different programs available to help people become first time homebuyers, assist with the housing needs of the elderly and disabled, help people who are having trouble paying their mortgage, mortgage insurance for those deemed ineligible for FHA mortgage insurance, and even find subsidized rent for people who are struggling with their finances. In some cases, housing funds are made available through local community organizations. HUD also offers properties for sale through real estate brokers, and these homes can often be purchased for less than the going rate. Contact the HUD regional office near you for more information about HUD programs.

HUD Regional Offices

Secretaries Representatives
Office for New England
Thomas P. O'Neill, Jr. Federal Bldg.
10 Causeway St., Room 375
Boston, MA 02222-1092
617-565-5234

Secretaries Representatives
Office for New York/New Jersey
26 Federal Plaza
New York, NY 10278-0068
212-264-6500

Secretaries Representatives
Office for Mid-Atlantic
100 Penn Square East
Wanamaker Bldg.
Philadelphia, PA 19107-3380

Secretaries Representatives
Office for SE Caribbean
Richard B. Russell Federal Bldg.
75 Spring St., SW
Atlanta, GA 30303-3388
404-331-5136

Secretaries Representatives
Office for Mid-West
Ralph Metcalfe Federal Bldg.
77 W. Jackson Blvd.
Chicago, IL 60604-3507
312-353-5680

Housing Made Affordable

Secretaries Representatives
Office for Southwest
1600 Throckmorton
Post Office Box 2905
Fort Worth, TX 76113-2905
817-885-5401

Secretaries Representatives
Office for Great Plains
Gateway Tower II
400 State Ave., Room 200
Kansas City, KS 66101-2406
913-551-5462

Secretaries Representatives
Office for Rocky Mountain Area
F.I.T.N.
633 17 St.
Denver, CO 80202-3607
303-672-5258

Secretaries Representatives
Office for Pacific/Hawaii
Phillip Burton Federal Bldg. and U.S. Courthouse
450 Golden Gate Ave.
San Francisco, CA 94102
415-436-6550

HUD Southwest Office of Native American Programs
2 Arizona Center
400 N. Fifth St., Suite 1650
Phoenix, AZ 85004-2361
602-379-4156

Secretaries Representatives
Office for Northwest and Alaska
Suite 200
Seattle Federal Office Bldg.
909 1st Ave.
Seattle, WA 98104-1000
206-220-5101

State Housing Assistance

Every state has a variety of programs to help with the construction and purchase of homes. Housing finance agencies (HFAs) have been created by states to issue tax-exempt bonds to finance mortgages for lower-income first-time home buyers and to build multi-family housing. Funds are also available for persons who take steps to make their homes more energy efficient, for home owners and landlords who remove lead paint from dwelling units, for houses without plumbing or those with plumbing that is dysfunctional, for handicapped persons, and to help landlords defray the costs of bringing low-income housing into compliance. In many states, elderly home owners can look to the HFA to obtain financing and/or support services they need to remain in their homes and avoid institutionalization. Some of the states have more than one agency dedicated to housing, and many cities and counties have quasi-federal/quasi-local housing authorities with addition programs.

State Housing Offices

Alabama

Alabama Housing Finance Authority
P.O. Box 230909
Montgomery, AL 36123-0909
334-244-9200

Alaska

Alaska Housing Finance Corporation
P.O. Box 101020
520 E. 34th Ave.
Anchorage, AK 99503
907-561-1900

Arizona

Arizona Department of Commerce
Office of Housing Development
3800 N. Central
Suite 1200
Phoenix, AZ 85012
602-280-1365

Arkansas

Arkansas Development Finance Authority
P.O. Box 8023
100 Main St.
Suite 200
Little Rock, AR 72203
501-682-5900

California

California Housing Finance Agency
1121 L St., 7th Floor

State Housing Assistance

Sacramento, CA 95814
916-322-3991

California Department of Housing and Community Development
P.O. Box 952054
Sacramento, CA 94252-2054
916-322-1560

Colorado

Colorado Housing and Finance Authority
1981 Blake St.
Denver, CO 80202-1272
303-297-7427

Connecticut

Connecticut Housing Finance Authority
999 West St.
Rocky Hill, CT 06067
203-721-9501

Delaware

Delaware State Housing Authority
Division of Housing and Community Development
18 the Green
P.O. Box 1401
Dover, DE 19901
302-739-4263

District of Columbia

DC Housing Finance Agency
1275 K St., NW, Suite 600
Washington, DC 20005
202-408-0415

District of Columbia Department of Housing and Community Development
51 N St., NE
Washington, DC 20002
202-535-1353

Florida

Florida Housing Finance Agency
227 N. Bronough St., Suite 5000
Tallahassee, FL 32301-1329
904-488-4197

Georgia

Georgia Residential Finance Authority
60 Executive Parkway South
Suite 250
Atlanta, GA 30329

404-679-4840

Hawaii

Hawaii Housing Authority
1002 N. School St.
P.O. Box 17907
Honolulu, HI 96817
808-832-5960

Idaho

Idaho Housing Agency
565 W. Myrtle
P.O. Box 7899
Boise, ID 83707-1899
208-331-4883

Illinois

Illinois Housing Development Authority
401 N. Michigan Ave.
Suite 900
Chicago, IL 60611
312-836-5200
800-942-8439

Indiana

Indiana Housing Finance Authority
115 W. Washington
South Tower, Suite 1350
Indianapolis, IN 46204
317-232-7777

Iowa

Iowa Finance Authority
100 E. Grand Ave.
Suite 250
Des Moines, IA 50309
515-281-4058

Kansas

Kansas Office of Housing
Department of Commerce
700 SW Harrison, Suite 1300
Topeka, KS 66603-3712
913-296-3481

Kentucky

Kentucky Housing Corporation
1231 Louisville Rd.
Frankfort, KY 40601
502-564-7630

State Housing Assistance

800-633-8896

Louisiana

Louisiana Housing Finance Agency
200 Lafayette St., Suite 300
Baton Rouge, LA 70801
504-342-1320

Maine

Maine State Housing Authority
353 Water St.
Augusta, ME 04330-4633
207-626-4600
800-452-4668

Maryland

Department of Housing and Community Development
100 Community Place
Crownsville, MD 21032
410-514-7200

Massachusetts

Massachusetts Housing Finance Agency
1 Beacon St.
Boston, MA 02108
617-854-1000

Executive Office of Communities and Development
Commonwealth of Massachusetts
100 Cambridge St.
Room 1804
Boston, MA 02202
617-727-7765

Michigan

Michigan State Housing Development Authority
Plaza One, Fifth Floor
401 S. Washington Square
P.O. Box 30044
Lansing, MI 48909
517-373-8370
800-327-9158

Minnesota

Minnesota Housing Finance Agency
400 Sibley St., Suite 300
St. Paul, MN 55101
612-296-9951
612-296-7608
800-657-3802

Mississippi

How Do I Check Out a Move?

Mississippi Home Corporation
840 River Place, Suite 605
Jackson, MS 39202
601-354-6062

Missouri

Missouri Housing Development Commission
3770 Broadway
Kansas City, MO 64111
816-756-3790

Montana

Montana Board of Housing
2001 Eleventh Ave.
Helena, MT 59620
406-444-3040

Nebraska

Nebraska Investment Finance Authority
1230 O St., Suite 200
Lincoln, NE 68508
402-434-3900

Nevada

Department of Commerce
Housing Division
1802 N. Carson St.
Suite 154
Carson City, NV 89710
702-687-4258

Nevada Rural Housing Authority
2100 California St.
Carson City, NV 89701
702-887-1795

New Hampshire

Housing Finance Authority
P.O. Box 5087
Manchester, NH 03108
603-472-8623

New Jersey

New Jersey Housing Agency
3625 Quakerbridge Rd.
CN 18550
Trenton, NJ 08650-2085
609-890-8900
800-NJ-HOUSE

New Mexico

Mortgage Finance Authority

State Housing Assistance

P.O. Box 2047
Albuquerque, NM 87103
505-843-6880
800-444-6880

New Mexico State Housing Authority
810 W. San Manteo, Suite D
Santa Fe, NM 87505
505-827-7124

New York

State of New York
Executive Department
Division of Housing and Community Renewal
One Fordham Plaza
Bronx, NY 10458
718-563-5700
212-306-3000

New York State Housing Authority
250 Broadway
New York, NY 10007
212-306-3000

North Carolina

North Carolina Housing Finance Agency
3801 Lake Boone Trail
Suite 200
Raleigh, NC 27607
919-781-6115

North Dakota

Housing Finance Agency
P.O. Box 1535
Bismarck, ND 58502
701-328-9800

Ohio

Ohio Housing Finance Agency
77 S. High St., 26th Floor
Columbus, OH 43215
614-466-7970

Oklahoma

Oklahoma Housing Finance Agency
P.O. Box 26720
Oklahoma City, OK 73126-0720
405-848-1144
800-256-1489

Oregon

Oregon Housing Agency

How Do I Check Out a Move?

Housing Division
1600 State St., Suite 100
Salem, OR 97310
503-986-2046

Pennsylvania

Pennsylvania Housing Finance Agency
2101 North Front St.
P.O. Box 8029
Harrisburg, PA 17105
717-780-3800

Rhode Island

Rhode Island Housing and Mortgage Finance Corporation
60 Eddy St.
Providence, RI 02903
401-751-5566

South Carolina

South Carolina State Housing Financing and Development Authority
919 Bluff Rd.
Columbia, SC 29201
803-734-2000

South Dakota

South Dakota Housing Development Authority
P.O. Box 1237
Pierre, SD 57501
605-773-3181

Tennessee

Tennessee Housing Development Agency
404 James Robertson Pkwy, Suite 1114
Nashville, TN 37243-0900
615-741-4979

Texas

Texas Housing Agency
507 Saveine St.
Austin, TX 78701
512-475-3800

Utah

Utah Housing Finance Agency
554 South, 300 East
Salt Lake City, UT 84111
801-521-6950

Vermont

Vermont Housing Finance Agency
One Burlington Sq.
164 St. Paul St.

State Housing Assistance

Burlington, VT 05402
802-864-5743
800-222-VFHA

Vermont State Housing Authority
1 Prospect St.
Montpelier, VT 05602-3556
802-828-3295

Virginia

Virginia Housing Development Authority
601 S. Belvedere St.
Richmond, VA 23220
804-782-1986

Washington

Washington State Housing Finance Commission
1000 Second Ave., Suite 2700
Seattle, WA 98104
206-464-7139

West Virginia

West Virginia Housing Development Fund
814 Virginia St., East
Charleston, WV 25301
304-345-6475

Wisconsin

Wisconsin Housing and Economic Development Authority
1 S. Pinckney St., Suite 500
P.O. Box 1728
Madison, WI 53701
608-266-7884
800-362-2767

Wyoming

Wyoming Community Development Authority
123 S. Durbin St.
P.O. Box 634
Casper, WY 82602
307-265-0603

"The shame in life is not to fail to reach your dream, but to fail to have a dream to reach."

Source: *If It Isn't Broke...Break It!*, Robert J. Kriegel, Warner Books, 1991

Insurance: Car, Homeowner, and Health

Each state has its own laws and regulations for all types of insurance, including car, homeowner, and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make informed insurance buying decisions. If you have a question or complaint about your insurance company's policies, contact the company in question first. If you do not receive a satisfactory response, then contact the state insurance regulator. They can answer many questions, including:

- What are some tips on how to choose an insurance policy?
- Are there consumer guides to different policies?
- What should you do if you have been unfairly treated by an insurance company?

State Insurance Commissioners

Alabama

Insurance Commissioner
135 S. Union St. #181
P.O. Box 303351
Montgomery, AL 36130-3351
334-269-3550

Alaska

Director of Insurance
P.O. Box 110805
Juneau, AK 99811-0805
907-465-2515

Arizona

Director of Insurance
2910 N. 44th St., Suite 210
Phoenix, AZ 85018
602-912-8400

Arkansas

Insurance Commissioner
1123 S. University, Suite 400
Little Rock, AR 72204
501-686-2900

California

Commissioner of Insurance
300 S. Spring St., 13th Floor
Los Angeles, CA 90013
916-322-3555 (Santa Monica)
213-346-6400 (Los Angeles)
800-927-HELP (complaints)

Colorado

Commissioner of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7490

Connecticut

Insurance Commissioner
P.O. Box 816
Hartford, CT 06142-0816
203-297-3800

Delaware

Insurance Commissioner
P.O. Box 7007
Dover, DE 19903-1507
302-739-4251
800-282-8611

District of Columbia

Commissioner of Insurance
441 4th St., NW
8th Floor N.
Washington, DC 20001
202-727-7424

Florida

Insurance Commissioner
200 E. Gaines St.
Tallahassee, FL 32399-0300
904-922-3100
800-342-2762

Georgia

Insurance Commissioner
7th Floor West Tower
2 Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-2056

Hawaii

Insurance Commissioner
P.O. Box 3614
Honolulu, HI 96811
808-586-2790

Idaho

Director of Insurance
P.O. Box 83720
Boise, ID 83720-0043
208-334-2250

Illinois

Director of Insurance
320 W. Washington St.
Springfield, IL 62767
217-782-4515

Indiana

Commissioner of Insurance
311 W. Washington St.
Suite 300
Indianapolis, IN 46204
317-232-2385
800-622-4461

Iowa

Insurance Commissioner
Lucas State Office Bldg. 6th Floor
Des Moines, IA 50319
515-281-5705

Kansas

Commissioner of Insurance
420 SW 9th St.
Topeka, KS 66612
913-296-7801
800-432-2484

Kentucky

Insurance Commissioner
215 W. Main St.
P.O. Box 517
Frankfort, KY 40602
502-564-3630

Louisiana

Commissioner of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
504-342-5900

Maine

Superintendent of Insurance
34 State House Station
Augusta, ME 04333
207-624-8475

Maryland

Insurance Commissioner

How Do I Check Out a Move?

501 St. Paul Place
7th Floor S.
Baltimore, MD 21202
410-333-6300
800-492-6116

Massachusetts

Commissioner of Insurance
470 Atlantic Ave., 6th Floor
Boston, MA 02210
617-521-7777

Michigan

Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909-7720
517-373-9273

Minnesota

Commissioner of Commerce
133 E. 7th St.
St. Paul, MN 55101
612-296-2594
800-657-3602
800-657-3978

Mississippi

Commissioner of Insurance
1804 Walter Sillers Bldg.
P.O. Box 79
Jackson, MS 39205
601-359-3569
800-562-2957

Missouri

Director of Insurance
301 W. High St.
Room 630
P.O. Box 690
Jefferson City, MO 65102
314-751-4126

Montana

Commissioner of Insurance
P.O. Box 4009
Helena, MT 59604-4009
406-444-2040
800-332-6148

Nebraska

Director of Insurance

941 O St., Suite 400
Lincoln, NE 68508
402-471-2201

Nevada

Commissioner of Insurance
1665 Hot Springs Rd.
Capitol Complex 152
Carson City, NV 89710
702-687-4270
800-992-0900

New Hampshire

Insurance Commissioner
169 Manchester St.
Concord, NH 03301
603-271-2261
800-852-3416

New Jersey

Commissioner
Department of Insurance
20 W. State St., CN 325
Trenton, NJ 08625
609-292-5363

New Mexico

Superintendent of Insurance
P.O. Drawer 1269
Santa Fe, NM 87504-1269
505-827-4500

New York

Superintendent of Insurance
160 W. Broadway
New York, NY 10013-3393
212-602-0249
800-342-3736

North Carolina

Commissioner of Insurance
Dobbs Bldg.
P.O. Box 26387
Raleigh, NC 27611
919-733-7343
800-662-7777

North Dakota

Commissioner of Insurance
Capitol Bldg., 5th Floor

600 E. Boulevard Ave.
Bismarck, ND 58505
701-328-2440
800-247-0560

Ohio

Director of Insurance
2100 Stella Court
Columbus, OH 43215-1067
614-644-2651
800-686-1526 (consumer)
800-686-1527 (fraud)

Oklahoma

Insurance Commissioner
P.O. Box 53408
Oklahoma City, OK 73152-3408
405-521-2828
800-522-0071

Oregon

Insurance Commissioner
440 Labor and Industries Bldg.
Salem, OR 97310
503-378-4271

Pennsylvania

Insurance Commissioner
1326 Strawberry Square
Harrisburg, PA 17120
717-787-5173

Rhode Island

Insurance Commissioner
233 Richmond St.
Providence, RI 02903
401-277-2246

South Carolina

Chief Insurance Commissioner
P.O. Box 100105
Columbia, SC 29202-3105
803-737-6117
800-768-3467

South Dakota

Director of Insurance
Insurance Bldg.
500 E. Capitol St.
Pierre, SD 57501-5070
605-773-3563

Tennessee

Commissioner of Insurance
500 James Robertson Parkway
Nashville, TN 37243-0565
615-741-2241
800-342-4029

Texas

Director, Claims and Compliance Division
State Board of Insurance
P.O. Box 149091
Austin, TX 78714-9091
512-463-6515
800-252-3439

Utah

Commissioner of Insurance
3110 State Office Bldg.
Salt Lake City, UT 84114
801-538-3800

Vermont

Commissioner of Banking and Insurance
89 Main St., Drawer 20
Montpelier, VT 05620
802-828-3301

Virginia

Commissioner of Insurance
1300 E. Main St.
P.O. Box 1157
Richmond, VA 23219
804-371-9741
800-552-7945

Washington

Insurance Commissioner
Insurance Bldg. AQ21
P.O. Box 40255
Olympia, WA 98504-0255
360-753-7301
800-562-6900

West Virginia

Insurance Commissioner
2019 Washington St., E.
P.O. Box 50540
Charleston, WV 25305-0540
304-558-3394
800-642-9004

How Do I Check Out a Move?

Wisconsin

Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873
608-266-3585
800-236-8517

Wyoming

Commissioner of Insurance
Herschler Bldg. 3 East
122 W. 25th St
Cheyenne, WY 82002
307-777-7401
800-438-5768

Put Your Money In A Safe (Place, That Is)

Finding the right bank, savings and loan, or credit union means figuring out your own needs first. How much money can you keep on deposit and how many checks will you write? Examine your future loans and savings needs, as well as look at the convenience of the financial institution, its service charges, fees, and deposit and loan interest rates. Before making your final choice, make sure the institutions you're considering are federally insured. The offices listed below can answer such questions as:

- what is a bank's asset size?
- what are all the banks in a state that are covered by their office?
- where is a particular bank located and where are its branches?

For information about a particular financial institution, contact one of the following offices:

National Banks (banks that have the word "National" in their names or the initials "N.A." after their names)

Comptroller of the Currency, Compliance Management, Department of the Treasury, 250 E St., SW, Washington, DC 20219, 202-874-5000.

FDIC-Insured Banks

Office of Consumer Affairs, FDIC, 550 17th St., NW, Room F-130, Washington, DC 20429, 202-898-3542 or 1-800-934-3342.

Savings and Loans

Office of Thrift Supervision, Department of Treasury, 1700 G St., NW, Washington, DC 20552, 202-906-6237.

State Banks

Contact your State Government Banking Commissioner located in your state capital (see state by state listing below).

State Government Banking Commissioners

Alabama

Superintendent of Banks
101 S. Union St.
Montgomery, AL 36130
334-242-3452

Alaska

Director of Banking
Corporations and Securities
P.O. Box 110807
Juneau, AK 99811-0807
907-465-2521

Arizona

Superintendent of Banks

How Do I Check Out a Move?

2910 N. 44th St.
Suite 85018
Phoenix, AZ 85018
602-255-4421
800-544-0708 (toll free in AZ)

Arkansas

Bank Commissioner
Tower Bldg.
323 Center St., Suite 500
Little Rock, AR 72201
501-324-9019

California

State Banking Department
111 Pine St., Suite 1100
San Francisco, CA 94111-5613
415-263-8555
800-622-0620 (toll free in CA)

Colorado

State Bank Commissioner
Division of Banking
Denver Post Bldg.
1560 Broadway, Suite 1175
Denver, CO 80202
303-894-7575

Connecticut

Banking Commissioner
260 Constitution Plaza
Hartford, CT 06103
203-240-8294
800-831-7225 (toll free in CT)

Delaware

State Bank Commissioner
555 E. Lockerman St., Suite 210
Dover, DE 19901
302-739-4235
800-638-3376 (toll free in DE for complaints only)

District of Columbia

Superintendent of Banking and Financial Institutions
717 14th St., NW, Suite 1100
Washington, DC 20005
202-727-1563

Florida

State Comptroller
Division of Banking
State Capitol Bldg., PL-09

Put Your Money In A Safe (Place, That Is)

Tallahassee, FL 32399-0350
904-488-0286
800-848-3792 (toll free in FL)

Georgia

Commissioner of Banking and Finance
2990 Brandywine Rd., Suite 200
Atlanta, GA 30341
404-986-1633

Hawaii

Commissioner of Financial Institutions
P.O. Box 2054
1010 Richards St., Room 602A
Honolulu, HI 96813
808-586-2820

Idaho

Department of Finance
700 W. State St.
Boise, ID 83720-0031
208-332-8005

Illinois

Commissioner of Banks and Trust Companies
500 E. Monroe St.
Springfield, IL 62701
217-785-2837

Indiana

Department of Financial Institutions
402 W. Washington, Suite W066
Indianapolis, IN 46204
317-232-3955
800-382-4880 (toll free in IN)

Iowa

Superintendent of Banking
200 E. Grand, Suite 300
Des Moines, IA 50309
515-281-4014

Kansas

State Bank Commissioner
700 Jackson St., Suite 300
Topeka, KS 66603
913-296-2266

Kentucky

Commissioner
Department of Financial Institutions
477 Versailles Rd.

How Do I Check Out a Move?

Frankfort, KY 40601
502-573-3390

Louisiana

Commissioner of Financial Institutions
P.O. Box 94095
Baton Rouge, LA 70804-9095
504-925-4660

Maine

Superintendent of Banking
#36 State House Station
Augusta, ME 04333-0036
207-624-8570

Maryland

Bank Commissioner
501 St. Paul Place, 13th Floor
Baltimore, MD 21202-2272
410-333-6808

Massachusetts

Commissioner of Banks
100 Cambridge St.
20th Floor, Room 2004
Boston, MA 02202
617-727-3120

Michigan

Commissioner of Financial Institutions Bureau
P.O. Box 30224
Lansing, MI 48909
517-373-3460

Minnesota

Department of Commerce
133 E. 7th St., 4th Floor
St. Paul, MN 55101
612-296-2135

Mississippi

Commissioner of Banking and Consumer Finance
P.O. Box 23729
Jackson, MS 39225
601-359-1031
800-826-2499

Missouri

Commissioner of Finance
P.O. Box 716
Jefferson City, MO 65102
314-751-3242

Montana

Commissioner of Banking and Financial Institutions
P.O. Box 200502
Helena, MT 59620-0502
406-444-2091

Nebraska

Director of Banking and Finance
1200 N. Street, Atrium 311
Lincoln, NE 68508
402-471-2171

Nevada

Commissioner of Financial Institutions
406 E. Second St.
Carson City, NV 89710
702-687-4259

New Hampshire

Bank Commissioner
169 Manchester St.
Concord, NH 03301
603-271-3561

New Jersey

Commissioner of Banking
20 W. State St. CN-040
Trenton, NJ 08625
609-292-3420

New Mexico

Financial Institutions Division
P.O. Box 25101
Santa Fe, NM 87504
505-827-7100

New York

Superintendent of Banks
Two Rector St.
New York, NY 10006
212-618-6642
800-522-3330 (toll free in NY)

North Carolina

Commissioner of Banks
P.O. Box 29512
Raleigh, NC 27626-0512
919-733-3016

North Dakota

Commissioner of Banking and Financial Institutions

How Do I Check Out a Move?

2900 N. 19th St., Suite 3
Bismarck, ND 58501-5305
701-328-9933

Ohio

Superintendent of Banks
77 S. High St., 21st Floor
Columbus, OH 43266-0121
614-466-2932

Oklahoma

Bank Commissioner
4545 N. Lincoln Blvd., Suite 164
Oklahoma City, OK 73105
405-521-2783

Oregon

Administrator
Division of Finance and Corporate Securities
350 Winter St., NE, Room 21
Salem, OR 97310
503-378-4140

Pennsylvania

Secretary of Banking
333 Market St., 16th Floor
Harrisburg, PA 17101-2290
717-787-6991
800-PA-BANKS (toll free in PA)

Rhode Island

Director and Superintendent of Banking
233 Richmond St., Suite 231
Providence, RI 02903-4231
401-277-2405

South Carolina

Commissioner of Banking
P.O. Box 12549
Columbia, SC 29211
803-734-2001

South Dakota

Director of Banking and Finance
State Capitol Bldg.
500 E. Capitol Ave.
Pierre, SD 57501-5070
605-773-3421

Tennessee

Commissioner of Financial Institutions
500 Charles Ave.

Put Your Money In A Safe (Place, That Is)

John Sevier Bldg., 4th Floor
Nashville, TN 37243-0705
615-741-2236

Texas

Banking Commissioner
2601 N. Lamar Blvd.
Austin, TX 78705
512-475-1300

Utah

Commissioner of Financial Institutions
P.O. Box 89
Salt Lake City, UT 84110-0089
801-538-8830

Vermont

Commissioner of Banking and Insurance Securities
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3301

Virginia

Bureau of Financial Institutions
1300 E. Main St., Suite 800
P.O. Box 640
Richmond, VA 23218-0640
804-371-9657
800-552-7945 (toll free in VA)

Washington

Department of Financial Institutions
Division of Banking
210 11th Ave., SW
Third Floor, Room 300
P.O. Box 41200
Olympia, WA 98504
360-902-8700

West Virginia

Commissioner of Banking
State Capitol Complex
1900 Kanawha
Bldg. 3, Room 311
Charleston, WV 25305
304-558-2294
800-642-9056

Wisconsin

Commissioner of Banking
101 E. Wilson, 5th Floor
P.O. Box 7876

Madison, WI 53707-7876
608-266-1621

Wyoming

Banking Commissioner
Division of Banking
Department of Audit
Herschler Bldg.
3rd Floor E.
Cheyenne, WY 82002
307-777-7797

"From the Harvard Business School class of 1974 who are now worth \$5 million or more, 90% of them made their money in small business."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

How Do I Take Care Of The Kids?

How Do I Take Care Of The Kids?

Families all over the country are taking advantage of government programs to help parents find affordable day care for their little ones. States get money to fund grants, contracts, and certificates for these day care centers. Many also provide money for after-and before-school programs. But they also spend the money on people who want to start a day care center. Each state is given a great deal of latitude as to how the child care money is distributed, so it is important that you ask about child care assistance when you apply for JOB CORPS, other training or education programs, Aid To Families With Dependent Children (AFDC), or if you are just making ends meet. If you are a parent wondering if there are programs to help you pay for day care, or if you want to start a day care center and want to know which major programs support families who use day care...here they are.

Former AFDC Recipient

Robvato Gray, a 27-year old mother of four children, had been on welfare since the age of 18 and had lived in government housing for eight years. She received food stamps and \$184 per month from AFDC.

Wanting to improve herself, she started to provide child care for mothers at \$25 per week. Soon she began to realize that she was providing the same quality care that centers in her area were providing, but she was charging only about one-third of the money that the centers were receiving.

She began checking into government programs and started to participate in a program where the government paid Day Care Home Providers weekly to watch the children of welfare recipients, while the mothers worked. The program also gives the day care provider money on a monthly basis to provide food for the children in her care. Additionally, she got a government grant through a neighborhood center to purchase \$1000 worth of toys for the children she watched.

By increasing her weekly fee to about \$75, Robvato not only increased her income from \$104 per month to \$4000 per month, but also increased her self esteem, and it was a welcome benefit. She has been off welfare for a year and a half, has two homes, and two vehicles. The inspiration of this success has led her to start a janitorial business, as well as to give speeches and to train other women on AFDC to become self-sufficient as she was able to do.

*** Let Every Child Get A Head Start**

Administration For Children and Families
U.S. Department of Health and Human Services
Head Start Bureau
Washington, DC 20472 01

202-205-8572

Each year, almost one million children from low-income families enter school for the first time, and many have health problems and a lack of self confidence. The Head Start Program addresses the needs of low-income preschool children, and provides educational, social, medical, dental, nutrition, and mental health services. In 1993, Head Start had 36,300 classrooms serving 721,268 children. In order to qualify to enroll a child in a Head Start

How Do I Take Care of the Kids?

program, a parent must meet certain income guidelines (in 1993 a family of 3 could earn \$11,890), and parent involvement is encouraged. The U.S. Department of Health and Human Services awards grants to local public agencies, private nonprofit organizations and school systems for the purpose of operating Head Start programs at the community level. To locate a Head Start Program near you, contact your local board of education or Department of Social Services (look in the blue pages of your phone book), or contact the office listed above.

*** Ease Some Of Your Employees Concerns**

Women's Bureau Clearinghouse
Women's Bureau
U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210 800-827-5335

Finding reliable, affordable day care is never easy, but companies are finding that providing on-site day care keeps employees happier and profits on the rise. The Women's Bureau Clearinghouse publishes the Work and Family Resource Kit which helps employers understand the range of family needs emerging in the work place and options such as flextime and job sharing. The Clearinghouse can even refer you to companies similar to your own to see how they operate these innovative programs, and the benefits they have received. For your free copy, contact the office listed above.

*** Get Up To \$2,287 In Credits Or Refunds**

Internal Revenue Service
Information Line 800-829-1040

Take advantage of some of the perks the IRS gives to those who have children. If you have a job, earn less than \$26,673 (1995 figure), and have a child living with you, you could be eligible for the Earned Income Credit (EIC). This Credit reduces the amount of tax you owe, and is intended to offset some of the increases in living expenses and social security taxes. The EIC is comprised of three different credits: basic, health insurance, and extra credit for a child born in the tax year. You could qualify for up to \$3,110. Get a copy of Publication 596 which explains the form you need to file and eligibility guidelines.

*** Get A Kid, Get A Credit**

Internal Revenue Service
Information Line 800-829-1040

You may be able to take a credit if you pay someone to care for your dependent who is under age 13, your disabled dependent, or your disabled spouse, so that you can work. For purposes of the credit, "disabled" refers to a person physically or mentally not capable of self-care. Request Publication 503 Child and Dependent Care Expenses which outlines the credit, as well as explains the tax rules covering benefits paid under an employer-provided dependent care assistance plan.

*** Child Care While You Train**

Employment and Training Administration
U.S. Department of Labor
Office of Worker Readjustment Programs
200 Constitution Ave., NW, Room N-4469
Washington, DC 20210 202-219-5577

If you have been laid off from work and are not likely to return to the same employer, you may

How Do I Take Care Of The Kids?

be considered a dislocated worker. Dislocated workers are those who have been laid off from a job due to factory downsizing, reorganization, trade issues, military downsizing, and more. There are many services available to dislocated workers through the Title III Program which provides for retraining and readjustments for these workers. Some local providers cover the cost of child care while you retrain for another job. To become eligible for these services, you must contact your local State Employment Services office or the Job Training Partnership Act office (look in the blue pages of your phone book). If you are part of any government training program, make sure to ask if child care or transportation costs are covered. In many instances, there are some funds available. The following programs also may offer child care:

Job Corps
U.S. Department of Labor
200 Constitution Ave., NW, Room N4510
Washington, DC 20210 202-219-5556

Job Training Partnership Act
U.S. Department of Labor
200 Constitution Ave., NW, Room N5426
Washington, DC 20210 202-219-5305

Indian and Native American Job Training Program
U.S. Department of Labor
200 Constitution Ave., NW, Room 4643
Washington, DC 20210 202-219-8502

*** Workplace Literacy**

National Workplace Literacy Program
U.S. Department of Education
ED/OVAE/DNP/SPB
400 Maryland Ave., SW
Switzer Building, Room 4512
Washington, DC 20202 202-205-5977

In order to improve the literacy rate for adults, many literacy programs are being started in the workplace. These programs teach basic skills that can result in new or continued employment, career advancement, or increased productivity for workers. Money is available for projects to improve literacy skills, adult secondary education services, and even to provide education counseling, transportation, and non-working hours child care services to adult workers while they participate in the program. To learn more about the grant application process or to learn what programs exist in your state, contact the office listed above.

*** Money To Let You Hit The Books**

Contact: Your College Admissions Office

In a survey of colleges around the country, it was discovered that over a thousand community colleges and four year colleges and universities provide child care for free or reduced costs. Most operate on a sliding fee scale, and offer a variety of services with some offering hot lunches and infant care. These child care centers are frequently staffed with preschool and early education students to provide them training while taking care of your child. Talk to the admission officer at schools which you are considering attending to learn if they offer this benefit, the cost of service with your income, and even if there is a waiting list.

*** Money For Employers in Appalachia**

Executive Director
Appalachian Regional Commission
1666 Connecticut Ave., NW
Washington, DC 20235 202-884-7700

If you own a business in the Appalachian region and are having trouble recruiting employees, maybe you should consider offering a child care program. The Appalachian Regional Commission offers grants to companies to assist them in providing child care services to their employees. Grants can cover technical assistance, operating, construction, renovation, and equipment, and can cover up to 80% of the total cost. There are 399 eligible counties including some in Alabama, Georgia, North Carolina, Kentucky, Maryland, Mississippi, New York, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, and all of West Virginia. Contact the Appalachian Regional Commission for more information about this program.

*** Give Everyone An Even Start**

Compensatory Education Programs
U.S. Department of Education
Office of Elementary and Secondary Education
400 Maryland Ave., SW
Washington, DC 20202 202-401-1692

If someone you know is in need of training to learn to read and they also have a child under seven years of age, they may be able to participate in the Even Start Program. Even Start is designed to provide family centered education programs that involve parents and children. It includes instructional programs that promote adult literacy, train parents to support the educational growth of their children, and help children to succeed in school. Transportation to the program is offered, as is child care for the periods when parents are in the program. To be eligible, parents must reside in an elementary school area served by Chapter 1, which is for areas with a predominance of lower-income residents. Even Start is often offered by community based organizations, local education agencies, and others. The Office listed above can provide you with information on Even Start Programs near you, as well as provide you with information on Even Start Programs for Migrant Education and Indian Tribes.

Money For Child Care Or Even To Start A Day Care Center

Child care issues should not be a stumbling block for people who want to start a training program or continue their education. This program emphasizes the role of parents in choosing the care that best meets their family's child care needs. Parents may choose from a variety of child care providers, including center-based, family child care and in-home care, care provided by relatives, and sectarian child care providers. You can even **get money to start a day care center**. Federal funds are available to states, Indian tribes, and territories to provide grants, contracts, and certificates for child care services for low income families with a parent who is working or attending a training or education program. Funding is also provided to improve the availability and quality of child care and for early childhood development and before- and after-school services. For information on how to take advantage of this program in your state and to find out about eligibility requirements, contact your state agency listed below or the main office at Division of Child Care, Administration for Children, Youth, and Families, U.S. Department of Health and Human Services, 200 Independence Ave., SW, Room 352G, Washington, DC 20201; 202-690-6782.

Child Care and Development Block Grant State Lead Agencies

Alabama

Frances Arnold
Assistant Director for Day Care
Division of Family and Children Services
Alabama Department of Human Resources
50 Ripley St.
Montgomery, AL 36130
334-242-1425
Fax: 334-242-0939

Alaska

Jeff Smith
Child Care Programs Coordinator
Alaska Department of Community and Regional Affairs
333 W. 4th Ave., Suite 220
Anchorage, AK 99501-2341
907-269-4500
Fax: 907-269-4520

Arizona

Bruce Liggett
Program Administrator
Arizona Department of Economic Security
Box 6123
Phoenix, AZ 85005-6123
602-542-4248
Fax: 602-542-4197

Money For Child Care

Arkansas

Bobbi Ferguson
Administrator
Management Services Unit
Arkansas Department of Human Services
Division of Children and Family Services
P.O. Box 1437, Slot 604
Little Rock, AR 72203-1437
501-682-8947
Fax: 501-682-8666

California

Janet Poole
Administrator
Child Development Division
California State Department of Education
560 J St., Suite 220
Sacramento, CA 95814-4785
916-322-4240
Fax: 916-323-6853

Colorado

Grace Hardy
Manager
Office of Child Care Services
Colorado Department of Social Services
1575 Sherman St.
Denver, CO 80203-1714
303-866-5958
Fax: 303-866-4453

Connecticut

Randy Wong
Child Care Coordinator
Connecticut Department of Social Services
25 Sigourney St., 10th Floor
Hartford, CT 06105-2431
203-424-5325
Fax: 203-951-2996

Delaware

John Falkowski
Social Services Administrator
Delaware Department of Health and Social Services
P.O. Box 906
New Castle, DE 19720
302-577-4438
Fax: 302-577-4405

How Do I Take Care Of The Kids?

District of Columbia

Barbara Kamara
Early Childhood Development Specialist
Office of Early Childhood Development
717 14th St., NW, Suite 730
Washington, DC 20005
202-727-1839
Fax: 202-727-9709

Florida

Larry Pintacunda
Chief, Child Care Services
Florida Department of Health and Rehabilitative Services
2811-A Industrial Plaza Dr.
Tallahassee, FL 32399-0700
904-488-4900
Fax: 904-488-9584

Georgia

Frenda A. Norwood
Human Services Program Specialist
Family Support Unit
Division of Family and Children Services
Georgia Department of Human Resources
Two Peachtree St., NW, Suite 12-400
Atlanta, GA 30303
404-657-3438
Fax: 404-657-3489

Guam

Diana Calvo
Bureau of Economic Security
Guam Department of Public Health and Social Services
Room 242, Route 10
Manqilao, Guam 96923
671-734-7286

Hawaii

Elisabeth Chun
Program Specialist
Governor's Office of Children and Youth
P.O. Box 3044
Honolulu, HI 96802
808-586-0129
Fax: 808-586-0122

Idaho

Kathy James
Director

Money For Child Care

Bureau of Family Self Support
Division of Family and Community Services
P.O. Box 83720
Boise, ID 83720-2651
208-334-5691
Fax: 208-334-6664

Illinois

Sue Howell, Chief
Office of Child Development
Illinois Department of Child and Family Services
406 E. Monroe St.
Mail Station 55
Springfield, IL 62701-1498
217-524-2480
Fax: 217-785-2454

Indiana

Laura Lee Martin
Indiana Family and Social Services Administration
Division of Family and Children
402 W. Washington St.
Room W386
P.O. Box 7083
Indianapolis, IN 46204-7083
317-232-1144
Fax: 317-232-7948

Iowa

Don Kassar
Federal Day Care Program Manager
Iowa Department of Human Services
Hoover State Office Building
Des Moines, IA 50319-0114
515-281-3186
Fax: 215-281-4597

Kansas

Verna Weber
Coordinator of Child Care Services
Kansas Department of Social and Rehabilitation Services
300 SW Oakley
Smith Wilson Bldg.
Topeka, KS 66606
913-296-3742
Fax: 913-296-6960

Kentucky

Michael Cheek
Manager, Management and Evaluation Branch
Department for Social Services
Cabinet for Human Resources

How Do I Take Care Of The Kids?

275 E. Main St., 6W
Frankfort, KY 40621
502-564-6750
Fax: 502-564-2467

Louisiana

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Deputy Secretary
Louisiana Department of Social Services
P.O. Box 91193
Baton Rouge, LA 70821
504-342-9108
Fax: 504-342-9111

Maine

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Augusta, ME 04333-0011
207-287-5060
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Maryland

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Maryland Department of Human Resources
311 W. Saratoga St., 1st Floor
Baltimore, MD 21201
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Fax: 410-333-8699

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Undersecretary for Human Services
Massachusetts Executive Office of Health and Human Services
One Ashburton Place, Room 1109
Boston, MA 02108
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Michigan Department of Social Services
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Money For Child Care

Minnesota

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601-359-4555
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Missouri

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Missouri Department of Social Services
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Jefferson City, MO 65103
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Montana

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Helena, MT 59604
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Director, Child Care and Development
Nebraska Department of Social Services
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402-471-9676
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Nevada

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505 E. King St., Room 600

How Do I Take Care Of The Kids?

Carson City, NV 89710
702-687-4730
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New Hampshire

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Commissioner's Office
6 Hazen Dr.
Concord, NH 03301
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New Jersey Department of Human Services
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North Carolina

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North Dakota

Money For Child Care

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North Dakota Department of Human Services
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Northern Mariana Islands

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CNMI Department of Community and Cultural Affairs
CNMI Public School System
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Saipan, MP 98950
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Ohio

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Chief, Bureau of Child Care
Ohio Department of Human Services
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Columbus, OH 43215
614-466-1043
Fax: 614-728-6803

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Office of Child Care
Oklahoma Department of Human Services
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Oklahoma City, OK 73105
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Fax: 405-521-0391

Oregon

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Child Care Coordinator
Department of Human Resources
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Palau

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How Do I Take Care Of The Kids?

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Office of Children, Youth and Families
Pennsylvania Dept. of Public Welfare
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Puerto Rico

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Puerto Rico Office of Child Services and Community Development
Office of the Governor
Ponce de Leon Ave.
Call Box 15091
San Juan, PR 00902
809-721-2245
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Rhode Island

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Rhode Island Department of Human Services
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Providence, RI 02903
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South Carolina

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South Carolina Health and Human Services
Finance Commission
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Columbia, SC 29202
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South Dakota

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South Dakota Department of Social Services
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Pierre, SD 57501-2291
605-773-4766

Money For Child Care

Fax: 605-773-6834

Tennessee

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Utah

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Virginia

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Virgin Islands

How Do I Take Care Of The Kids?

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Charlotte Amalie, VI 00802
809-774-0930
Fax: 809-774-3466

Washington

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Washington Department of Social and Health Services
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West Virginia

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DHHR/Bureau of Social Services
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State Capitol Complex
Charleston, WV 25305
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Wisconsin

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Office of Child Care and Social Services
Wisconsin Department of Health
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Madison, WI 53707
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Wyoming

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Wyoming Department of Family Services
Hathaway Building
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Cheyenne, WY 82002-0490
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Fax: 307-777-7747

More Child Care Help Close To Home

The Federal government gives money to the states, who then in turn give money to local organizations to provide child care services. Sometimes it is difficult to track the money, but one way is to contact your local Department of Human Services. They can let you know what programs are available to you in your area, as well as direct you to other programs and resources you can use. Many have established special programs, such as Child Care Management Services or Child Care Resource Centers to help you locate appropriate services. Look for the Department of Human Services in the blue pages of your phone book under your county's listings. If you have trouble locating the number, contact your state office which is listed below.

State Day Care Offices

Alabama

State Department of Health
Office of Day Care
50 Ripley St.
Montgomery, AL 36130
334-242-1425

Alaska

Dept. of Community and Regional Affairs
Div. of Community and Rural Development
Childcare Programs
333 W. 4th Ave., Suite 220
Anchorage, AK 99501-2341
907-269-4670

Arizona

Department of Social Services
DES
1789 W. Jefferson
Phoenix, AZ 85007
602-542-0238

Arkansas

State Department of Health and Human Services
Day Care Eligibility Section
P.O. Box 1437, Slot 604
Little Rock, AR 72203
501-682-9357

California

State Department of Health
Office of Social Services
Day Care Licensing Unit
8745 Fulsom Blvd., Suite 200
Sacramento, CA 95826

How Do I Take Care Of The Kids?

916-387-4530

Colorado

State Department of Health
Office of Social Services
Child Care Licensing
1575 Sherman St.
Denver, CO 80203
303-866-5958

Connecticut

Child Care Info Line
1344 Silas Deane Hwy.
Rocky Hill, CT 06067
203-522-4636
800-505-1000

Delaware

Division of Social Services
Employment, Training, and Child Care
1624 Jessup St.
Wilmington, DE 19802
302-577-3233

District of Columbia

Department of Human Services
Office of Resource and Referral
2121 Decatur Place, NW
Washington, DC 20008
202-387-0002

Florida

Florida does not have a centralized number for child care assistance or information. Each county has an individual department of social services which provides referrals. For the social service agency closest to you contact: Big Ben Community Coordinated Child Care, Office of Resource and Referral, 203 Appalachia Parkway, Suite 209, Tallahassee, FL 32301; 904-414-9800.

Georgia

Department of Human Services
Family Support Unit
2 Peach Tree St., NW
Atlanta, GA 30303-3167
404-657-5562

Hawaii

State Department of Human Services
Child Care Licensing Division
33 S. King St., Room 500

Child Care Money for Those On or Just Off AFDC

Honolulu, HI 96813
808-586-7090

Idaho

Idaho does not have a centralized number for child care assistance or information. Each county has an individual department of social services which provides referrals. For the social service agency closest to you contact: Child Care Connection, 950 N. Cole Rd., Boise, ID 83704; 208-322-4453.

Illinois

Office of Child Development
Department of Children and Family Services
406 E. Monroe St.
Springfield, IL 62703
217-524-2480

Indiana

Division of Family and Children Services
Bureau of Child Development
402 W. Washington, St., Room 386
Indianapolis, IN 46204-2739
317-232-7097

Iowa

State Department of Health
Human Services Division
Adult, Children and Family Services
Hoover State Office Bldg.
5th Floor
Des Moines, IA 50319
515-281-6074

Kansas

Department of Social and Rehabilitative Services
Employment Preparation Services
Child Care Eligibility Division
P.O. Box 1424
Topeka, KS 66601
913-296-1396

Kentucky

Department of Social Services
Child Care Services Branch
275 E. Main St., 6 West
Frankfort, KY 40621
502-564-2524

Louisiana

Department of Social Services

How Do I Take Care Of The Kids?

Childcare Assistance Program
State Office
P.O. Box 91193
Baton Rouge, LA 70821-9193
504-342-9108

Maine

Bureau of Child and Family Services
221 State St.
Station 11
Augusta, ME 04333
207-287-5060

Maryland

Department of Human Resources
Child Care Administration
Licensing Division
311 W. Saratoga St.
Baltimore, MD 21201
410-767-7854

Massachusetts

Office of Children
1 Ashburton Pl., Room 11111
Boston, MA 02108
617-727-8900

Michigan

Department of Social Services
Office for Young Children
5303 S. Cedar St.
P.O. Box 30161
Lansing, MI 48909
517-887-4319

Minnesota

State Department of Health
Resources for Childcaring
450 N. Syndicate St., Suite 5
St. Paul, MN 55104
612-641-0305

Mississippi

Department of Human Services
Child Care Express
P.O. Box 352
Jackson, MS 39205
601-359-4544
800-877-7882

Missouri

Division of Family Services

Child Care Money for Those On or Just Off AFDC

P.O. Box 88
Jefferson City, MO 65103
314-751-3124

Montana

State Department of Health
Division of Family Services
Child Care Licensing
P.O. Box 8005
Helena, MT 59624
406-444-5900

Nebraska

Department of Social Services
Child Care Division
1050 N St.
Lincoln, NE 68508
402-471-7000

Nevada

Child Care Resource Council
1090 S. Rock Blvd.
Reno, NV 89502
702-856-6210
800-753-5500

New Hampshire

Department of Health and Human Services
Office of Data Management
6 Hazen Dr.
Concord, NH 03301
800-852-3345, ext. 4271 or 4379

New Jersey

Department of Health
Division of Youth and Family Services
Child Care Licensing
CN 717
Trenton, NJ 08625-0717
609-292-9220

New Mexico

Department of Health
Child Care Licensing Division
P.O. Drawer 5760
Santa Fe, NM 87502
505-827-7684

New York

State Department of Health
Social Services Division
Albany Regional Office

How Do I Take Care Of The Kids?

Child Care Licensing Bureau
40 N. Pearl St.
3 City Sq., 1st Floor
Albany, NY 12243
518-432-2763

North Carolina

State Department of Health
Child Development Division
Subsidies Program
P.O. Box 29553
Raleigh, NC 27626
919-662-4499

North Dakota

State Department of Health
Children and Family Services
Child Care Licensing Unit
600 E. Boulevard Ave.
Bismarck, ND 58505
701-224-4809

Ohio

State Department of Human Services
Bureau of Child Care Services
65 E. State St.
5th Floor
Columbus, OH 43215
614-466-1043

Oklahoma

State Department of Human Services
Office of Information and Referral
P.O. Box 25352
2400 N. Lincoln
Oklahoma City, OK 73125
405-521-2778

Oregon

State Department of Health
Child Care Licensing
Child Care Division
875 Union St., NE
Salem, OR 97311
503-378-3178

Pennsylvania

State Department of Health
Day Care Licensing Division
Central Region
DPW Complex #2, Lanco Lodge
Harrisburg, PA 17125

Child Care Money for Those On or Just Off AFDC

717-772-7078

800-222-2117

Western Region: 800-222-2149

Northeast Region: 800-222-2108

Southeast Region: 800-346-2929.

Rhode Island

Department of Human Services

Child Care Assistance

275 W. Minister St.

Providence, RI 02903

401-277-1337

South Carolina

To obtain a listing of day care centers contact: State Department of Social Services, Child Care Licensing Division, P.O. Box 1520, Room 520, Columbia, SC 29202-1520; 803-734-5740. To find out whether or not you qualify for assistance, contact the ABC Voucher Program at 800-262-4416.

South Dakota

Department of Social Services

Child Care Services

Child Care Licensing Division

700 Governor's Dr.

Pierre, SD 57501

605-773-4766

Tennessee

State Department of Health

Day Care Licensing Division

400 Dedrick St.

Nashville, TN 37248

615-741-7129

Texas

Department of Human Services

Child Care Services

P.O. Box 149030

Austin, TX 78714-9030

512-450-4179

Utah

Department of Human Services

Office of Child Care Assistance

1385 S. State St.

Salt Lake City, UT 84115

801-468-0077

Vermont

Department of Social and Rehabilitative Services

Childcare Services Division

How Do I Take Care Of The Kids?

103 S. Main St.
Waterbury, VT 05761-2401
802-241-3110
800-649-2642

Virginia

To obtain a listing of child care facilities contact: Department of Social Services, Child Care Licensing Division, 1604 Santa Rosa Rd., With Bldg., Ste. 130, Richmond, VA 23229; 804-662-9743. To find out whether or not you qualify for child care assistance, contact your local county Department of Social Services or Richmond's Department of Social Services at 804-692-1730.

Washington

Child Care Action Service
Office of Child Care Resource and Referral
P.O. Box 446
Olympia, WA 98507-0446
206-754-0810

West Virginia

Department of Health and Human Resources
Office of Social Services
Bldg. 6, Room 850
State Capital
Charleston, WV 25305
304-558-7980

Wisconsin

State Dept. of Health and Social Services
Child Care Licensing Division
3601 Memorial Dr.
Madison, WI 53704
608-243-2400

Wyoming

State Department of Family Services
Office of Child Care Licensing
Hathaway Bldg.
Cheyenne, WY 82002-0490
307-777-6848

"Manpower Inc., a temporary help firm, now employs twice as many people as General Motors."

Source: *The New Rules: How to Succeed in Today's Post-Corporate World*, John P. Potter, Free Press, 1995

Child Care Money for Those On or Just Off AFDC

For those who are struggling to work, but find that the cost of child care is making you wonder if the effort is worth it, take heart. There is an Aid To Families With Dependent Children (AFDC) At-Risk Care Program which permits states to provide child care to low-income families who are not receiving AFDC, need child care in order to work, and would otherwise be at risk of becoming eligible for AFDC. There are also funds for AFDC recipients (Title IV-A Child Care) to allow them to pursue employment or work training, as well as transitional funds to assist those recently off AFDC. The central point of administration of these programs are with state welfare agencies. In this way state agencies, which also have the responsibility for providing welfare, employment, and related services under the Job Opportunities and Basic Skills Training (JOBS) program, can coordinate child care with these services. States may not be using the title "At-Risk Care Program, or Title IV-A Child Care" so make sure you explain your situation clearly and state that you need child care assistance. There is a list of state lead agencies below who may be able to assist you in locating a local source who has received these child care monies. You may also contact Office of Family Assistance, Administration for Children and Families, U.S. Department of Health and Human Services, Fifth Floor 370 L'Enfant Promenade, SW, Washington, DC 20447; 202-401-9294.

IV-A Child Care Directors

Alabama

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Department of Human Resources
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602-542-4248

Child Care Money for Those On or Just Off AFDC

Arkansas

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Department of Human Services
Division of Economic and Medical Services
P.O. Box 1437, Slot 1230
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501-682-8947

California

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744 P St.
Sacramento, CA 95814
916-657-3442

Colorado

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Department of Social Services
1575 Sherman St.
Denver, CO 80203-1714
303-866-5958

Connecticut

Child Care Team Leader
Department of Social Services
25 Sigourney St., 10th Floor
Hartford, CT 06106
203-424-5325

Delaware

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Delaware Health and Social Services
Division of Social Services
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P.O. Box 906
New Castle, DE 19720
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District of Columbia

Garland Hawkins
Child Care Coordinator
Commission on Social Services
33 N St., NE
Washington, DC 20002

How Do I Take Care Of The Kids?

202-727-1293

Florida

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2811 International Blvd.
Tallahassee, FL 32301
904-488-4900

Georgia

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2 Peachtree St., NW
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Guam

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Idaho

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Boise, ID 83720
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Illinois

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Child Care Money for Those On or Just Off AFDC

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Indiana

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402 W. Washington, Room W363
Indianapolis, IN 46204
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Iowa

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Department of Human Services
Hoover State Building
5th Floor
Des Moines, IA 50319
515-281-3186

Kansas

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Department of Social and Rehabilitation Services
Smith Wilson Building
300 SW Oakley
Topeka, KS 66606
913-296-3742

Kentucky

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Frankfort, KY 40621
512-564-2524

Louisiana

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504-342-9108

Maine

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Department of Human Services
State House Station 11

How Do I Take Care Of The Kids?

Augusta, ME 04333-0011
207-287-2415

Maryland

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311 W. Saratoga St., 1st Floor
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Massachusetts

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Michigan

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Department of Social Services
P.O. Box 30037
Lansing, MI 48909
517-373-0356

Minnesota

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444 Lafayette Dr.
St. Paul, MN 55155-3832
612-296-0179

Mississippi

Ms. Ronnie McGinnis, Director
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Department of Human Services
P.O. Box 352
Jackson, MS 39205-0352
601-359-4555

Missouri

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Jefferson City, MO 65103-0088
314-751-3124

Child Care Money for Those On or Just Off AFDC

Montana

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Department of Public Health and Human Services
Division of Family Assistance
P.O. Box 4210
Helena, MT 59604
406-444-1828

Nebraska

Margaret Hall
Administrator
Public Assistance Division
Department of Social Services
P.O. Box 95026
Lincoln, NE 68509-5026
402-471-9264

Nevada

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Nevada Department of Human Resources
505 E. King St., Room 600
Carson City, NV 89710
702-687-4730

New Hampshire

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Bureau of Employment and Support Services
Office of Economic Services
Dept. of Health and Human Services
6 Hazen Dr.
Concord, NH 03301
603-271-4249

New Jersey

David Hines, Child Care Director
Division of Family Development
Statewide Operations, CN 716
6 Quakerbridge Plaza
Trenton, NJ 08625
609-588-2415

New Mexico

Jacky Lowe
Child Care Bureau Chief
Preventive Services Division
Department of Children, Youth and Families
P.O. Drawer 5160
Santa Fe, NM 87502
505-827-4033

How Do I Take Care Of The Kids?

New York

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Section 11B
Department of Social Services
40 N. Pearl St.
Albany, NY 12243
518-474-9454

North Carolina

Theon Beal, Chief
Public Assistance Section
Division of Social Services
Room 1021, Albemarle Building
325 N. Salisbury St.
Raleigh, NC 27603
919-733-7831

North Dakota

Sue Satterthwaite, Administrator
Child Care Assistance Program
Office of Economic Assistance
State Capitol, Judicial Wing
600 E. Boulevard Ave.
Bismarck, ND 58505-0250
701-328-4603

Ohio

Richard Davis, Chief
Bureau of Child Care
Child Care and Family Services
65 E. State, 5th Floor
Columbus, OH 43215
614-466-1043

Oklahoma

Prins Ells Anderson, Program Supervisor
Day Care Unit, Income Support
Department of Human Services
4545 N. Lincoln St., Suite 100
Oklahoma City, OK 73105
405-521-3561

Oregon

Judy Johnson
IV-A Child Care Coordinator
Department of Human Relations
Adult and Family Services Div.
Second Floor, 500 Summer St., NE
Salem, OR 97310
503-945-6806

Child Care Money for Those On or Just Off AFDC

Pennsylvania

Nancy Norcross
Director of Child Care and Family Support
Bureau of Employment and Training
Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105-2675
717-787-1684

Puerto Rico

Lydia Rivera
IV-A Child Care Administrator
Department of Social Services
Family Services Program
Isla Grande, Building #10
P.O. Box 11398
Santurce, PR 00910
809-723-2127

Rhode Island

Joseph Dean
Administrator
Office of Child Care
Division of Community Services
Department of Human Services
600 New Londen Ave.
Cranston, RI 02920
401-464-3071

South Carolina

Hiram Spain
Director, Work Support Program
Department of Social Services
P.O. Box 1520
Columbia, SC 29202
803-737-5916

South Dakota

Dennis Pelkofer
AFDC Program Administrator
Department of Social Services
Kneip Building
700 Governor's Dr.
Pierre, SD 57501-2291
605-773-4678

Tennessee

Wanda Moore
Director of JOBSWORK
Department of Human Services
400 Deaderick St.
Citizens Plaza Building

How Do I Take Care Of The Kids?

Nashville, TN 37219
615-313-4866

Texas

Charlotte Brantley
Unit Leader, Child Care Services
Department of Human Services
P.O. Box 149030
Austin, TX 78714-9030
512-438-4158

Utah

Helen Thatcher
Assistant Director
Office of Family Support
Department of Human Services
120 N. 200 W., Suite 325
Salt Lake City, UT 84103-0500
801-538-3970

Vermont

Edward Cafferty
Program Chief
Reach-Up Program
Department of Social Welfare
103 S. Main St.
Waterbury, VT 05676
802-241-2811

Christopher J. Mulvaney
Federal Programs Administrator
Department of Social and Rehabilitative Services
103 S. Main St.
Waterbury, VT 05676
802-241-2120

Virginia

Jean Collins
Child Day Care Program Manager
Department of Social Services
Theater Row Building
730 E. Broad St.
Richmond, VA 23219-1849
804-692-1298

Virgin Islands

Verna Garcia
Department of Human Services
Administrator of Volunteer and Special Programs
11A and 11B Golden Rock
Christiansted, St. Croix USVI 00820
809-773-2323

Child Care Money for Those On or Just Off AFDC

Washington

Dori Shoji, Program Manager
Dept. of Social and Health Services
Division of Income Assistance
P.O. Box 4500
Olympia, WA 98504-5400
206-438-8278

West Virginia

Kay Tilton
Director of Licensing and Day Care
Bureau of Human Resources
Capitol Complex
Building 6, Room 850B
Charleston, WV 25305
304-558-7980

Wisconsin

Dave Edie, Director
Office of Child Care
1 W. Wilson St.
Madison, WI 53707
608-266-6946

Wyoming

Ellen Sevall, Program Consultant
Department of Family Services
Hathaway Building, Room 372
Cheyenne, WY 82002-0490
307-777-6848

Comprehensive Child Development Centers

Children don't have to wait to be preschoolers to take advantage of government programs. The Comprehensive Child Development Program is a five-year demonstration program that provides intensive comprehensive support services to children from birth to entrance into elementary school. They also provide support services to parents and other household family members in locating training and employment opportunities, in securing adequate health care, nutrition assistance, and housing. Currently, there are over 30 programs in existence. Contact one of the programs listed below to learn more about eligibility requirements and application procedures. You may also contact Administration for Children and Families, P.O. Box 1182, Washington, DC 20013; 202-205-8566.

Comprehensive Child Development Program Directory of Grantees

Cohort I Grantees

Region I

Project AFRIC
Dimock Community Health Center
55 Dimock St.
Richards Building
Roxbury, MA 02119
617-442-1113
Fax: 617-445-0091

Region III

Philadelphia Child Guidance Center
Life Roots CCDP
4025 Chestnut St.
Philadelphia, PA 19104
215-243-3180
Fax: 215-243-2892

Region IV

Uplift, Inc. CCDP
400A W. Whittington St.
Greensboro, NC 27406
910-333-2525
Fax: 910-333-6315

Village Partnership Project
555 Reidville Rd.
Spartanburg, SC 29306
803-594-6762
Fax: 803-594-6767

Civitan International Research Center
University of Alabama at Birmingham
1720 7th Ave., South, Suite 370
Birmingham, AL 35294
205-934-5376
Fax: 205-975-8097

Comprehensive Child Development Centers

Operation Family
Community Action Council
P.O. Box 11610
Lexington, KY 40576
(Street Address: 913 Georgetown St., 40511)
606-233-4600
Fax: 606-244-2219

Region V

Family Service and Visiting Nurse Association
550 Landmarks Blvd.
Alton, IL 60002
618-463-8904
Fax: 618-463-5959

Lessie Bates Davis Neighborhood House
Family Development Center
1045 State St.
East St. Louis, IL 62205
618-875-2211
Fax: 618-875-2241

Personal Best
Proviso Family Services
1701 S. First Ave.
Maywood, IL 60153
708-343-8690

Chestnut Health Systems
702 W. Chestnut St.
Bloomington, IL 61701
309-827-6027

Proviso Family Services
9845 W. Roosevelt Dr.
Westchester, IL 60154
708-681-2324

Springfield Urban League
319 S. Wheeler
Springfield, IL 62703
217-523-0217

Project Focus
Grand Rapids Child Guidance Clinic
1309 Madison, SE
Grand Rapids, MI 49506
616-243-8240
Fax: 616-243-8554

West CAP Full Circle Project

How Do I Take Care Of The Kids?

525 Second St.
P.O. Box 308
Glenwood City, WI 54013-0308
715-265-4271
Fax: 715-265-7031

Region VI

Project Family
P.O. Box 120
(Street Address: 4208 Frazier Pike)
College Station, AR 72053
501-490-1929
Fax: 501-320-4264

City of Albuquerque CCDP
Albuquerque Department of Community Services
Office of Child Development
2200 University Blvd., SE
Albuquerque, NM 87106
505-767-6500
Fax: 505-767-6525

Primero Los Ninos
La Clinica de Familia
225 E. Idaho
La Mission Pl. #26
Las Cruces, NM 88005
505-526-2007
Fax: 505-525-9121

ShareCare Program
Day Care Association of Fort Worth and Tarrant County
121 N. Rayner
Ft. Worth, TX 76111
817-831-8115
Fax: 817-831-7439

Region VIII

Community-Family Partnership Project
Center for Persons with Disabilities
UMC 6800
Logan, UT 84322-6800
801-797-2008
Fax: 801-750-2044

Region IX

The Ark
SHIELDS for Families Project, Inc.
11705 Deputy Yamamoto Place
Suite A
Lindwood, CA 90262
or

Comprehensive Child Development Centers

1721 E. 120th St.
Los Angeles, CA 90059
213-357-6930
Fax: 213-569-1979

Hope Street Family Center
UCLA Department of Pediatrics
Child Development
300 UCLA Medical Plaza
Los Angeles, CA 90024-7033
310-794-7658
Fax: 310-206-4215

Oakland Birth to School Project - CCDP
East Bay Perinatal Council
10 Eastmont Mall, Suite 200
Oakland, CA 94605
510-635-8112
Fax: 510-635-8401

Region X

N.E.W. Family Coalition
EWU Center for Health Research
West 407 Riverside
Suite 421
Spokane, WA 99201
509-359-4208
Fax: 509-359-6639

Northwest Washington Rural Resources
320 N. Main
Colville, WA 99114
509-684-8421

"There are 50% fewer jobs for unemployed people at every level than there were in 1985."

Source: *Clicking*, Faith Popcorn, Harper Collins, 1996

Check Out Day Care Before You Sign Up Junior

We don't trust our kids with just anyone, so how do you check out a day care before you enroll your child? Each state has a different type of licensing procedure and requirements, so you can contact your state office listed below to learn more about what is required of day care facilities (many states require that facilities which operate out of individual homes also be licensed). In addition, some states have special offices where you can register a complaint concerning a day care establishment, as well as learn whether complaints are already on file regarding a particular facility.

Day Care Licensing Offices

The following offices are starting places for finding out what agency within a state government licenses day care centers:

Alabama

State Department of Health and Human Resources
Office of Day Care
50 Ripley St.
Montgomery, AL 36130
334-242-1425

Alaska

Department of Health and Human Services
Office of Day Care Licensing
P.O. Box 110630
Juneau, AK 99811
907-465-3191

Arizona

State Department of Health
Office of Child Care Licensing
1647 E. Morton St.
Phoenix, AZ 85020
602-255-1272

Arkansas

State Department of Health and Human Services
Child Care Licensing Unit
P.O. Box 1437, Slot 4400
Little Rock, AR 72203
501-682-2309

California

State Department of Health
Office of Social Services
Day Care Licensing Unit
8745 Fulsom Blvd., Suite 200
Sacramento, CA 95826
916-229-4530

Colorado

State Department of Health
Office of Social Services
Child Care Licensing
1575 Sherman St.
Denver, CO 80203
303-866-5958

Connecticut

Department of Public Health and Addiction Services
Day Care Licensing Division
150 Washington St.
Hartford, CT 06457
203-566-2575

Delaware

Department of Health and Human Services
Office of Child Care Licensing
DSCYF, 1825 Falkland Rd.
Wilmington, DE 19805
302-892-5800

District of Columbia

Department of Social Services
Consumer and Regulatory Affairs
SFRA/SSFD, Room 1035
614 H St., NW
Washington, DC 20001
202-727-7226

Florida

Department of Health and Human Resources
Children and Family Services
Day Care Licensing Division
2811 A Industrial Plaza Dr.
Tallahassee, FL 32320
904-488-4900

Georgia

State Department of Health
Child Care Licensing Unit
2 Peachtree St., NW, 20th Floor
Atlanta, GA 30303-3167
404-657-5562

Hawaii

State Department of Human Services
Child Care Connection
677 Queen St., Room 400A
Honolulu, HI 96813

How Do I Take Care Of The Kids?

808-587-5266

Idaho

State Department of Health
Boise City Clerk's Office
Child Care Licensing Unit
P.O. Box 500
Boise, ID 83701
208-384-3710

Illinois

State Department of Health
Children and Family Services Division
Child Care Licensing Unit
1001 N. Walnut St.
Springfield, IL 62702
217-785-2688

Indiana

State Department of Health
Division of Family and Children
Child Care Licensing Unit
402 W. Washington St.
Room W364
Indianapolis, IN 46204
317-233-5414

Iowa

State Department of Health
Human Services Division
Child Care Licensing Department
Hoover State Office Building, 5th Floor
Des Moines, IA 50319
515-281-6074

Kansas

Kansas Department of Health and Environment
Child Care Licensing Division
Mills Building, Room 400C
900 SW Jackson
Topeka, KS 66612-1290
913-296-1270

Kentucky

State Department of Health
Department of Social Services
Child Care Licensing Unit
275 E. Main St.
Frankfort, KY 40621
502-564-2800

Louisiana

State Department of Health
Child Care Licensing Division
P.O. Box 3078
Baton Rouge, LA 70821
504-922-0015

Maine

Bureau of Child and Family Services
221 State St., Station 11
Augusta, ME 04333
207-287-5060

Maryland

Department of Human Resources
Child Care Administration
Licensing Division
311 W. Saratoga St.
Baltimore, MD 21201
410-767-7805

Massachusetts

State Department of Health
Office of Children
Day Care Licensing Division
1 Ashburton Place
Boston, MA 02108
617-727-8900

Michigan

State Department of Health
Child Care Licensing Division
Suite 1212, Grand Tower Building
P.O. Box 30037
Lansing, MI 48909
517-373-8300

Minnesota

State Department of Human Services
Child Care Licensing Unit
444 Lafayette Rd.
St. Paul, MN 55155
612-296-3971

Mississippi

Mississippi State Department of Health
Child Care Division
P.O. Box 1700
Jackson, MS 39215-1700
601-960-7613

Missouri

How Do I Take Care Of The Kids?

State Department of Health
Bureau of Child Care
Child Care Licensing Division
P.O. Box 570
Jefferson City, MO 65102
314-751-2450

Montana

State Department of Health and Human Services
Division of Child and Family Services
Child Care Licensing
P.O. Box 8005
Helena, MT 59604
406-444-5900

Nebraska

State Department of Social Services
Child Care Licensing Division
301 Centennial Mall S, 5th Floor
Lincoln, NE 68509
402-471-3121

Nevada

State Department of Health
Day Care Licensing Division
711 E. 5th St.
Carson City, NV 89710
702-687-4232

New Hampshire

State Department of Health and Human Service
Child Care Licensing Unit
6 Hazen Dr.
Health and Human Services Building
Concord, NH 03301
603-271-4624

New Jersey

Department of Health
Division of Youth and Family Services
Child Care Licensing, CN 717
Trenton, NJ 08625-0717
609-292-9220

New Mexico

Department of Health
Child Care Licensing Division
P.O. Drawer 5760
Santa Fe, NM 87502
505-827-7684

New York

State Department of Health
Social Services Division
Albany Regional Office
Child Care Licensing Bureau
40 N. Pearl St.
3 City Square, 1st Floor
Albany, NY 12243
518-432-2763

North Carolina

State Department of Health
Child Development Division
Child Care Licensing
P.O. Box 29553
Raleigh, NC 27626
919-662-4499

North Dakota

State Department of Health
Children and Family Services
Child Care Licensing Unit
600 E. Blvd. Ave.
Bismarck, ND 58505
701-328-4809

Ohio

State Department of Health
Children and Family Services
Child Care Licensing Division
65 E. State St., 5th Floor
Columbus, OH 43215
614-466-3822

Oklahoma

State Department of Human Services
Office of Child Care
P.O. Box 25352
Oklahoma City, OK 73125
405-521-3561

Oregon

State Department of Health
Child Care Licensing
Child Care Division
Employment Department
Salem, OR 97311
503-378-3178

Pennsylvania

State Department of Health
Day Care Licensing Division
Central Region

How Do I Take Care Of The Kids?

DPW Complex #2
Lanco Lodge
Harrisburg, PA 17125
717-772-7078

Rhode Island

Department of Children, Youth and Families
Child Care Licensing Division
DCYF, Bldg. 1
610 Mount Pleasant Ave.
Providence, RI 02908
401-277-4741

South Carolina

State Department of Social Services
Child Care Licensing Division
P.O. Box 1520, Room 520
Columbia, SC 29202-1520
803-734-5740

South Dakota

Department of Social Services
Child Care Services
Child Care Licensing Division
700 Governor's Dr.
Pierre, SD 57501
605-773-4766

Tennessee

State Department of Health
Day Care Licensing Division
400 Dedrick St.
Nashville, TN 37248
615-313-4779

Texas

State Department of Protective and Regulatory Services
P.O. Box 149030
Austin, TX 78714-9030
512-438-3260

Utah

Department of Human Services
Office of Child Care Licensing
120 North, 200 West, #209
Salt Lake City, UT 84103
801-538-4242

Vermont

Department of Licensing
Child Care Licensure
103 S. Main St.

Montpelier, VT 05761-2401
802-241-2158

Virginia

State Department of Social Services
Child Care Licensing Division
730 Broad St.
Richmond, VA 23219
804-692-1787

Washington

Office of Child Care Policy
Child Care Licensing Division
P.O. Box 45700
Olympia, WA 98504
360-586-2815

West Virginia

Department of Health and Human Resources
Office of Social Services
Building 6, Room 850
State Capital
Charleston, WV 25305
304-558-7980

Wisconsin

State Department of Health and Social Services
Child Care Licensing Division
3601 Memorial Dr.
Madison, WI 53704
608-243-2400

Wyoming

State Department of Family Services
Office of Child Care Licensing
Hathaway Building
Cheyenne, WY 82002
307-777-6595

"Between 1960 and 1990, output of manufactured goods of all kinds continued to rise, but the number of jobs needed to create that flow of production fell by half."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

JOBS For You

Are you on public assistance, but would like to be working? JOBS (Jobs Opportunities and Basic Skills) Training Program is a state and federally funded program which provides education and training for public assistance recipients along with the necessary support services to help you find quality jobs. You can take part in basic math and reading skills classes, job training programs, and even on-the-job training. JOBS is required to provide or reimburse you for transportation and other work related expenses, as well as offer child care for those who need it. Child care is subsidized for parents, so that they may choose the best child care provider for the child. Payment rates are set by the state, and the care must meet certain standards. Contact your local Aid to Families with Dependent Children (AFDC) office, or contact the State JOBS Coordinator for information on the JOBS program nearest you. For more information, contact Office of Family Assistance, Administration for Children and Families, 370 L'Enfant Promenade, SW, Washington, DC 20447; 202-401-4534.

Jobs Program Directory

Alabama

Office of Work and Training Services
Public Assistance Division
S. Gordon Persons Building
50 Ripley St.
Montgomery, AL 36130
334-242-1950

Alaska

Division of Public Assistance
Department of Health and Social Service
P.O. Box 110640
Juneau, AK 99811-0640
907-465-5844

Arizona

Dept. of Economic Security
P.O. Box 6123-710A
Phoenix, AZ 85005
602-542-5954

Arkansas

Department of Human Services
P.O. Box 1437
Mail Slot 1230
Little Rock, AR 72203
501-682-8264

California

How Do I Take Care Of The Kids?

Department of Social Services
744 P St.
M/S 6-700
Sacramento, CA 95814
916-657-3442

Colorado

Department of Human Services
1575 Sherman St.
Denver, CO 80203
303-866-2643

Connecticut

Family Support Team
Department of Social Services
25 Sigourney St.
Hartford, CT 06106
860-424-5329

Delaware

Division of Social Services
P.O. Box 906
New Castle, DE 19720
302-577-4451

District of Columbia

Department of Human Services
33 N St. NE
Washington, DC 20001
202-727-1293

Florida

Department of Health and Rehabilitative Services
1317 Winewood Blvd.
Tallahassee, FL 32399-0700
904-922-9622

Georgia

Department of Human Resources
2 Peachtree St.
14th Floor, Room 318
Atlanta, GA 30303
404-657-3737

Hawaii

Department of Human Services
1001 Bishop St.
Suite 900
Honolulu, HI 96813
808-586-7054

Idaho

Department of Health and Welfare
FACS
P.O. Box 83720
450 W. State St., 7th Floor
Boise, ID 83720
208-334-6618

Illinois

Department of Public Aid
100 S. Grand, 2nd Floor
Springfield, IL 62762
217-785-3300

Indiana

Family Social Service Administration
402 W. Washington
Room W363
Indianapolis, IN 46204
317-232-2002

Iowa

Department of Human Services
Fifth Floor
Hoover State Office Building
Des Moines, IA 50319
515-281-8629

Kansas

Department of Social and Rehabilitation Services
DSOB, 915 SW Harrison
Topeka, KS 66612
913-296-4276

Kentucky

Department of Social Insurance
Cabinet for Human Resources
275 E. Main St.
Frankfurt, KY 40621
502-564-3703

Louisiana

Department of Social Services
P.O. Box 94065
Baton Rouge, LA 70804
504-342-2511

Maine

Maine Department of Human Services
Statehouse Station #11
32 Winthrop St.

How Do I Take Care Of The Kids?

Augusta, ME 04333
207-289-3309

Maryland

Department of Human Resources
311 W. Saratoga St., Room 714
Baltimore, MD 21201
410-767-7119

Massachusetts

Department of Transitional Assistance
600 Washington St.
Boston, MA 02111
617-348-5931

Michigan

Department of Social Services
235 S. Grand Ave., Suite 504
P.O. Box 30037
Lansing, MI 48909
517-335-0015

Minnesota

Department of Human Services
444 Lafayette Rd.
St. Paul, MN 55155
612-296-2499

Mississippi

Department of Social Services
750 N. State St., 5th Floor
Jackson, MS 39202
601-359-4854

Missouri

Division of Family Services
72728 Plaza Dr.
P.O. Box 88
Jefferson City, MO 65103
573-751-3124

Montana

Dept. of Social and Rehabilitation Services
P.O. Box 4210
Helena, MT 59604
406-444-4099

Nebraska

Department of Social Services
310 Centennial Mall South
5th Floor
P.O. Box 95026

Lincoln, NE 68509
402-471-3121

Nevada

Nevada State Welfare Division
Capitol Complex
2527 North Carson St.
Carson City, NV 89710
702-687-4143

New Hampshire

New Hampshire Department of Health and Human Services
6 Hazen Dr.
Concord, NH 03301-6521
603-271-4249

New Jersey

Department of Human Services
CN 716
Trenton, NJ 08625
609-588-2411

New Mexico

New Mexico Human Services Department
P.O. Box 2348
Santa Fe, NM 87500
505-827-7262

New York

New York Department of Social Services
40 North Pearl St.
Albany, NY 12243
518-474-9222

North Carolina

Department of Human Resources
325 North Salisbury St.
Raleigh, NC 27611
919-733-2873

North Dakota

Department of Human Services
600 E. Boulevard
Bismarck, ND 58505
701-328-4005

Ohio

Department of Human Services
State Office Tower, 31st Floor
30 East Broad St.
Columbus, OH 43266-0423
614-466-3196

Oklahoma

Department of Human Services
P.O. Box 25352
Oklahoma City, OK 73125
405-521-3076

Oregon

Adult and Family Services Division
500 Summer St., NE
Salem, OR 97310-1013
503-945-6115

Pennsylvania

Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105
717-787-8613

Puerto Rico

SOSEDF
Isla Grande, Building #0
Santurce, PR 00910
809-722-0045

Rhode Island

Department of Human Services
600 New London Ave.
Cranston, RI 02920
401-464-2423

South Carolina

Department of Social Services
P.O. Box 1520
Columbia, SC 29202
803-737-5916

South Dakota

Department of Social Services
Richard F. Kneip Building
Pierre, SD 57501
605-773-3493

Tennessee

Department of Human Services
400 Deadericks, 12th Floor
Nashville, TN 37248
615-313-4866

Texas

Department of Human Services
Mail Code E-309

P.O. Box 149030
Austin, TX 78714
512-450-4140

Utah

Department of Human Services
120 North 200 West
Salt Lake City, UT 84145-0500
801-538-8231

Vermont

Department of Social Welfare
State Office Building
103 South Main St.
Waterbury, VT 05676
802-241-2834

Virgin Islands

Department of Human Services
P.O. Box 550
Barbele Plaza South
St. Thomas, VI 00801
809-774-4673

Virginia

Department of Social Services
730 E. Broad St, 2nd Floor
Richmond, VA 23219
804-692-1229

Washington

Department of Social and Health Services
P.O. Box 45470
Olympia, WA 98504-5400
206-438-8400

West Virginia

Department of Health and Human Services
Building 6, State Office Complex
Charleston, WV 25305
304-558-5203

Wisconsin

Department of Health and Social Services
P.O. Box 7935
1 West Wilson St., Room 350
Madison, WI 53707-7935
608-266-3035

Wyoming

Department of Family Services
Hathaway Building, Room 347

How Do I Take Care Of The Kids?

2300 Capitol Ave.
Cheyenne, WY 82002-0710
307-777-5841

Child Care Help From Your State

In order to give states the freedom to choose what particular services they need, the Federal government provides the Social Services Block Grant (Title XX). This allows each state to provide social services which best suit the needs of the individuals residing in the state. Examples of funded services include child day care, protective and emergency services for children and adults, homemaker and chore services, information and referral, adoption, foster care, counseling, and transportation. To find out what services are provided in your state, contact your state Department of Social Services. For more information, contact Office of Community Services, Division of State Assistance, 370 L'Enfant Promenade, SW, Washington, DC 20447; 202-401-9344.

Social Services Block Grant State Contacts

Alabama

Mr. Charles G. Cleveland
Commissioner
Department of Human Resources
S. Gordon Persons Bldg.
50 Ripley St.
Montgomery, AL 36130
334-242-1160

Alaska

Theodore A. Mala, M.D., MPH
Commissioner
Department of Health and Social Services
P.O. Box 110601
Juneau, AK 99811-0601
907-465-3030

American Samoa

Fuala'Au H. Tamate
Director
Social Services Division
Department of Human Services
Pago Pago, AS 96799
684-633-2696

Arizona

Ms. Linda J. Blessing
Director
Department of Economic Security
1717 West Jefferson
Phoenix, AZ 85007
602-542-4702

Arkansas

Mr. Tom Dalton, Director

How Do I Take Care Of The Kids?

Arkansas Department of Human Services
Donaghey Building - Suite 326
7th and Maine St.
P.O. Box 1437
Little Rock, AR 72203-1437
501-682-8650

California

Ms. Eloise Anderson, Director
California Department of Social Services
744 P St. - Mail Station 17-11
Sacramento, CA 95814
916-657-2598

Colorado

Ms. Karen Beye, Executive Director
Department of Social Services
1575 Sherman St.
Denver, CO 80203-1714
303-866-5800

Connecticut

Ms. Joyce Thomas, Acting Commissioner
Department of Social Services
25 Sigourney St.
Hartford, CT 06106-5033
860-424-5008

Delaware

Ms. Carmen Nazario, Secretary
Delaware Department of Health and Social Services
1901 N. Dupont Highway
New Castle, DE 19720
302-577-4500

District of Columbia

Ms. Annie Goodson, Director
D.C. Department of Human Services
609 H St., NE, 5th Floor
Washington, DC 20002
202-727-5930

Florida

Mr. James Towey, Secretary
Department of Health and Rehabilitative Services
1323 Winewood Blvd.
Tallahassee, FL 32399-0700
904-488-7721

Georgia

Child Care Help From Your State

Tommy Olmstead, Commissioner
Georgia Department of Human Resources
47 Trinity Ave., SW
Atlanta, GA 30334-5600
404-656-5680

Guam

Leticia V. Espaldon, M.D., Director
Department of Public Health and Social Services
P.O. Box 2816
Agana, GU 96910
011-671-734-7269

Hawaii

Ms. Susan Chandler, Director
Hawaii State Department of Social Services and Housing
P.O. Box 339
Honolulu, HI 96809
808-548-6260

Idaho

Ms. Linda Caballero, Director
Idaho Department of Health and Welfare
State House
450 West State St.
Boise, ID 83720-5450
208-334-5500

Illinois

Mr. Robert Wright, Director
Illinois Department of Public Aid
Harris Bldg. II
100 South Grand Ave. East
Springfield, IL 62762
217-782-6716

Indiana

Ms. Cheryl Sullivan, Secretary
Family and Social Services Administration
150 North West Market St.
P.O. Box 7083
Indianapolis, IN 46207-7083
317-233-4456
1-800-545-7763

Iowa

Mr. Charles M. Palmer, Director
Department of Human Services
Hoover State Office Building
E. 13th and Walnut

How Do I Take Care Of The Kids?

Des Moines, IA 50319
515-281-5452

Kansas

Mrs. Rochelle Chronisper, Secretary
Dept. of Social and Rehabilitation Services
Docking State Office Building
915 Harrison St., Room 603-N
Topeka, KS 66612
913-296-3271

Kentucky

Ms. Peggy Wallace, Commissioner
Department of Social Services
275 E. Main St., 6th Floor W
Frankfort, KY 40621
502-564-4650

Louisiana

Mrs. Gloria Bryant-Banks
Secretary
Department of Social Services
P.O. Box 3776
755 Third St., North, Room 228
Baton Rouge, LA 70821
504-342-0286

Maine

Ms. Jane Sheehan, Commissioner
Department of Human Services
221 State St.
Augusta, ME 04333
207-289-2736

Maryland

Mr. Alvin Collins, Secretary
Department of Human Resources
311 West Saratoga St.
Baltimore, MD 21201
410-767-7109

Massachusetts

Ms. Linda K. Carlisle
Commissioner
Department of Social Services
24 Farnsworth St.
Boston, MA 02114
617-727-0900 ext. 202
and
Mr. Charles H. Crawford, Commissioner
Massachusetts Commission for the Blind
88 Kinston St.

Child Care Help From Your State

Boston, MA 02111-2227
617-727-5550 ext. 4503

Michigan

Mr. Gerald H. Miller, Director
Michigan Department of Social Services
235 South Grand Ave.
P.O. Box 30037
Lansing, MI 48909
517-373-2000

Minnesota

Ms. Natalie Haas-Steffen
Commissioner
Minnesota Department of Human Services
444 Lafayette Rd.
St. Paul, MN 55155-3815
612-296-2701

Mississippi

Mr. Donald Taylor
Interim Executive Director
Department of Human Services
750 N. State St.
Jackson, MS 39202
601-359-4500

Missouri

Mr. Gary J. Stangler, Director
Department of Social Services
Broadway State Office Building
P.O. Box 1527
Jefferson City, MO 65102-1527
314-751-4815

Montana

Peter S. Blouke, Ph.D.
Director
Department of Social and Rehabilitation Services
P.O. Box 4210
Helena, MT 59604
406-444-5622

Nebraska

Ms. Mary Dean Harvey
Director
Nebraska Department of Social Services
301 Centennial Mall, South
P.O. Box 95026, 5th Floor
Lincoln, NE 68509-5026
402-471-3121

How Do I Take Care Of The Kids?

Nevada

Ms. Charlotte Crawford
Director
Department of Human Resources
505 E. King St.
Room 600 - Kinkead Building
Carson City, NV 89710
702-687-4733

New Hampshire

Mr. Terry Morton
Commissioner
Department of Health and Human Services
6 Hazen Dr.
Concord, NH 03301-6505
603-217-4334

New Jersey

Mr. William Waldman
Commissioner
New Jersey Department of Human Services
Capital Place 1 CN-700
Trenton, NJ 08625
609-292-3717

New Mexico

Ms. Heather Wilson
Secretary
Department of Children, Youth and Families
P.O. Drawer 5160
Santa Fe, NM 87502
505-827-7602

New York

Mr. Brian Wing
Commissioner
New York State Department of Social Services
40 North Pearl St.
Albany, NY 12243-0001
518-474-9475

North Carolina

Ms. Mary K. Deyampert
Director
Division of Social Services
Department of Human Resources
325 North Salisbury St.
Raleigh, NC 27603
919-733-3055

North Dakota

Ms. Yvonne M. Smith

Child Care Help From Your State

Associate Director
Office of Field Services and Program Development
North Dakota Department of Human Services
600 E. Boulevard Ave.
Bismarck, ND 58505-0265
701-224-4050

Northern Marianas

Mr. Jesse B. Pangelinan, Director
Department of Community and Cultural Affairs
Saipan, Mariana Islands 96950
670-322-9366

Ohio

Mr. Arnold R. Tompkins, Director
Ohio Department of Human Services
30 East Broad St. - 32nd Floor
Columbus, OH 43266-0423
614-466-6282

Oklahoma

Mr. George Miller, Director
Department of Human Services
P.O. Box 25352
Oklahoma City, OK 73125
405-521-3646

Oregon

Mr. Kevin W. Concannon
Director
Oregon Department of Human Resources
500 Summer St.
Salem, OR 97310
503-378-3033

Pennsylvania

Ms. Feather Houston, Secretary
Pennsylvania Department of Public Welfare, Room 333
Health and Welfare Building
Harrisburg, PA 17120
717-787-2600

Puerto Rico

Mrs. Carmen L. Rodriguez de Rivera
Secretary
Puerto Rico Department of Social Services
P.O. Box 11398
Santurce, PR 00910
809-725-4511

Rhode Island

Ms. Christine Ferguson

How Do I Take Care Of The Kids?

Director
Department of Human Services
Aime J. Forand State Office Bldg.
600 New London Ave.
Cranston, RI 02920
401-464-2121

South Carolina

Eugene A. Laurent, Ph.D.
Executive Director
State Health and Human Services Finance Commission
P.O. Box 8206
Columbia, SC 29202-8206
803-253-6100

South Dakota

Mr. James Ellenbecker
Secretary
Department of Social Services
Richard Kneip Building
700 Governor's Dr.
Pierre, SD 57501
605-773-3165

Tennessee

Ms. Linda Rudolph
Commissioner
Department of Human Services
Citizens Plaza Building
400 Deaderick St.
Nashville, TN 37219
615-741-3241

Texas

Mr. Burton Raiford
Commissioner
Texas Department of Human Services
701 W. 51st St.
P.O. Box 149030
Austin, TX 78714-9030
512-450-3011

Utah

Mr. Kerry D. Steadman
Executive Director
Utah Department of Social Services
120 North - 200 West
P.O. Box 45500
Salt Lake City, UT 84145-0500
801-538-4001

Vermont

Child Care Help From Your State

Mr. Cornelius D. Hogan, Secretary
Agency of Human Services
103 South Main St.
Waterbury, VT 05676
802-241-2220

Virginia

Mr. Clarence Carter
Commissioner
Department of Social Services
Blair Building
8007 Discovery Dr.
Richmond, VA 23229-8699
804-662-1900

Virgin Islands

Mrs. Catherine Mills
Commissioner
Department of Social Welfare
P.O. Box 539
St. Thomas, VI 00801
809-774-0930

Washington

Ms. Jean Soliz, Secretary
Washington Department of Social and Health Services
Mail Stop OB 44
Olympia, WA 98503
206-753-3395

West Virginia

Mr. Harry A. Burgess, Director
W.V. Office Of Social Services
Building 6, Room 850
Capitol Complex
Charleston, WV 25305
304-558-8800

Wisconsin

Mr. Joseph Leean, Secretary
Wisconsin Department of Health and Social Services
1 West Wilson St.
Room 650
Madison, WI 53707
608-266-9622

Wyoming

Mr. George Lovato
Director
Department of Family Services
2300 Capital Ave, 3rd Floor
Cheyenne, WY 82002

How Do I Take Care Of The Kids?

307-777-7561

How Do I Get Free Research Help?

Animals and Agriculture

* **Agriculture Exports Clearinghouse**

Foreign Agricultural Service
U.S. Department of Agriculture
Room 5074
Washington, DC 20050

202-720-7115
Fax: 202-720-1727

www: <http://www.usda.gov/fas>

E-mail: fasinfo@ag.gov

The Foreign Agricultural Service compiles and disseminates agricultural trade and commodity production information to agribusinesses and the general public. They offer private companies and cooperatives assistance in marketing their products overseas by collecting and publicizing information on foreign buyers and advertising U.S. export availability. They have a monthly magazine, commodity and trade reports, publications, and fact sheets (many of which are free). They can answer such questions as:

- 1) What are the market prospects for U.S. food and farm products in Japan?
- 2) What are some overseas markets and buying trends for a particular product?
- 3) What are some overseas promotional activities?
- 4) How do I begin an export business?
- 5) How do I advertise my product directly to buyers overseas?

* **Economic Research Service (Agriculture)**

U.S. Department of Agriculture
1301 New York Ave., NW, Room 110
Washington, DC 20005-4788

202-219-0515
Fax: 202-219-0112
Fax on Demand: 202-219-1107

www: <http://www.econ.ag.gov>

E-mail: service@econ.ag.gov

The Economic Research Service conducts research on the economic and socio-demographic issues of rural America; the marketing, trade, and consumption of farm commodities; U.S. and foreign economic policies and their effects on trade; and more. They produce monographs and journal articles ranging from very technical research reports to easy-to-read leaflets. They offer situation and outlook reports providing a mixture of outlook and in-depth analysis of current commodity, trade, resource, and policy issues. Most of the information is available free of charge. They can answer such questions as:

- 1) What are the links between development and world trade?
- 2) What information exists on the U.S. and world markets for agricultural products?
- 3) How can farmers better conserve water resources?
- 4) What are the benefits of organic farming?
- 5) How can farmers adjust their techniques to keep pace with global market trends?

* **National Agricultural Statistics Service**

USDA South Building
U.S. Department of Agriculture (USDA)
Washington, DC 20250

202-720-3896
Fax: 202-690-1311

www: <http://www.usda.gov/nass/>

Animals and Agriculture

E-mail: nass@nass.usda.gov

The National Agricultural Statistics Service collects data on crops, livestock, poultry, dairy, chemical use, prices, and labor, and publishes the official USDA State and national estimates through its Agricultural Statistics Board. There are nearly 400 reports annually covering domestic agriculture, such as estimates of production, stocks, inventories, prices, disposition, utilization, farm numbers and land, and other factors. They provide national profiles from regular surveys of thousands of farmers, ranchers, and agribusinesses that voluntarily provide data on a confidential basis. Publications are available and range from free to \$12. They can answer such questions as:

- 1) How has the use of a specific chemical for crop growth changed over the past five years?
- 2) Has the size of farms increased or decreased over the past ten years?
- 3) What statistics exist on wildlife damage to crops?
- 4) How has the weekly crop weather effected crop growth?
- 5) What data is there on livestock slaughter?

*** Alternative Farming Systems Information Center**

U.S. Department of Agriculture

National Agricultural Library

10301 Baltimore Blvd., Room 304

Beltsville, MD 20705-2351

301-504-6559

Fax: 301-504-6409

www: <http://www.nal.usda.gov>

E-mail: nalafsic@nal.usda.gov

The Alternative Farming Systems Information Center encourages research, education, and information delivery about farming systems that preserve the natural resource base while maintaining economic viability. The Center is the focal point for information on all types of alternative farming practices. They can refer you to organizations or experts, identify current research, furnish you with bibliographies, and more. Brief data base searches are free, while exhaustive searches are conducted on a cost recovery basis. They can answer such questions as:

- 1) How do you establish and maintain an organic garden?
- 2) What is involved in building a compost pile?
- 3) What are the effects of herbicide and fertilizer run off?
- 4) How can I avoid ground water contamination?
- 5) What are some solar energy alternatives for agriculture?

*** Animal Welfare Information Center**

National Agricultural Library

U.S. Department of Agriculture

10301 Baltimore Blvd.

Beltsville, MD 20705

301-504-6212

Fax: 301-504-7125

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: awic@nal.usda.gov

The Animal Welfare Information Center is the focal point for all aspects of animal welfare. They have information on the care, handling, and management of animals used in research; training guides and manuals for animal care personnel; ethical issues; animal behavior; and pain control. They have a publications list of free fact sheets, bibliographies, and other resources. They can answer such questions as:

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- 1) What information is there on the ethical and moral issues relating to animals and the philosophy of animal rights?
- 2) What alternatives are there to the use of live animals in research?
- 3) What videos exist on the care of animals?
- 4) What are some of the legislation regarding animal welfare?
- 5) What are some of the resources available regarding the raising of poultry?

* **Aquaculture Information Center**

National Agricultural Library
U.S. Department of Agriculture
10301 Baltimore Blvd.
Beltsville, MD 20705

301-504-5558
Fax: 301-504-6409

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: aic@nal.usda.gov

The Aquaculture Information Center collects information on the culture of aquatic plants and animals in freshwater, brackish, and marine environments. Examples include: catfish farming, oyster culture, salmon ranching, and trout farming. They have a publications list of free fact sheets, bibliographies, and other resources. They can answer such questions as:

- 1) How do you start a catfish farm?
- 2) What are the effects of sodium, cadmium, and lead on aquatic plants?
- 3) What types of algae are edible?
- 4) What is involved in raising snails?
- 5) What can be done to stop the pollution of freshwater environments?

* **Food and Nutrition Information Center**

National Agricultural Library
U.S. Department of Agriculture
10301 Baltimore Blvd., Room 304
Beltsville, MD 20705

301-504-5719
Fax: 301-504-6409

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: fnic@nal.usda.gov

The Food and Nutrition Information Center serves many types of users including educators, students, researchers, and consumers. Reference services are provided. Subjects covered include human nutrition research and education, diet and diet-related diseases, food habits, food composition, nutrition education, and more. The Center offers a variety of services which include answers to specific questions, lending books and audiovisuals, and providing computerized literature searches. A publications list is available, many of which are free. They can answer such questions as:

- 1) What studies exist on the effects of the school breakfast program?
- 2) What information can you provide to parents concerned about their overweight children?
- 3) Do you have information on anorexia nervosa?
- 4) Is it dangerous to consume caffeine while pregnant?
- 5) Are canned peaches as nutritious as fresh?

* **Horticulture Clearinghouse**

U.S. Department of Agriculture
10301 Baltimore Blvd.
Beltsville, MD 20705

301-504-5204
Fax: 301-504-6927

Animals and Agriculture

www: <http://www.nal.usda.gov>

The Horticulture Clearinghouse covers technical horticultural or botanical questions, economic botany, wild plants of possible use, herbs, bonsai, and floriculture. They can answer such questions as:

- 1) How can you grow lavender commercially as a source of essential oils?
- 2) How do you grow and dry herbs?
- 3) How much would landscaping improve the worth of a home?
- 4) Which plants can be used for medicinal purposes?
- 5) How can I control garden insects without using chemical sprays?

* **Meat and Poultry Hotline**

Food Safety and Inspection Service
U.S. Department of Agriculture
Washington, DC 20250

800-535-4555
Fax: 202-690-2859

www: <http://www.usda.gov>

The Meat and Poultry Hotline takes calls from consumers regarding cases of meat or poultry food poisoning or complaints about meat or poultry spoilage, due to improper packaging or processing. They can also provide you with health-oriented information on safe handling and storage of meats and poultry. They can answer such questions as:

- 1) What should be done during a power outage?
- 2) What is salmonella and how can people be protected?
- 3) What are the different type of foodborne illnesses?
- 4) How long should you cook poultry?
- 5) What information should be included on meat and poultry labels and what does it mean?

* **Organic Gardening**

Public Information Center, 3404
U.S. Environmental Protection Agency
401 M St., SW
Washington, DC 20460

202-260-7751
Fax: 202-260-6257

www: <http://www.epa.gov>

E-mail: public-access@epamail.epa.gov

The Public Information Center has free information sheets on organic gardening, composting, and recycling. They can answer such questions as:

- 1) What plants should be planted near each other to deter pests?
- 2) What are the dangers of pesticides?
- 3) Who can I talk to regarding composting and recycling?
- 4) What are the advantages of organic fertilizers?
- 5) What is required to maintain a lawn?

* **Plant Information Service**

U.S. Botanic Garden
245 1st St., SW
Washington, DC 20024

202-226-4082
Fax: 202-225-1561

The U.S. Botanic Garden serves as a center for plant information offering a telephone information service as well as responding to written inquiries, Monday through Friday from 9:00 to 11:30 a.m. They can answer such questions as:

- 1) What are the benefits of organic gardening?
- 2) How can I use insects to control garden pests?

How Do I Get Free Research Help?

- 3) Which house plants are poisonous?
- 4) What are the dangers of chemical fertilizers?
- 5) Which herbs grow best indoors?

* **Rural Information Center**

National Agricultural Library
U.S. Department of Agriculture (USDA)
10301 Baltimore Blvd.
Beltsville, MD 20705

301-504-5372
800-633-7701
Fax: 301-504-5181

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: ric@nal.usda.gov

The Rural Information Center is designed to provide information and referral services to local government officials, businesses, community organizations, and rural citizens working to maintain the vitality of America's rural areas. The Center provides: customized information products to specific inquiries; refers users to organizations or experts in the field; performs database searches; furnishes bibliographies; identifies current USDA research and Cooperative Extension System programs; and assists users in accessing the National Agricultural Libraries' extensive collection. There is a cost recovery fee for photocopying articles and searches. They can answer such questions as:

- 1) Which organizations focus on rural health issues?
- 2) What resources for the historic preservation of farmland are available in rural areas?
- 3) How can tourism be promoted in small towns?
- 4) What are examples of the more innovative economic development projects in rural communities?
- 5) What rural organizations focus specifically on research and development?

* **Seafood Hotline**

Office of Seafood
Food and Drug Administration
200 C St., SW
Washington, DC 20201

800-332-4010
Fax: 202-401-3532

www: <http://www.fda.gov>

E-mail: oco@fdacf.sw.dhhs.gov

The Seafood Hotline can provide consumers with information on how to buy and use seafood products, including storing and handling of seafood, and questions on seafood labeling and nutrition. The Hotline has many free publications on a variety of seafood issues. They can answer such questions as:

- 1) Can fish be kept frozen for a year?
- 2) What kind of fish is escolar?
- 3) What are the dangers of eating raw shellfish?
- 4) What information is available on canned tuna?
- 5) What are some seafood safety concerns for people with particular medical conditions?

Business and Industry

*** Advertising Practices**

Federal Trade Commission (FTC)

202-326-3131

6th and Pennsylvania Ave., NW

Fax: 202-326-3259

Washington, DC 20580

www: <http://www.ftc.gov>

E-mail: consumerline@ftc.gov

This division of the Federal Trade Commission promotes the distribution of truthful information to the public through law enforcement and oversight activities in the following areas: general advertising for deceptive claims; advertising claims for food and over-the-counter drugs, particularly claims relating to safety or effectiveness; tobacco advertising; and performance and energy-savings claims for solar products, furnaces, window coverings, wood burning products, and more. They can answer such questions as:

- 1) How do you file a complaint with the FTC?
- 2) When and where is the advertising of tobacco products legal, and what are the reasons behind this?
- 3) How long are over-the-counter drugs tested before they are released on the market?
- 4) What penalties are levied against a company that has been charged with deceptive advertising?
- 5) How effective are over-the-counter diet pills?

*** Federal Aviation Administration**

Office of Public Affairs

800 Independence Ave., SW

202-366-4000

Washington, DC 20591

www: <http://www.dot.gov>

E-mail: gramick@postmaster2.dot.gov

The Federal Aviation Administration (FAA) is the starting place for any information on airlines, airports, and aircraft. The FAA regulates air commerce, develops civil aeronautics, installs and operates airports, conducts aeronautic research and provides guidance and policy on accident prevention in general aviation. They keep statistics on air travel, accidents, and more. There are free publications on airline careers, aviation, and airplanes, as well as videos and curriculum guides. They can answer such questions as:

- 1) Which airlines had the worst on time rate for a given month?
- 2) What videos are available on aviation?
- 3) What historical information is available on women in aviation?
- 4) What are the current statistics on air traffic accidents?
- 5) What methods are used to reduce the noise level of new aircraft?

*** Board of Governors of the Federal Reserve**

System (Banking)

Publications Services

202-452-3244

20th and C Sts., NW

Fax: 202-728-5886

Washington, DC 20551

www: <http://www.bog.frb.fed.us>

The Federal Reserve System, the central bank of the United States, is charged with administering and making policy for the Nation's credit and monetary affairs. The Federal

How Do I Get Free Research Help?

Reserve helps to maintain the banking industry in sound condition, capable of responding to the Nation's domestic and international financial needs and objectives. It has publications and audiovisual materials prepared which are designed to increase public understanding of the functions and operations of the Federal Reserve System, monetary policy, financial markets and institutions, consumer finance, and the economy. They can answer such questions as:

- 1) How did the Federal Reserve begin and how does it function today?
- 2) What is the history of the U.S. monetary policy and how is it formulated?
- 3) Is there a brief overview available on banking regulation?
- 4) What is the evolution of money?
- 5) How are checks used, processed, and collected?

* **Business Assistance Service**

Office of Business Liaison

Room 5062

U.S. Department of Commerce

202-482-1360

Washington, DC 20230

Fax: 202-482-4054

The Office of Business Liaison provides information and guidance on programs throughout the Federal government. Although it cannot provide legal advice or intervene on an inquirer's behalf with a federal agency, it can alleviate the necessity of making numerous attempts to locate or obtain federal information, programs, and services. Most requests are for information having to do with government procurement, exporting, marketing, statistical sources, and regulatory matters. They can answer such questions as:

- 1) Where can someone get information on what the government is buying and what steps are required to sell to the government?
- 2) Who can advise a business on unfair trade practices?
- 3) Where are the statistics on a specific type of business?
- 4) Where is there information on federal databases?
- 5) Is there U.S. tariff information available?

* **Central and Eastern Europe Business Information**

Center

U.S. Department of Commerce

International Trade Administration

14th and Constitution Ave., NW

Room 7414

202-482-2645

Washington, DC 20230

Fax: 202-482-4473

www: <http://www.iep.doc.gov>

The Central and Eastern Europe Business Information Center serves as a clearinghouse for information on business conditions in Eastern European countries, and on emerging trade and investment opportunities in those countries. It also serves as a source of information on U.S. government programs supporting private enterprise, trade, and investment in Eastern Europe. The Center also serves as a referral point for voluntary assistance programs. A variety of printed materials are available directly from the Center, as are bibliographies on data available from other sources. Most of the services are free of charge. They can answer such questions as:

- 1) What are the export procedures for a particular product to Poland?
- 2) What are the population, economic, commercial, and trade statistics on Romania?
- 3) Is there a list of contacts for export information in Bulgaria?

Business and Industry

- 4) What political and economic issues should be considered when investing in businesses in Eastern Europe?
- 5) How can I advertise directly in Eastern European countries?

*** Commodity Futures Trading Commission**

Office of Communication and Education Services
Commodity Futures Trading Commission
3 Lafayette Center, NW
1155 21st St.
Washington, DC 20581

202-418-5080
Fax: 202-418-5525

www: <http://www.cftc.gov/cftc/>

The Commodity Futures Trading Commission (CFTC) promotes economic growth, protects the rights of customers, and ensures fairness of the marketplace through regulation of futures trading. CFTC regulates the activities of numerous commodity exchange members, public brokerage houses, commodity trading advisers, and others, as well as approves the rules under which an exchange operates. They have free publications and can refer you to other offices within CFTC for specific information. They can answer such questions as:

- 1) What is the purpose of futures trading?
- 2) How do you read a commodity futures price table?
- 3) Do brokers have to be registered, and if so, how does one check on a broker?
- 4) What are some of the important issues that people should be aware of before entering the futures market?
- 5) What do I do if I suspect my broker of dishonest or unethical behavior?

*** Federal Communications Commission**

Federal Communications Commission
1919 M St., NW
Washington, DC 20554

202-418-0200
Fax: 202-418-2830

www: <http://www.fcc.gov>

E-mail: fccinfo@fcc.gov

The Federal Communications Commission regulates interstate and foreign communications by radio, television, wire, satellite, and cable. It is responsible for the development and operation of broadcast services and the provision of rapid, efficient nationwide and worldwide telephone and telegraph services at reasonable rates. They take complaints and have free information on all areas falling within their responsibility. They can answer questions such as:

- 1) What can be done if someone is having trouble with their cable company or does not understand their cable bill?
- 2) Where do you complain if you find the local D.J.'s show to be offensive?
- 3) What are the rules regarding pay per call services?
- 4) Where can you learn more about cellular radio regulations?
- 5) What happens when radio signals are picked up by consumer electronic products?

*** Export Country Experts**

U.S. Foreign and Commercial Services
Export Promotion Services
U.S. Department of Commerce
Room 2810
Washington, DC 20230

202-482-3809
Fax: 202-482-5819

www: <http://www.doc.gov>

How Do I Get Free Research Help?

The Country Desk Officers at the U.S. Department of Commerce can provide businesses with information on a market, company, or most any other aspect of commercial life in a particular country. These specialists can look at the needs of an individual U.S. firm wishing to sell in a particular country in the full context of that country's overall economy, trade policies, and political situation, and also in light of U.S. policies toward that country. Desk officers keep up to date on the economic and commercial conditions in their assigned countries. Each desk officer collects information on the country's regulations, tariffs, business practices, economic and political developments, trade data and trends, market size, and growth. They have free reports and other information available or they can refer callers to other country specialists. They can answer such questions as:

- 1) How can I expand my business through a foreign franchise?
- 2) How can I reduce my company's distribution and transportation costs overseas?
- 3) What type of export opportunities exist for computer manufacturing companies who want to expand to Germany?
- 4) What are some recent foreign labor trends in Japan?
- 5) Which markets are growing the fastest overseas?

*** Economic Research Service**

U.S. Department of Agriculture
1301 New York Ave., NW, Room 110
Washington, DC 20005-4788

202-219-0515
Fax: 202-219-0112
Fax on Demand: 202-219-1107

www: <http://www.econ.ag.gov>

E-mail: service@econ.ag.gov

The Economic Research Service conducts research on the economic and socio-demographic issues of rural America; the marketing, trade, and consumption of farm commodities; U.S. and foreign economic policies and their effects on trade; and more. They produce monographs and journal articles ranging from very technical research reports to easy-to-read leaflets. Situation and outlook reports providing a mixture of outlook and in-depth analysis of current commodity, trade, resource, and policy issues are also available. Most of the information is free of charge.

They can answer such questions as:

- 1) What are the links between development and world trade?
- 2) What information exists on the U.S. and world markets for agricultural products?
- 3) How can farmers better conserve water resources?
- 4) What are the benefits of organic farming?
- 5) How can farmers adjust their techniques to keep pace with global market trends?

*** Economics: National, Regional, and International**

Bureau of Economic Analysis
U.S. Department of Commerce
1441 L St., NW
Washington, DC 20230

202-606-9900
Fax: 202-606-5310

www: <http://www.bea.doc.gov>

The Bureau of Economic Analysis (BEA) provides information on national and regional economics. BEA collects basic information on such key issues as economic growth, inflation, regional development, and the Nation's role in the world economy. It distributes a number of publications that measure, analyze and forecast economic trends, and are available on recorded messages, online through the Economic Bulletin Board, and in BEA reports. They can answer such questions as:

- 1) What is the average per capita income in the United States?
- 2) Will the rate of inflation increase or decrease over the next five years, and by what percent?

Business and Industry

- 3) What percentage of the Gross National Product (GNP) does the government spend on health care?
- 4) How does the United States' national unemployment rate compare to other industrialized countries?
- 5) What was the unemployment rate in Pennsylvania from 1989-1993?

*** Exporter's Hotline**

Trade Information Center

U.S. Department of Commerce

Washington, DC 20230

800-USA-TRADE

Fax: 202-482-4473

www: <http://www.ita.doc.gov/>

The Trade Information Center is a comprehensive one-stop shop for information on U.S. government programs and activities that support exporting efforts. This hotline is staffed by trade specialists who can provide information on seminars and conferences, overseas buyers and representatives, overseas events, export financing, technical assistance, and export counseling. They also have access to the National Trade Data Bank, which provides basic export information, country-specific information, and industry-specific information. They can provide a great deal of free assistance, but there is a fee charged for data bank searches and other technical assistance. They can answer such questions as:

- 1) What countries are increasing or decreasing imports of a particular product, and at what rates?
- 2) What 10 countries are the top importers of a specific product?
- 3) How can a businessman meet prescreened prospects who are interested in a product or service?
- 4) How can a business assess their export potential?
- 5) How can a businessman obtain background data on potential foreign partners?

*** Fishery Statistics Division**

Office of Research and Environmental Information

National Marine Fisheries Service

National Oceanic and Atmospheric Administration

U.S. Department of Commerce

1335 East-West Highway

Room 12362

Silver Spring, MD 20910

301-713-2328

Fax: 301-713-4137

www: <http://remora.ssp.nips.gov/mrfss>

The Fisheries Statistics Division publishes statistical bulletins on marine recreational fishing and commercial fishing, and on the manufacture and commerce of fishery products. This Division has several annual and biannual reports available. They can answer such questions as:

- 1) How many fish were imported in a year, and what kind?
- 2) What is the most popular fish to export?
- 3) What kinds of fish are frozen?
- 4) What statistics exist on processed fish?
- 5) How many fish were caught by weekend fishermen?

*** Office of Industries**

United States International Trade Commission

500 E St., SW

Washington, DC 20436

202-205-3296

Fax: 202-205-3161

How Do I Get Free Research Help?

www: <http://www.usitc.gov>

E-mail: cunningham@usitc.gov

The Office of Industries at the U.S. International Trade Commission has experts assigned to every commodity imported into the U.S. These experts are responsible for investigation of the customs laws of the United States and foreign countries; the volume of imports in comparison with domestic production; the effects relating to competition of foreign industries; and all other factors affecting competition between articles of the U.S. and imported articles. They are knowledgeable about the domestic and foreign industry, and have statistical and factual information. They also have information regarding the tariff schedules. There is no charge for this information. They can answer such questions as:

- 1) What is the rate of duty for a product from a particular country?
- 2) What is the rate of import-export, the size of the market and the major producers of women's sweaters?
- 3) How much of a product is exported and what is the size of the potential market?
- 4) What happens if someone suspects an imported article is being subsidized or sold at less than fair value?
- 5) What can a company do if they feel they are being unfairly effected by import trade?

* **Technical Data Center (Job Safety)**

Technical Data Center

Occupational Safety and Health Administration

U.S. Department of Labor

200 Constitution Ave., NW

Room N2625

Washington, DC 20210

202-219-7500

Fax: 202-219-5046

The Technical Data Center compiles technical information on all industries covered by the Occupational Safety and Health Administration (OSHA). The Center maintains a library of 8,000 volumes and 250 journals, as well as an extensive microfilm collection of industry standards and OSHA rule-making records. The Center is also the docket office and holds the hearing records on standards, the comments, and final rules. Literature searches are conducted free of charge. They can answer such questions as:

- 1) What are some hazard training programs that can be implemented in the workplace to teach employees to work safely in a variety of situations?
- 2) When was a particular company inspected and what violations were found?
- 3) What are the health hazards of a particular chemical?
- 4) What are some dangers of working around chemicals while pregnant?
- 5) Have there been similar reports of spinal cord injuries in a particular job?

* **Labor-Management Relations Clearinghouse**

Federal Mediation and Conciliation Service (FMCS)

2100 K St., NW

Washington, DC 20427

202-606-8100

Fax: 202-606-4251

The Federal Mediation and Conciliation Service represents the public interest by promoting the development of sound and stable labor-management relationships; preventing or minimizing work stoppages by assisting labor and management in settling their disputes through mediation; advocating collective bargaining, and much more. They can answer such questions as:

- 1) What is "alternative dispute resolution", and how can it be used?
- 2) How can companies work to develop effective labor-management committees?
- 3) What statistics exist on dispute mediation, preventive medication, work stoppages, and

contract mediation?

- 4) What are some steps that companies can take to improve communication between labor and management?
- 5) What happens when a Federal agency and employee representative reach a negotiation impasse?

*** Federal Labor Relations Authority**

Federal Labor Relations Authority
607 14th St., NW
Washington, DC 20424-0001

202-482-6550
Fax: 202-482-6636
Bulletin Board: 202-512-1387

Telenet or FTP: fedbbs.access.gpo.gov

The Federal Labor Relations Authority oversees the Federal service labor-management relations program. It administers the law that protects the right of employees of the Federal Government to organize, bargain collectively, and participate through labor organizations of their own choosing. They can answer such questions as:

- 1) What laws protect Federal employees?
- 2) What steps can be taken when labor and management have reached an impasse?
- 3) How does an employee file a union grievance procedure?
- 4) How do I get a copy of my local union's collective bargaining agreement?

*** Labor Statistics Clearinghouse**

Office of Publications
Bureau of Labor Statistics
U.S. Department of Labor
2 Massachusetts Ave., NE, Room 2860
Washington, DC 20212

202-606-7828
Fax: 202-606-7890

www: <http://stats.bls.gov>

E-mail: labstat.helpdesk@bls.gov

The Bureau of Labor Statistics (BLS) is the principal data-gathering agency of the Federal Government in the field of labor economics. The Bureau collects, processes, analyzes, and disseminates data relating to employment, unemployment, and other characteristics of the labor force; prices and consumer expenditures; wages, other worker compensation, and industrial relations; productivity; economic growth and employment projections; and occupational safety and health. This office can also provide you with a release schedule for BLS major economic indicators and the recorded message number. BLS can refer you to experts within the Bureau who can answer your specific question, provide you with historical information, and refer you to tables and charts for data. The BLS has publications, periodicals, magnetic tapes, diskettes, and more for sale. They can answer questions such as:

- 1) What are the employment statistics and the outlook for a particular occupation?
- 2) What is the unemployment rate for a particular state?
- 3) What is the current wage for a word processor in Seattle, and what are the usual benefits associated with that position?
- 4) What is the employment projection for a specific job?
- 5) What is the consumer/producer price index and how has it changed over time?

*** Mine Safety Clearinghouse**

Office of Information and Public Affairs
Mine Safety and Health Administration

How Do I Get Free Research Help?

U.S. Department of Labor
4015 Wilson Blvd.
Arlington, VA 22203

703-235-1452
Fax: 703-235-4323

www: <http://199.115.12.200>

The Mine Safety and Health Administration develops mandatory safety and health standards, ensures compliance with such standards, assesses civil penalties for violations, and investigates accidents. It cooperates with and provides assistance to states in the development of effective state mine safety and health programs and improves and expands training programs. The Clearinghouse can provide general information regarding the Mine Safety and Health Administration, as well as free brochures, manuals, and other publications regarding mine safety and health. They can answer such questions as:

- 1) How can mine operators train miners effectively to prevent accidents and to avoid unsafe conditions?
- 2) What are the inspection procedures for a mine?
- 3) What is the latest information on the treatment and prevention of black lung and other respiratory diseases that are common to miners?
- 4) What is the latest research on robotics and automation in the mining industry?
- 5) What mines have been ordered to close because of safety concerns?

* **Mineral Commodity Information**

Minerals Information Office
U.S. Department of the Interior
Reston, VA 22092

703-648-4460
Fax: 703-648-4888

The U.S. Geological Survey (USGS) National Center Minerals Information Office is staffed by mineral experts who distribute a wide variety of mineral-related information and publications to meet and support the needs of the public, as well as government agencies and the scientific and industrial sectors. The staff provides information on the most current as well as past published reports pertaining to minerals, mining, processing, and research. They have statistics on import sources, uses, government stockpile, reserves, world resources, and substitutes. Dozens of commodity specialists are also available to assist you. They can answer such questions as:

- 1) What will the price of silver be over the next five years?
- 2) What is the role of gold in the international monetary system?
- 3) How can industries improve the quality of domestic steel?
- 4) How many tons of coal did U.S. industries produce last year?
- 5) What methods are used to recycle scrap metal?

* **Minority Energy Information Clearinghouse**

Office of Minority Economic Impact
U.S. Department of Energy
Forrestal Building, Room 5B-110
1000 Independence Ave., NW
Washington, DC 20585

202-586-5876
Fax: 202-586-3075

www: <http://www.doe.gov>

The Minority Energy Information Clearinghouse develops and disseminates information related to energy programs that have an impact upon minorities, minority business enterprises, minority educational institutions, and other minority organizations. They can direct callers to government programs that will assist minority businesses in entering the energy field, as well as giving information about educational programs for minority students who are energy majors. They can answer such questions as:

Business and Industry

- 1) What type of fellowships are available to minority college students attending Historically Black Colleges and Universities who want to pursue energy-related careers?
- 2) What types of energy-related loans are available to minority businesses?
- 3) Can I receive a listing of minority energy conferences or workshops?
- 4) How does the Clearinghouse's electronic bulletin board work?
- 5) How has recent energy legislation had an impact upon minority businesses?

* **Overseas Private Investment Corporation**

Investor Information Service

1100 New York Ave., NW

MS 7412

Washington, DC 20527

202-336-8663

Fax: 202-408-5155

Investor Information Service assists U.S. firms in gathering information on foreign countries and their business environments, as well as facilitating the flow of information about developing countries to potential U.S. investors. OPIC created the Investor Information Service (IIS). Country-specific information is available in kit form on more than 100 countries, as well as on 16 regions. Kits include materials covering the economies, trade laws, business regulations, political conditions and investment incentives of developing countries and regions. Kit costs range from \$10-\$420. They can answer such questions as:

- 1) What information exists for someone who wants to set up a fast food business in Greece?
- 2) What is the latest information on the foreign economic trends and their implications for the U.S. in Hungary?
- 3) What issues should be considered in purchasing an overseas venture?
- 4) Is it possible to meet with local business representatives, and experienced U.S. investors, and to attend briefings by the U.S. Ambassador in a foreign country?
- 5) What is the current investment climate in France? Is it favorable to new U.S. businesses?

* **Pension Benefit Guaranty Corporation**

Public Affairs

1200 K St., NW

Washington, DC 20005

202-326-4040

Fax: 202-326-4042

www: <http://www.pbqc.gov>

The Pension Benefit Guaranty Corporation works to ensure the solvency and viability of company-sponsored pension plans. They can provide you with information and publications on pension plans, as well as information pertaining to laws and regulations on pensions. They can answer questions such as:

- 1) What is the federal pension law?
- 2) What are pensions plans and how do they operate?
- 3) What information on plans is a company required to give to members?
- 4) What are the rights and options of participants?
- 5) What is the employer's responsibilities regarding pension plans?

* **Pension and Welfare Benefits Administration**

U.S. Department of Labor

200 Constitution Ave., NW

N5656

Washington, DC 20210

202-219-8921

Fax: 202-219-5362

The Pension and Welfare Benefits Administration (PWBA) helps to protect the economic future and retirement security of working Americans. It requires administrators of private pension and

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welfare plans to provide plan participants with easily understandable summaries; to file those summaries with the agency; and to report annually on the financial operation of the plans. PWBA has publications and other information available. They can answer questions such as:

- 1) What is the effect of job mobility on pension plans?
- 2) What is the Employee Retirement Income Security Act (ERISA)?
- 3) What studies have been done on the investment performance of ERISA plans?
- 4) What information are pension plans required to provide to participants?
- 5) What employee benefit documents are available from the Department of Labor?

*** Federal Procurement Data Center**

General Services Administration

7th and D St., SW

Washington, DC 20407

202-401-1529

Fax: 202-401-1546

www: <http://www.gsa.gov>

The Federal Procurement Data Center stores information about federal procurement actions, from 1979 to present, that totaled \$25,000 or more. The systems contain information on purchasing or contracting office; date of award; dollars obligated; principal product or service; name and address of contractor; and more. Searches and printouts are available on a cost recovery basis. They can answer such questions as:

- 1) How many contracts did a particular company receive in a given year?
- 2) Who in the government is buying winter parkas?
- 3) What types of contracts are being awarded in Franklin county?
- 4) What has the National Park Service purchased in the last month?
- 5) Who do I need to talk to in order to sell my particular product?

*** Science and Technology Division**

Library of Congress

Washington, DC 20540

202-707-5639

www: <http://www.loc.gov>

The Science and Technology Division's collection numbers 3.5 million books, nearly 60,000 journals, and 3.7 million technical reports. The collections include such treasures as first editions of Copernicus and Newton and the personal papers of the Wright Brothers and Alexander Graham Bell. The Division has primary responsibility for providing reference and bibliographic services and for recommending acquisitions in the broad areas of science and technology. Reference services are provided to users in person, by telephone, and by correspondence. Indirect reference service is provided through bibliographic guides (Tracer Bullets) and research reports prepared by Division subject specialists and reference librarians. Copies of reference guides are available at no charge. They can answer such questions as:

- 1) Where can someone begin looking for information on lasers and their applications?
- 2) What are good sources of information on volcanoes?
- 3) What resources exist on extraterrestrial life?
- 4) Where could someone find sources for information on medicinal plants?
- 5) How would someone go about creating a hologram?

*** U.S. Securities and Exchange Commission**

Office of Public Affairs

450 5th St., NW

Washington, DC 20549

202-942-0020

Fax: 202-942-9654

www: <http://www.sec.gov>

The Securities and Exchange Commission (SEC) administers federal securities laws that seek

Business and Industry

to provide protection for investors; to ensure that securities markets are fair and honest; and to provide the means to enforce securities laws through sanctions. They have free publications, a public reference room, disclosure reports, and information on how individuals can protect themselves. They can answer such questions as:

- 1) What are pyramid schemes and how do they work?
- 2) Where can someone find out if there have been complaints about a particular broker or adviser?
- 3) How does someone choose investments safely?
- 4) Who needs to register with the SEC and what is required?
- 5) What is the SEC and how does it operate?

*** U.S. Small Business Administration**

Answer Desk

409 3rd St., SW

Washington, DC 20416

800-827-5722

202-205-6400

Fax: 202-205-7064

www: <http://www.sbaonline.sba.gov>

The Small Business Administration (SBA) aids, counsels, assists, and protects the interests of small business, and ensures that small business concerns receive a fair portion of government purchases, contracts, and subcontracts. SBA also makes loans and licenses, and regulates small business investment companies. The Small Business Answer Desk helps callers with questions on how to start and manage a business, where to get financing, and other information needed to operate and expand a business. They have a publications catalogue, with most items available for under \$5.00. They can answer such questions as:

- 1) What programs or forms of assistance are available to women entrepreneurs?
- 2) What help exists for a business interested in developing an export market?
- 3) Is there a way a business can receive free management consulting?
- 4) Are there programs designed specifically for businesses in small towns?
- 5) How does a company enter the federal procurement market?

*** National Center for Standards and Certification**

National Institute of Standards and Technology

Building 411, Room A163

Gaithersburg, MD 20899

301-975-4040

Fax: 301-926-1559

The National Center for Standards and Certification Information provides a free service which will identify standards for selling any product to any country in the world. This federal agency will tell you what the standard is for a given product or suggest where you can obtain an official copy of the standard. They can answer such questions as:

- 1) What U.S. industries standards pertain to certain products?
- 2) What foreign standards apply to a product?
- 3) What is the latest GATT information on proposed foreign regulations?
- 4) Where can I locate the organizations that have standards information?
- 5) How are military standards different for U.S. standards?

*** Transportation Research Information Services**

2101 Constitution Ave., NW

Washington, DC 20418

202-334-2934

Fax: 202-334-2003

www: <http://www.nas.edu>

The Transportation Research Information Services (TRIS) is the prime source of transportation

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research information in the United States. TRIS is an information clearinghouse designed to identify worldwide sources of transportation research information. TRIS contains more than 250,000 abstracts of completed research and summaries of research projects in progress. TRIS is regularly used by transportation administrators, operators, academics, planners, designers, engineers, and managers. TRIS contains information on various modes and aspects of transportation including planning, design, finance, construction, maintenance, traffic operations, management, marketing, and other topics. They can answer such questions as:

- 1) What is the latest research on airport capacity?
- 2) What information exists on the privatization of toll roads?
- 3) What data should be considered when building a bypass?
- 4) What studies have been conducted on land traffic getting to and from airports?
- 5) What technology exists to weigh trucks in motion rather than at weigh stations?

*** Women's Bureau Clearinghouse**

U.S. Department of Labor
200 Constitution Ave., NW
Room S3306
Washington, DC 20210

800-827-5335
202-219-4486
Fax: 202-219-5529

www: <http://www.dol.gov/dol/wb/dol>

E-mail: wb-wwc@dol.gov

The Women's Bureau Clearinghouse was designed and established to assist employers in identifying the most appropriate policies for responding to the dependent care needs of employees seeking to balance their dual responsibilities. They can also provide information on women's issues, as well as work force issues that affect women. They offer information and guidance in areas such as women-owned businesses, women workers, alternative work schedules, dependent care issues, and much more. They also have publications and other information available, much of which is free. They can answer such questions as:

- 1) What are some elder care program options?
- 2) What is the earning difference between men and women?
- 3) How does flex time work in companies similar to mine?
- 4) What are some examples of alternate work schedules and how do they work?
- 5) What literature and other resources are available on employer-supported child care?

*** Office of American Workplace**

U.S. Department of Labor
200 Constitution Ave., NW
Washington, DC 20210

202-219-6098
Fax: 202-219-8762

www: <http://www.dol.gov/dol/oaw/>

Working together, labor and management in every sector of the American economy are creating joint programs devoted to productivity, organizational efficiency, and a better work environment. The Office of American Workplace seeks to gather information about the various programs, as well as labor and management efforts. They have a free newsletter, as well as other information on this topic. They can answer such questions as:

- 1) Which firms and organizations in the private sector have labor-management programs?
- 2) How can a program be instituted to improve labor-management relations?
- 3) What types of cooperative arrangements have been attempted in companies similar to mine?
- 4) What involvement have labor unions had in starting these programs in the workplace?

Consumer and Housing

* **Animal Welfare Information Center**

National Agricultural Library
U.S. Department of Agriculture
10301 Baltimore Blvd.
Beltsville, MD 20705

301-504-6212
Fax: 301-504-7125

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: awic@nal.usda.gov

The Animal Welfare Information Center is the focal point for all aspects of animal welfare. They have information on the care, handling, and management of animals used in research; training guides and manuals for animal care personnel; ethical issues; animal behavior; and pain control. They have a publications list of free fact sheets, bibliographies, and other resources. They can answer such questions as:

- 1) What information is there on the ethical and moral issues relating to animals and the philosophy of animal rights?
- 2) What alternatives are there to the use of live animals in research?
- 3) What videos exist on the care of animals?
- 4) What are some of the legislation regarding animal welfare?
- 5) Are there resources available regarding the raising of poultry?

* **Auto Safety Hotline**

Office of Defects Investigation (NEF-10)
National Highway Traffic Safety Administration
U.S. Department of Transportation
400 7th St., SW
Washington, DC 20590

800-424-9393
Fax: 202-366-7882

www: <http://www.nhtsa.dot.gov>

The Auto Safety Hotline can provide information on recalls, defects, investigations, child safety seats, tires, drunk driving, crash test results, seat belts, air bags, odometer tampering, and other related topics. They also accept reports of automobile safety problems. The Hotline publishes the New Car Assessment Program, which provides comparable data on the frontal crashworthiness of selected new vehicles. They have free fact sheets and publications on these topics and more. They can answer such questions as:

- 1) What is the safest new car?
- 2) Which child car seats have been recalled?
- 3) What should you do if you suspect an odometer has been tampered with?
- 4) How many states have seat belt laws, and what are the statistics regarding their use and benefits?
- 5) What are the statistics for drunk driving, and what information exists for alcohol's involvement in fatalities?
- 6) What is the fuel efficiency of a particular car?

* **Federal Communications Commission**

Federal Communications Commission
1919 M St., NW
Washington, DC 20554

202-418-0200
Fax: 202-418-2809

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www: <http://www.fcc.gov>

The Federal Communications Commission regulates interstate and foreign communications by radio, television, wire, satellite, and cable. It is responsible for the development and operation of broadcast services and the provision of rapid, efficient nationwide and worldwide telephone and telegraph services at reasonable rates. They take complaints and have free information on all areas falling within their responsibility. They can answer questions such as:

- 1) What can be done if someone is having trouble with their cable company or does not understand their cable bill?
- 2) Where do you complain if you find the local D.J.'s show to be offensive?
- 3) What are the rules regarding pay per call services?
- 4) Where can you learn more about cellular radio regulations?
- 5) What happens when radio signals are picked up by consumer electronic products?

*** Consumer Product Safety Commission**

Office of Information and Public Affairs

U.S. Consumer Product Safety Commission 800-638-2772

Washington, DC 20207 Fax: 301-504-0862

E-mail: info@cpsc.gov

Gopher: cpsc.gov

The Consumer Product Safety Commission (CPSC) protects the public against unreasonable risks of injury from consumer products; assists consumers in evaluating the consumer products and minimizes conflicting state and local regulations; and promotes research and investigation into the causes and prevention of product-related deaths, illnesses, and injuries. The CPSC Hotline can provide you with information on product recalls and will take reports of hazardous products or product-related injuries. You can write to the CPSC for a complete list of publications which describe some of the common hazards associated with the use of consumer products, recommending ways to avoid these hazards. They can answer such questions as:

- 1) What toys are currently being recalled?
- 2) What types of consumer products are the most dangerous?
- 3) What safety information exists for the classroom?
- 4) Are there special precautions you should take for the elderly?
- 5) What is some current information regarding poisons?

*** Credit Information**

Office of Consumer Affairs

Federal Deposit Insurance Corporation

550 17th St., NW, Room F-130 202-942-3100

Washington, DC 20429 800-934-3342

www: <http://www.fdic.gov>

E-mail: consumer@fdic.gov

The Federal Deposit Insurance Corporation (FDIC) was established to promote and preserve public confidence in banks, protecting the money supply through provision of insurance coverage for bank deposits and periodic examinations of insured state-chartered banks that are not members of the Federal Reserve System. The FDIC can provide you with information and an overview of the FDIC, and the major consumer and civil rights laws and regulations that protect bank customers. They can answer questions on such topics as:

- 1) Equal Credit Opportunity and Age
- 2) Equal Credit Opportunity and Women
- 3) Fair Credit Billing

Consumer and Housing

- 4) Fair Credit Reporting Act
- 5) Truth in Lending

* **National Credit Union Administration**

Public Information 703-518-6330
1775 Duke St. Fax: 703-518-6429
Alexandria, VA 22314-3428

www: <http://www.ncva.gov>

The National Credit Union Administration is responsible for chartering, insuring, supervising, and examining federal credit unions and administering the National Credit Union Share Insurance Fund. They have free publications and can refer you to the correct office for more information on credit unions. They can answer such questions as:

- 1) How are credit unions chartered?
- 2) What are the rules and regulations regarding the organization of credit unions?
- 3) Is there a master list of all federally insured credit unions?
- 4) How are credit unions liquidated?
- 5) How are credit unions insured?

* **Fair Housing Information Clearinghouse**

P.O. Box 9146 800-343-3442
McLean, VA 22102 Fax: 703-821-2098

www: <http://www.hud.gov>

The Fair Housing Information Clearinghouse can put you in touch with a reference specialist who can assist you in identifying materials regarding fair housing. They have guidebooks, manuals, reports, and audiovisual materials that may be of interest. In addition, they maintain a database of discrimination cases decided by the U.S. Department of Housing and Urban Development (HUD) and HUD's Administrative Law Judges. For a fee, a reference specialist will search the database to identify cases of interest to you. For more information regarding the Clearinghouse contact the office listed above. A publications list (listing many free publications), is available. They can answer questions such as:

- 1) What is the Fair Housing Act?
- 2) What should be done if you suspect discrimination in the housing market?
- 3) What are some referrals to other sources of information on fair housing?
- 4) What are the accessibility requirements for certain buildings?
- 5) How much will it cost to create accessible housing?

* **Food and Nutrition Information Center**

National Agricultural Library
U.S. Department of Agriculture
10301 Baltimore Blvd., Room 304 301-504-5719
Beltsville, MD 20705 Fax: 301-504-6409

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: fnic@nal.usda.gov

The Food and Nutrition Information Center serves many types of users including educators, students, researchers, and consumers. Reference services are provided. Subjects covered include human nutrition research and education, diet and diet-related diseases, food habits, food composition, nutrition education, and more. The Center offers a variety of services which includes answers to specific questions, lending books and audiovisuals, and providing

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computerized literature searches. A publications list is available, many of which are free. They can answer such questions as:

- 1) What studies exist on the effects of the school breakfast program?
- 2) What information can you provide to parents concerned about their overweight children?
- 3) Do you have information on anorexia nervosa?
- 4) Is it dangerous to consume caffeine while pregnant?
- 5) Are canned peaches as nutritious as fresh?

* **Federal Trade Commission (Fraud)**

Public Reference Branch

Pennsylvania Ave. at 6th St., NW

Washington, DC 20580

202-326-2222

Fax: 202-326-2050

www: <http://www.ftc.gov>

The Federal Trade Commission (FTC) protects consumers against unfair, deceptive, or fraudulent practices. The FTC enforces a variety of consumer protection laws enacted by Congress, as well as trade regulation rules issued by the Commission. Its actions include individual company and industry-wide investigations, administrative and federal court litigation, rulemaking proceedings, and consumer and business education. The FTC has a wealth of information and free publications on a variety of topics. They can answer such questions as:

- 1) What are the laws regarding shopping by mail or phone?
- 2) What are some things people should know before looking for a job with a head hunter?
- 3) What information exists for people checking out mortgages or refinancing?
- 4) What should someone do if their lifetime membership in a health club expires?
- 5) What can be done to protect against credit card fraud?

* **Horticulture Clearinghouse**

U.S. Department of Agriculture

10301 Baltimore Blvd.

Beltsville, MD 20705

301-504-5204

Fax: 301-504-6927

www: <http://www.nal.usda.gov>

The Horticulture Clearinghouse covers technical horticultural or botanical questions, economic botany, wild plants of possible use, herbs, bonsai, and floriculture. They can answer such questions as:

- 1) How can you grow lavender commercially as a source of essential oils?
- 2) How do you grow and dry herbs?
- 3) How much might landscaping improve the worth of a home?
- 4) Which plants can be used for medicinal purposes?
- 5) How can I control garden insects without using chemical sprays?

* **HUD USER (Housing)**

P.O. Box 6091

Rockville, MD 20850

800-245-2691

Fax: 301-251-5767

www: <http://www.huduser.org>

HUD USER, a service of the U.S. Department of Housing and Urban Development, is an information source for housing and community development researchers and policymakers that collects, creates, and distributes a wide variety of materials. You can find information on low-income housing, community development strategies, environmental hazards, land development regulations, population shifts, and housing for elderly and disabled people. A free monthly newsletter and a publications catalogue is available. They can answer such questions

Consumer and Housing

as:

- 1) What information is there on housing for people with special needs?
- 2) How does one remove lead-based paint from their home?
- 3) What are "enterprise zones" and what are their goals?
- 4) What are some federal programs and other sources of assistance for homelessness?
- 5) What video programs are there on housing issues?

*** Housing Discrimination**

Fair Housing Enforcement Division
Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development (HUD)
Washington, DC 20410-2000 800-669-9777

The U.S. Department of Housing and Urban Development administers the law that prohibits discrimination in housing on the basis of race, color, religion, sex, and national origin; investigates complaints of housing discrimination; and attempts to resolve them through conciliation. Two common forms of discrimination are redlining and steering. Redlining is the illegal practice of refusing to originate mortgage loans in certain neighborhoods on the basis of race or ethnic origin. Steering is the illegal act of limiting the housing shown by a real estate agent to a certain ethnic group. HUD refers complaints to state and local fair housing agencies. They can answer such questions as:

- 1) How do I file a discrimination complaint?
- 2) What are the regulations regarding housing discrimination?
- 3) Is sexual harassment a violation of the Fair Housing Act?
- 4) Can someone be denied housing because of a mental disability?
- 5) Do landlords have to pay for physical changes to your apartment if you need them, such as grab bars in the bathroom or wider doors?

*** Public Housing Drug Strategy Clearinghouse**

Drug Information and Strategy Clearinghouse
U.S. Department of Housing and Urban Development (HUD)
P.O. Box 6424 800-578-3472
Rockville, MD 20850 Fax: 301-251-5767

Sponsored by the Department of Housing and Urban Development, the Drug Information and Strategy Clearinghouse provides housing officials, residents, and community leaders with information and assistance on drug abuse prevention and drug trafficking control techniques. They have created a database containing information on improving resident screening procedures, strengthening eviction policies, increasing cooperation with local law enforcement, implementing drug tip hotlines, forming resident patrols, starting child care centers, and organizing drug education/prevention activities. The clearinghouse also provides information packages, resource lists, HUD regulations, referrals, and a newsletter. There is no charge for most information. They can answer such questions as:

- 1) How can housing authorities apply for government grants?
- 2) What are some anti-drug strategies that have been successfully carried out in public housing units?
- 3) What are the latest drug abuse prevention theories and have there been demonstration projects based on these models?
- 4) What resident patrols and related programs have been successful in building drug-free neighborhoods?
- 5) How can there be an increase in cooperation with local law enforcement and other agencies?

How Do I Get Free Research Help?

* **National Injury Information Clearinghouse**

U.S. Consumer Product Safety Commission

4330 East-West Highway

Washington, DC 20207

301-504-0424

Fax: 301-504-0025

E-mail: info@cpsc.gov

Gopher: cpsc.gov

The National Injury Information Clearinghouse maintains thousands of detailed investigative reports of injuries associated with consumer products. It has access to automated databases with several million incidents of injuries that have been reported by a nationwide network of hospital emergency departments. You can find the victim's background, including age, race, injury diagnosis, consumer product involved, and more. The Clearinghouse distributes documents and will fulfill search requests, usually at no charge. They can answer such questions as:

- 1) How many children under the age of five are injured each year while playing with toys?
- 2) Are all-terrain vehicles considered dangerous?
- 3) How many injuries/deaths have been reported within the last five years for all-terrain vehicles?
- 4) How many fires are caused each year by electric range/ovens?
- 5) Which children's clothing manufacturers produce flame retardant materials and how effective are they?

* **U.S. Postal Service (Mailing)**

Office of Consumer Affairs

475 L'Enfant Plaza, SW

Room 5821

Washington, DC 20260-2200

202-268-2281

Fax: 202-268-2304

www: <http://www.usps.gov>

The Postal Service provides mail processing and delivery services to individuals and businesses and protects the mail from loss or theft. They can answer all your postal service questions and provide you with publications and referrals to other postal service departments. They can answer such questions as:

- 1) How can a business protect itself against mail fraud?
- 2) What services does the Postal Service offer?
- 3) How does a business set up a mail room?
- 4) What international mail services are offered?

* **Meat and Poultry Hotline**

Food Safety and Inspection Service

U.S. Department of Agriculture

Washington, DC 20250

800-535-4555

Fax: 202-690-2859

www: <http://www.usda.gov>

The Meat and Poultry Hotline takes calls from consumers on cases of meat or poultry food poisoning or complaints about meat or poultry spoilage due to improper packaging or processing. They can also provide you with health-oriented information on safe handling and storage of meats and poultry. They can answer such questions as:

- 1) What should be done during a power outage?
- 2) What is salmonella and how can people be protected?
- 3) What are the different type of foodborne illnesses?

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- 4) How long should you cook poultry?
- 5) What information should be included on meat and poultry labels and what does it mean?

* **Mortgage Information Center**

Program Evaluation Division
Assistant Secretary for Housing
U.S. Department of Housing and Urban Development (HUD)
451 7th St., SW
Attn: B133
Washington, DC 20410

202-755-7470 ext. 145
Fax: 202-755-7455
Bulletin Board: 202-708-3563

Monthly reports are compiled by the Program Evaluation Division of HUD in areas relating to the mortgage market, securities, taxation, market trends, interest rates, among others. You can receive a free survey of mortgage lending activity and a survey of FHA and conventional mortgage rates. They can answer such questions as:

- 1) What are the average mortgage rates for different parts of the country?
- 2) What is the difference in mortgage rates over the past 10 years?
- 3) What is the average interest rate on new home loans versus existing home loans?
- 4) What is the number of unsold new houses in a given month?
- 5) What is the current FHA rate?

* **Organic Gardening**

Public Information Center, 3404
U.S. Environmental Protection Agency
401 M St., SW
Washington, DC 20460

202-260-7751
Fax: 202-260-6257

www: <http://www.epa.gov>

E-mail: access@epamail.epa.gov

The Public Information Center has free information sheets on organic gardening, composting, and recycling. They can answer such questions as:

- 1) What plants should be planted near each other to deter pests?
- 2) What are the dangers of pesticides?
- 3) Who can I talk to regarding composting and recycling?
- 4) What are the advantages of organic fertilizers?
- 5) What is required to maintain a lawn?

* **Pension Benefit Guaranty Corporation**

Public Affairs
1200 K St., NW
Washington, DC 20005

202-326-4040
Fax: 202-326-4042

www: <http://www.pbqc.gov>

The Pension Benefit Guaranty Corporation works to ensure the solvency and viability of company-sponsored pension plans. They can provide you with information and publications on pension plans, as well as laws and regulations on pensions. They can answer questions such as:

- 1) What is the federal pension law?
- 2) What are pensions plans and how do they operate?
- 3) What information on plans is a company required to give to members?
- 4) What are the rights and options of participants?

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5) What is the employer's responsibilities regarding pension plans?

* **Pension and Welfare Benefits Administration**

U.S. Department of Labor
200 Constitution Ave., NW

N5656

Washington, DC 20210

202-219-8921

Fax: 202-219-5362

The Pension and Welfare Benefits Administration (PWBA) helps to protect the economic future and retirement security of working Americans. It requires administrators of private pension and welfare plans to provide plan participants with easily understandable summaries; to file those summaries with the agency; and to report annually on the financial operation of the plans. PWBA has publications and other information available. They can answer questions such as:

- 1) What is the effect of job mobility on pension plans?
- 2) What is the Employee Retirement Income Security Act (ERISA)?
- 3) What studies have been done on the investment performance of ERISA plans?
- 4) What information are pension plans required to provide to participants?
- 5) What employee benefit documents are available from the Department of Labor?

* **Plant Information Service**

U.S. Botanic Garden

245 1st St., SW

Washington, DC 20024

202-226-4082

Fax: 202-225-1561

The U.S. Botanic Garden serves as a center for plant information offering a telephone information service, as well as responding to written inquiries from Monday through Friday, from 9:00 to 11:30 a.m. They can answer such questions as:

- 1) What are the benefits of organic gardening?
- 2) How can I use insects to control garden pests?
- 3) Which house plants are poisonous?
- 4) What are the dangers of chemical fertilizers?
- 5) Which herbs grow best indoors?

* **Seafood Hotline**

Office of Seafood

Food and Drug Administration

200 C St., SW

Washington, DC 20201

800-332-4010

Fax: 202-401-3532

www: <http://www.fda.gov>

E-mail: oco@fdacf.sw.dhhs.gov

The Seafood Hotline can provide consumers with information on how to buy and use seafood products, including storing and handling of seafood, and questions on seafood labeling and nutrition. The Hotline has many free publications on a variety of seafood issues. They can answer such questions as:

- 1) Can fish be kept frozen for a year?
- 2) What kind of fish is escolar?
- 3) What are the dangers of eating raw shellfish?
- 4) What information is available on canned tuna?
- 5) What are some seafood safety concerns for people with particular medical conditions?

* **Social Security Administration**

Social Security Administration

Public Inquiries

6401 Security Blvd.

410-965-7700

Baltimore, MD 21235www: <http://www.ssa.gov>

The Social Security Administration administers the Social Security and Medicare programs. They can assist certain beneficiaries in claiming reimbursement and developing and adjudicating claims. They can answer such questions as:

- 1) If you were to retire today, how much would you receive in benefits?
- 2) What should be done once you turn 65?
- 3) What is supplemental security income and how do you apply for it?
- 4) What disability insurance benefits do you qualify for?
- 5) What survivor benefits are available to children?

* **Internal Revenue Service (Taxes)**

U.S. Department of Treasury

1111 Constitution Ave., NW

Washington, DC 20224

800-829-1040

Fax on Demand: 703-487-4160

www: <http://www.irs.ustreas.gov>

The Internal Revenue Service is responsible for administering and enforcing the internal revenue laws and related statutes. It's mission is to collect the proper amount of tax revenue at the least cost to the public. They can answer such questions as:

- 1) How do you get copies of your back tax forms?
- 2) What is required when you deduct your home office?
- 3) What are the rules about writing off a vacation/work trip?
- 4) What happens if you can't pay your taxes?
- 5) Can you deduct your mother as a dependent if she lives with you?

* **Women's Bureau Clearinghouse**

U.S. Department of Labor

200 Constitution Ave., NW

Room S3306

Washington, DC 20210

800-827-5335

202-219-4486

Fax: 202-219-5529

www: <http://www.dol.gov/dol/wb/dol>

E-mail: wb-wwc@dol.gov

The Women's Bureau Clearinghouse was established to assist employers in identifying the most appropriate policies for responding to the dependent care needs of employees seeking to balance their dual responsibilities. They can also provide information on women's issues, as well as work force issues that affect women. They can offer information and guidance in areas such as women-owned businesses, women workers, alternative work schedules, dependent care issues, and much more. They also have many free publications and other information available. They can answer such questions as:

- 1) What are some elder care program options?
- 2) What is the earning difference between men and women?
- 3) How does flex time work in companies similar to mine?
- 4) What are some examples of alternate work schedules and how do they work?
- 5) What literature and other resources are available on employer-supported child care?

Criminal Justice

*** National Institute of Justice AIDS Clearinghouse**

National Criminal Justice Reference Service

U.S. Department of Justice

Box 6003

Rockville, MD 20849-6003

800-458-5231

Fax: 301-251-5343

www: <http://cdcnac.aspensys.com:86>

E-mail: aidsinfo@cdc.nac.aspensys.com

This National Institute of Justice AIDS Clearinghouse is the only centralized source of information on the impact of AIDS on criminal justice professionals and their work. Staff specialists are available to answer questions, make referrals, and suggest publications relating to AIDS and the criminal justice system. They can answer such questions as:

- 1) What precautions are necessary when searching or transporting inmates who may be infected with the AIDS virus?
- 2) Are there AIDS training materials to be used in lock up situations?
- 3) What are the issues surrounding the testing of inmates for the AIDS virus?
- 4) What are some different AIDS policies adopted by various police departments around the country?
- 5) Are there materials or speakers available for an AIDS-focused seminar?

*** Bureau of Alcohol, Tobacco, and Firearms**

Distribution Center

U.S. Department of Treasury

P.O. Box 5950

Springfield, VA 22150-5950

703-455-7801

The Bureau of Alcohol, Tobacco, and Firearms (ATF) is responsible for enforcing and administering firearms and explosives laws, as well as those laws covering the production, use, and distribution of alcohol and tobacco products. ATF can provide you with a wealth of information, statistics, and publications. They can answer such questions as:

- 1) What explosive incidents and stolen explosives occurred in a year by state and by type of explosives?
- 2) What are the different types of firearms available?
- 3) What are the license requirements for a given state to carry a weapon?
- 4) How do law enforcement officials trace firearms?

*** The United States Commission on Civil Rights**

Clearinghouse Division

624 9th St., NW

Washington, DC 20425

202-376-8113

Fax: 202-376-7597

The U.S. Commission on Civil Rights serves as a national clearinghouse for information on discrimination or denial of equal protection of the laws because of race, color, religion, sex, age, handicap, or national origin. The library contains 50,000 reference works and a comprehensive collection of reports, transcripts, and civil rights texts. They have a free quarterly newsletter, and a catalogue of publications, as well as two on-line database systems. They can answer such questions as:

- 1) What is the overall economic status of Americans of Asian descent?
- 2) What is the extent of racial imbalance in the schools?

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- 3) What is the current analysis of the earnings gap between black and white men?
- 4) What can my community do to remedy civil rights violations by police officers?
- 5) What information exists on the role of women and minorities in network news?

*** National Criminal Justice Reference Service**

National Institute of Justice/NCJRS

Box 6000

800-851-3420

Rockville, MD 20850

Fax: 301-251-5212

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The National Criminal Justice Reference Service brings the latest criminal justice research findings to criminal justice policymakers, practitioners, and researchers from around the world. Their database features summaries of books, reports, articles, and audiovisual materials. They have a free bi monthly catalogue which lists new publications (many of which are free), upcoming conferences, and more. They can answer such questions as:

- 1) What videotapes are there on criminal justice topics?
- 2) What information exists on community safety issues?
- 3) How effective is parole and probation?
- 4) What drug abuse programs are in place for offenders?
- 5) What is date rape?

*** Drug and Crime Data Center and Clearinghouse**

1600 Research Boulevard

Rockville, MD 20850

800-666-3332

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The Data Center and Clearinghouse serves the drugs-and-crime information needs of federal, state, and local policy makers, criminal justice and public health practitioners, researchers and universities, private corporations, the media, and the general public. The most current data is available on illegal drugs, drug law violations, drug-related crime, drug-using offenders in the criminal justice system, and the impact of drugs on criminal justice administration. The Clearinghouse maintains a database of some 1,500 annotated bibliographies of statistical and research reports, books, and journal articles on drugs and crime. All documents are free. They can answer such questions as:

- 1) What are the economic costs of drug-related crime?
- 2) What data exists on the quantity and flow of illicit drugs from cultivation to consequences?
- 3) What percentage of high school seniors used cocaine last year?
- 4) What tactics have been used to build integrity and reduce drug corruption in police departments?
- 5) What percentage of rapists report that their victims were well known to them?

*** National Clearinghouse on Election**

Administration

Federal Election Commission

202-219-3670

999 E St., NW

800-424-9530

Washington, DC 20463

Fax: 202-219-8500

www: <http://www.fec.gov>

The National Clearinghouse on Election Administration is an agency of the Federal Election

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Commission. Its overall objective is to enhance the honesty, integrity, and efficiency of the federal election process by providing information and assistance to state and local election officials, to state legislatures and legislative reference bureaus, and to other interested organizations regarding the conduct of Federal elections. They can answer such questions as:

- 1) What research reports are available on state campaign finance laws?
- 2) Where can I obtain advice and assistance in making polling places more accessible to the elderly and handicapped?
- 3) What statistics exist that could summarize state and national voting age populations, the number of registered voters, turnout, and results in presidential elections for 1960 through 1988?
- 4) What landmark judicial decisions have been made involving elections over the past twenty years?
- 5) What are the registration techniques and procedures in a particular state?

*** Equal Employment Opportunity Commission (EEOC)**

Publications and Information Center

P.O. Box 12549

Cincinnati, OH 45212-0549

800-669-EEOC

Fax: 513-489-8695

The purpose of the Equal Employment Opportunity Commission is to eliminate discrimination based on race, color, religion, sex, national origin, or age in hiring, promoting, firing, setting wages, testing, training, and all other terms and conditions of employment. The Commission conducts investigations of alleged discrimination, and provides voluntary assistance programs for employers, unions, and others. They have free publications and information available. They can answer such questions as:

- 1) What questions cannot be asked in an employment interview?
- 2) What constitutes sexual harassment?
- 3) What federal law prohibits employers from discriminating between men and women in the payment of wages, and to whom does the law apply?
- 4) What can be done if you feel you have been unfairly discriminated against?
- 5) What information exists to train personnel officers on the prevailing laws and regulations?

*** Bureau of Justice Assistance Clearinghouse**

P.O. Box 6000

U.S. Department of Justice

Rockville, MD 20850

800-688-4252

Fax: 301-251-5212

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The Bureau of Justice Assistance Clearinghouse (BJA) informs state and local criminal justice practitioners about BJA products and programs. They provide federal funding and technical assistance to state and local units of government to improve the criminal justice system. They can answer such questions as:

- 1) What information is available regarding a variety of anti-drug programs?
- 2) What programs are in place to improve the efficiency of the criminal justice system?
- 3) What are the estimated costs of drug testing for a pretrial service program?
- 4) What training programs exist for narcotics enforcement?
- 5) What are the treatment alternatives to street crimes?

*** Justice Statistics Clearinghouse**

Bureau of Justice Statistics
U.S. Department of Justice
Box 6000
Rockville, MD 20850

800-732-3277

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The Bureau of Justice Statistics (BJS) supports this clearinghouse for those seeking crime and criminal justice data. In addition to distributing BJS publications, the Clearinghouse responds to statistics requests by offering document database searches, statistics information packages, referrals, and other related products and services. They can answer such questions as:

- 1) What is the annual national estimate of the amount of crime against persons and households?
- 2) What are some of the characteristics of victims?
- 3) How differently are juveniles handled from adults?
- 4) How prevalent is organized crime?
- 5) What is the recidivism rate, and when criminals are rearrested, with what crimes are they normally charged?

*** Juvenile Justice Clearinghouse**

National Criminal Justice Reference Service
U.S. Department of Justice
Box 6000
Rockville, MD 20850

800-638-8736

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The Juvenile Justice Clearinghouse disseminates publications, research findings, and program evaluations supported by the Office of Juvenile Justice and Delinquency Prevention. In addition, the staff can prepare customized responses to information requests. They can answer such questions as:

- 1) How do juvenile courts vary in handling drug and alcohol cases?
- 2) What can a community do in response to youth gangs?
- 3) What methods have been successful in dealing with juvenile reinstitution?
- 4) How many juveniles were arrested last year for possession of illegal drugs?
- 5) What methods are effective in reducing violence in the schools?

*** National Clearinghouse For Legal Services, Inc.**

205 W. Monroe, 2nd Floor
Chicago, IL 60605

312-263-3830
Fax: 312-263-3846

The National Clearinghouse for Legal Services is the most comprehensive source for information concerning civil poverty law. Also, the Clearinghouse has many publications dealing with issues of vital interest to the non poverty lawyer. Problems with health care, housing, and social security strike people in all economic situations. These are just some of the 20 major areas of law that Clearinghouse publications cover, providing practical information useful to people in all economic and social strata. The Clearinghouse, as a resource center and a legal research system, offers the most complete source of civil poverty law publications that can be found. They have a free publications list. They can answer such questions as:

- 1) What information exists on the eligibility requirements for Medicare home health care?
- 2) What models exist on establishing pro bono programs?
- 3) What are the various issues concerning the tax burden on the poor?

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- 4) What are the litigation issues concerning homeless persons and emergency shelter?
- 5) Where can information be obtained on child custody cases?

*** National Center for Missing and Exploited Children**

2101 Wilson Blvd., Suite 550
Arlington, VA 22201

800-843-5678
Fax: 703-235-4067

www: <http://www.missingkids.org>

The National Center for Missing and Exploited Children serves as a clearinghouse of information on missing and exploited children; provides technical assistance to citizens and law-enforcement agencies; offers training programs to law-enforcement and social service professionals; distributes photos and descriptions of missing children nationwide; coordinates child protection efforts with the private sector; networks with nonprofit service providers and state clearinghouses on missing persons; and provides information on effective state legislation to ensure the protection of children. They can answer such questions as:

- 1) How can a parent work through the civil and criminal justice systems in order to regain custody of the child her ex-husband stole from her?
- 2) How can a parent protect children against day care abuse?
- 3) What are some of the warning signs of child sexual exploitation?
- 4) What is the profile of a runaway and the patterns of runaway behavior?
- 5) What information is available to help a child testify in court?

*** Office for Victims of Crime Resource Center**

U.S. Department of Justice
Box 6000
Rockville, MD 20850

800-627-6872
Fax: 301-251-5212

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The Office for Victims of Crime Resource Center is sponsored by the Office of Victims of Crime. It can provide access to resources, such as more than 7,000 victim-related books and articles, national victimization statistics, federally sponsored victim-related research studies, and information on state victim compensation programs. From the Clearinghouse, you can get free publications, borrow hard-to-find publications, and buy selected videotapes. Information specialists can also conduct database searches. They can answer such questions as:

- 1) What is the relationship between child abuse and delinquency?
- 2) What information is there for police when confronting a domestic violence incident?
- 3) What are some of the programs which compensate victims of crime?
- 4) What is the criminal justice response to victim harm?
- 5) How can one improve the use and effectiveness of the Neighborhood Watch program?

Education And The Arts

* **ERIC Clearinghouse on Adult, Career, and Vocational Learning**

Ohio State University Center on Education and
Training for Employment

1900 Kenny Rd.

Columbus, OH 43210

800-848-4815

Fax: 614-292-1260

E-mail: ericacve@magnus.acs.ohio_state.edu

The Clearinghouse on Adult, Career, and Vocational Learning provides materials covering all levels of adult and continuing education from: basic literacy training through professional skill upgrading; vocational and technical education covering all service areas for secondary, postsecondary, and adult populations; and career education and career development programs for all ages and populations. A publications list and price sheet are available. They can answer questions such as:

- 1) What research exists on the effectiveness of flex time and job share programs?
- 2) What is the job placement rate of graduates from vocational schools?
- 3) What are the statistics on job satisfaction and wage earnings?
- 4) What are the benefits of vocational education?
- 5) What information exists on how people can find a job and make effective career choices?

* **ERIC Clearinghouse on Educational Assessment and Evaluation**

Catholic University of America

Room 210 O'Boyle Hall

Washington, DC 20064

202-319-5120

Fax: 202-319-6692

E-mail: eric_ae@cua.edu

The Clearinghouse on Assessment and Evaluation provides information on the assessment and evaluation of education projects or programs, tests and other measurement devices, methodology of measurement and evaluation, and more. A publications list and price sheet are available. They can answer such questions as:

- 1) Do statistics show that tests discriminate against certain minority groups?
- 2) What tests are given to handicapped children and what is the research behind these tests?
- 3) Is the Scholastic Aptitude Test (SAT) an effective tool of measurement?
- 4) What is computer-assisted testing?
- 5) How often are SAT tests updated and who designs the questions?

* **Bilingual Education Clearinghouse**

National Clearinghouse for Bilingual Education

1118 22nd St., NW

Washington, DC 20037

202-467-0867

Fax: 800-531-9347

E-mail: askncbe@ncbe.gwu.edu

The Bilingual Education Clearinghouse provides information to practitioners in the field on curriculum materials, program models, methodologies, and research findings on the education of limited English proficient (LEP) individuals. They also offer an electronic information system, free to users, where access is available to a database of curriculum materials and literature related to the education of LEP persons. An electronic bulletin board is also available which

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contains news from federal, state, and local education agencies, conference announcements, and other current information. Their newsletter and other publications are available, many of which are free of charge. They can answer such questions as:

- 1) How do you mainstream language minority students?
- 2) What computer programs exist to assist in teaching limited English proficient students?
- 3) What are some of the issues and practices involved in meeting the needs of gifted and talented minority language students?
- 4) How can parents become involved in the education of limited English students?
- 5) How can teachers integrate multi-cultural materials in instructional programs?

*** ERIC Clearinghouse on Counseling and Personnel Services**

School of Education

101 Park Building

University of North Carolina at Greensboro 800-414-9769

Greensboro, NC 27412-5001 Fax: 910-334-4116

www: <http://www.uncg.edu/~ericcas2>

The Clearinghouse on Counseling and Personnel Services provides documents relating to all levels of counseling and personnel services including preparation, practice, and supervision of counselors at all education levels and in all settings; personnel procedures such as testing and interviewing; group work and case work; career planning; and more. They have free publications, and will conduct searches for a fee. They can answer such questions as:

- 1) How can counselors enhance a student's self-esteem through counseling?
- 2) What are the emerging priorities for the counseling field in the 1990's?
- 3) What dropout prevention programs have been effective?
- 4) What is the current high school dropout rate?
- 5) What tests are available to students who are undecided on a choice of career?

*** ERIC Clearinghouse on Disabilities and Gifted Education**

The Council for Exceptional Children

1920 Association Dr.

800-328-0272

Reston, VA 22091

E-mail: eric@inet.ed.gov

The Clearinghouse on Disabilities and Gifted Education provides information on all aspects of education and development of handicapped persons, including prevention of handicaps, identification and assessment of handicaps, and intervention and enrichment programs. All aspects of the education and development of gifted persons are covered as well. A publications list and price sheet are available. They can answer such questions as:

- 1) What are the issues concerning the mainstreaming of a handicapped student?
- 2) How do you "home school" a gifted child?
- 3) What is the research concerning the post-school status of learning disabled students?
- 4) What preschool services are available for children with handicaps?
- 5) Under what criteria is a child considered gifted?

*** ERIC Clearinghouse on Educational Management**

College of Education

5207 University of Oregon

503-346-5043

Education And The Arts

Eugene, OR 97403-5207

800-438-8841

Fax: 541-346-2334

www: <http://ericir.sir.edu/eric/eric.html>

The Clearinghouse on Educational Management distributes information on the following subjects: the leadership, management, and structure of public and private educational organizations; practice and theory of administration; preservice and inservice preparation of administrators; and tasks and processes of administration. The Clearinghouse also provides information on sites, buildings, and equipment for education, and planning, financing, construction, renovating, and evaluating educational facilities. They can answer such questions as:

- 1) What are "mentor teachers" and how do you prepare them to assist new teachers?
- 2) How do you best confront racism in schools?
- 3) How do you recruit, select, and retain good teachers?
- 4) What research has been done on the various methods of school discipline?
- 5) What elements must be considered in the design of a new school?

*** Educational Research**

Office of Educational Research and Improvement's

Information Service

U.S. Department of Education

Education Information Branch

Capitol Plaza Building

Suite 300

555 New Jersey Ave., NW

800-424-1616

Washington, DC 20208-5641

Gopher: ed.gov

The Education Information Branch staff specialists can provide information on topics such as early childhood education, elementary and secondary education, higher education, adult and vocational education, education finance, longitudinal statistical studies, and special education. They have publications and reports, many of which are free. They can answer such questions as:

- 1) What statistics are there on the number of students who receive loans, grants, and work-study assistance from state sources?
- 2) What are the statistics on private postsecondary education, such as enrollment, earned degrees conferred, full and part-time faculty members and their salaries, and more?
- 3) What information is available on how to choose a school for a child and what makes a school good?
- 4) How can parents help their children become better readers?
- 5) What are the enrollment outcomes for recent master's and bachelor's degree recipients?

*** Educational Resources Information Center**

ACCESS ERIC

Aspen Systems Corporation

1600 Research Blvd.

800-538-3742

Rockville, MD 20850

Fax: 301-309-2084

www: <http://www.aspensys.com/eric>

Educational Resources Information Center (ERIC) is a nationwide information service set up to collect materials about current developments in education and make them available to the public. The system includes 16 clearinghouses, each of which is responsible for acquiring, processing, and disseminating information about a particular aspect of education. The ERIC database contains bibliographic information, including key descriptors and abstracts, on over 850,000 research documents, journal articles, curricular materials, and resource guides. The

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Clearinghouses offer a wide variety of services and products, and can answer questions about: subject fields, run computer searches, develop short bibliographies, newsletters, and other free or inexpensive materials; publish monographs; publish handbooks; and develop materials to help you use ERIC.

ACCESS ERIC is the main center for the ERIC clearinghouses. It answers all questions on how to use ERIC and helps anyone stay up-to-date on the latest developments in the education field. They can answer such questions as:

- 1) How can I use ERIC to answer my education question?
- 2) What is required to have a database search run on a topic?
- 3) How can I have something that I have written entered into the ERIC system?
- 4) Where can I find the latest statistics on an education topic?
- 5) How can school administrators develop new management tools and practices?

*** ERIC Clearinghouse on Elementary and Early Childhood Education**

University of Illinois

805 West Pennsylvania Ave.

Urbana, IL 61801

217-333-1386

Fax: 217-333-3767

www: <http://ericps.ed.vivc.edu/nccic/nccichome.html>

E-mail: askeric@ericir.syr.edu

The Clearinghouse on Elementary and Early Childhood Education provides information covering all aspects of the cognitive, emotional, social and physical development, and education of children from birth through early adolescence, excluding specific elementary school curriculum areas. Among the topics covered are: prenatal and infant development and care; child care programs and community services for children at local, state, and federal levels; parent, child, and family relationships; home and school relationships; foster care and adoption; and more. A publications list and price sheet are available. They can answer such questions as:

- 1) How do you start a day care center?
- 2) How do you choose a day care center and how do you assess a preschooler's development?
- 3) How can parents become involved in the education of their children?
- 4) How do you meet the needs of homeless children?
- 5) How do you help children with their social development?

*** ERIC Clearinghouse on Higher Education**

George Washington University

One Dupont Circle

Washington, DC 20036-1183

202-296-2597

Fax: 202-296-8379

E-mail: eric@inet.ed.gov

The Clearinghouse on Higher Education provides information covering education beyond the secondary level that leads to a four-year, masters, doctoral or professional degree and that includes courses and programs designed to enhance or update skills obtained in these degree programs. Areas include: academic advising, faculty, continuing education, legal issues, curriculum development, and more. They can answer such questions as:

- 1) What research and assessments are available on the trends and issues in higher education today?
- 2) What percentage of staff of higher education facilities are minorities and women?
- 3) What information is available on the issue of student stress?
- 4) How do we raise academic standards as a country?

5) What techniques are useful in improving a student's organizational skills?

*** ERIC Clearinghouse on Information and Technology**

Syracuse University School of Education
4-194 Center for Science and Technology 315-443-3640
Syracuse, NY 13244-4100 Fax: 315-443-5448

www: <http://ericib.syr.edu>

The Clearinghouse on Information and Technology provides information covering educational technology and library and information science at all levels. Instructional design, development, and evaluation with emphasis on educational technology; computers, audio and video recordings, and more. They can answer such questions as:

- 1) What is the latest research on the value of using computers and applying video technology to enhance learning?
- 2) What are the various studies comparing the different types of computer based media?
- 3) Is there an overview of instructional television and its effectiveness for teaching children?
- 4) At what grade level are computers introduced in the classroom, on average?
- 5) Are audio recordings an effective tool for teaching foreign languages?

*** ERIC Clearinghouse on Junior Colleges**

University of California at Los Angeles
3051 Moore Hall 310-825-3931
Los Angeles, CA 90024 Fax: 310-206-8095

www: <http://www.gseis.ucla.edu/eric/eric.html>

The Clearinghouse on Junior Colleges provides information covering the development, administration, and evaluation of two-year public and private community and junior colleges, technical institutes, and two-year branch university campuses. They have free publications and will conduct database searches for a fee. They can answer such questions as:

- 1) What are the main problems involved with transfer students?
- 2) How many students working on A.A. degrees in nursing are mothers and other women returning to further their education?
- 3) How do you implement a cultural exchange or study abroad program?
- 4) How do you recruit and retain minorities and women at junior colleges?
- 5) What percentage of students attending two-year programs receive financial assistance?

*** ERIC Clearinghouse on Languages and Linguistics**

Center for Applied Linguistics
1118 22nd St., NW 202-429-9292
Washington, DC 20037 Fax: 202-659-5641

www: <http://www.cal.org>

The Clearinghouse on Languages and Linguistics provides information on languages and language sciences; all areas of foreign language, second language, and linguistics instruction; cultural and intercultural context of languages; international exchanges; teacher training; and more. Mini-bibliographies and fact sheets are available free of charge. Ready-made search printouts are available for a fee, and prices vary for specific searches. They can answer such questions as:

- 1) How do you institute teaching English as a second language in the workplace?
- 2) How do you develop a curriculum and training program for volunteer tutors for limited-

How Do I Get Free Research Help?

English proficient adults?

- 3) What are the pros and cons of language immersion programs in schools?
- 4) What are the issues regarding the foreign language requirement?
- 5) What are some available opportunities abroad for teaching English as a foreign language?

* **National Clearinghouse on Literacy Education**

Center for Applied Linguistics

1118 22nd St., NW

Washington, DC 20037

202-429-9292

Fax: 202-659-5641

www: <http://www.cal.org>

The National Clearinghouse on Literacy Education produces and disseminates materials summarizing current research and information available on selected topics; develops a directory of effective adult literacy programs and projects; and supports a user services program to respond to information requests. They have a publications list available, and many of the items are free. They can answer such questions as:

- 1) What organizations offer programs for senior citizens interested in learning to read and write?
- 2) How can workplaces promote English as a second language?
- 3) What free resources are available to adult literacy instructors?
- 4) What percentage of U.S. immigrants are illiterate? What programs exist to help them?
- 5) What type of educational materials and programs are available to teach English to out-of-school youth?

* **Museum Reference Center**

Smithsonian Institution

Office of Museum Programs

900 Jefferson Dr., SW

Washington, DC 20560

202-786-2271

Fax: 202-357-2311

www: <http://www.sii.si.edu>

The Museum Reference Center serves as a clearinghouse for museum programs providing professional development training, advisory assistance, and research services to the national and international museum community and the Smithsonian staff. The Center participates through the sponsorship of workshops, internships, and professional visitor programs, an audiovisual production loan program, publications, and more. They can answer such questions as:

- 1) Where can information be obtained regarding internship programs for museum careers?
- 2) What is the latest research on climate control and security for museums?
- 3) What information exists on how to train docents and volunteers?
- 4) Where can examples of exhibit designs be found?
- 5) Where can information be found on collection sharing?

* **Performing Arts Library**

John F. Kennedy Center for the Performing Arts

2700 F St., NW

Washington, DC 20566

202-416-8780

The Performing Arts Library is a joint project of the Library of Congress and the Kennedy Center, and offers information and reference assistance on dance, theater, opera, music, film, and broadcasting. The Performing Arts Library serves the research and information needs of the public, artists, and staff of the Center. The Library also identifies and locates the creative

Education And The Arts

and resource materials necessary to develop new works and productions in the performing arts. Reference service is available by phone, in person, or by mail. They can answer such questions as:

- 1) How can an orchestral program of Irish composers be tailored for a young audience?
- 2) What information exists on different dance companies based in New York?
- 3) Is there information on what is required to start a record company?
- 4) Are their recordings of interviews or videotapes of famous actresses discussing their works?
- 5) Where can recordings be located on poetry readings?

*** ERIC Clearinghouse on Reading and Communication Skills**

Indiana University
Smith Research Center
Suite 150
2805 East Tenth St.
Bloomington, IN 47408-2698

812-855-5847
Fax: 812-855-4220

www: http://www.indiana.edu/~eric_rec

The Clearinghouse on Reading and Communication Skills provides information on reading, English, communication skills, identification, diagnosis and remediation of reading problems, and more. A catalogue of publications including prices is available. The Clearinghouse will also conduct custom database searches for a fee. They can answer such questions as:

- 1) How do you teach elementary students listening skills?
- 2) How can parents help their child to read?
- 3) How do you help a quiet student communicate in the classroom?
- 4) Where can teachers obtain written activities for junior high social studies classes?
- 5) Is there information on sex stereotypes in children's literature?

*** ERIC Clearinghouse for Science, Mathematics, and Environmental Education**

1929 Kenny Rd.
Columbus, OH 43210

614-292-6717
Fax: 614-292-0263

E-mail: ericse@osu.edu

The Clearinghouse for Science, Mathematics, and Environmental Education acquires educational literature on the following topics: development of curriculum and instructional materials; teachers and teacher education; learning theory; educational programs; and computer applications. They can answer such questions as:

- 1) Is there information on how to teach a lesson on environmental education?
- 2) What can be done to boost students' enthusiasm for math?
- 3) What are some of the common safety hazards in science classrooms?
- 4) Where can teachers obtain free science instructional materials?
- 5) Are there financial aid programs available to teachers interested in continuing education?

*** ERIC Clearinghouse for Social Studies/Social Science Education**

Social Studies Development Center
Indiana University
Smith Research Center
2805 East Tenth St., Suite 120
Bloomington, IN 47405

812-855-3838
Fax: 812-855-0455

How Do I Get Free Research Help?

E-mail: ericso@indiana.edu

The Clearinghouse for Social Studies/Social Science Education acquires journal articles and documents at all levels of social studies and social science education, including anthropology, economics, geography, sociology, social psychology, civics, and political science, as well as on history and social topics. A publications catalogue is available, including prices. They can answer such questions as:

- 1) What are some interesting learning activities designed to teach social studies?
- 2) What resources exist to supplement teachers' lessons on Africa and African Culture?
- 3) How do you teach geography at home?
- 4) How can you teach the law incorporating Supreme Court cases?
- 5) How can teachers stimulate children's interest in anthropology?

*** ERIC Clearinghouse on Teacher Education**

American Association of Colleges for Teacher Education

One Dupont Circle, NW

Suite 610

Washington, DC 20036

202-293-2450

Fax: 202-457-8095

www: <http://www.aacte.org>

The ERIC Clearinghouse on Teacher Education acquires, publishes, and disseminates documents conveying research, theory, and practice in teacher education and in all aspects of health education, physical education, recreation education, nutrition education, and more. They can answer such questions as:

- 1) What are the teacher certification requirements?
- 2) How effective are student teachers in the classroom?
- 3) What computer games are there to help kids learn math?
- 4) What techniques can a teacher use to improve classroom productivity?
- 5) What are "at risk" students and how can they best be served?

*** ERIC Clearinghouse on Urban Education**

Teachers College

Columbia University Institute for Urban and Minority Education

Main Hall, Room 303, Box 40

525 West 120th St.

New York, NY 10027

212-678-3433

Fax: 212-678-4012

www: http://eric_web:tc.colombia.edu

E-mail: ericcue@columbia.edu

The Clearinghouse on Urban Education provides information on the programs and practices in schools in urban areas. In addition, the education of racial/ethnic minority children and youth in various settings is studied: on the local, national, and international level; theory and practice of education equity; and urban and minority experiences. A publications list and price sheet are available. They can answer such questions as:

- 1) What is the current research on effective programs for reducing the dropout rates among inner city high school students?
- 2) What research is available on the number of pregnant, minority teenagers who obtain their high school diplomas in inner city schools?
- 3) What information is there on mentoring programs?
- 4) What issues are involved in linking schools with human service agencies?
- 5) Are urban schools financed equitably?

"With people over 90...the periods that still lived in Technicolor for them (what they remembered the most) were not their successes or their failures. They were the times they took risks."

Source: *New Passages*, Gail Sheehy, Random House, 1995

Energy and Environment

*** EPA Control Technology Center Hotline (Air Pollution)**

U.S. Environmental Protection Agency (EPA)

AEERL

Research Triangle Park, NC 27711

919-541-0800

ttnbbs.rtpnc.epa.gov

The EPA Control Technology Center Hotline provides technical support to state and local agencies and to EPA regional offices in implementing air pollution control programs. They can answer such questions as:

- 1) What type of computer software can my company use to assess pollution control problems and evaluate potential solutions?
- 2) What impacts have control technologies had on air pollution?
- 3) What type of air pollution permits does my company need to operate in my state?
- 4) How can my company reduce its air pollution control costs?
- 5) What are the best cost-effective methods to maintain my company's air pollution control equipment?

*** BACT/LAER Clearinghouse (MD-13) (Air Pollution)**

U.S. Environmental Protection Agency (EPA)

Control Technology Center

919-541-5432

Research Triangle Park, NC 27711

Fax: 919-541-5742

ttnbbs.rtpnc.epa.gov

The BACT/LAER Clearinghouse assists state and local air pollution control agencies in selecting the best available control technology (BACT) and the lowest achievable emission rate (LAER). It controls new or modified sources in a nationally consistent manner. They can answer such questions as:

- 1) How can my agency get assistance in compiling inventories of air toxic emissions?
- 2) How does the EPA estimate air toxic emissions?
- 3) Where can I get a listing of national emissions estimates and factors for air that is made toxic from motor vehicles?
- 4) Where can I find out about the toxic emissions for a particular consumer product?
- 5) How can my company achieve the lowest achievable emission rate for our product?

*** Asbestos Ombudsman Clearinghouse**

U.S. Environmental Protection Agency (EPA)

401 M St., SW

800-368-5888

Washington, DC 20460

Fax: 703-305-6462

www: <http://www.epa.gov>

The assigned mission of the Asbestos Ombudsman Clearinghouse is to provide to the public sector, including individual citizens and community services, information on the handling and abatement of asbestos in schools, the workplace, and the home. In addition, interpretation of the asbestos-in-school requirements and publications are provided to explain recent legislation. The EPA Asbestos Ombudsman receives complaints and requests for information and provides assistance with regard to them. They can answer such questions as:

Energy and Environment

- 1) What is asbestos, and in what era was it used?
- 2) How do I know if I have asbestos in my home or at work and how do I find help to contain or eliminate it?
- 3) What do I do if I have been exposed to asbestos?
- 4) How can I safe-proof my house from asbestos?
- 5) Are the schools in my particular neighborhood safe from asbestos?

* **Boating Safety Hotline**

Consumer and Regulatory Affairs Branch
Auxiliary, Boating, and Consumer Affairs Division
Office of Navigation Safety and Waterways Services
U.S. Coast Guard
U.S. Department of Transportation
2100 2nd St., SW
Washington, DC 20593

800-368-5647
Fax: 202-267-4285

www: <http://www.navcen.uscg.mil>

The Boating Safety Hotline can provide you with information on such topics of interest to boaters as safety recalls, publications, Coast Guard department contacts and addresses, public education courses, and free Coast Guard Services. They have a wealth of free information and publications to share. They can answer such questions as:

- 1) What statistics exist on boating accidents?
- 2) How can parents teach children about water safety?
- 3) What things do people need to consider in evaluating floatation devices?
- 4) What licenses or regulations should boaters be aware of before they hit the water?
- 5) Where can people receive information on water charts and other navigational aids?

* **National Climatic Data Center**

National Oceanic and Atmospheric Administration
U.S. Department of Commerce
Federal Building
151 Patton Ave., Room 120
Asheville, NC 28801

704-271-4800
Fax: 704-271-4876

E-mail: orders@ncdc.noaa.gov

The National Climatic Data Center (NCDC) provides an important historical perspective on climate. Through the use of over a hundred years of weather observations, reference databases are generated. NCDC's data and information are available to everyone including the general public, the legal profession, engineering, industry, agriculture, and government policy makers. They can answer such questions as:

- 1) What were the weather conditions like in a particular part of a state on a specific day, and can this information be used for a court case?
- 2) In what parts of the country is the climate moderate allowing energy bills to be held to a minimum?
- 3) What information is available on severe storms, such as the occurrences of storms, data on the paths of individual storms, deaths, injuries, and estimated property damage?
- 4) Are droughts becoming more widespread?
- 5) Is the greenhouse theory becoming a reality?

How Do I Get Free Research Help?

* **Energy Efficiency and Renewable Energy**

Clearinghouse

P.O. Box 3048
Merrifield, VA 22116

800-363-3732
Fax: 703-893-0400
Bulletin Board: 800-273-2955

www: <http://www.eren.doe.gov>

The Energy Efficiency and Renewable Energy Clearinghouse can provide information on how to save energy, as well as information on solar, wind, or any other aspect of renewable energy. They have the latest research on renewable energy technologies and energy conservation, and can refer you to other valuable resources. A list of free publications is available. They can answer questions such as:

- 1) How can you convert a home to solar heat?
- 2) How do heat pumps work and are they efficient?
- 3) What should you look for in a wood-burning appliance?
- 4) What can be done to improve the energy efficiency of a home?
- 5) Is the wind a practical source of energy?

* **Safe Drinking Water Hotline**

U.S. Environmental Protection Agency (EPA)
401 M St., SW
Washington, DC 20460

800-426-4791
Fax: 202-260-8072

www: <http://www.epa.gov/epaoswer/hotline.htm>

E-mail: hotline_sdwa@epamail.epa.gov

The Safe Drinking Water Hotline responds to questions concerning the Safe Drinking Water Act, water standards, regulations, and the Underground Injection Program. It will also provide selected free publications. They can answer such questions as:

- 1) How do I find out if there is lead in my drinking water?
- 2) What is the Underground Injection Program?
- 3) What are some of the newer techniques for removing and disposing of water pollutants?
- 4) What research is being done to develop safer drinking water?
- 5) What can I do if there is too much fluoride in my drinking water?

* **EROS Data Center (Earth Resources)**

U.S. Geological Survey
Mundt Federal Bldg.
Sioux Falls, SD 57198

605-594-6511
Fax: 605-594-6589

www: http://edu.www.cr.usgs.gov/eros_hom.html

The Earth Resources Observation Systems (EROS) Data Center is a national archive, production, and research facility for remotely sensed data and other forms of geographic information. It receives, processes, and distributes data from the U.S.' Landsat satellite sensors and from airborne mapping cameras. The Center houses over 2,000,000 worldwide scenes of Earth acquired by Landsat satellites and nearly 6,000,000 aerial photographs of U.S. sites. Maps and photographs range from \$6 to \$65 and can be obtained from the Center's customer service department. The staff can answer such questions as:

- 1) How can I receive a listing of aerial photographs of a particular hurricane that I am studying?
- 2) How do the Landsat satellite sensors work?
- 3) How can EROS help my company's geologic exploration projects?
- 4) How can EROS help my company form a geochemical assessment of a potential land site

that we are interested in developing?

- 5) Can the Center furnish me with a printout of land ownership lists in my particular county?

*** Earth Science Information Centers**

U.S. Geological Survey
507 National Center
Reston, VA 22092

703-648-6892
800-USA-MAPS
Fax: 703-648-5548

www: <http://www.usgs.gov/>

E-mail: esicmail@usgs.gov

Earth Science Information Centers (ESIC) offer nationwide information and sales service for U.S. Geological Survey map products and earth science publications. This network of ESICs provides information about: geologic, hydrologic, and land use maps, books, and reports; aerial, satellite, and radar images and related products; earth science and map data in digital format and related applications software; and geodetic data. ESICs can fill orders for custom products and provide information about earth science materials from many public and private producers. They can answer such questions as:

- 1) Where can maps of Indian lands be located?
- 2) What earth-science teaching aids are available?
- 3) Where can accurate topographic maps be found which show the location and measurable elevation of natural and man made features?
- 4) Where can out-of-print maps be located?
- 5) Where can wetlands be found in the state of Ohio?

*** National Earthquake Information Center**

U.S. Geological Survey
Mail Stop 967
Box 25046, Federal Center
Denver, CO 80225

Fax: 303-273-8450

E-mail: sedas@neis.cr.usgs.gov

National Earthquake Information Center compiles, computes, and distributes digital and analog data on earthquakes that have occurred around the world. They have information on seismograms, earthquake magnitudes, intensities, and epicenter locations. They can answer such questions as:

- 1) What information exists on the most recent earthquake in California?
- 2) How many fault lines are known in California and where are they located?
- 3) What should people do in the event of an earthquake?
- 4) Where has there been seismic activity around the world in a given month?
- 5) What is the largest earthquake on record?

*** Emergency Planning and Community-Right-To-Know Information Hotline**

Booz, Allen & Hamilton, Inc.
1725 Jefferson Davis Highway
Arlington, VA 22202

800-535-0202
Fax: 703-412-3333

www: <http://www.epa.gov/epaoswer/hotline.htm>

The Emergency Planning and Community-Right-To-Know Information Hotline (EPCRA) provides information on what types of waste may be hazardous to the public's health. All information is open to local agencies, citizens, attorneys, consultants, and communities.

How Do I Get Free Research Help?

EPCRA helps answer questions on the best ways to remove and store hazardous and solid waste. They can answer such questions as:

- 1) What constitutes a hazardous chemical release?
- 2) Which releases are especially dangerous?
- 3) What type of emergency planning is available for those working around or in contact with hazardous waste?
- 4) How are companies and communities regulated?
- 5) What documents are available to the average citizen concerned about waste?

* **Emissions Clearinghouse**

Emission Factor Clearinghouse, MD-14
U.S. Environmental Protection Agency (EPA)
Research Triangle Park, NC 27711 919-541-5477

The Emissions Clearinghouse is a means of exchanging information on air pollution control matters. It addresses the criteria pollutants and toxic substances from stationary and area sources, as well as mobile sources. The *Emission Factor Clearinghouse Newsletter* is issued quarterly, and contains information on recent publications, inquiries about EPA emission inventory policy, newly developed emission factors, and requests for assistance in dealing with general or specific air pollution emissions. The Clearinghouse does have a database for which there is a user fee. They can answer such questions as:

- 1) How can I get a FAX Chief system?
- 2) What information exists on the underground storage of fuel tanks?
- 3) How can I find an engineer to assist me with my emissions questions?
- 4) What are atmospheric tanks and how are they used?

* **National Energy Information Center**

U.S. Department of Energy
1F048 Forrestal Building
1000 Independence Ave., SW 202-586-8800
Washington, DC 20585 Fax: 202-586-0727

www: <http://www.eia.doe.gov>

The National Energy Information Center provides general reference services on U.S. Department of Energy data. It can provide statistical and analytical data, information, and referral assistance on a wide variety of energy-related issues. A publications directory, including many free publications, is available. They can answer such questions as:

- 1) What energy-related educational materials exist for elementary and secondary students?
- 2) What are some of the issues surrounding the Clean Air Act Amendments?
- 3) What is the short-term energy outlook?
- 4) What companies have purchased uranium and how much?
- 5) What is the petroleum supply statistics for a particular month?

* **National Environmental Data Referral Service**

NEDRES Office
National Oceanic and Atmospheric Administration
U.S. Department of Commerce
Environmental Information Services
1305 East-West Highway 301-713-0572
Silver Spring, MD 20910 Fax: 301-713-1249

www: <http://www.esdim.noaa.gov/>

Energy and Environment

E-mail: barton@esdim.noaa.gov

The National Environmental Data Referral Service (NEDRES) is designed to provide convenient, economical, and efficient access to widely scattered environmental data. NEDRES is a publicly available service which identifies the existence, location, characteristics, and availability conditions of environmental data sets. NEDRES database contains only descriptions, and not the actual data. Major subject categories include climatology and meteorology, oceanography, geophysics and geology, geography, hydrology and limnology, terrestrial resources, toxic and regulated substances, and satellite remotely sensed data. For more information on the NEDRES database, contact the office listed above. They can provide the information and pointers to data on such questions as:

- 1) What data exists on the air quality in the U.S.?
- 2) Where can information be found on the Chesapeake Bay?
- 3) Where can data be located on the estuarine water of California?
- 4) How has acid rain affected the environment?
- 5) How has pollution affected the ocean environment?

* **Environmental Financing Information Network**

Labat-Anderson, Inc.

401 M St., SW, 3304

Washington, DC 20460

202-260-0420

The Environmental Financing Information Network is an online database service. They help state and local officials find different ways to finance and improve the environment in which we live. They assist towns in locating funds to update wastewater treatment plants and other environmental projects all the way down to the sewage system. Information on State Revolving Funds and Public-Private Partnerships is included. They can answer such questions as:

- 1) How can we get financial funding for a nonprofit organization?
- 2) What are the pros and cons of forming a public or private partnership?
- 3) What other cities have revamped their waste management system?
- 4) How can towns or cities find technical assistance to help with new waste technology?
- 5) What ways can a state economically enhance their waste treatment systems?

* **U.S. Environmental Protection Agency (EPA)**

Public Information Center

401 M St., SW

Washington, DC 20460

202-260-2080

Fax: 202-260-6257

www: <http://www.epa.gov>

E-mail: public_access@epamail.epa.gov

The Public Information Center of the Environmental Protection Agency should be the first point of contact for all environmental issues. They have free publications on a variety of environmental topics, and can refer you to other experts within the EPA for more specific responses to your inquiries. They can answer such questions as:

- 1) What cars have the best gas mileage?
- 2) What are the current pesticide regulations?
- 3) What environmental education materials exist for teachers?
- 4) What can be done to reduce pollution?
- 5) What is radon, and how can it be removed from a home?

* **Center for Environmental Research Information**

Research and Technology Transfer

How Do I Get Free Research Help?

U.S. Environmental Protection Agency (EPA)
26 W. Martin Luther King Dr.
Cincinnati, OH 45268

513-569-7369
513-569-7562 (to order publications)
Fax: 513-569-7566

www: <http://www.epa.gov/docs/ord/>

The Office of Research and Development (ORD) has centralized most of its information distribution and technology transfer activities in the Center for Environmental Research Information (CERI). CERI also serves as a central point of distribution for ORD research results and reports. They have statistics, regulations, and publications available at no charge. They can answer such questions as:

- 1) How can I protect my home from pesticides and pollution?
- 2) What types of pollution can cause harm to my family?
- 3) What safety guidelines must a company or lab follow?
- 4) How can a business get grant money to do research?
- 5) What certifications must companies meet in regulating their pollution?

* **National Marine Fisheries Service**

Public Affairs
National Oceanic and Atmospheric Administration
U.S. Department of Commerce
1335 East-West Highway
Room 9272
Silver Spring, MD 20910

301-713-2370
Fax: 202-501-2953 (constituent services)

www: <http://www.noaa.gov>

The National Marine Fisheries Service (NMFS) manages the country's stocks of saltwater fish and shellfish for both commercial and recreational interests. NMFS enforces the Magnuson Fishery Conservation and Management Act to assure that fishing stays within sound biological limits. Scientists conduct research relating to these management responsibilities in science and research centers and have special knowledge of the fish in their geographical area. They can answer such questions as:

- 1) What is currently being done to protect whales and what statistics exist regarding these mammals?
- 2) What are some issues currently under discussion regarding fishing on an international level?
- 3) What is the Habitat Conservation Program and where can someone find out more information about it?
- 4) What information exists on seafood inspection?
- 5) What is currently being done to restore the marine habitat in the Chesapeake Bay?

* **Forest Service**

U.S. Department of Agriculture
Public Affairs
201 14th and Independence Ave., SW
Washington, DC 20250

202-205-1760
Fax: 202-205-0885

www: <http://www.fs.fed.us>

This country's national forests offer more than 114,300 miles of trails, a Scenic Byway System consisting of nearly 5,000 miles of highways in 32 states, 70 wild and scenic rivers covering nearly 3,500 miles and much more. *A Guide to Your National Forest* lists regional offices,

Energy and Environment

several private and one Forest Service Interpretative Association, and a list of State Boards of Tourism where camping information may be obtained. They can answer such questions as:

- 1) What state forests in Maryland offer good sailing opportunities?
- 2) How far in advance must I reserve a campsite?
- 3) What is the best time of year to plan a camping trip in Tennessee?
- 4) Which rivers in North Carolina are recommended for canoeing or rafting?
- 5) How do I receive a listing of national scenic and historic trails?

*** Geologic Inquiries Group**

U.S. Geological Survey (USGS)

907 National Center

Reston, VA 22092

703-648-4383

Fax: 703-648-4888

www: <http://www.usgs.gov>

The Geologic Inquiries Group is the primary information group of the Geologic Division of the USGS. The Group can provide information and answers to questions concerning all aspects of geology, such as the geology of specific areas, energy and mineral resources, earthquakes, volcanoes, geochemistry, geophysics, and other geoscience disciplines, and geologic map coverage. They have publications available, some of which are free. They can answer such questions as:

- 1) Where can information be obtained on a particular volcano?
- 2) Where can geologic maps for a specific area of a state be located?
- 3) What educational materials exist for teachers who want to teach their students about geology?
- 4) What geologic information is available on earthquakes?
- 5) What help is available for someone doing a science project on volcanoes?

*** National Geophysical Data Center**

National Oceanic and Atmospheric Administration

Mail Code E/GC

325 Broadway, Dept. NGB

Boulder, CO 80303

303-497-6419

www: <http://meridian.ngdc.noaa.gov/ngdc.html>

The National Geophysical Data Center (NGDC) combines in a single center all data activities in the fields of solid earth geophysics, marine geology and geophysics, and solar-terrestrial physics. NGDC fills thousands of requests each year for data services and publications. Typical specialized data services may include digitization of analog charts, derivation of geomagnetic indexes, and customized computer graphics. They can answer such questions as:

- 1) Where can historical earthquake data be obtained?
- 2) Where can data on solar flare activity be located?
- 3) What causes avalanches, and what methods are used to ensure the safety of skiers in areas where avalanches typically occur?
- 4) Where are thermal springs and thermal wells located in Nevada?
- 5) Where can information on earthquake damage to transportation systems be obtained so that new systems can better withstand the effects of an earthquake?

*** National Response Center (Hazardous Chemicals)**

U.S. Coast Guard Headquarters

2100 2nd St., SW, Room 2611

Washington, DC 20593

800-424-8802

How Do I Get Free Research Help?

The National Response Center receives notification and calls reporting oil spills, hazardous chemical releases, biological and radiological releases that have spilled into the environment. They pass the accidents on to a Federal On-Scene Coordinator, who coordinates and begins the clean-up efforts. The Hotline is open to the general public and to companies to call with sightings. Most of the information available from the Center is free. They can answer such questions as:

- 1) Has there ever been a report of hazardous waste spilled in a specific neighborhood or location?
- 2) How can I get a report released about a company regarding hazardous waste?
- 3) What is hazardous waste?
- 4) How does the Environmental Protection Agency enforce hazardous waste storage?

*** RCRA Hotline (Hazardous Waste)**

U.S. Environmental Protection Agency (EPA)
401 M St., SW
Washington, DC 20460

800-424-9346
703-412-9810
Fax on Demand: 202-651-2060

www: <http://www.epa.gov>

RCRA stands for the Resource Conservation and Recovery Act which has the goals of: protecting human health and the environment from the potential hazards of waste disposal; conserving energy and natural resources; reducing the amount of waste generated, including hazardous waste; and ensuring that wastes are managed in an environmentally sound manner. They can answer questions regarding recycling, hazardous waste, solid waste issues, and much more. They have a catalogue of publications, as well as a publication, *Solving the Hazardous Waste Problem: EPA's RCRA Program*, which provides an overview of RCRA. They can answer such questions as:

- 1) What are the hazardous waste disposal regulations in my state?
- 2) Which plant pesticides are considered safe?
- 3) What are the laws and regulations concerning hazardous waste transportation?
- 4) How can I begin a recycling program in my community?
- 5) What are some of the most recent technologies and management strategies for hazardous waste control?

*** National Water Information Center**

U.S. Geological Survey
12201 Sunrise Valley Dr.
Reston, VA 22092

800-426-9000

www: <http://www.usgs.gov>

E-mail: h20@info.gov

The National Water Information Center answers general questions on hydrology, water as a resource, and hydrologic mapping, as well as providing information on the products, projects, and services of the Water Services Division. The Center also provides information and materials for specific needs and is a reference office for Water-Resources Investigation reports released before 1982. The Information Center has maps showing a wide range of water-resources information. The staff can answer such questions as:

- 1) How can my company improve its waste disposal practices?
- 2) Where can I receive information on water resource conditions in my state?
- 3) What can people do to help reduce the problem of acid rain?
- 4) How can my company prevent ground water contamination?
- 5) Where can I receive introductory information on ground water hydraulics?

*** Indoor Air Quality Information Clearinghouse**

P.O. Box 37133

800-438-4318

Washington, DC 20013

Fax: 202-484-1510

E-mail: iaquinfo@aol.com

The Indoor Air Quality Information Clearinghouse of the Environmental Protection Agency can provide information and assistance on indoor air quality problems. It brings together information on more than 17 issues (from asbestos to wood preservatives), for the range of agencies involved in addressing those issues, from health agencies to energy departments. This office also has information on home humidifiers, residential air cleaners, Sick Building Syndrome, indoor air quality, new carpet, and more. They can answer such questions as:

- 1) What is Sick Building Syndrome, and what agency do I contact if I suspect my building is unsafe?
- 2) How do I identify and eliminate radon gas from my home?
- 3) How do I determine if the paint in my home is lead based?
- 4) What is the most recent legislation concerning asbestos-in-school requirements?
- 5) What is the Toxic Substance Control Act?

*** Bureau of Land Management**

Office of Public Affairs

U.S. Department of the Interior

1849 C St., NW, Room 5600

202-208-3801

Washington, DC 20240

Fax: 202-208-5242

There are close to 270 million acres of public lands located primarily, but not exclusively, in the West and in Alaska comprising one-eighth of our nation's land area. It is the charge of the Bureau of Land Management (BLM) to administer and care for these lands. To accomplish this task, the BLM has a variety of programs and activities, from the very new Heritage Education program aimed at involving and educating young people about America's cultural heritage to finding out about the availability of public lands for sale. They have free publications and can direct you to other resources within the BLM. They can answer such questions as:

- 1) Where are campgrounds located on BLM lands and what facilities or recreational areas do they have?
- 2) What videos are available concerning rivers?
- 3) How can I find out which public lands are for sale in my state?
- 4) How do I stake a mining claim on federal lands?
- 5) How can I receive a listing of wildlife habitats on public lands?

*** U.S. Nuclear Regulatory Commission**

Public Document Room

202-634-3273

Washington, DC 20555

Fax: 202-634-3343

www: <http://www.nrc.gov>

The Nuclear Regulatory Commission (NRC) licenses and regulates civilian use of nuclear energy to protect public health and safety and the environment. The NRC licenses persons and companies to build and operate nuclear reactors and other facilities, and to own and use nuclear materials. The Commission makes rules, sets standards, and carefully inspects companies to ensure that they do not violate existing safety rules. They can answer such questions as:

- 1) What information exists on abnormal occurrences in nuclear facilities?
- 2) What is the construction permit process for nuclear facilities?

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- 3) What specific operational information must nuclear facilities submit to the NRC?
- 4) What statistics are available related to nuclear power?
- 5) How are radioactive materials packaged for transport?

* **National Oceanic and Atmospheric**

Administration

14th St. and Constitution Ave.
Washington, DC 20230

202-482-6090
Fax: 202-482-3154

www: <http://www.noaa.gov>

The National Oceanic and Atmospheric Administration gathers data, conducts research, and makes predictions about the state of the environment in which we live. NOAA charts the seas and skies, and enriches our understanding of the oceans, atmosphere, space, and sun. They can refer you to other offices and experts for specific questions, and they also offer a variety of publications and films. They can answer such questions as:

- 1) What research is being conducted on tropical weather and how can we better predict hurricanes?
- 2) How has the greenhouse effect changed the environment?
- 3) What are the physical and chemical processes that occur within the Earth's atmosphere?
- 4) What is being done to protect marine mammals?
- 5) What research exists on the solar activity in the upper atmosphere?

* **Oceanographic Information**

National Oceanographic Data Center (NODC)
National Environmental Satellite, Data, and
Information Service
National Oceanic and Atmospheric Administration
U.S. Department of Commerce
1315 East West Highway
Silver Spring, MD 20910

301-713-3277
Fax: 301-713-3300

www: <http://www.nodc.noaa.gov>

The National Oceanographic Data Center (NODC) provides global coverage of oceanographic data and services. NODC's databases cover physical and chemical properties of the world's oceans, seas, and estuaries, plus information on selected continental shelf and coastal waters. Simple questions usually can be answered without charge by telephone or mail, but more complicated ones requiring research or computer processing normally carry a fee. They can answer such questions as:

- 1) How does the Pacific Ocean temperature vary over a year?
- 2) How has the Atlantic Ocean been effected by pollution and what data exists on this topic?
- 3) What are the responsibilities of the NODC and what directories of information do they maintain?
- 4) Is there any bottom current data on the South China Sea?
- 5) Is the water warmer in Miami Beach or Myrtle Beach?

* **National Park Service**

Office of Public Inquiries
U.S. Department of the Interior
P.O. Box 37127
Washington, DC 20013-7127

202-208-4747

www: <http://www.nps.gov>

Energy and Environment

Along with other responsibilities, the Park Service administers 350 maintained areas in the National Park System, collects the National Register of Historic Places and a registry of natural sites, and manages the Urban Park and Recreation Recovery Program. It provides technical assistance in planning, acquisition and development of recreation resources, conducts surveys of historic buildings and engineering works, has available programs and resources for teachers, and administers a program in interagency archeological services. Information, including brochures, maps, and a publications catalogue can be ordered from the Government Printing Office. The Office of Public Inquiries can refer you to other Park Service offices and can answer such questions as:

- 1) What archeological digs are currently in progress and where are they located?
- 2) What statistics are available on Park Service use, such as total visits, visits by region and state, and overnight stays?
- 3) Where can I locate videos on historic people or national landmarks?
- 4) How do I find out whether or not my home is eligible for listing on the National Historic Register?
- 5) How can I receive a listing of the lesser known National Parks?

* **National Pesticide Telecommunication Network**

Oregon State University
NPTN Ag Chem Extension
333 Weniger
Corvallis, OR 97331-6502

800-858-PEST (7378)
Fax: 541-737-0761

The National Pesticide Telecommunication Network (NPTN) is a toll-free telephone service that provides a wide variety of information on pesticides. Phones are staffed by pesticide specialists with agricultural, environmental, and public health backgrounds. Inquiries are also answered by graduate students in such fields as biology, anatomy, biochemistry, and entomology. They can answer such questions as:

- 1) Where can I get information on pesticides that might be found in drinking water wells?
- 2) What are some guidelines for the safe use of pesticides by farmers?
- 3) What plants have a natural ability to repel insects?
- 4) How do I make the transition from pesticide lawn control to natural pest control?
- 5) What is the toxicity and proper use of the pesticide R-11? How can I dispose of it safely?

* **Pollution Prevention Information Clearinghouse**

Labat-Anderson, Inc.
401 M St., SW
Washington, DC 20460

202-260-1023
Fax: 202-260-0178

E-mail: ppic@epamail.epa.gov

The Pollution Prevention Information Clearinghouse is designed to help national and international industries reduce pollutants that are released into our environment. They specialize in using education and public awareness to prevent excessive pollution. The Clearinghouse has four information exchange directories that can be ordered. There is no charge for any service. They can answer such questions as:

- 1) How can pollution prevention benefit businesses?
- 2) How do you implement a pollution prevention program?
- 3) Are there training opportunities for pollution control/waste management?
- 4) How do you get technical assistance for pollution control?
- 5) What are the differences between large and small waste generators?

* **EPA Radon Office**

How Do I Get Free Research Help?

U.S. Environment Protection Agency (EPA)
401 M St., SW (MS6604J) 202-233-9370
Washington, DC 20460 Fax: 202-333-9597

The EPA Radon Office can answer all your questions concerning radon. The staff can answer such questions as:

- 1) What is radon? How does it affect people?
- 2) How do I determine whether or not my home has a radon problem?
- 3) How can I obtain a radon detector for my home? How does it work?
- 4) What are some effective radon prevention methods?
- 5) What are some control methods for eliminating radon in well water?

* **National Sea Grant Depository**

Pell Library Building
The University of Rhode Island
Bay Campus 401-874-6114
Narragansett, RI 02882 Fax: 401-874-6160

www: <http://nsgd.gso.uri.edu>

The National Sea Grant Depository provides a wide variety of information on America's oceans, Great Lakes, and coastal zones. It maintains the only complete collection of publications generated by the National Sea Grant College Program. Publications include information on: oceanography, marine education, fisheries, coastal zone management, aquaculture, marine recreation and law. The collection includes journal reprints, technical and advisory reports, handbooks, charts, maps, manuals, directories, books, audiovisual materials, computer programs, annual reports, conference proceedings, and newsletters produced by Sea Grant funded researchers. The staff can answer such questions as:

- 1) What are some of the most common fish found in Alaska?
- 2) How do I begin a fish culture enterprise?
- 3) What is the impact of pollution on the marine environment?
- 4) What can people do to prevent the pollution of coastal waters?
- 5) What are some of the potential risks to coastal investment?

* **Small Business Ombudsman Clearinghouse**

U.S. Environmental Protection Agency (EPA)
Small Business Ombudsman, 1230C
401 M St., SW 800-368-5888
Washington, DC 20460 Fax: 703-305-6462

www: <http://www.epa.gov>

The Small Business Ombudsman Clearinghouse helps your business comply with all environmental regulations. They provide information on current policies, safety precautions, and general information on keeping the air you breathe healthy. They are available to assist private citizens, small communities, enterprises, trade associations, technical consultants, and laboratories. Listings on all aspects of current EPA regulatory developments are available at no charge. Over 200 EPA publications are maintained for distribution. They can answer such questions as:

- 1) Am I covered under the new Clear Air Act requirements?
- 2) How do I get an I.D. number for hazardous waste disposal?
- 3) What are the requirements for any underground storage waste?
- 4) How do I know if my community is following proper safety guidelines?
- 5) What type of waste material could be hazardous to my community?

*** National Snow and Ice Data Center**

World Data Center-A For Glaciology
CIRES, Box 449
University of Colorado
Boulder, CO 80309

303-492-5171
Fax: 303-492-2468

www: <http://www.nsidc.colorado.edu>

E-mail: nsidc@kyros.colorado.edu

The National Snow and Ice Data Center provides a national and international focus for snow and ice data information services. The Center provides: broad user access to snow and ice data through specialized data reports and inventories in Glaciological Data; through special data sets maintained in the Center; through tailored bibliographies; and through access to the Snow and Ice Library. There is a small fee for some services. They can answer such questions as:

- 1) How does exhaust from jet aircraft affect cloud cover?
- 2) Where can data be accessed on glacier fluctuations?
- 3) How has snow cover varied over time in North America?
- 4) What current research is being undertaken regarding avalanches?
- 5) What is the difference between fresh water ice and sea ice?

*** Solid Waste Information Clearinghouse**

P.O. Box 7219
1100 Wayne Ave., Suite 700
Silver Spring, MD 20907-7219

800-67-SWICH
Fax: 301-589-7068

www: <http://www.swana.org>

E-mail: swana@millkern.com

The Solid Waste Information Clearinghouse (SWICH) is concerned with how state and local offices and industries get rid of solid waste. The general public is also welcome to request information. SWICH can show how to economically and ecologically get rid of waste by source reduction, recycling, composting, planning, education, public training, public participation, legislation and regulation, waste combustion, and collection. They can answer such questions as:

- 1) How can I implement a recycling program in my community?
- 2) What is the most economical way to dispose of a waste product?
- 3) How have other communities started and benefited from recycling?
- 4) What types of disposal is available to my community or business?

*** National Space Science Data Center**

National Aeronautics and Space Administration
Goddard Space Flight Center
Greenbelt, MD 20771

301-286-7354
Data Request: 301-286-6695
Fax: 301-286-1771

www: <http://nssdc.gsfc.nasa.gov/>

E-mail: request@nssdc.gsfc.nasa.gov

The National Space Science Data Center (NSSDC) is an organization that provides a variety of valuable services for scientists throughout the world. The Center furthers the use of data obtained from space and earth science investigations, maintains an active data repository, and supports scientific research. The data are contained on more than 120,000 magnetic tapes, tens of thousands of film products, and optical, video, and magnetic disks. NSSDC works with individual users to address their specific requirements. There is a charge for most data, but it is

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only on a cost recovery basis. They can answer such questions as:

- 1) What satellites are currently operating in space and which ones are planned for future launch?
- 2) What data from space can provide estimates of marine phytoplankton in the ocean?
- 3) Where can photographs taken from APOLLO be located?
- 4) What data is available to researchers studying the ozone?
- 5) What information exists on a particular rocket launch?

* **Technology Transfer Competitiveness**

Administrator

Federal Laboratory Consortium

P.O. Box 545

Sequim, WA 98382

360-683-1005

Fax: 360-683-6654

www: <http://www.zyn.com/slc/>

The mission of the Federal Laboratory Consortium is to facilitate technology transfer among government, business, and academic entities in order to promote American economic and technological competitiveness. It sponsors conferences and seminars and publishes a free monthly newsletter. For very specific questions from researchers who find themselves at an impasse, the Consortium will conduct a database search to refer the inquirer to an appropriate lab. Write or call for a free general information packet explaining the organization, how to access its services, facilities available for testing, and examples of technology transfers. They can answer such questions as:

- 1) How can the heat pipes used to cool satellites be converted for use in a business?
- 2) How can toothpaste used by astronauts benefit those that are used on Earth?
- 3) What research is being conducted on electric cars?
- 4) Where can a business locate information on humidity control for a warehouse?

* **Technology Transfer Program**

NASA Scientific and Technical Information Facility

Technology Transfer Office

NASA-CASI

800 Elkridge Landing Rd.

Linthicum Heights, MD 21090-2934

410-859-5300, ext. 242

Fax: 301-621-0134

www: <http://www.nasa.gov>

Technology Transfer is an ideal way to apply the National Aeronautics and Space Administration's (NASA) experience and discoveries to your research or business. The transfer of aerospace technology which embraces virtually every scientific and technical discipline is paying off in a broad spectrum of practical applications in industry. The Technology Transfer System is a network of specialized organizations dedicated to helping industry access, apply, and utilize NASA's pool of innovations and technical resources. This allows you to access a wide range of information, products, services and technical expertise. A staff of experts assists you in pinpointing problems, identifying needs, and exchanging ideas. They can answer such questions as:

- 1) How can ultra-sensitive measuring devices used to measure space dust be put to use measuring environmental pollutants?
- 2) How can standard doorknobs be replaced with electronic openers?
- 3) Is it possible to convert spacesuits for use by firefighters or workers in industrial situations?
- 4) What lunar tool technology can be used in designing cordless power tools?

*** Toxic Substance Control Act**

U.S. Environmental Protection Agency (EPA)
Environmental Assistance Division
401 M St., SW
Washington, DC 20460

202-554-1404
Fax: 202-554-5603

E-mail: tsca_hotline@epamail.epa.gov

The Toxic Substance Control Act (TSCA) regulates the storage and removal of toxic substances and spills. They are concerned with safely containing toxic substances that may be harmful to our environment. TSCA is open to the general public as well as to industries and environmental groups. They can answer such questions as:

- 1) What chemicals can a manufacturer produce, and are they on the toxic inventory list?
- 2) What can I do if a toxic substance was spilled or contained on my property?
- 3) What are the latest regulations regarding production and handling of toxic substances?
- 4) How can I get a listing of places where toxic waste is stored?

*** Undersea Research**

National Undersea Research Program
National Oceanic and Atmospheric Administration (NOAA)
U.S. Department of Commerce
R/OR2, Room 11853
Building SSMC-3
1315 East-West Highway
Silver Spring, MD 20910

301-713-2427
Fax: 301-713-0799

The National Undersea Research Program (NURP) develops programs and provides support to scientists and engineers to accomplish research underwater for the study of biological, chemical, geological, and physical processes in the world's oceans and lakes. NURP provides investigators with modern undersea facilities including submersibles, habitats, air and mixed gas SCUBA, and remotely operated vehicles. They can answer such questions as:

- 1) How do I get a grant from NURP?
- 2) What is the appropriate undersea center for me to contact in my region?
- 3) How deep in the sea does NURP support scientists work?
- 4) What kind of research expenses will be covered under a NURP grant?
- 5) Does NURP support coral reef research?

*** EPA National Small Flows Clearinghouse**

(Wastewater)

West Virginia University
P.O. Box 6064
Morgantown, WV 26506

800-624-8301
Fax: 304-293-3161

The National Small Flows Clearinghouse is the center for small systems wastewater technology transfer. The Clearinghouse provides training resources and expertise in management and maintenance of small wastewater systems. It assists small communities in meeting environmental goals and water quality requirements. The Clearinghouse offers products and services to aid consultants, local officials, and developers in designing, constructing, operating, and managing small wastewater systems. Its products and services include databases, publications, video programs, workshops, and seminars. The staff can answer such questions as:

- 1) How can I find out more about the use of constructed wetlands that are used to treat domestic wastewater?
- 2) How can I find out more about sequencing batch reactors? How do they compare with

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conventional continuous waste treatment systems?

- 3) What should I look for when hiring qualified wastewater personnel?
- 4) How can our community get the most out of our existing wastewater resources and facilities?
- 5) What are some current technologies for cleansing polluted water?

* **Watershed Resource Information System**

U.S. Environmental Protection Agency (EPA)

1717 K St., NW, Suite 801

Washington, DC 20006

800-726-LAKE (5253)

www: <http://www.epa.gov>

The Watershed Resource Information System is an information resource on lake restoration, protection, and management. Its Watershed Information Resource Database contains abstracts and citations of technical materials and information and bibliographies. A specialist will conduct a database search for you for a fee of \$25, plus \$.10 per page per reference. You may purchase the system for \$250 or a demo disk for \$20. The staff can answer such questions as:

- 1) What information exists on different methods for restoring polluted lakes?
- 2) How can I find out about a particular lake's water quality?
- 3) What are some effective watershed management techniques?
- 4) What techniques can be used to reduce the incidence of acidification in lakes?
- 5) What are some effective methods of reducing toxic substances in lakes?

* **National Weather Service**

National Oceanic and Atmospheric Administration

1325 East-West Highway

Silver Spring, MD 20910

301-713-0622

www: <http://www.nws.noaa.gov>

The National Weather Service, through a network of field offices, predicts the nation's weather and issues storm and flood warnings. They also publish a weekly series of daily weather maps which include the highest and lowest temperatures chart and the precipitation areas. They can send anyone interested a sample copy or subscription information on this material. They also have publications on a variety of weather conditions, as well as films, videos, and slides. They can answer such questions as:

- 1) What should be done in the event of a hurricane?
- 2) What is a tornado?
- 3) How are severe storms forecast and where can more information be obtained about them?
- 4) Is there information available on monthly and seasonal predictions of temperature and precipitation?
- 5) What is a flash flood?

* **Wetlands Protection Hotline**

Labat-Anderson, Inc.

401 M St.

MC4502F

Washington, DC 20460

800-832-7828

Fax: 703-525-0201

www: <http://www.epa.gov>

The Wetlands Protection Hotline is a toll-free telephone service that responds to questions about the value and function of wetlands in our world. The staff is interested in protecting our wetlands and showing how wetlands play an important role in our changing environment. They

have free publications and fact sheets available. They can answer such questions as:

- 1) Where can I get the *1987 Corps of Engineers Wetlands Delineation Manual*?
- 2) Is there any information available on constructed wetlands?
- 3) Is it legal to dig out a wetlands area?
- 4) What is the White House's policy on the protection of wetlands?
- 5) What regulations must farmers comply with when they have wetlands on their property?

Health

* **National Institute on Aging**

P.O. Box 8057

800-222-2225

Gaithersburg, MD 20898-8057

Fax: 301-496-1072

The National Institute on Aging conducts research related to the aging process and looks at diseases and other special problems related to the needs of the aged. They have a publications list of free items dealing with a variety of consumer issues. They can answer such questions as:

- 1) What is a good exercise program for an elderly person?
- 2) What information exists on menopause and how can symptoms be treated?
- 3) How can the elderly improve their diet?
- 4) What is osteoporosis and what can be done to minimize its effects?
- 5) What factors should people be aware of when taking certain medications?

* **National AIDS Information Clearinghouse**

P.O. Box 6003

800-458-5231

Rockville, MD 20849

Fax: 301-251-5343

www: <http://cdcnac.aspensys.com:86>

E-mail: aidsinfo@cdc.nac.aspensys.com

The National AIDS Hotline offers 24-hour service seven days a week to respond to any question about HIV infection and AIDS. Information specialists can refer you to groups in your area, and can direct you to local counseling and testing centers. The Clearinghouse can also connect people with the Clinical Trials Information Center, where they can learn what trials are currently taking place and what the requirements are for participants. They have free resources and publications on AIDS and HIV infection. They can answer such questions as:

- 1) What videos are available on AIDS that are appropriate for kids?
- 2) What are the signs and symptoms of infection?
- 3) How can parents most effectively discuss AIDS with their children?
- 4) What information exists on AIDS clinical trials?
- 5) Where can someone get information on caring for an AIDS patient at home?

* **National Clearinghouse for Alcohol and Drug Information**

P.O. Box 2345

11426 Rockville Pike

Rockville, MD 20852

800-729-6686

www: <http://www.health.org>

The National Clearinghouse for Alcohol and Drug Information (NCADI) gathers and disseminates current information on alcohol and drug-related subjects, and can make referrals to other alcohol, tobacco, and drug resource experts. The Clearinghouse is the national resource center for information on the latest research results, popular press and scholarly journal articles, videos, prevention curricula, print materials, and program descriptions. Services include subject searches on an in-house database and response to inquiries for statistics and other information. NCADI can make referrals to self-help organizations, and can provide information on drug and alcohol abuse treatment. They have a publications catalogue listing, booklets, videos, and posters which range in price from free to \$25. They can answer such questions as:

- 1) How do you implement a drug-free workplace program, and what are the laws regarding drug testing at the workplace?
- 2) How do you teach kids about the dangers of drugs and alcohol, and what are the warning signs parents should know?
- 3) What are the effects of Fetal Alcohol Syndrome and where can people turn for more information about it?
- 4) What are some statistics on drug abuse among college students and what prevention programs exist?
- 5) What research is being done on children of alcoholics and are there support groups in place for them?

*** National Institute of Allergy and Infectious Diseases**

Building 31, Room 7A50
9000 Rockville Pike
Bethesda, MD 20892

301-496-5717
Fax: 301-402-0120

www: <http://www.niaid.nih.gov/>

The National Institute of Allergy and Infectious Diseases (NIAID) conducts and supports research to study the causes of allergic, immunologic, and infectious diseases, and to develop better means of preventing, diagnosing, and treating these illnesses. Some studies look at the role of the immune system in chronic diseases, such as arthritis, and at disorders of the immune system, as in asthma. NIAID has become the lead component at the National Institutes of Health for coordinating and conducting AIDS research. They have publications, journal articles, and more. They can answer such questions as:

- 1) What research is currently being done on allergies to pollen?
- 2) What is the current research being undertaken on AIDS?
- 3) How can I help my child handle asthma?
- 4) What is Chronic Fatigue Syndrome and what are the options for treating it?
- 5) What research exists on problems associated with the immune system?

*** Alzheimer's Disease Education And Referral Center**

P.O. Box 8250
Silver Spring, MD 20907

800-438-4380
Fax: 301-495-3334

www: <http://www.alzheimers.org/adear>

E-mail: adear@alzheimers.org

The Alzheimer's Disease Education and Referral Center distributes information about Alzheimer's disease to health professionals, patients and their families, and the general public. The Center provides information about the diagnosis and treatment of Alzheimer's disease, research, and services available to patients and family members. The bibliographic references of the Center are included in a computerized index that includes references to patient and professional education materials, including information about health promotion programs. A list is available of free publications, in addition to a free newsletter. They can answer such questions as:

- 1) What are the symptoms of Alzheimer's disease and what are the causes?
- 2) What research has been done to evaluate special long-term care units for Alzheimer patients?
- 3) Where are research centers located which deal with Alzheimer's?

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- 4) What are some statistics on Alzheimer's?
- 5) What help is available for families caring for an Alzheimer's patient at home?

* **National Arthritis and Musculoskeletal and Skin**

Diseases Information Clearinghouse

1 AMS Circle

301-495-4484

Bethesda, MD 20892-3675

Fax: 301-587-4352

The National Institute of Arthritis and Musculoskeletal and Skin Diseases handles inquiries on arthritis, bone diseases, and skin diseases. They conduct and support basic and clinical research concerning the causes, prevention, diagnosis, and treatment of these diseases. They serve as an information exchange for individuals and organizations involved in public, professional, and patient education. The Clearinghouse has free publications on a variety of topics and can search their database for other information that might be needed. They can answer questions such as:

- 1) What can be done to prevent osteoporosis and who is most at risk for acquiring this disease?
- 2) Does chocolate cause acne and how can acne be treated?
- 3) What information exists on joint replacement for people who suffer from severe arthritis?
- 4) What are some different types of birth marks, and how can they be removed?
- 5) What educational materials are there for a continuing education forum on arthritis?

* **Asthma Clearinghouse**

National Asthma Education Program

P.O. Box 30105

301-251-1222

Bethesda, MD 20824-0105

Fax: 301-251-1223

www: <http://www.nhlbi.nih.gov/nhlbi/nhlbi.html>

The Asthma Clearinghouse is a new clearinghouse providing publications, reports, resources, and referrals to experts in the field of asthma. One report, *The Executive Summary: Guidelines for the Diagnosis and Management of Asthma*, explains the diagnosis, therapy, and other important considerations for those that suffer from asthma. They can answer such questions as:

- 1) What materials are available for kids that explain the causes and treatment of asthma?
- 2) What conditions trigger an asthma attack?
- 3) Are there different types of asthma?
- 4) What are some forms of treatment for asthma sufferers?
- 5) What are the guidelines for treatment of asthma?

* **Blood Resources**

National Blood Resource Education Program

P.O. Box 30105

301-251-1222

Bethesda, MD 20824-0105

Fax: 301-251-1223

www: <http://www.nhlbi.nih.gov/nhlbi/nhlbi.html>

The National Blood Resource Education Program was established to ensure an adequate supply of safe blood and blood components to meet our country's needs, ensuring that blood and blood components are transfused only when therapeutically appropriate. The Program helps health professionals understand the risks and benefits of blood transfusions, and ensures that patients receive appropriate information regarding transfusions. They also work to increase public awareness that donating blood is a safe process. They can answer such questions as:

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- 1) What should people should be aware of when donating blood?
- 2) Is it still possible to get AIDS from blood transfusions?
- 3) Can you donate your own blood before you undergo surgery in the event you might require a transfusion?
- 4) How long can blood be kept before it is no longer usable?
- 5) What are some of the problems that people encounter when they have unusual blood types?

* **The Cancer Information Service**

National Cancer Institute
Building 31, Room 10A24
9000 Rockville Pike
Bethesda, MD 20892

800-4-CANCER
800-422-6237
Fax: 301-402-0555

www: <http://www.nci.nih.gov/>

The toll-free Cancer Information Service can provide accurate, up-to-date information about cancer and cancer-related resources in local areas. A wide variety of free publications on specific types of cancer, treatment methods, coping methods, and other cancer-related subjects are distributed. A database is available, that can access information on clinical trials and treatment options. The Cancer Information Service can help you locate materials and research on a specific type of cancer. They can answer such questions as:

- 1) Is the new prostate cancer test accurate, and to what degree?
- 2) How often should you get a mammogram and at what age should you begin?
- 3) What are the side effects of a particular anti-cancer drug?
- 4) What are the different stages of breast cancer?
- 5) What are clinical trials and where can I participate in them?

* **Clearinghouse on Child Abuse and Neglect Information**

P.O. Box 1182
Washington, DC 20013

800-FYI-3366
Fax: 703-385-3206

E-mail: nccanch@calib.com

The Clearinghouse on Child Abuse and Neglect Information was established to help professionals and concerned citizens locate information on child abuse and neglect. They collect and disseminate a wide variety of information including publications, audiovisuals, public awareness materials, and more, and can refer you to other resources. Stock publications and many other services are provided at no cost to the user. User fees are required however, for services such as custom database searches and bibliographies. They can answer such questions as:

- 1) What statistics exist on the incidence of child abuse and neglect?
- 2) What laws exist that protect children against child abuse?
- 3) What is the role of the courts in child protection?
- 4) What funding sources are there for child abuse and neglect programs?
- 5) What role do teachers play in the prevention and treatment of child abuse?

* **National Institute of Child Health and Human Development**

P.O. Box 2911
Washington, DC 20040

301-496-5133
Fax: 301-496-7101

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The National Institute of Child Health and Human Development conducts and supports research in maternal and child health and the population sciences. They will respond to individual inquiries on related topics such as studies on reproductive biology and contraception, fertility, mental retardation, and developmental issues. They have free publications and can refer you elsewhere for additional information. They can answer such questions as:

- 1) What is anorexia nervosa?
- 2) What are the possible causes of Down Syndrome?
- 3) What are some important issues to think about when considering a vasectomy?
- 4) Where is there research being conducted on mental retardation?
- 5) What are the newest forms of birth control being used?

*** National Information Center for Children and Youth with Disabilities**

P.O. Box 1492

202-884-8200

Washington, DC 20013

Fax: 202-884-8441

www: <http://www.aed.org/nichcy>

E-mail: nichcy@aed.org

The National Information Center for Children and Youth with Disabilities operates a national clearinghouse providing free information to assist parents, educators, caregivers, advocates, and others in helping children and youth with disabilities to become active members of the community. The staff provides personal responses to specific questions, as well as information on local, state, or national disability groups for parents, prepared information packets, publications on current issues, and technical assistance to parent and professional groups. They can answer such questions as:

- 1) How can I help my hyperactive child?
- 2) At what age do public schools begin mainstreaming students?
- 3) Can the Center provide a listing of national Down Syndrome support groups?
- 4) Where can I obtain captioned films for the deaf?
- 5) How do I make my home more wheelchair accessible? Are there any financial assistance programs available to help me accomplish this?

*** Cholesterol Information**

National Cholesterol Education Program Information Center

National Heart, Lung, and Blood Institute

P.O. Box 30105

301-251-1222

Bethesda, MD 20824-0105

Fax: 301-251-1223

www: <http://www.nhlbi.nih.gov/nhlbi/nhlbi.html>

Do you know your cholesterol number or has your doctor advised you to change your diet? The National Cholesterol Education Program (NCEP) is for you. NCEP aims to raise awareness and understanding about high blood cholesterol as a risk factor for coronary heart disease and the benefits of lowering cholesterol levels as a means of preventing coronary heart disease. They have specialists on staff to answer questions and they provide printed information on cholesterol, diet, and high blood pressure to the public and health professionals. They can answer such questions as:

- 1) Is it possible to eat bacon on a low cholesterol diet?
- 2) Are medications required when trying to lower cholesterol levels?
- 3) How does exercise affect cholesterol levels?
- 4) What are the different types of home cholesterol test kits available?
- 5) What do the cholesterol numbers mean and what is meant by good and bad cholesterol?

*** National Institute on Deafness and Other
Communication Disorders Clearinghouse**

1 Communication Ave.
Bethesda, MD 20892-3456

800-241-1044
800-241-1055 TDD
Fax: 301-907-8830

E-mail: nidcd@aeric.com

The National Institute on Deafness and Other Communication Disorders disseminates information on normal and disordered processes of human communication. They have information about hearing, balance, smell, taste, voice, speech, and language for health professionals, patients, and the general public. They have fact sheets, bibliographies, information packets, and directories. They can answer such questions as:

- 1) What are the treatment options for someone who has aphasia?
- 2) What can be done for children with frequent ear infections?
- 3) Are all hearing aids created equal?
- 4) What can be done to help someone who stutters?
- 5) What are the current statistics on deafness and hearing disorders?

*** National Institute of Dental Research**

Information Office
Building 31, Room 2C35
31 Center Dr., MSC-2290
Bethesda, MD 20892

301-496-4261
Fax: 301-496-9988

www: <http://www.nidr.nih.gov/>

E-mail: nidrinso@od31.nidr.nih.gov

The National Institute of Dental Research conducts research on the causes, prevention, diagnosis, and treatment of diseases and conditions of the mouth and teeth. They have free publications and posters on a variety of topics, and can refer people to experts for further information. They can answer such questions as:

- 1) What are the oral problems related to AIDS?
- 2) What information exists on fever blisters and canker sores?
- 3) What are the causes of periodontal disease and what are some effective treatment options?
- 4) Are fluoride treatments safe and when should they be started?
- 5) What are dental sealants and how effective are they in preventing cavities?

*** National Diabetes Information Clearinghouse**

1 Information Way
Box NDIC
Bethesda, MD 20892

301-654-3327
Fax: 301-907-8906

www: <http://www.niddk.nih.gov/>

The National Diabetes Information Clearinghouse was established to increase the knowledge and understanding of diabetes among patients, health professionals, and the general public. The Clearinghouse has a publications list available, with items ranging in price from free to \$25, and a free quarterly newsletter featuring news about diabetes. They can also search their database for information on a specific topic. They can answer such questions as:

- 1) What is the latest research on the ways to manage diabetes, along with nutrition and diet information?
- 2) What are the issues and reports regarding diabetes and athletics?
- 3) What is gestational diabetes and the special risks and dangers it presents?
- 4) What are the types of insulins currently available, along with the time action of the insulin

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preparations?

- 5) What are some common foot care problems frequently experienced by diabetics?

* **National Digestive Diseases Information**

Clearinghouse

Box NDDIC

301-496-3583

Bethesda, MD 20892

Fax: 301-496-7422

www: <http://www.niddk.nih.gov/>

The Digestive Diseases Information Clearinghouse provides information about digestive diseases to educate the public, patients and their families, as well as physicians and other health care providers. The Clearinghouse provides information products and services such as factsheets, as well as an inquiry and referral service, information about research developments, and organizational and governmental activities related to digestive diseases. The Clearinghouse also maintains a database containing references to literature, products, programs, and services. A list of free publications is available. They can answer such questions as:

- 1) What are the surgical procedures involved in having a gall bladder removed and are there options to surgery?
- 2) What are the symptoms, causes, and treatments of ulcers?
- 3) How do you prevent heartburn?
- 4) What is a hiatal hernia and does it always require surgery?
- 5) What is pancreatitis?

* **Disabilities Information Clearinghouse**

Clearinghouse on Disability Information Programs

U.S. Department of Education

Room 3132

Mary Switzer Building

202-205-8241

Washington, DC 20202

Fax: 202-401-2608

The Clearinghouse on Disability Information responds to inquiries on a wide range of topics. Information is especially strong in the areas of Federal funding for programs serving individuals with disabilities, Federal legislation affecting the disability community, and Federal programs benefiting people with disabilities. A publications list is available, many of which are free. The Clearinghouse also maintains a database of sources for equipment to assist disabled people. They can answer such questions as:

- 1) What information exists about housing disabled people?
- 2) What handicapped assistance loans are available?
- 3) What is the law regarding Equal Employment Opportunities for handicapped persons?
- 4) What are the requirements for public education of students with handicaps?
- 5) How can businesses best accommodate workers with disabilities?

* **Disease Information**

Centers for Disease Control

Information Resources Management Office

Mail Stop C-15

1600 Clifton Rd., NE

Atlanta, GA 30333

404-332-4555

Fax on Demand: 404-332-4565

The Centers for Disease Control (CDC) has developed a Voice Information System that allows

anyone using a touch tone telephone to obtain prerecorded information on particular health issues. The materials include information about certain diseases or health areas, symptoms and prevention methods, immunization requirements, current statistics, recent disease outbreaks, and other available printed materials. Currently information is available on AIDS, Chronic Fatigue Syndrome, encephalitis, hepatitis, Lyme disease, malaria, and more. They can answer such questions as:

- 1) What are the current statistics on AIDS?
- 2) Have there been recent disease outbreaks and where have they occurred?
- 3) Are vaccines required for travel to Africa?
- 4) When should children be immunized?
- 5) What is Chronic Fatigue Syndrome and where can I learn more about this condition?

*** Drug Evaluation Clearinghouse**

Center for Drug Evaluation and Research
Food and Drug Administration (FDA)
5600 Fishers Lane
Rockville, MD 20857

301-594-1012

www: <http://www.fda.gov>

The Center for Drug Evaluation and Research responds to inquiries covering a wide spectrum of drug issues. They develop policy with regard to the safety, effectiveness, and labeling of all drug products, as well as evaluate new drug applications. The Center conducts research and develops scientific standards on the composition, quality, safety, and effectiveness of drugs. A list of guidelines is available to help manufacturers comply with the requirements of the regulations. The staff will respond to requests for information regarding the laws, regulations, policies, and functions of the FDA as it pertains to drugs. Materials are available on pharmaceuticals, drug labeling, and consumer education. They can answer such questions as:

- 1) What are the pros and cons of estrogen?
- 2) What information exists on the different forms of The Pill?
- 3) Do over-the-counter hair growth products really work?
- 4) What research has been done on Norplant?
- 5) What information is required on drug package labels?

*** National Eye Institute**

Office of Health, Education and Communication
Building 31, Room 6A32
31 Center Dr.
Bethesda, MD 20892-2510

301-496-5248

Fax: 301-402-1065

www: <http://www.nei.nih.gov/>

E-mail: 2020@b31.nei.nih.gov

The National Eye Institute (NEI) conducts and supports research related to the cause, natural history, prevention, diagnosis, and treatment of disorders of the eye and visual system. NEI distributes information on eye disorders, and can refer people to other organizations. They have free publications on a variety of topics. They can answer such questions as:

- 1) What is the latest information about cataracts and how can they safely be removed?
- 2) Are disposable contact lenses safe?
- 3) What are the causes of blindness?
- 4) How can glaucoma be detected early and are there treatment options to be considered?
- 5) What is Senile Macular Degeneration?

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* **Food and Drug Information**

Office of Consumer Affairs
Food and Drug Administration
5600 Fishers Lane, HFE 88
Rockville, MD 20857

301-443-3170
Fax: 301-443-9767

www: <http://www.fda.gov>

The Food and Drug Administration (FDA) is charged with ensuring that food is safe and wholesome; that drugs, biological products, medical devices are safe and effective; that cosmetics are safe; that the use of radiological products does not result in unnecessary exposure to radiation; and that all of these products are honestly and informatively labeled. The Office of Consumer Affairs of the FDA handles consumer inquiries on issues under the FDA's responsibility, and serves as a clearinghouse for FDA publications (most of which are free). They can also refer callers to the appropriate office for more information. Topics covered include foods, nutrition, federal regulations, cosmetics, drug labeling, medical devices, pharmaceuticals, and more. They can answer such questions as:

- 1) What nutritional information is available for pregnant women?
- 2) Are extended wear lenses safe?
- 3) What information is required on food labels, and what does it mean?
- 4) What are the different forms of birth control and how effective are they?
- 5) What is the status of breast implants and where can someone turn for more information on the subject?

* **National Health Information Center**

Office of Disease Prevention and Health Promotion
P.O. Box 1133
Washington, DC 20013

301-565-4167
800-336-4797
Fax: 301-984-4256

www: <http://nhic.nt.health.org>

E-mail: nhicinfo@health.org

The National Health Information Center is a health information referral organization that puts people with health questions in touch with those organizations that are best able to answer them. The Center's main objectives are to identify health information resources, channel requests for information to these resources, and develop publications on health-related topics of interest to health professionals, the health media, and the general public. The Center meets these objectives by using a variety of information resource materials, a database of health-related organizations, and an information referral system. There is a publications catalogue available, with prices ranging from free to \$5, and the Center covers topics such as community health, school health, worksite health, nutrition, and more. They can answer such questions as:

- 1) What health education program materials exist for employers and how can they be implemented at the worksite?
- 2) What organizations and support groups exist for people suffering from cerebral palsy?
- 3) What toll-free numbers are available for various health information?
- 4) What is the latest information about a specific rare disease and where can people turn for support?
- 5) How physically fit are America's six-year-olds and what statistics exist on this topic?

* **Health Care Delivery**

Bureau of Primary Health Care
Health Resources and Services Administration

National and World Affairs

5600 Fishers Lane, Room 7-05
Rockville, MD 29857

301-594-4110

The Bureau of Primary Health Care helps assure that health care services are provided to medically underserved populations and to persons with special health care needs. The Bureau serves as a national focus for the development of primary health care delivery capacity, and for placement of health care professionals in Health Professional Shortage Areas to promote sustained sources of health services. Support for primary health care is provided primarily through Community Health Centers, Migrant Health Centers, Services for Special Populations, Services for Residents of Public Housing, and the National Health Service Corps. They can answer such questions as:

- 1) How can nurses or doctors get their college loans repaid through service?
- 2) What programs exist for migrant health care?
- 3) What programs deal with the special health care needs of the homeless?
- 4) What research is being undertaken on meeting the health care needs of the elderly in this country?
- 5) What areas of the country are currently designated as health professional shortage areas?

* **Health Care Policy Clearinghouse**

Agency for Health Care Policy and Research
P.O. Box 8547
Silver Spring, MD 20907

800-358-9295

Fax on Demand: 301-594-2800

www: <http://www.ahcpr.gov>

The Agency for Health Care Policy and Research (AHCPR) is the primary source of Federal support for research on problems related to the quality and delivery of health services. AHCPR programs evaluate health services, assess technologies, and improve access to new scientific and technical information for research users. Research findings are disseminated through publications, conferences, and workshops. Materials are available on medical treatment effectiveness, health care costs and utilizations, health care expenditures, health information systems, health technology assessment, and funding opportunities for grants and contracts. They can answer such questions as:

- 1) What are clinical practice guidelines for the treatment of cataracts?
- 2) What statistics exist on medical expenditures?
- 3) How effective is a specific treatment strategy for ulcers?
- 4) What type of person uses a nursing home and what is their average medical condition upon entering such a facility?
- 5) What are some treatment options for depression and how effective are they?

* **Clearinghouse on Health Indexes**

National Center for Health Statistics
U.S. Department of Health and Human Services
Public Health Service
6525 Belcrest Rd.
Hyattsville, MD 20782

301-436-8500

www: <http://www.cdc.gov/nchswww/nchshome.htm>

The National Center for Health Statistics provides information assistance in the development of health measures to health researchers, administrators, and planners. The Clearinghouse's definition of a health index is a measure that summarizes data from two or more components and purports to reflect the health status of an individual or defined group. Services provided to users include annotated bibliographies and a reference and referral service. A publications

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catalogue is available, with items ranging in price from free to \$20. They can answer such questions as:

- 1) What are the typical characteristics of persons with and without health care coverage?
- 2) What type of health care is provided to adolescents?
- 3) What method of contraception is used most frequently in the U.S.?
- 4) What data exists on the current living arrangements of women of childbearing ages in the U.S.?
- 5) What survey data exists on the firearm mortality among children?

* **National Heart, Lung, and Blood Institute**

Information Center

P.O. Box 30105

301-251-1222

Bethesda, MD 20824-0105

301-251-1223

www: <http://www.nhlbi.nih.gov/nhlbi/nhlbi.html>

The National Heart, Lung, and Blood Institute is responsible for the scientific investigation of heart, blood vessel, lung, and blood diseases. The Information Center can provide the most current information on cholesterol, high blood pressure, asthma, blood products, and more. Subject specialists can provide information in response to inquiries, which may include publications, bibliographies, program descriptions, referrals to other agencies or organizations, and specific answers free of charge. They can answer such questions as:

- 1) What are the treatment options for someone suffering from emphysema?
- 2) What should the level of cholesterol be in blood, and how can it be lowered?
- 3) What information exists on high blood pressure and is medication the only real option to lowering blood pressure?
- 4) What is the current research on angioplasty?
- 5) What help is there for children who have asthma?

* **High Blood Pressure Information**

High Blood Pressure Information Center

P.O. Box 30105

301-251-1222

Bethesda, MD 20824-0105

Fax: 301-251-1223

www: <http://www.nhlbi.nih.gov/nhlbi/nhlbi.html>

The High Blood Pressure Information Center is a source of information on educational materials for consumers, providers, and planners of high blood pressure control services. The goal of the Center is to reduce death and disability related to high blood pressure through programs of professional, patient, and public education. Print and audiovisual materials, as well as research reports are available. A free newsletter, *InfoMemo*, covers topics of interest concerning blood pressure. They can answer such questions as:

- 1) Is there a way to lower your high blood pressure through diet and exercise?
- 2) What is the effect of alcohol on blood pressure?
- 3) What research exists on alternative therapies such as biofeedback in reducing blood pressure?
- 4) How can a blood pressure education program be instituted in the workplace?
- 5) What resources exist for health educators who work with patients with high blood pressure?

* **Homelessness**

National Resource Center on Homelessness and Mental Illness

Policy Research Associates, Inc.

262 Delaware Ave.

800-444-7415

National and World Affairs

Delmar, NY 12054

Fax: 518-439-7612

Under contract with the National Institute of Mental Illness, Policy Research Associates develops and disseminates new knowledge about the coordination of housing and services for homeless mentally ill persons. The Center publishes a newsletter, and has free information packets and can conduct database searches. They can refer you to organizations concerned with homelessness and mental illness, as well as Federal programs in the field. They can answer such questions as:

- 1) What are some of the health issues particularly related to homeless people?
- 2) What are grant programs currently available to homeless organizations to improve services?
- 3) What self-help programs exist for homeless people?
- 4) What are some of the issues organizations need to consider when dealing with homeless children?
- 5) What housing demonstration programs have succeeded with the homeless population?

* **Public Housing Drug Strategy Clearinghouse**

Drug Information and Strategy Clearinghouse

U.S. Department of Housing and Urban Development (HUD)

P.O. Box 6424

800-578-3472

Rockville, MD 20850

Fax: 301-251-5767

Sponsored by the Department of Housing and Urban Development, the Drug Information and Strategy Clearinghouse provides housing officials, residents, and community leaders with information and assistance on drug abuse prevention and drug trafficking control techniques. They have created a database containing information on improving resident screening procedures, strengthening eviction policies, increasing cooperation with local law enforcement, implementing drug tip hotlines, forming resident patrols, starting child care centers, and organizing drug education/prevention activities. The Clearinghouse also provides information packages, resource lists, HUD regulations, referrals, and a newsletter. There is no charge for most of this information. They can answer such questions as:

- 1) How can housing authorities apply for government grants?
- 2) What are some anti-drug strategies that have been successfully carried out in public housing units?
- 3) What are the latest drug abuse prevention theories and have there been demonstration projects conducted that are based on these models?
- 4) What resident patrols and related programs have been particularly successful in building drug-free neighborhoods?
- 5) How can there be an increase in cooperation with local law enforcement and other agencies in preventing drug abuse?

* **Indian Health Clearinghouse**

Indian Health Service

5600 Fishers Lane, Room 635

301-443-3593

Rockville, MD 20857

Fax: 301-443-0507

www: <http://www.tucson.ihc.gov>

The Indian Health Services provides comprehensive health services through IHS facilities, tribally contracted hospitals, health centers, school health centers, and health stations. Reports, directories, brochures, and pamphlets are available. They can answer such questions as:

- 1) How can doctors get their student loans repaid by working for the Indian Health Service?
- 2) Where are there health professional shortages within the Indian Health Service?
- 3) Where are health service facilities currently located?

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- 4) What are some of the health care needs specific to Native Americans?
- 5) What research is being conducted on substance abuse programs for Native Americans?

* **National Kidney and Urologic Diseases**

Information Clearinghouse

3 Information Way

301-654-4415

Bethesda, MD 20892

Fax: 301-907-8906

www: <http://www.niddk.nih.gov/>

E-mail: nkudic@aerie.com

The National Kidney and Urologic Disease Information Clearinghouse (NKUDIC) is an information resource and referral organization seeking to increase the knowledge and understanding of kidney and urologic diseases. They can provide education and information on kidney and urologic diseases to patients, professionals, and the public, as well as make referrals to other appropriate organizations. The Clearinghouse provides products and services such as publications, a computerized database of educational materials, and annotated bibliographies and topical literature searches on selected topics. A publications sheet is available, with most items being free. They can answer such questions as:

- 1) What are the symptoms, diagnosis, and treatment of kidney stones?
- 2) What are the different types of urinary incontinence that some elderly people experience?
- 3) What information exists about the success rate of kidney transplant operations?
- 4) What professionals deal with kidney and urologic diseases in my area and what services do they provide?
- 5) What help is there for men who suffer from impotence?

* **National Maternal and Child Health Clearinghouse**

8201 Greensboro Dr.

Suite 600

McLean, VA 22102

703-821-8955

The National Maternal and Child Health Clearinghouse provides education and information services in maternal and child health. The Clearinghouse provides current information through the collection and dissemination of publications on maternal and child health topics, and provides technical assistance in educational resource development, program planning, and topical research. They can also refer individuals to other organizations for further information. A publications catalogue is available, with most items free. They can answer such questions as:

- 1) What are the dangers of lead poisoning, and how can I protect my children?
- 2) What are the special nutrition needs of pregnant adolescents?
- 3) What are some of the concerns and issues pregnant women need to know about to ensure a healthy pregnancy?
- 4) How can parents be sure they are feeding their children nutritious foods?
- 5) Where can one go for more information on breastfeeding?

* **Medical Devices Clearinghouse**

Center for Devices and Radiological Health

Food and Drug Administration

Division of Consumer Affairs (HFZ-210)

Rockville, MD 20857

301-443-4190

www: <http://www.fda.gov>

The Center for Devices and Radiological Health is responsible for analyzing factors affecting the safe and effective use of medical devices and radiation-emitting products by lay users and

on patients. They answer consumer inquiries by telephone or mail on general issues relating to medical devices or radiation-emitting products. Inquiries can be answered on such products as thermometers, hearing aids, contact lenses, condoms, magnetic resonance imaging devices, hemodialysis equipment, tampons, medical x-rays, pacemakers, and artificial hearts. Publications cover topics such as pregnancy test kits, IUDs, eyeglass lenses, ultraviolet radiation, including general information on medical devices and radiological health products. They can answer such questions as:

- 1) How effective are condoms and what standards are they required to meet?
- 2) Are breast implants still considered unsafe?
- 3) Is it safe to make your own sterile fluids to wash your contacts?
- 4) What should people be aware of before they undergo an x-ray?
- 5) Are ultrasounds safe?

*** National Library of Medicine**

8600 Rockville Pike
Bethesda, MD 20894

301-496-6095
800-338-7657 (regional library)
Fax: 301-496-2809

www: <http://www.nlm.nih.gov/>

The National Library of Medicine (NLM) is the world's largest research library in a single scientific and professional field. The collection today stands at four million books, journals, technical reports, manuscripts, microfilms, and pictorial materials. The Library's computer-based Medical Literature Analysis and Retrieval System (MEDLARS) has bibliographic access to NLM's vast store of biomedical information. All of the MEDLARS databases are available through NLM's online network of more than 20,000 institutions and individuals. NLM charges a user fee for access to the system. They can answer such questions as:

- 1) What videos are available on a specific health topic?
- 2) How can a researcher access NLM's database from home?
- 3) How can a search be conducted for a specific health topic?
- 4) What reference guides exist to help researchers locate materials?

*** Mental Health Clearinghouse**

National Institute of Mental Health
5600 Fishers Ln., Room 7C02
Rockville, MD 20857

301-443-4515
Fax: 301-443-0008
Fax on Demand: 301-443-5158

www: <http://www.nimh.nih.gov/>

E-mail: nimhinfo@nih.gov

The National Institute of Mental Health conducts and supports research to learn more about the causes, prevention, and treatment of mental and emotional illnesses. The Institute collects and distributes scientific and technical information related to mental illness, as well as educational materials for the general public. A publications list is available, with items ranging from free to \$25. They can answer such questions as:

- 1) What are the latest statistics and information on bipolar disorder?
- 2) What are the various treatment options for someone suffering from depression?
- 3) What current research is available on the causes and treatment of schizophrenia?
- 4) What information should you be aware of when looking for a mental health professional?
- 5) What help exists for people who experience panic attacks?

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* **Minority Health Clearinghouse**

Office of Minority Health Resource Center

P.O. Box 37337

Washington, DC 20013

800-444-6472

Fax: 301-589-0884

The Office of Minority Health Resource Center's mission is to improve the health status of Asians, Pacific Islanders, Blacks, Hispanics, and Native Americans. Major activities include: the dissemination of accurate and timely information regarding health care issues and status through conferences and workshops; the awarding of grants for innovative community health strategies developed by minority coalitions; and research on risk factors affecting minority health. The Resource Center has information on minority health-related data and information resources available at the federal, state, and local levels and provides assistance and information to people interested in minority health and minority health programs. They have a database of minority health-related publications, as well as organizations and programs that concentrate on minority health. They can answer such questions as:

- 1) How can minority health goals be achieved?
- 2) What research is being conducted regarding African Americans and their particular risk for high blood pressure?
- 3) What are health issues particular to Alaskan Natives?
- 4) What programs are effective in encouraging pregnant Mexican Americans to seek prenatal care?
- 5) Are there programs specific to Native Americans with substance abuse problems?

* **National Institute of Neurological Disorders and Stroke**

Building 31, Room 8A06

9000 Rockville Pike

Bethesda, MD 20892

800-352-9424

Fax: 301-402-2186

www: <http://www.nih.gov/ninds/>

The National Institute of Neurological Disorders and Stroke conducts and supports research on the causes, prevention, diagnosis, and treatment of neurological disorders and stroke. They have free publications on a wide variety of consumer materials and can refer people to other organizations for further information. They can answer such questions as:

- 1) What is Bell's Palsy and what are the ways in which it is treated?
- 2) What are the different forms of multiple sclerosis?
- 3) What current research is being conducted on strokes?
- 4) What can be done to minimize or reverse the effects of Parkinson's?
- 5) Is there relief available for chronic pain sufferers?

* **Center for Nutrition Policy and Promotion**

Center for Nutrition Policy and Promotion

U.S. Department of Agriculture

1120 20th St., NW, Suite 200 North

Washington, DC 20036

Fax: 202-208-2321

www: <http://www.usda.gov>

The Center for Nutrition Policy and Promotion conducts applied research in food consumption, nutrition knowledge and attitudes, dietary survey methodology, food composition, and dietary guidance and nutrition education techniques. The Center uses the research data to monitor the food and nutrient content of diets of the American population, assess dietary status and trends in food consumption, further understand the factors that influence consumer food choices, maintain the National Nutrient Data Bank of the nutrient content of foods, provide dietary

guidance in food selection and preparation and in food money management. The Center reports results of research in both technical and popular publications, and a publications list is available. They can answer such questions as:

- 1) What are the dietary guidelines for Americans?
- 2) What is the composition of specific foods?
- 3) What data exists on what people eat?
- 4) What factors influence consumer food choices?
- 5) How aware are people of the relationship between diet and health?

*** National Institute for Occupational Safety and Health**

Division of Standard Development and Technology Transfer
Technology Information Branch
4676 Columbia Parkway 800-35-NIOSH
Cincinnati, OH 45226-1998

Fax: 513-533-8573

E-mail: pubstast@niosdt.em.cdc.gov

The National Institute for Occupational Safety and Health provides technical information on programs and issues dealing with occupational safety and health. The Clearinghouse maintains a database through which they can search for journal articles and other materials on a specific topic. They have publications, reports, and bibliographies, many of which are free. They can answer such questions as:

- 1) Are video display terminals dangerous to the average individual?
- 2) What is Carpal Tunnel Syndrome and what can be done to treat it?
- 3) What are some of the dangers of working in a dry cleaning store?
- 4) How many deaths occurred on a particular job site?
- 5) What do I do if I suspect a health problem in my workplace?

*** National Clearinghouse For Primary Care Information**

8201 Greensboro Dr., Suite 600
McLean, VA 22102

703-821-8955

The National Clearinghouse For Primary Care provides information services to support the planning, development, and delivery of ambulatory health care to urban and rural areas that have shortages of medical personnel and services. They distribute publications focusing on ambulatory care, financial management, primary health care, and health services administration. The Clearinghouse provides information on federal guidances and policies affecting primary care delivery. A list is available of free publications on community health centers, migrant health centers, childhood injury prevention efforts, clinical care, and many other health concerns. They can answer such questions as:

- 1) What information should be considered when establishing a rural medical practice?
- 2) What are some of the ways older adults can improve their nutrition and is there information that can be distributed to these clients?
- 3) What are particular health problems of the migrant population and how can these be addressed?
- 4) What are some of the characteristics of successful dental programs in community and migrant health centers?
- 5) What is the status of medical personnel shortages in inner city hospitals and what is being done to alleviate this crisis?

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* **National Rehabilitation Information Center**

8455 Colesville Rd., Suite 935
Silver Spring, MD 20910

800-34-NARIC
800-346-2742
Fax: 301-587-1967

www: <http://naric.com/naric>

E-mail: naric@capaccess.org

The National Rehabilitation Information Center (NARIC) is a library and information center on disability and rehabilitation. The Center is funded by the National Institute for Disability and Rehabilitation Research to collect and disseminate the results of federally-funded research projects. In addition, the Center includes commercially-published books and journal articles in its collection. They also maintain a database of disability and rehabilitation materials which they will search for a small fee. NARIC provides quick reference and referral services, database searches, and photocopies of documents in the collection. They publish a newsletter and other directories and provide information specialists to field the many questions on various topics of concern to people. A list of publications is available, with items ranging in price from free to \$25. They can answer such questions as:

- 1) What resources, support, and information are available for people suffering from traumatic brain injury?
- 2) Where can you buy a computer keyboard which responds correctly to your patterns of movement if you have cerebral palsy?
- 3) How effective have supported employment programs been in improving employment opportunities for people with severe disabilities?
- 4) What are the different education methods available to educate a deaf child, and what are some of the factors to consider when making this choice?
- 5) What information exists on helping someone who has suffered a spinal cord injury?

* **Office on Smoking and Health**

Centers for Disease Control
4770 Buford Highway, NE
Mail Stop K-50
Atlanta, GA 30341

404-488-5705
800-CDC-1311
Fax: 301-986-5001

www: <http://www.cdc.gov/nccdphp/osh/tobacco.htm>

The Smoking Hotline can answer all your questions regarding cigarettes and stop smoking methods. They can provide fact sheets, pamphlets, posters and other publications, as well as information in response to inquiries. The Center can access information on the Combined Health Information Database, and their library and reading room are open to the public. The Infomemo newsletter contains information on disease prevention, education, and control. They can answer such questions as:

- 1) What are the pros and cons of various stop smoking methods?
- 2) What is the current status report on smoking?
- 3) How does smoking affect a person's health?
- 4) What are the ways in which a person over 50 might stop smoking?
- 5) What are the rules or regulations regarding smoking in an office or other public place?

* **National Clearinghouse for Professions In Special Education**

The Council for Exceptional Children
1920 Association Dr.
Reston, VA 22091

703-620-3660

The National Clearinghouse for Professions in Special Education provides information that will help people in making a career choice. They have information about the demand for special educators in the U.S., about college and university programs that prepare people for these careers, about financial assistance available, and more. They can answer such questions as:

- 1) What fellowships are available to work with the deaf?
- 2) How is music therapy used to work with individuals with disabilities?
- 3) What different sorts of careers are possible in special education?
- 4) What type of training is required to work with autistic children?
- 5) How has mainstreaming affected the special education job market?

*** Sudden Infant Death Hotline**

National Sudden Infant Death Syndrome Clearinghouse
8201 Greensboro Dr.
Suite 600
McLean, VA 22102

703-821-8955

The Sudden Infant Death Clearinghouse was established to provide information and educational materials on Sudden Infant Death Syndrome (SIDS), apnea, and other related issues. The staff responds to information requests from professionals, families with SIDS-related deaths, and the general public by sending written materials and making referrals. The Clearinghouse maintains a library of reference materials and mailing lists of state programs, groups, and individuals concerned with SIDS. Their publications include bibliographies on SIDS and self-help support groups, a publications catalogue, and a newsletter. They can answer such questions as:

- 1) What is crib death?
- 2) What are the current views on home monitoring to prevent SIDS?
- 3) How can parents help the grieving process in children after the death of a sibling?
- 4) How many children died of SIDS in a given state last year?
- 5) How can SIDS be distinguished from child abuse and neglect?

*** Family Violence and Sexual Assault Institute**

1310 Clinic Dr.
Tyler, TX 75701

903-595-6600
Fax: 903-595-6799

The goal of the Family Violence and Sexual Assault Institute is to provide information services to practitioners and researchers who are working to prevent family violence and provide assistance for victims. A publications list and price sheet are available. They can answer such questions as:

- 1) What journal articles and bibliographies are there on elder abuse, as well as what statistics, copies of legislation, and organizations concerned with elder abuse issues exist?
- 2) What are some of the signs of sexual abuse?
- 3) What are some centers and organizations concerned with child maltreatment?
- 4) What bibliographies are there on the characteristics of abusive and neglecting parents?
- 5) What agency should a person contact first if abuse is suspected?

"Today the average American is consuming twice as much as he or she did at the end of World War II."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

National and World Affairs

* **Agriculture Exports Clearinghouse**

Foreign Agricultural Service
U.S. Department of Agriculture
Room 5074
Washington, DC 20050

202-720-7115
Fax: 202-720-1727

www: <http://www.usda.gov/fas>

E-mail: fasinfo@ag.gov

The Foreign Agricultural Service disseminates agricultural trade and commodity production information to agribusinesses and the general public. They offer private companies and cooperatives assistance in marketing their products overseas by collecting and publicizing information on foreign buyers and advertising U.S. export availability. They have a monthly magazine, commodity and trade reports, publications, and fact sheets (many of which are free). They can answer such questions as:

- 1) What are the market prospects for U.S. food and farm products in Japan?
- 2) What are some overseas markets and buying trends for a particular product?
- 3) What are some overseas promotional activities?
- 4) How do I begin an export business?
- 5) How do I advertise my product directly to buyers overseas?

* **Arms Control and Disarmament Agency**

Office of Public Information
2201 C St., NW
Washington, DC 20451

202-647-6575

The Arms Control and Disarmament Agency (ACDA) coordinates the ongoing negotiations between the United States and other nuclear powers to reduce their arsenals. This federal agency also takes the lead in other efforts to reduce the risk of war by, for example, verifying other countries' compliance with the Nuclear Non-Proliferation Treaty and other international agreements. Weapons sales to foreign governments, technology transfer, and treaties are also important elements of arms control. The Agency can answer such questions as:

- 1) What details exist on certain weapons systems and what analyses have been done on the impact that such systems have on arms control agreements, treaties, and negotiations?
- 2) What are some of the economic issues related to defense strategies?
- 3) What is the INF Treaty?
- 4) What is the current status of arms control and disarmament goals?
- 5) What is the current arms control policy of the U.S.?

* **Central Intelligence Agency**

Public Affairs
Washington, DC 20505

703-482-0623

www: <http://www.odci.gov/cia>

The Central Intelligence Agency (CIA) is strictly a foreign intelligence organization and has no

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domestic or law enforcement duties. The CIA occasionally issues unclassified publications which provide additional research aids to the academic and business communities. The majority of these reports contain foreign or international economic and political information or are directories of foreign officials. They are available for sale. They can answer such questions as:

- 1) What is the history of the CIA?
- 2) What are the steps involved in the intelligence cycle?
- 3) What agencies or departments are involved with the intelligence community?
- 4) What involvement does the White House have in intelligence activities?
- 5) Who oversees the CIA?

* **Export Country Experts**

U.S. Foreign and Commercial Services
Export Promotion Services
U.S. Department of Commerce
Room 2810
Washington, DC 20230

202-482-6220
800-872-8723
Fax: 202-482-4473

www: <http://www.ita.doc.gov>

The Country Desk Officers at the U.S. Department of Commerce can provide businesses with information on a market, company, and any other aspect of commercial life in a particular country. These specialists can look at the needs of an individual U.S. firm wishing to sell in a particular country in the full context of that country's overall economy, trade policies, and political situation, bearing in mind current U.S. policies toward that country. Desk officers keep up-to-date on the economic and commercial conditions in their assigned countries. Each officer collects information on the country's regulations, tariffs, business practices, economic and political developments, trade data and trends, market size, and growth. They have free reports and other information at their fingertips or they can refer callers to other country specialists. They can answer such questions as:

- 1) How can I expand my business through a foreign franchise?
- 2) How can I reduce my company's distribution and transportation costs overseas?
- 3) What type of export opportunities exist for computer manufacturing companies who want to expand to Germany?
- 4) What are some recent foreign labor trends in Japan?
- 5) Which markets are growing the fastest overseas?

* **Country Officers**

U.S. Department of State
2201 C St., NW
Washington, DC 20520

202-647-4000

www: <http://www.state.gov>

Hundreds of country experts at the U.S. Department of State are responsible for following all activities in their assigned countries, from a political, economic, and social perspective. These officers are in constant contact with embassies, deliver and receive documents from those embassies, and write reports on the current activities in the country. They have several publications they can send, plus up-to-date information on each country's population, culture, geography, political condition, and more. Call to ask for the number of a specific country officer. They can answer such questions as:

- 1) What is the current political situation of a particular country?
- 2) What is the current population, as well as the health situation of a country?
- 3) Are there any travel advisories for a particular country?
- 4) Is there a brief overview of a specific country available?
- 5) What is the status of human rights in a particular country?

U.S. Customs Service

Public Information Office

U.S. Department of the Treasury

P.O. Box 7407

Washington, DC 20044

202-927-6724

The U.S. Customs Service collects the revenue from imports and enforces customs and related laws. It assists in the administration and enforcement of over 400 provisions of law on behalf of more than 40 government agencies. They have many free publications and information on customs rules and travel tips. They can answer such questions as:

- 1) What are the rules regarding the bringing of pets into the U.S.?
- 2) Is there a limit to the amount of a particular item one can bring into the country?
- 3) What are duty-free exemptions, and restricted or prohibited articles?
- 4) What is required when a traveler declares articles?
- 5) What is the current duty rate for a particular item?

*** Defense Technical Information Center**

8725 John J. Kingman Rd.

Suite 0944

Ft. Belvoir, VA 22060-6218

703-767-8274

www: <http://www.dtic.mil>

The Defense Technical Information Center (DTIC) is the clearinghouse within the Department of Defense (DOD) for acquiring, storing, retrieving, and disseminating scientific and technical information to support the management and conduct of DOD research, development, engineering, and studies programs. DTIC services are available to DOD and its contractors and to other U.S. Government organizations and their contractors. Organizations may also become eligible for service under certain programs. DTIC also responds indirectly to the general public's information requests. Most products and services are free, but, there are some fees for technical reports and on-line access. A *DTIC Handbook for Users* is available. They can answer such questions as:

- 1) What technical reports exist concerning aeronautics?
- 2) Is there a listing of defense contractors and/or potential contractors?
- 3) How does a company obtain defense contract work?
- 4) What type of security clearance procedures are used for defense contractors?

*** Defense Clearinghouse**

Directorate for Public Communication

U.S. Department of Defense

The Pentagon, Room 2E777

Washington, DC 20301

703-697-5737

www: <http://www.dtic.dla.mil/defenselink/>

The Department of Defense is responsible for providing the military forces needed to deter war and protect the security of our country. The Directorate for Public Communication is a good starting point for Defense Department information. They have publications available, some of

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which are free, and they can direct you to other sources within the Department. They can answer such questions as:

- 1) What is the current Department of Defense budget, and how has it changed since the previous year?
- 2) What is the status of our troops overseas?
- 3) What is the federal government's security strategies?
- 4) What Department of Defense bases have closed within the last year?
- 5) How can I sell my company's products or services to the Army?

*** Federal Emergency Management Agency**

500 C St., SW

202-646-4600

Washington, DC 20472

Fax: 202-646-4086

www: <http://www.fema.gov>

Federal Emergency Management Agency (FEMA) is the part of our government which deals with planning for and/or coordinating relief in various national emergencies. FEMA plans for nuclear attacks, security emergencies, disaster recovery aid, and helps to coordinate food, shelter, and financial aid in the event of any natural or man made disasters. FEMA has a publications catalogue which lists free publications on subjects such as civil defense, earthquakes, floods, hurricanes, tornadoes, and more. They can answer such questions as:

- 1) How can people best prepare for an earthquake?
- 2) What information exists on emergency medical services needed during a time of crisis?
- 3) How can homeowners repair their home after a flood?
- 4) Are there plans available on how to build an effective fallout shelter?
- 5) What are some safety tips for winter storms?

*** American Foreign Policy Information**

Clearinghouse

Bureau of Public Affairs

U.S. Department of State

2201 C St., NW

202-647-6575

Washington, DC 20520

Fax: 202-647-7120

www: <http://www.state.gov>

The Department of State receives thousands of reports daily, and produces hundreds of publications, speeches, and conferences on foreign policy issues. The Bureau of Public Affairs informs the American people on foreign policy and advises the Secretary of State on public opinion. If unable to answer an inquiry directly, the staff will direct you to the appropriate source. This bureau issues various publications covering U.S. foreign relations, some of which are free. They can answer such questions as:

- 1) Where can someone get a copy of the PLO-Israel Peace Treaty and what information does it contain?
- 2) Are there resource materials available that would allow a business to learn more about the relationship between the U.S. and a foreign country before they invest in that country?
- 3) What information exists on global terrorism?
- 4) Where could one find out more information on human rights practices in a particular country?
- 5) How can one access the U.S.'s or a foreign country's diplomatic records?

*** Immigration and Naturalization Service**

Central Office

National and World Affairs

425 Eye St., NW

Washington, DC 20536

202-514-4316

The Immigration and Naturalization Service (INS) facilitates the entry of persons legally admissible as visitors or as immigrants to the United States, provides assistance to those seeking permanent resident status, and apprehends those who attempt illegal entry into this country. They have established a telephone service system that provides pre-recorded information on immigration and citizenship-related topics. They can answer such questions as:

- 1) Where is the local INS office located for a particular community?
- 2) What are the rules regarding the marriage of a foreign citizen to a U.S. citizen?
- 3) What are the citizenship requirements for children born outside the U.S.?
- 4) What constitutes political asylum?
- 5) What are some visa requirements for travel overseas?

*** Agency for International Development (AID)**

Document Information Services Clearinghouse

1500 Wilson Blvd.

Suite 1010

Arlington, VA 22209

703-351-4006

Fax: 703-351-4039

Gopher: info.osaid.gov

AID's Center for Development Information and Evaluation (CDIE) produces an evaluation publications series which includes a broad range of subjects of interest to those working in international development. The series comprises project impact evaluations, program evaluations, special studies, program design and evaluation methodology reports, and discussion papers. The CDIE Evaluation Publications List is arranged by general subject category and by type of report within each category. Each document is available for \$3. They can answer such questions as:

- 1) What research has been conducted on family planning issues?
- 2) How do private volunteer organizations assist in the development of a country?
- 3) How has the emergency food program operated in a particular country?
- 4) How have health programs been successfully initiated in developing countries and how can they be sustained?
- 5) What types of agriculture programs have been attempted and what are the results of those programs?

*** National Clearinghouse for U.S.-Japan Studies**

Indiana University

2805 East Tenth St., Suite 120

Bloomington, IN 47408

812-855-3838

Fax: 812-855-0455

The National Clearinghouse for U.S.- Japan Studies is a database system providing timely and comprehensive information about educational resources available to teach about Japan. The Clearinghouse collects, analyzes, abstracts, and creates a database of materials and resources that can assist school systems and individual teachers in developing and implementing curricula and lessons on broad areas of Japanese culture and society, and on U.S.-Japan relationships. The Clearinghouse also includes items such as videos, films, some simulations, artifact kits, and the like, and teacher-developed materials. They can answer such questions as:

- 1) What information exists on the Japanese educational system?
- 2) Where can I obtain copies of Japanese War relocation records?
- 3) What information is available on the Japanese stock market?
- 4) What are current U.S. trade policies toward Japan?
- 5) How can I locate programs that offer study abroad opportunities in Japan?

"In a 1994 survey conducted by The New York Times, two out of every five American workers expressed worry that they might be laid off."

Source: *The End of Work*, Jeremy Rifkin, Tarcher Putnam, 1996

Other

* **Boating Safety Hotline**

Consumer and Regulatory Affairs Branch
Auxiliary, Boating, and Consumer Affairs Division
Office of Navigation Safety and Waterways Services
U.S. Coast Guard
U.S. Department of Transportation
2100 2nd St., SW
Washington, DC 20593

800-368-5647
Fax: 202-267-4285

www: <http://www.navcen.uscg.mil>

The Boating Safety Hotline can provide you with information on such topics of interest to boaters as safety recalls, publications, Coast Guard department contacts and addresses, public education courses, and free Coast Guard Services. They have a wealth of free information and publications to share. They can answer such questions as:

- 1) What statistics exist on boating accidents?
- 2) How can parents teach children about water safety?
- 3) What things do people need to consider regarding floatation devices?
- 4) What licenses or regulations should boaters be aware of?
- 5) Where can people receive information on water charts and other navigational aids?

* **Children's Literature Center**

Library of Congress
National Programs
Washington, DC 20540

202-707-5535
Fax: 202-707-4632

The Children's Center prepares lists and scholarly bibliographies and provides other reference services for individuals and organizations who study, produce, collect, interpret, and disseminate children's books, films, television programs, or other forms of materials destined for children's information and recreational use, usually outside of the classroom. The Library holds approximately 180,000 children's books and related items, such as boxed and board games, sound recordings, maps, and illustrations. The Center also provides many publisher's catalogues that list titles to be published in the upcoming year, a wide range of periodicals about children's literature, and lists from rare and used book sellers. They can answer such questions as:

- 1) How can literature be used in the classroom to teach history to 7th graders?
- 2) What information sources exist for Japanese children's books published after World War II?
- 3) How can children learn about people with disabilities through literature?
- 4) Are there books specific to helping children deal with the issues of death and dying?
- 5) Where could a writer locate materials to help with a book on teaching children to be aware of strangers?

* **Congressional Research Service**

Library of Congress
Washington, DC 20540

202-707-5700
Fax: 202-707-6745

The Congressional Research Service (CRS) at the Library of Congress prepares hundreds of non-partisan background reports each year on current issues large and small, domestic and foreign, social and political. CRS also publishes hundreds of major Issue Briefs each year

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designed to keep members of Congress informed on timely issues. Written in simple and direct language, these briefs provide background information and are updated daily. These studies generated by CRS cover almost any topic imaginable and are a fantastic resource for students, researchers, and anyone else who needs statistics or an analysis of a subject. You must request free copies of these reports through your U.S. Representative or Senator (202-224-3121 Congress Switchboard). The CRS Reports can answer such questions as:

- 1) What is the history of abortion rights in the U.S. and what legislation is currently before Congress regarding abortion?
- 2) What information exists on the protection of endangered sea turtles?
- 3) What is the current status of nuclear missile proliferation in the world?
- 4) What reports have been done on obscenity on television and radio?
- 5) What programs are there for working in a foreign country?

*** Federal Assistance Programs Retrieval System**

Federal Domestic Assistance Catalog Staff

General Services Administration

300 7th St., SW

Ground Floor

Reporters Building

Washington, DC 20407

202-708-5126

800-669-8331

www: <http://www.gsa.gov/>

The Federal Assistance Programs Retrieval System (FAPRS) is your online link to the Catalog of Federal Domestic Assistance. It contains federal domestic assistance programs, including federal grants, loans, loan guarantees, and technical assistance. Their database contains more than 1,000 assistance programs administered by 51 federal agencies, with summaries of agency functions, descriptions of assistance programs, eligibility criteria, and contact information. Users include state and local governments, small businesses, researchers, and libraries. Fees are on a cost-recovery basis, with no initiation or monthly fees. Contact FAPRS for telephone and data processing charges. They can answer such questions as:

- 1) What assistance programs would help a rural hospital obtain needed medical equipment?
- 2) How can a student obtain a doctorate in housing policy at no cost?
- 3) How can schools obtain science equipment from the government?
- 4) How can a choreographer receive funds to create a dance?
- 5) Where can a business turn for assistance in the field of energy?

*** American Folklife Center**

Library of Congress

Washington, DC 20540

202-707-6590

Fax: 202-707-2076

The American Folklife Center at the Library of Congress has been a national advocate for the preservation and presentation of American folklife. The Center serves a varied constituency (state and local organizations, scholars, researchers, students, and the general public), maintains relations and coordinates programs with other federal agencies, and offers a wide range of programs and services. The Folklife Center has conducted or assisted with surveys or major field projects in many states. It conducts research projects based on the documentary collections of the Library of Congress. It sponsors a variety of conferences, workshops, concerts, and other events at the Library and elsewhere. The Archive houses more than 35,000 hours of audio recordings, controls more than 100,000 pages of manuscript materials, and

Other

maintains over 4,000 books, directories, and periodicals dealing with folk music and folklore. They can answer such questions as:

- 1) What information or recordings exist regarding early jazz?
- 2) Where can someone locate information on Native American architecture?
- 3) Where are recordings on Australian folk songs?
- 4) What data is there on the native crafts of Hawaii?
- 5) Are there videos available to educate students about various cultures?

* **Forest Service**

U.S. Department of Agriculture

Public Affairs

201 14th and Independence Ave., SW

202-205-1760

Washington, DC 20250

Fax: 202-205-0885

www: <http://www.fs.fed.us>

The nation's National Forests offer more than 114,300 miles of trails, a Scenic Byway System consisting of nearly 5,000 miles of highways in 32 states, 70 wild and scenic rivers covering nearly 3,500 miles and much more. *A Guide to Your National Forest* lists regional offices, several private and one Forest Service Interpretative Association, and a list of State Boards of Tourism where camping information may be obtained. They can answer such questions as:

- 1) What state forests in Maryland offer good sailing opportunities?
- 2) How far in advance must I reserve a campsite?
- 3) What is the best time of year to plan a camping trip in Tennessee?
- 4) Which rivers in North Carolina are recommended for canoeing or rafting?
- 5) How do I receive a listing of national scenic and historic trails?

* **Genealogy Research**

Reference Services Branch

8th St. and Pennsylvania Ave., NW

202-501-5400

Washington, DC 20408

Fax: 202-501-7154

www: <http://www.nara.gov>

E-mail: inquire@nara.gov

The National Archives maintains the historically valuable records of the U.S. Government dating from the Revolutionary War era to the recent past. They preserve records and prepare finding aids to facilitate their use and makes records available for use in research rooms. They can provide assistance and training aids to help you with your research. They can answer such questions as:

- 1) Where can information be located regarding ship passenger arrival records?
- 2) What ship plans are available on World War II navy vessels?
- 3) How can military service and pension records be accessed?
- 4) How can people most easily trace their family history?
- 5) Where are prisoner-of-war records of the Civil War maintained?

* **Geographic Names Information**

Branch of Geographic Names

U.S. Geological Survey (USGS)

National Center, MS 523

703-648-4544

Reston, VA 22092

Fax: 703-648-5644

www: <http://www.usgs.gov/>

How Do I Get Free Research Help?

The USGS Branch of Geographic Names maintains a national research, coordinating, and information center to which all problems and inquiries concerning domestic geographic names can be directed. This office compiles name information, manages a names data repository, maintains information files, and publishes materials on domestic geographic names. The Branch works on standardizing names within the Federal government by keeping track of all the names put on maps that the various government agencies publish. They also assist the Board of Geographic Names in resolving name problems, such as if a name is derogatory or the usage is conflicting. The USGS, in cooperation with the Board of Geographic Names, maintains the National Geographic Names Data Base and compiles The National Gazetteer of the United States of American on a state-by-state basis. They can answer such questions as:

- 1) Where are islands located referred to as "No Man's Island"?
- 2) Where can a researcher find the location of a town that no longer exists?
- 3) What background information exists on the name of a town?
- 4) What is a variant name for the town of Rocky Gap, Colorado?
- 5) What are the geographic coordinates for a particular location?

*** Geography and Map Division**

Library of Congress

202-707-6277

Washington, DC 20540

Fax: 202-707-8531

E-mail: maps@loc.gov

The Geography and Map Division of the Library of Congress provides cartographic and geographic information for all parts of the world to the Congress, federal and local governments, the scholarly community, and to the general public. It is the largest and most comprehensive cartographic collection in the world, numbering almost 4 million maps, 51,000 atlases, and 8,000 reference works. The Division also has custody of over 350 globes, 2,000 three-dimensional plastic relief models, and a large number of cartographic materials in other formats. They can answer such questions as:

- 1) What maps are available for genealogists tracing a family history in Virginia?
- 2) What maps exist on colonial America?
- 3) Where can aerial photos be located in order to assess erosion and flood damage in a particular area?
- 4) Are there maps of old railroad lines available?
- 5) Where can information be located on Revolutionary War battlefields?

*** Bureau of Indian Affairs**

Office of Public Affairs

U.S. Department of the Interior

18th and C Sts., NW

Mailstop 1340

202-208-3710

Washington, DC 20240

Fax: 202-501-1516

www: <http://www.usgs.gov/>

The Bureau of Indian Affairs principal objectives are to encourage and assist Indian and Alaska Native people to manage their own affairs under the trust relationship with the federal government; to facilitate the full development of their human and natural resource potential; and to mobilize all aids for their advancement. The Bureau can provide you with a wide variety of information on Native Americans, the history of the Bureau and more. They have publications and fact sheets, and can refer you to other resources for more information. They can answer such questions as:

- 1) What tribes are currently recognized by the U.S.?
- 2) What are the demographics of American Indians?

Other

- 3) Which state has the largest percentage of American Indians?
- 4) What are the labor force estimates by states for Native Americans?
- 5) How do Indian Tribes govern themselves?

*** Library of Congress**

101 Independence Ave., SE
Washington, DC 20540

202-707-5522

www: <http://www.loc.gov>

The Library of Congress is the national library of the United States, offering diverse materials for research including the world's most extensive collections in many areas such as American history, music, and law. They not only have books and periodicals, but also prints, photographs, films, music, and more. This office can direct you to the correct division within the Library. If your question requires extensive research and you cannot come to the Library, they have lists of freelance researchers to assist you for a fee. Many Divisions have their own databases to search citations or bibliographies or literature guides to help readers locate published materials on a particular subject. There may be a charge involved for some services, although many are free. To begin a search, researchers should first contact their local library, and then, proceed to the Library of Congress if they are unable to find adequate information. The Library can answer such questions as:

- 1) Where can one find information about medicinal plants?
- 2) What are some good reference sources for children's literature?
- 3) Where can information be found on medieval law?
- 4) How can books in braille be accessed?
- 5) Where can literature guides on a variety of science topics be found?

*** Manuscript Division**

Library of Congress
Washington, DC 20540

202-287-5387

www: <http://www.loc.gov>

The Manuscript Division holds nearly 40 million items, including some of the greatest manuscript treasures of American history and culture. Among these are Jefferson's rough draft of the Declaration of Independence, James Madison's notes on the Federal Convention, George Washington's first inaugural address, the paper tape of the first telegraphic message, Abraham Lincoln's Gettysburg Address and second inaugural address, Alexander Graham Bell's first drawing of the telephone, and many more. The holdings encompass approximately 10,000 separate collections. The Reading Room is open only to qualified researchers. Only under exceptional circumstances are undergraduates permitted to consult manuscripts. The staff at the Division can answer such questions as:

- 1) Where can copies of George Washington's speeches be located for a biography of Washington?
- 2) Are records kept of nongovernmental organizations which have significantly affected American life, such as the NAACP?
- 3) Where is information held on the first Supreme Court justices?
- 4) How did the Declaration of Independence change from the rough draft version to the final copy?
- 5) What resources exist for a researcher studying the generals active in World War II?

*** Motion Picture Broadcasting and Recorded Sound Division**

How Do I Get Free Research Help?

Library of Congress
Washington, DC 20540

202-707-5840
Fax: 202-707-2371

www: <http://www.loc.gov>

The Motion Picture Broadcasting and Recorded Sound Division has responsibility for the acquisition, cataloging, preservation, and service of the motion picture and television collections, including items on film, videotape, and videodisc. The Division has similar responsibilities for the Library's collections of sound recordings and radio programs. Viewing facilities are provided for those doing research of a specific nature, and must be scheduled well in advance. The reference staff answers written and telephone inquiries about its holdings. They can answer such questions as:

- 1) What World War II newsreels were produced in Germany?
- 2) What collections exist for films produced prior to 1915?
- 3) Where can a researcher look for information on silent films and their music?
- 4) Where can Afro-American folk music be found?
- 5) Are their recordings of authors, poets, and other artists reading their own works, such as Robert Frost?

*** National Park Service**

Office of Public Inquiries
U.S. Department of the Interior
P.O. Box 37127
Washington, DC 20013-7127

202-208-4747

www: <http://www.nps.gov>

Along with other responsibilities, the Park Service administers 350 maintained areas in the National Park System, collects the National Register of Historic Places and a registry of natural sites, and manages the Urban Park and Recreation Recovery Program. It provides technical assistance in planning, acquisition and development of recreation resources, conducts surveys of historic buildings and engineering works, has available programs and resources for teachers, and administers a program in interagency archeological services. Information including brochures, maps, and a publications catalogue listing items ranging in price from \$1 to \$30 can be ordered from the Government Printing Office. The Office of Public Inquiries can refer you to other Park Service offices and can answer such questions as:

- 1) What archeological digs are currently in progress and where are they located?
- 2) What statistics are available on Park Service use, such as: total visits, visits by region and state, and overnight stays?
- 3) Where can I locate videos on historic people or national landmarks?
- 4) How do I find out whether or not my home is eligible for listing on the National Historic Register?
- 5) How can I receive a listing of the lesser known National Parks?

*** John F. Kennedy Center for the Performing Arts**

Performing Arts Library
2700 F St., NW
Washington, DC 20566

202-416-8780

The Performing Arts Library is a joint project of the Library of Congress and the Kennedy Center, and offers information and reference assistance on dance, theater, opera, music, film, and broadcasting. The Performing Arts Library serves the research and information needs of the public, artists, and staff of the Center. The Library also identifies and locates the creative and resource materials necessary to develop new works and productions in the performing arts. Reference service is available by phone, in person, or by mail. They can answer such questions

Other

as:

- 1) How can an orchestral program of Irish composers be tailored for a young audience?
- 2) What information exists on different dance companies based in New York?
- 3) Is there information on what is required to start a record company?
- 4) Are there recordings of interviews or videotapes of famous actresses discussing their works?
- 5) Where can recordings of poetry readings be located?

*** Prints and Photographs Division**

Library of Congress

James Madison Memorial Building, Room 337

First St. and Independence Ave., SW

202-707-6394

Washington, DC 20540

Fax: 202-707-6647

www: <http://lcweb.loc.gov/rr/print/>

The visual collections of the Library of Congress provide a record of people, places, and events in the United States and throughout the world. The Prints and Photographs Division has custody of more than 10 million images in a variety of forms and media: Architecture, Design, and Engineering collections, Documentary Photographs, Fine Prints, Master Photographs, Popular and Applied Graphic Art, and Posters. Researchers may consult the collections in the Prints and Photographs Reading Room. The Reading Room houses the general and special card catalogues, files of photoprint reference copies, and a limited collection of reference books. Reference specialists are available for assistance. The division will accept limited requests by letter, but the staff cannot make lengthy searches. They can answer such questions as:

- 1) How can someone obtain a print of the Wright Brothers first flight?
- 2) What photos taken by Brady exist on the Civil War?
- 3) Where can someone locate photos of various housing projects undertaken by the Work Projects Administration under President Roosevelt?
- 4) What material is available to study the architecture of Frank Lloyd Wright?
- 5) What references are there chronicling the history of political cartooning?

*** Rare Books and Special Collections**

Library of Congress

202-707-5434

Washington, DC 20540

www: <http://www.loc.gov>

The Rare Book and Special Collections Division contains more than 300,000 volumes and 200,000 broadsides, pamphlets, theater playbills, title pages, prints, manuscripts, posters, and photographs acquired with various collections. The materials the Division houses have come into its custody for a variety of reasons: monetary value, importance in the history of printing, binding, association interest, or fragility. Reference assistance is offered by telephone, in person, and by mail. They can answer such questions as:

- 1) What information exists on the history of ballooning?
- 2) What books do you have that contain the Confederate States imprint?
- 3) What references do you have on the history of print making?
- 4) Do you have information researchers can study regarding Columbus' discovery of America?
- 5) Do you have 15th century illuminated manuscripts for art history research?

*** Rural Information Center**

National Agricultural Library

U.S. Department of Agriculture (USDA)

301-504-5372

How Do I Get Free Research Help?

10301 Baltimore Blvd.
Beltsville, MD 20705

800-633-7701
Fax: 301-504-5181

www: <http://www.nal.usda.gov/answers/answers.html>

E-mail: ric@nal.usda.gov

The Rural Information Center is designed to provide information and referral services to local government officials, businesses, community organizations, and rural citizens working to maintain the vitality of America's rural areas. The Center provides customized information products to specific inquiries, refers users to organizations or experts in the field, performs database searches, furnishes bibliographies, identifies current USDA research and Cooperative Extension System programs, and assists users in accessing the National Agricultural Libraries' extensive collection. There is a cost recovery fee for photocopying articles and searches. They can answer such questions as:

- 1) Which organizations focus on rural health issues?
- 2) What resources for the historic preservation of farmland are available in rural areas?
- 3) How can tourism be promoted in small towns?
- 4) What are some examples of the more innovative economic development projects in rural communities?
- 5) What rural organizations focus specifically on research and development?

*** Science and Technology Division**

Library of Congress
Washington, DC 20540

202-707-5639

www: <http://www.loc.gov>

The Science and Technology Division's collection contains 3.5 million books, nearly 60,000 journals, and 3.7 million technical reports. The collections include such treasures as first editions of Copernicus and Newton and the personal papers of the Wright Brothers and Alexander Graham Bell. The Division has primary responsibility for providing reference and bibliographic services and for recommending acquisitions in the broad areas of science and technology. Reference services are provided to users in person, by telephone, and by mail. Indirect reference service is provided through bibliographic guides (Tracer Bullets) and research reports prepared by Division subject specialists and reference librarians. Copies of reference guides are available at no charge. They can answer such questions as:

- 1) Where can one begin looking for information on lasers and their applications?
- 2) What are some good sources of information on volcanoes?
- 3) What resources exist on extraterrestrial life?
- 4) Where could someone find sources for information on medicinal plants?
- 5) How would one go about creating a hologram?

*** Women's Bureau Clearinghouse**

U.S. Department of Labor
200 Constitution Ave., NW
Room S3306
Washington, DC 20210

800-827-5335
202-219-6631
Fax: 202-219-5529

www: <http://www.dol.gov/dolwb/dol>

E-mail: wb_wwc@dol.gov

The Women's Bureau Clearinghouse was designed and established to assist employers in identifying the most appropriate policies for responding to the dependent care needs of employees seeking to balance their dual responsibilities. They can also provide information on women's issues, as well as work force issues that affect women. They can offer information and guidance in areas such as women-owned businesses, women workers, alternative work

Other

schedules, dependent care issues, and much more. They also have publications and other information available, much of which is free. They can answer such questions as:

- 1) What are some elder care program options?
- 2) What is the earning difference between men and women?
- 3) How does flex time work in companies similar to mine?
- 4) What are some alternate work schedules and how do they work?
- 5) What literature and other resources are available on employer-supported child care?

"20% of AARP members plan to start a business or work for themselves."

Source: *Clicking*, Faith Popcorn, Harper Collins, 1996

Statistics

* **National Agricultural Statistics Service**

USDA South Bldg.

U.S. Department of Agriculture (USDA)

Washington, DC 20250

202-720-3896

Fax: 202-690-1311

www: <http://www.usda.gov/nass/>

The National Agricultural Statistics Service collects data on crops, livestock, poultry, dairy, chemical use, prices, and labor, and publishes the official USDA state and national estimates through its Agricultural Statistics Board. There are nearly 400 reports annually covering domestic agriculture, such as estimates of production, stocks, inventories, prices, disposition, utilization, farm numbers and land, and other factors. They provide national profiles gathered from regular surveys of thousands of farmers, ranchers, and agribusinesses that voluntarily provide data on a confidential basis. Publications are available and range from free to \$12. They can answer such questions as:

- 1) How has the use of a specific chemical for crop growth changed over the past five years?
- 2) Has the size of farms increased or decreased over the past ten years?
- 3) What statistics exist on wildlife damage to crops?
- 4) How has the weekly crop weather affected crop growth?
- 5) What data is there on livestock slaughter?

* **Federal Aviation Administration**

Office of Public Affairs

800 Independence Ave., SW

Washington, DC 20591

202-366-4000

www: <http://www.dot.gov>

E-mail: gramick@postmaster2.dot.gov

The Federal Aviation Administration (FAA) is the starting place for any information on airlines, airports, and aircraft. The FAA regulates air commerce, develops civil aeronautics, installs and operates airports, conducts aeronautic research, and provides guidance and policy on accident prevention in general aviation. They keep statistics on air travel, accidents, and more. There are free publications on airline careers, aviation, and airplanes, as well as videos and curriculum guides. They can answer such questions as:

- 1) Which airlines had the worst on time rate for a given month?
- 2) What videos are available on aviation?
- 3) What is some historical information on women in aviation?
- 4) What are some statistics on air traffic accidents?
- 5) What methods are used to reduce the noise level of new aircraft?

* **National Clearinghouse for Census Data Services**

Administrative Customer Service Division

Bureau of the Census

Washington, DC 20233

301-457-4100

Fax: 301-457-4714

www: <http://www.census.gov>

The National Clearinghouse for Census Data Services provides a referral service for persons who need assistance in obtaining Census Bureau data or in using Census Bureau products. This assistance ranges from market research using census data to tape copying or

Statistics

microcomputer services. The Clearinghouse includes organizations that provide services for accessing and using economic data and information from the Census Bureau's 1990 Census TIGER geographic database. They can answer such questions as:

- 1) How can I update my business's mailing list using 1990 census statistics?
- 2) How can the census help me trace my genealogical history?
- 3) What is the TIGER geographic database, and how can I use it?
- 4) Which products are available on CD-ROM?
- 5) Does the Bureau have an on-line data service?

* **Census Information on Business**

Bureau of the Census

U.S. Department of Commerce

Washington, DC 20233

301-457-4100

Fax: 301-457-4714

www: <http://www.census.gov>

The Bureau of the Census is a statistical agency that collects, tabulates, and publishes a wide variety of statistical data about the people and the economy of our nation. The Bureau makes available statistical results of its censuses, surveys, and other programs to the public through printed reports, computer tape, CD-ROMs, microfiche, and more. It also produces statistical compendia, catalogues, guides, and directories that are useful in locating information on specific subjects. A fee is charged for some of the information and searches. They can answer such questions as:

- 1) What is the percentage of people who have a bachelor's degree in a particular state?
- 2) What percent of women in the U.S. had a child last year?
- 3) What is the total amount of water area in a given state?
- 4) What are some statistics available on city government expenditures?
- 5) What are the 10 fastest growing occupations?

* **Crime Statistics**

Law Enforcement Support Section

Federal Bureau of Investigation

Gallery Row Bldg.

Washington, DC 20535

202-324-5015

www: <http://www.fbi.gov>

The Law Enforcement Support Section of the Federal Bureau of Investigation collects statistics for many towns with over 10,000 people, and can provide you with information such as the number of murders, robberies, assaults, burglaries, auto thefts, and more, although they do not rank cities. Many libraries carry their annual report, *Crime In The U.S.*, for which there is a cost. They can run a search on their database for specific information, although there is a fee assessed for this service. They can answer questions such as:

- 1) When weapons are involved in a crime, which ones are most frequently used?
- 2) How has the rate of auto theft in the U.S. changed over the past five years?
- 3) Is Washington, DC still the murder capitol of the U.S.?
- 4) Have the number of murders committed changed since the death penalty was reinstituted?
- 5) What is the difference in the rate of burglaries from small towns to major metropolitan areas?

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* **Economics: National and Regional**

Bureau of Economic Analysis
U.S. Department of Commerce
1441 L St., NW
Washington, DC 20230

202-606-9900
Fax: 202-606-5310

www: <http://bea.doc.gov>

The Bureau of Economic Analysis (BEA) provides information on national and regional economics. BEA collects basic information on such key issues as economic growth, inflation, regional development, and the nation's role in the world economy. It distributes a number of publications that measure, analyze, and forecast economic trends, which are available on recorded messages, online through the Economic Bulletin Board, and in BEA reports. They can answer such questions as:

- 1) What is the average per capita income in the United States?
- 2) Will the rate of inflation increase or decrease over the next five years, and by what percent?
- 3) What percentage of the Gross National Product (GNP) does the government spend on health care?
- 4) How does the United States' national unemployment rate compare to that of other industrialized countries?
- 5) What was the unemployment rate in Pennsylvania from 1989 to 1993?

* **Educational Research**

Office of Educational Research and Improvement's
Information Service
U.S. Department of Education
Education Information Branch
555 New Jersey Ave., NW
Washington, DC 20208-5641

800-424-1616
Fax: 202-219-1694

www: <http://www.ed.gov>

The Education Information Branch staff specialists can provide information on topics such as early childhood education, elementary and secondary education, higher education, adult and vocational education, education finance, longitudinal statistical studies, and special education. They have publications and reports, many of which are free. They can answer such questions as:

- 1) What statistics are there on the number of students who receive loans, grants, and work/study assistance from state sources?
- 2) What are the statistics on private postsecondary education, such as enrollment, earned degrees conferred, and full and part-time faculty members and their salaries?
- 3) What information is available on how to choose a school for a child and what factors make a school a good one?
- 4) How can parents help their children become better readers?
- 5) What are the enrollment outcomes for recent master's and bachelor's degree recipients?

* **Fishery Statistics Division**

Office of Research and Environmental Information
National Marine Fisheries Service
National Oceanic and Atmospheric Administration
U.S. Department of Commerce
1335 East-West Highway, Room 12362

301-713-2328

Statistics

Silver Spring, MD 20910

Fax: 301-713-4137

www: <http://remora.ssp.nips.gov/mrfss>

The Fisheries Statistics Division publishes statistical bulletins on marine recreational fishing and commercial fishing, and on the manufacture and commerce of fishery products. This Division has several annual and biannual reports available. They can answer such questions as:

- 1) How many fish were imported in a year, and what kind?
- 2) What is the most popular fish to export?
- 3) What kinds of fish are frozen?
- 4) What statistics exist on processed fish?
- 5) How many fish were caught by weekend fishermen?

*** Clearinghouse on Health Indexes**

National Center for Health Statistics

U.S. Department of Health and Human Services

Public Health Service

6525 Belcrest Rd.

Hyattsville, MD 20782

301-436-8500

www: <http://www.cdc.gov/nchswww/nchshome.htm>

The National Center for Health Statistics provides information assistance in the development of health measures to health researchers, administrators, and planners. The Clearinghouse's definition of a health index is a measure that summarizes data from two or more components and purports to reflect the health status of an individual or defined group. Services provided to users include annotated bibliographies and reference and referral service. A publications catalogue is available, with items ranging in price from free to \$20. They can answer such questions as:

- 1) What are the characteristics of persons with and without health care coverage?
- 2) What type of health care is generally provided to adolescents?
- 3) What method of contraception is used most frequently in the U.S.?
- 4) What data exists on the current living arrangements of women of childbearing ages in the U.S.?
- 5) What survey data exists on the firearm mortality rate among children?

*** United States International Trade Commission**

Office of Industries

500 E St., SW

Washington, DC 20436

202-205-3296

Fax: 202-205-3161

www: <http://www.usitc.gov/>

The Office of Industries at the U.S. International Trade Commission has experts assigned to every commodity imported into the U.S. These experts are responsible for investigation of the customs laws of the United States and foreign countries, the volume of imports in comparison with domestic production, the effects relating to competition of foreign industries, and all other factors affecting competition between articles of the U.S. and imported articles. They are knowledgeable about the domestic and foreign industry, and have statistical and factual information. They also have information regarding the tariff schedules. There is no charge for this information. They can answer such questions as:

- 1) What is the rate of duty for a product from a particular country?
- 2) What is the rate of import-export, the size of the market, and the major producers of women's sweaters?
- 3) How much of a product is exported and what is the size of the potential market for that product?

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- 4) What happens if someone suspects an imported article is being subsidized or sold at less than fair value?
- 5) What can a company do if they feel they are being unfairly affected by import trade?

* **Justice Statistics Clearinghouse**

Bureau of Justice Statistics
U.S. Department of Justice
Box 6000
Rockville, MD 20850

800-732-3277
Fax: 301-251-5212

www: <http://ncjrs.aspensys.com:81/ncjrshome.html>

E-mail: askncjrs@aspensys.com

The Bureau of Justice Statistics (BJS) supports this Clearinghouse for those seeking crime and criminal justice data. In addition to distributing BJS publications, the Clearinghouse responds to statistics requests by offering document database searches, statistics information packages, referrals, and other related products and services. They can answer such questions as:

- 1) What is the annual national estimate of crime against persons and households?
- 2) What are the characteristics of victims?
- 3) In what ways are juveniles handled differently from adults in the criminal justice system?
- 4) How prevalent is organized crime?
- 5) What is the recidivism rate, and when criminals are rearrested, with what crimes are they normally charged?

* **Labor Statistics Clearinghouse**

Office of Publications
Bureau of Labor Statistics
U.S. Department of Labor
2 Massachusetts Ave., NE, Room 2863
Washington, DC 20212

202-606-7828
Fax: 202-606-7890

www: <http://stats.bls.gov>

E-mail: labstat.helpdesk@bls.gov

The Bureau of Labor Statistics (BLS) is the principal data-gathering agency of the federal government in the field of labor economics. The Bureau collects, processes, analyzes, and disseminates data relating to employment, unemployment, and other characteristics of the labor force; prices and consumer expenditures; wages, other worker compensation, and industrial relations; productivity; economic growth and employment projections; and occupational safety and health. This office can also provide you with a release schedule for BLS major economic indicators and the recorded message number. BLS can refer you to experts within the Bureau who can answer your specific question, provide you with historical information, and refer you to tables and charts for data. The BLS has publications, periodicals, magnetic tapes, diskettes, and more for sale. They can answer questions such as:

- 1) What are the employment statistics and the outlook for a particular occupation?
- 2) What is the unemployment rate for a state?
- 3) What is the current wage for a word processor in Seattle, and what benefits are normally offered with such a position?
- 4) What is the employment projection for a specific job?
- 5) What is the consumer/producer price index, and how has it changed over time?

I Wanna Change My Name

I Wanna Change My Name

What's in a name anyway? A lot for many people. If you are saddled with Michael Michael or Kelly Kelly, or your rotten ex-husband's name, don't feel like it's got to be yours forever. You can become James, Brandon, Tiffany, or even Countess Regina. Name changes are often for religious purposes, or to have a name which reflects a person's personal beliefs or interests. Many naturalized citizens may change their names to help make English pronunciations easier.

All you need to do is fill out a simple form and pay a fee, usually ranging from \$35-\$200. This is all done through your county probate court, where you must be a resident of the county for at least one year. The form asks for your current name, address, and other identifying information, as well as the name you would like to have and the reason for the change. The exact rules vary from county to county, but basically the courts all follow the same pattern. Some require that you attend a hearing in front of a magistrate to explain your reasons for changing your name. Your name change needs to be posted locally for four to six weeks to see if anyone objects. You must also prove that the name change is not to dodge creditors or to run from your criminal history, or for other questionable purposes. Denial for name changes are rare. Most frequently a denial is when one parent tries to change the name of a child and the ex-spouse objects. If you have met all the requirements, then the court will legally change your name. For those going through a divorce, you can easily add your name change request in conjunction with your divorce proceedings.

The next order of business for you is to get all your legal records in order. You must let the Social Security Administration know about your new name so they can keep your earning records in order. You can go to the local Social Security Administration office to complete the form, or you can call the Social Security hotline at 800-772-1213. Make sure your credit cards and bank accounts are changed to your new name. Even your employer needs to know, so your paycheck and retirement accounts can be changed. If you have a will, this may be a good time to update it as well. All that is left is for you to get your friends and family to start calling you by your new legal name.

How I Started My Home-Based Business



With *Matthew Lesko*

Read this step-by-step procedure on how I started one of the most successful information brokerage businesses in the country, and how I did it all from a one-bedroom apartment. The basic philosophy and principles I discuss apply to any home-based business. Read this carefully. It will give you ideas for potential home-based businesses in the information industry. But more importantly, it will arm you with the courage and know-how you need to take advantage of all the other help and information you need to get your own home business started.

A handwritten signature in black ink, appearing to read "Matthew Lesko". The signature is stylized and fluid, with a long, sweeping underline.

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FIRST EDITION

PRICE: \$9.95

Library of Congress Cataloging-in-Publication Date
Lesko, Matthew

How I Started My Home Based Business

ISBN # 1-878346-46-6

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How I Started With A Phone And A Desk And Turned It Into A Million Dollar Information Brokerage Business

All my life I wanted to start my own business. I didn't care what it was — I just wanted to learn how to feed myself and not work for someone else. I even considered selling hot dogs on the mall near the Washington Monument — I just wanted to be my own boss.

I started my first business when I got out of the Navy and hooked up with two other Vietnam Vets as partners. We scraped up a few thousand dollars in savings to start a little service business that provided information about the job market to military personnel who were overseas and due to return home soon. It was a bust and lasted only about six months. We lost all our money and didn't even get one single customer.

About a year later I tried again to start a business. It was a little software company I started with another person who was good at writing computer programs. We developed software to maintain mailing lists and called the system TOMALIS, which stood for Total Mailing List System. This was back in the days of mainframe computers, and the computer languages of the day went by names like Fortran and Cobol. That business also failed, but at least it took three years for this one to go under. This was back in the mid 1970s, and I felt that I must have been the only person in the world who had a computer business that went down the tubes during that "boom" time.

With another failed business under my belt, my hungry stomach was telling me that I had to go and get a real job to survive. I landed a job with a bunch of hot shots who were in the travel business but were also trying to get into the mergers and acquisitions business. I was hired to run the computers within the company, and it wasn't a bad job. No one else in the company knew about computers and this made me look smart without really knowing much. But what really interested me were the hot shots running the company. In order to get close to them to see how they ran the business, I would volunteer to do anything. I'd hang around late at night when they were discussing big deals and volunteer to get coffee, donuts, do the xeroxing — anything to try to learn how to act like a big shot.

One day they came into my little office and asked me, not to get coffee, but to get information on how good or bad the rental car business was. It seems that they were considering making a bid to acquire Avis Rent-A-Car and needed some good market information to go along with the financial statements that they were poring over. I, of course, said YES, YES, YES. I was their "yes man", even though I knew nothing about the rental car business and had no idea where I was going to get this information.

I wanted to do this so badly I could almost taste it. This was one giant step up from coffee and xeroxing that lucky people are offered once in life, and I didn't want to blow it. I saw myself as a young Turk on the way up the ladder of success. But I didn't have a clue where to go for the information I needed. I sat in my little office wondering if I could

make the grade. I sat there staring at my desk hoping something would pop into my head and give me the magic answer. I stared at the telephone and then picked it up thinking, "Here I am in Washington, DC needing to know about the rental car business. Who can I call? Why not the government? I pass by all those big buildings every day on the way to work. Maybe someone there can help me."

Well it worked. By starting with the government information operator, I was able to work my way through a dozen more calls and referrals until I finally found an expert in the rental car business. It turned out to be a man who used to be the president of Hertz and was now in Washington and bored out of his mind with his government job. He actually invited me to lunch so he could tell me everything he knew. I was shocked! I couldn't believe that in 45 minutes on the telephone I could locate a real expert who was willing to tell me everything I needed to know about the rental car business. And he even wanted to take me to lunch!

Afterwards I was so excited about the information I had just received that I burst into a meeting my boss was having with his hot shot merger and acquisition buddies. He was eager to hear everything that I learned from my lunch right then and there. They were blown away, and so was I. We couldn't believe that a young turk like me who didn't know anyone could get such information that we had all assumed was privileged and confidential. This was a lot more satisfying than staying up until midnight attempting to debug some computer program. In those days there weren't any personal computers, and everyone worked on the same big computer. So if you needed a lot of computer time to debug a program you had to go down to the computer room at midnight when no one else was using it. In the end, the big shots, the ones I was trying to be like, got a lot more excited about the information I got on the rental car business than with any program I ever wrote for them.

I was hooked. I was constantly getting information for these people on anything they would ask for. But it didn't last long — the company was going under, even though I had no idea it was even in trouble. I guess I still wasn't so close to the big shots after all. Again, it was time to find another job or start another business. I had a few thousand dollars in the bank, and a wife with a good job, so I figured that could support me for awhile in a new venture.

The new business would be exactly what I was doing for my hot shot bosses. I would try to be a consultant to people in the merger and acquisition business and get all the information that they needed to make their business a success, but were unable to find themselves.

This time, success finally happened. The business grew from just me, a telephone and a desk in my one bedroom apartment to over 30 employees and a million and a half dollars in sales in a little more than three years. Even after two failing businesses, I finally realized my first success, and I'll show how you can do it too.

Five Basic Steps For Starting An Information Brokerage Company With As Little Money As Possible

A recent listing of Inc. Magazine's fastest growing businesses in the United States showed that over 33% of those businesses started with less than \$10,000 in capital. That can happen because we're no longer in an industrial economy where it takes a lot of money to open up a business. Instead, we're living in a service and information economy where it takes very little money to start and grow a business. An information brokerage company fits this model to a tee. Here's my list of the steps you should take to get started:

Step #1

Get a **personal computer** that can handle at least word processing and has the capability of adding a modem in order to tap into commercial and public databases. Even if you don't plan to use this feature now, it might be helpful to have it in the future as your business grows.

Step #2

Establish a **telephone and a desk** that you can call an office. An answering machine or a voice mail message system is a minimum requirement for you to be in touch with other staff members.

Step #3

Print envelopes, **letterhead**, and business cards. Decide on a simple design printed on a medium grade paper. If you try to get too fancy on cheap paper it looks bad. Stay simple and classic in all of your materials for your business.

Step #4

Believe the notion that we live in an information society, and if you are willing to make enough telephone calls you can gather information on almost anything.

Step #5

Find a **customer** and do whatever it takes to make them happy and keep them coming back for your service or product.

Steps #1, #2 and #3 are pretty easy to accomplish. There are a lot of people who will take your money and provide you with those items. Steps #4 and #5 are a little more difficult to achieve but still possible now that you have this booklet. The following chapters will not only show you how to tap into the world's largest source of free information, but will also show you how to find and keep customers while spending next to nothing of your own money.

What You DON'T Need To Start an Information Brokerage Business

Everybody is always telling entrepreneurs about all the essentials they need. Well, I think it's just as important to tell entrepreneurs what they don't need. After starting four businesses of my own and after having two failures, here is what I believe you should be extra careful to avoid.

1. Too Much Professional Advice

If you're starting a business with a limited supply of capital, too much professional advice is going to kill you. If you try to surround yourself with all the trappings of business success, you're soon going to go out of business.

Remember, you and your time are the most valuable resources in your business. Succeeding in business is a "beat the clock" game. If you're spending a lot of your time meeting with lawyers and accountants or choosing fancy "power" furniture, you'll have little time to concentrate on the *one* thing that is most important to your success...getting a client. This is the most critical success factor of any new business. Without a client, everything else is meaningless.

When I started my first business, I got the high priced accountants, the high priced lawyers, the power business cards, and power furniture, but I went out of business. And who won? It was the accountants, lawyers, and furniture salesmen. They were all smart enough to get paid and I was out on the street.

Your clients don't care what kind of accounting system you use or what legal structure you have formed. And having the right look, whether it be impressive business cards or furniture, may only affect your business 5% or 10%. This is a very insignificant percentage, especially if you have no business. Furthermore, it's a waste of time if you're spending a half a day choosing furniture when you could be spending a half a day getting a client. Remember, 99% of your clients won't care what kind of furniture you have. The only person who cares about what kind of furniture you have is the furniture salesman.

2. Too Much Money

Anyone can start a business if given \$1 million bucks. It doesn't take a lot of creativity to spend money to buy advertising in your local newspaper. But what are you going to do next year when your business doesn't have an extra \$1 million around? Instead of learning how to buy space, you should first learn how to get your local paper to write a FREE story about your business! The price is right and it's more effective than advertising because you're also getting a big, respected institution, the newspaper, to

endorse you. It will also earn you credibility in the local business community, and that can serve as a spark to get your new business off the ground.

Too much money for a novice entrepreneur can make you fat, lazy, and not very creative. The key to developing a strong business is learning how to get sales using the least amount of money, not the most amount of money.

3. Too Perfect A Product

A beginner entrepreneur can easily get hung up on trying to develop the perfect product. Most of us can never be perfect, but we can still be successful. Entrepreneurs can easily get trapped into believing that their product or service has to be just right before they offer it to the public.

Trying to be flawless can lead to failure, and being a perfectionist can cause you to go broke before you even get your product to market. Be careful that your perfectionist attitude isn't really a mask for your own insecurities. What your family and friends will think about your product doesn't matter, because the object of a product should be its sale to a potential customer. Customers come with all different kinds of needs that would be impossible to satisfy all the time, and very few customers are willing to pay for perfection. Go open up your own closets and look at all the mediocre stuff that you've purchased over the years.

Until you start asking people for money you really don't know what they will buy. Your product is probably going to change dozens of times before it reaches its final form. And this metamorphosis is due to customer feedback, your most important information source. Introduce your product as soon as possible so that you can stay in business long enough to find out how to improve that product. Then listen to your customer. He's the expert you need to listen to.

Few of us are smart enough to read minds but we're all smart enough to listen. If you offer a product to ten people and five of them say they would buy it if it were green, go right out and paint the thing green, so you can make a few sales.

If you spend too much time designing the ultimate product you'll probably be wrong anyway and have very few resources left to learn from your mistakes. Overdesigning a product isn't just a failure of the small entrepreneur. Do you remember Ford's Edsel or Coca Cola's New Coke? Now those were big failures.

4. A Board of Directors

Anytime you get three people in a room to talk about an idea there will always be at least one naysayer. Finding potential problems is always easy to do. If an idea was perfect, it wouldn't be an idea anymore; it would already be a product or service provided by someone else.

For ideas to work, it usually takes the passion and commitment of one person. This kind of spirit doesn't come from a board of directors that engages in group decision making. Although democratic, this process usually results in ideas where everyone owns a small piece of the end product and no one person is committed to the complete picture. The "vision" for a new product can often be lost in this way.

Board meetings can be a big waste of time for struggling entrepreneurs. Entrepreneurs have to live from moment to moment, often making quick, reflexive decisions so they can immediately move to the next decision. The temperament required for entrepreneuring is very different from the temperament needed to placate a diverse group such as a board of directors.

5. An MBA

I have a BS in Business and an MBA and I believe that it took me two failing businesses to "unlearn" all that I was taught in my six years of business school. I was brainwashed into believing such things as: "If you need money, you go to the bank." When I was starting my businesses I quickly learned that a bank is the **last** place an entrepreneur with no money should go. Business schools spend a lion's share of the time teaching you how to run big businesses like General Motors, and that kind of business plan has little relevance to the small, struggling entrepreneur.

The jargon you learn in business school certainly is helpful if you want to get a job in big business. But if you are a small entrepreneur, much of what they teach you will just interfere with your natural instincts. There is no magic to most operations associated with running a business. Accounting is keeping a checkbook. Production is making sure that your product costs less than what you sell it for. But in the beginning, marketing can sometimes seem magical. Finding and keeping a customer is what any new business is all about, and that doesn't take an MBA to figure out. It just takes a lot of door pounding and return calling.

6. Government Forms

Don't tell the government this because I could get in trouble. I believe that entrepreneurs should even forget about government licenses and forms for starting a business.

After I had two businesses that failed, I got rid of the accountants, the lawyers, the power furniture, and power business cards, and I also didn't file any local, county, state, or federal forms. Don't get me wrong — I did file my tax return because I never mess around with the IRS and you shouldn't either. The government forms I'm talking about are the permits, licenses, and applications necessary to do business. My theory is that filing all these forms takes time and energy. Because your time is very important, you'd be better off to concentrate that time on what is the critical success factor of your business...getting customers.

If you don't file the necessary forms there isn't much that can happen to you. At the pace that the government works, it will take them three years to find you. And by then, you'll either be out of business, or you'll be successful enough to pay the \$25 fine and file whatever forms are necessary.

What You DO Need To Start An Information Brokerage Business

Just like in real estate where you are always told that there are three things that are key to making a fortune...location, location, and location. Well, the same goes for the information brokerage business where there are three things that are critical to its success...customers, customers, and more customers. Customers make it all happen. Your business is nothing without them. If you get a customer and have a strong desire to make that customer happy, you can figure out all the rest of it by yourself.

You Don't Have To Be A Know-It-All

As an information broker, you are basically getting information for free and selling it to customers for as much as you can get for it. You may not know everything you need to know about every little information source that is available to you, but in the beginning that won't matter. You will learn this as you get clients. What happens is that your clients will make you smart about your own business. When I started I barely knew two or three major sources in

Washington, like the Department of Commerce and the Library of Congress. But after a year and a half of doing projects for clients, I learned 90% of everything I know today, and that's 15 years ago. You'll go up the learning curve fast when you're constantly trying to get new information for clients. That's why it's important to get clients as soon as possible. If you're trying to get information for pretend clients, you're not going to have the same motivation and you won't get the real feedback you need to be able to make the proper adjustments for the next client. Even consider working for free for a potential client. It's better than doing nothing. This way you are at least honing your skills at gathering information and getting better at it all the time.

So, there are basically only two things you should be spending your time on...looking for customers or satisfying those customers. In the information brokerage business, everything else is a detail that shouldn't be your first priority.

What Are You Going To Sell And To Whom?

The problem with the information brokerage business is that you are basically a generalist who knows how to find information on just about anything. It's a great skill to have but it can create some serious marketing problems. How do you go about selling everything to everyone? It's very difficult, believe me, I've tried it. In the beginning of my business, I was telling people that I could give them information to solve any kind of problem. It took me awhile to realize that people have specific kinds of problems and they can only use you if you identify these specific problems and tell them you can get them the answer that they're looking for.

Before I could get customers I had to show them how I could solve their specific problems like: financial information on their competitors, or information on the size of little known markets. They don't have "anykind" questions. No matter how good you are, you're not going to be successful if you go in to sell someone that you can answer "anykind" questions. The best you're going to get from the potential client is "Ok, Mr. Information Broker. When I have an 'anykind' question I'll give you a call." They'll never have one. So they'll never call.

Remember Rich People Have More Money

Besides finetuning your sales pitch you also have to consider finetuning your customer base. The big question is: Who are you going to sell to?

Some people are in business to make money. Some people are in business to save the world. And some are in business to do both things. If you're in business to save the world, you better get out. You'll be much happier becoming a non-profit organization or joining a religious order. Saving the world is too expensive to do as an entrepreneur.

That leaves us with the other two options to work with: making a buck and making a buck and saving the world. IF you're interested in making money and saving the world, you first have to make money in order to be around long enough to save the world. So we're down to just trying to make money (the good old fashioned American way). With this in mind, information brokers might be smart to remember what Willy Sutton said when asked why he robbed banks. He said; "Because that's where the money is". Information brokers have to live by the same slogan if they want to stay in business. It may be that poor people have a lot more information needs than rich people do, but poor people barely have enough money to pay for food and certainly aren't going to pay for information, no matter how useful the information might be. Rich people on the other hand, have money to spend on finding out how they can get richer, and they are willing and able to spend it.

Consumers Or Business?

Now that I've finished stating the obvious, let me talk about something that may not be as clear. Is the market for your information going to be aimed at consumers or businesses?

Both groups have information needs and both have wealthy as well as poor constituents. I've sold information to both groups and have developed some rules of thumb for selling to each of these different groups.

Businesses, especially the big companies, are more accustomed to paying for information than consumers are. That's because they're all spending someone else's money. They're all trying to accomplish their goals as easily as possible. That means when they need information to make their decisions it's easier and quicker to buy it than to go out and find it themselves.

More and more businesses are realizing the value of having good information for good decision making. Whether big or small, a business can't succeed today unless it keeps up on the latest information. Business in the 90's is a fast changing environment, and unless companies are willing to keep up to date on what is going on in their markets, competition, technology, and regulations, they'll soon be out of business.

The information brokerage business is very similar to any other kind of service business, like the shoeshine business, for instance. Anyone can shine their own shoes, but people with a few extra bucks would rather pay someone \$2 to do it for them. As an information broker, you have to find people who understand the value of having clean shoes and have a few extra bucks to have someone else clean them.

That's why I believe that selling to businesses or organizations is a better place to start when looking for customers. It's just an easier sell, with more available dollars to spend.

A Nitch Or Not

You also have to decide if you want to develop a "hook". That's a marketing term to make it easier for people to purchase your services. It's taking the situation we mentioned earlier about "any kind of a problem" and refining it even further. It makes it easier to attract the attention of customers if you can say you specialize in some interesting aspect of the information brokerage industry. I was fortunate enough to have started in Washington, DC and developed the hook of government information. The other businesses that were around when I started were either in New York City or California, and didn't have my advantage of being located so close to government sources. It gave me an instant edge over my competitors, even though I had no more experience gathering information than they did.

There are a number of ways of describing the niche that you want to develop for your business. You can define it by the customer group that you specialize in helping: small businesses, environment-related businesses, or non-profit organizations. Or you can define it by the area of information you want to deal with, such as: health information, company information, or international information. Another way you can describe your business is by the medium of the information you want to provide, such as: only database searches, only document retrieval, or only interviewing industry experts.

How To Find Customers

It's a game of beat the clock. You have to find enough customers to feed yourself before you run out of money. With all the time in the world anyone can eventually teach themselves, through trial and error, how to find enough customers to sustain a business. But no one gives you all the time in the world. Your time will be limited to the amount of money you have to keep living on while you search for customers. That's why success is a game of beat the clock.

In order to stay alive for the longest amount of time it's best to spend as little as possible on each attempt to get customers. This is why having a lot of money can be a big problem in starting an information brokerage business. Sure, you can spend tens of thousands of dollars by placing full page advertisements in the *Wall Street Journal* or some other national newspaper. But it's very unlikely that such advertisements will ever pay for themselves. People who place big advertisements like that normally do it because they are in it for the long haul. They're big established organizations who have already figured out what works and what doesn't work. They know if they don't get back the money they spend on the ad this year they'll get it back next year, or the year after. You have to try to make sure you're going to be in business next year, and that's why you have to use your money wisely, and in smaller ways than a flashy *Wall Street Journal* ad.

Businesses that survive in the long run are those that learn how to run lean and mean. If you only know how to succeed with lots of money, you're eventually going to be out of business. Every business experiences business cycles, just like the economy does. There are good times and there are recessions. If you know only how to live in good times, what are you going to do in the recessions? What you'll do is go out of business. The businesses you see folding during the bad economic times are the ones who never learned how to operate their businesses lean and mean. They figured that the good times would last forever. So don't start that way. If you start with a lean and mean approach, you'll not only learn how to survive the bad times, but you'll also make a lot more money during the good times.

Five Ways To Get Customers Without Breaking Your Bank

You have to be both creative and persistent. As soon as you start implementing one customer generating project, you should immediately be trying to think of more ways to get customers. The secret to successful marketing is to always plan for failure. You should be thinking about what you are going to do when your first plan fails, instead of wasting your time thinking about what to do when it succeeds. You may think that this is negative thinking, but I see it more as survival thinking. Anybody can handle success. That's easy. But can you handle defeat? That's the trick in business and in life, and you have to be prepared for it. Though no one goes into business hoping for a failure, it's a fact that failure is going to occur a heck of a lot more often than success. So that's what you should be training yourself for and trying to plan for.

Here are six things to think about as you plan for your next failure:

#1: Make 100 Phone Calls A Day

One of the hardest things to do in any business is to make cold calls. If you're not willing to do this, it's doubtful that you're serious about being in business. Everybody makes cold calls, and you should too. It's a great way to learn what you really know about your business, and to learn what you need to learn.

Making cold calls will help you determine what's both right and wrong with your business. By trying to sell something directly to a customer, you will immediately start learning what you have to change in your business to make a sale. If you call a hundred people and half of them say they would buy your product if it was orange, then it's obvious what to do. You go home and paint your product orange and call those customers again. This is the type of market research you'll get back by cold calling on customers. And this is much better than doing original market research before you start your business. I personally don't believe in market research before a business is started. It takes just as much energy to ask someone *to actually buy* something than it does to ask if they would consider buying something if it were made available to them. To me, market research seems like a trial run. Why not just run the real race?

Who Do You Call?

The most important thing is to keep calling. You'll never have the perfect list of potential customers to call. This is a sales and learning experience. After making 100 calls you'll wind up with a dozen other kinds of people to call, because you will learn from calling people. There will be people who you will call who will tell you about other opportunities, and that's how you're going to get the perfect customer list to call. The object is to just take the best available list you can think of and start calling.

If you are thinking local, you can call your local Chamber of Commerce and they can give you a list of the largest organizations in your community to contact. It's usually a free list or it costs very little. The Chamber may also have a library that will be stocked with all kinds of other local lists, like high tech firms or medical facilities in your area. Additional local lists can be identified from the section below entitled "Free Mailing Lists Of Customers".

If you're thinking national or international, you can get these lists too. To find appropriate professional associations, go to the library and find Gale's *Encyclopedia of Associations*. This book lists all trade associations and trade publications, and it's well indexed.

What follows are some helpful hints on what to say when you make these important first calls.

STEP #1

The most important thing to remember is to ask for their business. But before you do that, you will probably talk about a lot of other things first. Be personable, friendly, and receptive to their conversation.

STEP #2

Do you know who you are going to ask for? If you don't, that's OK. When someone answers the phone you can say something like this:

"Hi, I'm Matthew Lesko, with Information USA and I was told that you have someone in your organization who is in charge of buying information services. Can you help me figure out who that might be?"

A starting paragraph like this is bound to lead to someone in the organization. But the most important part of calling and saying something like this is that you talk in an optimistic and energetic tone. If you call up and start talking in a negative tone like: *"You don't need any information today do you?"* People will want to please you and they can do that by saying you're right, they don't need anything, and hang up on you.

After making a few calls not knowing who to ask for, you'll start learning that there's probably only one person in an organization who buys your kind of information. It could be the Director of Marketing, the Sales Manager, the Corporate Librarian, or even President of the company if it's a small business.

STEP #3

What do you say when you get to the person who might be interested in the information you have to offer? You might want to start by saying something like this:

"Hi, I'm Matthew Lesko with Information USA, and I want to know who I might send some literature to about my information services. My service taps into all the

latest information technology to make sure that your business knows the best places to make money."

This should be enough to get you started. At this point a few things may happen. They'll tell you to go away. Then take their advice and go away; it's not worth any more effort. Or, they'll tell you the name and address of someone to send some information to. Or, they'll ask you more about your services. Or, they might not say anything. With this kind of opening, you should start saying things that may be of interest to them. Like, how you helped some other similar company in the neighborhood, or how you have a new source of information you would like to come in and tell them about. If it looks like there's an open door to learning more about your services, be sure that you step through it!

STEP #4

Send your material out to that company as soon as possible. If you don't have an official brochure, send a customized letter describing your services. In today's fast changing society, I feel it's almost better not to have a brochure. Using your personalized letterhead is a good way to keep your business flexible, because your ideas about your business are going to be changing all the time. It's very likely that as soon as you print 10,000 copies of some brochure you're going to want to change it. The longer you can put the production and expense of something like a brochure off, the better.

STEP #5

Wait a week or so after you send your literature and then call them back. You may want to say something like this:

"Mr. Schilling, you may not remember me. We spoke last week about how my information services may be able to help your company. I just called to make sure you received my literature and to see if you had any questions about how services like mine might help your business."

During this conversation you will also want to try and get an appointment to see someone at that company in person. Or tell them you can give them a price proposal for a specific project. You may want to say something like this:

"Mr. Schilling, I know it's a little complicated to understand how our services can solve a lot of your problems, and I think the best way to explain what we do is for me to give you a no obligation price quote. Let's pick an area that might be of interest to you, maybe information on a competitor, or a new customer and I'll be happy to tell you how much it will cost to get you this information. What do you say? Give me a topic. I'll give you a quote. And, you can use it today, tomorrow or never. No obligation, honest."

#2: Start A Free Newsletter

This idea worked wonders for me. Before I used the newsletter idea, I was placing one inch advertisements in the Wall Street Journal. It was the most that I could afford, and it

wasn't getting me any interest or business. When you're offering a service that is pretty complicated to explain, it's difficult to say anything much in one inch of space. Almost every response was worthless. I would even get people who would write their name in crayon on napkins and send it in to me. It was pathetic.

Then I had a bright idea that I would put out a free newsletter on how to get free information. I only knew a few sources at the time, because I wasn't really even in business yet. I had no customers. The newsletter was only four pages long. The first three pages talked about the information sources I knew something about. But page four described some of the kinds of services I could provide. When potential clients received my newsletter it seemed that they finally had something to relate to, because my phone hasn't stopped ringing since.

Potential clients could really relate to the newsletter for a number of reasons. It showed how smart I was by describing a half dozen information sources and anyone reading it would not know at least one of them. So they thought I was smart because I knew more than they did. (By the way, never worry about showing how dumb you are. The people who are smarter than you won't hire you anyway. But there are a whole lot of people dumber than you and these are the ones that you're after.) But I also think the newsletter did more than just that. It gave potential clients suggestions as to the type of information they could get. If they read my description of how you could get information about companies filed at the Securities and Exchange Commission, that might raise new questions, such as, "Hey, I wonder if you can get information about companies that file at the Federal Communications Commission?" and they would call me.

Never Worry About Giving Away Secrets

People have always asked me if I worried about giving away my secrets about finding information because then people wouldn't need me. That never bothered me. Look, I'm telling you how you can go into business and compete with me. There are no secrets in life, just lazy people. And the more money people get, the lazier they become. When people are buying a service, what they are really buying is trust. Think about it — would you go to a doctor or lawyer if you didn't trust them? The same is true for the information brokerage business. You first have to develop trust with a client no matter what your business is. If you belong to a fancy "union" like the doctors and lawyers do, trust almost automatically comes with the letters after the name. But the information brokerage business has no fancy union, so you have to develop another way to build trust with your clients. Giving free samples is a great way to do this, and it doesn't cost you anything because it's only words on paper. For the same amount of money it would cost to print up a brochure telling people how great you are, you can print a free newsletter that will actually give people something of value — information.

And as for somebody taking the information in your newsletter and finding out what they need themselves instead of hiring you, don't worry about it — that's going to happen anyway. You have no control over that. The people who want to do it themselves will find a way to do it themselves no matter what. It's the other people you want as clients,

the people who don't want to do it themselves and have the money to pay someone else to do it for them.

I've been giving away free samples for close to 20 years and it has only helped, and never hurt my business. And it feels good too.

It doesn't have to be much of a newsletter, It could be only two sides of an 8 1/2 by 11 inch paper. It could be only one color if you want. The critical point is not color and size, it's just getting it done, and getting it out there in front of potential customers.

#3: Get Free Publicity

It doesn't get better than this. Why pay thousands of dollars for a one minute ad on television when you can get 7 minutes, 15 minutes, or even an hour for free? The way you do this is through publicity. You've seen it all the time as a consumer — people talking about their books on talk shows, or the local entrepreneur talking about his business on the local TV News. You can do that too.

Publicity is the main reason my newsletter was so successful. When I first published the newsletter, I didn't send it directly to potential customers, but instead sent it to the press. And because I was interested in finding businesses as clients, I sent it to the business press announcing a *free newsletter on how to get free information*. When you offer the press something that is going to be helpful to their readers, they're bound to be interested in it and want to let others know about it.

Within weeks I was receiving up to 500 inquiries a month. And these were real inquiries on real business stationery — not notes on napkins written in crayon. At that point, I was hooked on the value of publicity. I was shocked that I could send something out to the media and they would tell their readers about it, and it didn't cost me anything.

You don't have to offer the media a free newsletter. You can just have a press release and offer important tips right on the press release. Maybe something like "Ten Information Secrets For Small Business".

You can send your press release to all kinds of media, not just the obvious ones. You can start with the business media like I did, or you can use the general media like newspapers, radio or TV, either locally or nationally. No matter who you decide to send your press release to, you have to remember to call these media sources after you send out your material. Try to talk them into using it. You'll probably even have to send the material all over again after you call. The media in this country gets inundated with press releases. And the only way to have any hope that they'll take a second look at your press release is by talking to them after they've seen it. A press release has got to be eye catching and upbeat too, in order to spark the media's interest.

Here are some sources that may be helpful in identifying media. You can contact these organizations directly or go to your local library and look at their publications for free.

- 1) Local and National TV and Radio Talk Shows
"Talk Show Selects"
Broadcast Interview Source
2233 Wisconsin Avenue NW
Washington, DC 20007-4112
202-333-4904
- 2) National Radio, TV Newspapers and Magazines
Gales Research
Directory of Publications and Broadcast Media
Gale Research, Inc.
835 Penobscot Building
Detroit, MI 48226-4094
313-961-2242
- 3) Local United Way
Most local United Way organizations maintain excellent listings of all local media and will give you a copy for free or for very little cost.
- 4) A Good Reference Library
Most good reference librarians will be familiar with available directories listing media sources. Ask for their assistance while you're at the library doing research.

I've included a sample press release to show you that there is no magic in writing a good one. You should try as much as you can to be provocative in your writing, different, exciting, fun, rude, or anything else you can think of to get anyone's attention. There is a lot of noise out there in the media and you have to fight for just a little bit of coverage. But remember, the important point is just to get one out there. Don't agonize about what you're going to say in this first press release. Just give it your best shot. Learn from it. Then start all over and try it again.

Sorry. The following press release is just a sample. I'm no longer offering free subscriptions to my newsletter.

FREE NEWSLETTER ON HOW TO GET ...FREE INFORMATION

Research expert and information guru Matthew Lesko is giving away the store. That's right! He's sharing his most important information secrets that he's spent a lifetime uncovering in a free 4-page newsletter so that small business can learn the power of information. He's willing to show you:

- how to get information on your most ruthless competitor by tapping into revealing state records;
- how to get free market studies on hot new products by calling little known government offices;
- how to get access to free mailing lists of customers from government agencies when people have to provide their addresses;
- how to find free expertise on money making investment opportunities in foreign countries.

Lesko's giving away the names, addresses, and even the telephone numbers of all his contacts. What — is he crazy? No, he just believes that information is the key to success for any small business and he's willing to give out free samples to prove his point. Even if your business has all the money it needs, the key to any success is the right information. If you don't know how to spend your money wisely, you'll be out of business in no time. Don't blow the opportunity to make your small business a success — get Matthew Lesko's information secrets, and put them to work for you!

Why pay for market studies when you can get them for free? Why pay high priced private investigators to spy on your competitors when you can learn about them for free?

Matthew Lesko operates an information consulting business that has an impressive track record showing business clients around the country how they can use information to grow their business. If you would like a copy of his free newsletter, contact:

Matthew Lesko
Information USA, Inc
PO Box E
Kensington, DC 20895
301-924-0556

Matthew Lesko is available for interviews.

#4: Free Speeches

Giving speeches to trade and professional associations is like making the perfect sales call to 100 different businesses all at one time. Dozens or hundreds of potential customers come to these gatherings to hear how you can help them. It doesn't get better than that, and the potential for important future contacts to be made at events like this can be awesome.

You'd have to make thousands of calls to make contacts like this. You can make it happen with just a few calls to the right organizations. You can be a speaker at trade and professional associations, local societies or business groups, at local junior colleges, or even at local libraries. It all depends on who you think the market is for your business.

If you think your clients would be marketing managers in large companies, contact the American Marketing Association in Chicago, Illinois. Through them you can get a listing of their upcoming conferences and the names and addresses of conference chairmen. They're always looking for speakers, especially free speakers. So if you call and say that you'd be happy to speak on the subject of "How To Get Free Marketing Information", you could have a good shot of being included on the next program. There are thousands of trade and professional associations you can speak to. To find which ones may be the best for you to contact, go to the library and find Gale's *Encyclopedia of Associations*. This book lists all associations and it's well indexed. There are also books listing upcoming meetings and conventions that may be interested in booking interesting speakers.

Local groups are also always looking for free speakers. Your local Chamber of Commerce can help you identify groups like a local marketing society, advertising club, auto salesmen group, or any group of 10 people meeting once a month for a rubber chicken lunch or dinner. An awful lot of business is initiated at these kinds of gatherings.

You can also speak at the local public library. Most libraries offer their facilities to people who want to give free speeches to the community. So if this is your market, check it out, because a lot of these organizations will probably even do the advertising for a speech for you. Any advertising of your speech will promote you as an "expert" in your field, and bring about even more people as contacts that could help your business grow.

#5: Free Mailing Lists of Customers

There is always some slick salesman out there who will be willing to sell you a mailing list of people they are convinced are your customers. My experience tells me that the best lists for information brokerage customers are those you collect yourself, or are members of specific small professional societies. Generic lists, like the names of directors of marketing for large corporations are not going to get you much response in a direct mailing. It would probably be better to call 100 or so organizations and get the specific name yourself of someone who buys information services.

Oftentimes, membership lists are much more profitable to mail information about your product or service to. These could be lists such as the local advertising executives club or the National Association of Bank Marketing Executives. Lists like these are not usually sold by mailing list salesmen, but are normally only available by going directly to the society themselves. You can locate relevant national societies by going to the library and looking at the book we mentioned earlier called *Gale's Encyclopedia of Associations*. To identify local professional groups, contact your local Chamber of Commerce or your local reference librarian.

Let's also talk about how to get free mailing lists. In marketing, the old adage "you get what you pay for" is not always true — it's more "you get what you work hard for". If you do a little work you can get some promising lists for free.

Start with your state office of economic development. You can find them by calling the operator located in your state capital. This is the office that is most interested in business development in your state. People in this office keep track of what kinds of business are located in the state, how big they are, etc. Many of these offices even maintain special lists like, companies who sell products overseas, or companies who are in the high tech business. It's worth a couple of calls to snoop around, because knowing this kind of information might come in handy in solving information requests for clients.

One of the best sources of business is your state office of corporations. From this office you can get lists of all the new businesses that started in your state. It seems that it's usually the new businesses that are trying to solve problems and need information to get ahead. The old businesses are usually cutting back and trying not to buy anything, while the new businesses are trying to grow. Many states are set up to provide lists of new businesses stating the name, address, and phone number along with the names of the owners. These can turn out to be great leads.

Also check your state licensing office. That's the office where all professionals have to register their activities, like doctors, lawyers, accountants, physical therapists, nursing home administrators, or travel agents. Remember, once the information touches the government in any way (such as through registration or licensing procedures), the information about that business becomes public, and that means that it's now your information, too.

How to Keep A Customer

The most expensive thing you'll ever do as an information broker is to try to get a new customer. Getting repeat customers is a lot cheaper than finding new ones. You've already sold them once, so they're convinced of the value and need of your service. With very little effort you can generate new business from old clients. Here's some ways to do this:

1) A Quick Call With Hot Info

Many times it only takes a simple call to an old client to remind them that they have an information problem you can cure very easily. You know the old saying, "out of sight, out of mind". Well, it works the same for customers too. But you should not call giving the impression that you only want to get more money from them, even though everyone knows that's what you're doing. It's much better to call with some free hot news you thought they would be interested in, like an article in the newspaper that may influence their business. You wanted to make sure they didn't miss it, and you would be happy to fax it to them. Your clients are busy people and they will be more interested in giving you their time if they feel that you have their interest at heart, along with your own.

2) A Sample Of A Continuing Report

You can offer past clients continuation services. If they had an information problem once, you can make sure that they don't have it again by providing a monthly, automatic updating service. For example, if your client contracted you once to get information on their competitor, you can offer to update the information every month for a fee of \$150. This way they will stay on top of the situation knowing what their competitors are doing, and won't have to call you in an emergency when their boss needs to know something about the current competition. You will have already provided that information to them.

3) A Freebie Document

Without calling or writing proposals for continuation services you can easily generate new business by just sending a freebie with a little sticky note saying:

*"Thought you'd be interested in this.
Give me a call if I can help."*

You can look for articles that deal with the last project you worked on for them. Or, you can contact relevant government agencies and get copies of free reports to send to them. For example, if you had a client that once asked you for information on the Cable TV industry, you can call the U.S. Federal Communications Commission and get free copies of the latest reports showing trends in the industry. Almost any business owner is interested in this kind of information, especially if it's current. It's the kind of thing that most business owners just don't have the time to do.

It's all about communication — the more you communicate with new and established clients, the more those clients will identify new ways to use your services.

What's Good and Bad About Using Computers In The Information Age

Food Processors, PCs, and other Miracle Products

Before you purchase a database, first think about what you are actually buying. Is it the steak or the sizzle? Many of today's commercial database vendors are selling their services the way food processor sales reps sold their wares a few years back. Remember the sales pitch that this kitchen appliance could make the entire meal every day of the week? However, after buying this expensive gadget we found that puree of steak did not taste as good as a charcoaled piece of meat and that carrot mousse didn't suit our children's taste buds. Now we all have this expensive equipment cluttering up the kitchen counter that we use a few times a month to make coleslaw or milk shakes because the blender we bought 10 years ago is stashed away in the attic. Remember when simple was better?

This phenomenon has struck personal computers. A few years ago, buyers were sold on the belief that the world would pass them by if they did not have a PC. Furthermore, this sophisticated machine would solve all their problems and organize their lives like never before. We were told that daily tasks such as balancing the checkbook or keeping track of recipes would virtually disappear. However, PC owners discovered that because they never balanced their checkbook by hand, they were never going to do it by computer. It actually was more complicated and took longer to use the computer than the old fashioned way. And, keeping 50 or so recipes in a \$1,000 machine that is located at the other end of the house proved to be inconvenient. Soon people realized that the "practical applications," like word processing and spread sheets, were not typical household functions. As a result of this revelation, computer sales began to plummet.

Waiting For The Technology To Mature

One can safely predict that computers will eventually be easier, cheaper, and more practical to use as the sophistication of the technology improves. The same pattern occurred with the introduction of the automobile. It took decades to get it right, and even now, cars are being improved in subtle ways all the time.

When cars first rolled off the assembly line, the primary advantages they offered over the horse as a traditional means of transportation were technology and novelty. An automobile cost at least ten times more than a horse. These complex machines were difficult to start and required special fuel that was hard to come by. Special clothing, goggles, and other paraphernalia were necessary for protection against dust and the elements. And cars were very limited in where they could go due to the lack of good roadways. All of these problems could not compare with the simple act of jumping on a horse and going anywhere. It was obvious that the horse still was the fastest, most convenient, and most inexpensive mode of transportation. But even then people were willing to be oversold on the use of a new technology. In other words, they bought the

sizzle instead of the steak. And those who waited until the cost was worth the benefit of the application found that as the technology improved, the new product was faster, cheaper, and easier to use than the original. With the increase in available software, or highways in the case of automobiles, there were many more uses and applications for the new product than the old one.

By waiting for the technology to evolve into a cost effective alternative for a specific application, consumers who held on to their horses before buying the first automobiles found that they got to their destinations a lot sooner for a lot less money than the new car buyer. And when these patient consumers purchased the later model of automobile, they found that their later model machine could do a great deal more than the ones that rolled off the first production line, with a lot less kinks to be worked out.

Pros And Cons Of Databases

Overselling Computerized Databases

A similar story continues to unfold with online databases. Slick sales reps tell us that we can solve all of our information problems with their databases. Again buyers, because of their infatuation with the technology, are dazzled with the notion of getting the answer to a million dollar question by simply dialing up an all knowing computer. In order to avoid spending money on novelty items, one has to see if the price of obtaining information via high tech means is worth the money compared to relying on traditional alternatives.

Helpful With Large Amounts of Info

Databases are especially good at handling large amounts of information, and there are literally hundreds of computerized systems that perform this function. These services index and abstract everything from all business-oriented periodicals to those that can provide such bibliographic help only in a certain subject area such as energy. If this is your field of interest, you should think about what you will be paying for. Most of these types of databases are aimed at the professional user and can be expensive. Studies show that the average professional user of databases spends about \$100 per hour. What kind of information will you be able to access at that price?

A \$100 Seminar On How To Shop At Macy's

Many of the professional databases are also very complicated to use. It is the only industry where commercial vendors charge their customers for taking a course on how to spend money on their products. Wouldn't it be something if Macy's Department Store charged you to take a class on how to shop at their store? This should be a clue that databases and their applications are not for everyone. Especially if you know that you'll be using a database very infrequently.

Much of the material that is online is also available in print form. So you may be paying \$100 per hour for the convenience of not dropping by your local library to look up the indexes manually. At \$100 an hour, you could buy an awful lot of library help.

Non Discriminating Computers

Also remember that these bibliographic databases sometime create more problems than they solve. Searching a large database on a subject can easily churn out 500 articles for you to review. The problem now comes in trying to identify the worthwhile articles, not to mention actually obtaining those which you select. The computer is attempting to cope with the information explosion by providing the capability to index any and all data that are generated. However, the computer does a very poor job at being selective. It cannot tell you whether an article is good or bad. This problem is only getting worse because anyone with a word processor can be a publisher within days and the commercial vendors are always eager to acquire new databases.

After you get bombarded with some 500 citations racing across the screen, you still may have to make a half dozen telephone calls to locate a real expert in the field who can suggest which are the best and most current articles to read. Or this expert may be able to give you the answer right over the telephone. Even better, he may be able to tell you what will be online next year because he is in the midst of writing or reviewing articles and manuscripts on that subject. **Remember, even though a report or survey is contained in a database, that does not guarantee it is the latest available information.** Many databases still rely on printed documentation, so many times there may be less expensive and easier ways to get your hands on more current information. In the chapter "Using Industry Sources And Overcoming The Negative Researching Syndrome", use the resources listed in the section "Government Experts".

Is Speed Worth The Price?

Getting information to you quickly is another function that databases and telecommunications do exceedingly well. Here again, you must decide whether the convenience is worthy of the expense. Having the Associated Press wire service available during the day at \$10 to \$20 per hour may not be cost effective for you and your business unless you are a million dollar business. Most of us barely get through the morning newspaper which costs a mere 50 cents and usually contains the highlights of what is reported on the wire service. And it's not yet feasible to scan your newspapers via computer either in bed or while commuting to work. No doubt getting the price of stocks as they are traded on the floor of the stock exchange at \$75.00 per hour may be worth it if you are a big time investor and have to know what the stock market is doing minute-by-minute. But for most of our investment decisions, reading the stock quotes in our local morning paper is usually good enough. There are many professional applications in addition to big time investing in which speed would be worth a significant premium. It is wise to make sure that paying for this convenience is honestly necessary to you and your organization.

Help If You Are Reinventing The Wheel

Another aspect of telecommunications which appears to have much more usable potential is the ability of like minded people to communicate instantly. The pace at which civilization develops seems dependent upon the speed at which ideas are refined and shared with others. Thus, it seems reasonable to assume that some day soon one person on one side of the street will not waste his or her time wrestling with a problem which has already been solved by someone else on the opposite side of the street. Telecommunications can aid in the process of making information more available.

We once spoke to a veterinarian in Iowa who was faced with treating a three-legged dog and was uncertain how to proceed. As a member of a veterinarian bulletin board, he posed his question to this professional forum via computer. By the next morning, there were answers from doctors in Florida and Massachusetts who had treated similar cases. He did not have to wait for the next annual meeting of veterinarians or for a relevant article to be published in the Journal of Veterinarian Medicine. Overnight, he had his question answered and was free to tackle other unsolved problems because his time was now free to go on to other things.

Databases Are Here To Stay

By presenting all these negative aspects, we hope it is now more obvious that databases contribute only a few pieces to solving a big information puzzle. Many times the cost far exceeds the benefit. However, like the automobile, online databases are here to stay, and in time, they will become more reasonably priced and offer applications users never dreamed could exist.

The online database business, like other segments of the information industry, is a buyer's beware market. **Access to a \$1,000 computerized information system that one firm is selling may be available for free or a modest charge from some public or non-profit organization.**

Some suggestions about purchasing databases are described next which are intended to help you save some money while utilizing this current technology.

Money Saving Online Tips

Use The Free Database First

This may sound obvious, but the real problem is that you may not be aware of **free online databases**. The free ones cannot afford to hire an expensive sales team to promote their systems. Here are some examples of how prices may vary widely for the same product:

- You can tap into weather information on over seven systems at prices ranging from \$3 to \$90 an hour, or you can access the National Weather Service's free database

provided by the Federal government, which happens to be the basis for all the other sources of weather information.

- Online encyclopedias can cost up to \$75 per hour if you are accessing systems like Dow Jones or BRS, or you can pay as little as \$6 per hour on CompuServe or Delphi. Oftentimes, it is the exact same file.
- City or state demographics can cost over \$100 an hour from such vendors as DIALOG, BRS or Chase Econometrics, or you can use the free database offered by Conway Data, Inc. in Atlanta, Georgia (404-446-6996).
- The latest economic statistics that are sold on such systems as DRI and Chase for as much as \$160 an hour can also be accessed for free from an electronic bulletin board maintained by the U.S. Department of Commerce. Chances are the data are probably available sooner from this free source.

Lesko's Info-Power, a monthly newsletter published by Information USA, Inc., frequently identifies unadvertised bulletin boards and databases that are free.

Consider Off-Line Alternatives

Typically what many commercial database vendors do is find data that are available in other formats, such as hard copy, off-line printout and computer tape. You can often save a lot of money by not accessing online systems but rather getting the information in less high tech ways. Here are some examples:

- Legi-Slate, Commerce Clearing House, and Congressional Quarterly will charge you up to \$190 an hour to find out the current status of legislation, or you can telephone for free searches and even obtain computer printouts on all the bills you are monitoring by using a free database maintained by the U.S. Congress.
- Services such as Data Resources, I.P. Sharp, and Chase Econometrics will charge you \$100 per hour to obtain demographic information on any country in the world, or you can call the International Demographic Center at the U.S. Bureau of the Census and request a free printout of the same information which may even be more current.
- Dialog charges \$45 an hour for information on U.S. exports, and the Trade Information Branch at the U.S. Department of Commerce will give you much of the same information for free. Also, the data will be more current because this government office is where Dialog gets the information it sells.
- Control Data Corp. allows you to access a file called FARPS that will tell you where to get money in the government for your project, or you can contact the U.S. General Services Administration which maintains the file and this government agency will do free searches for you.

- An energy bibliographic database maintained by the U.S. Department of Energy in Tennessee is sold by DIALOG or it can be accessed directly from the government for free.

Use Database Wholesalers and Intermediaries

Many commercial vendors have initiation fees and monthly minimums which can increase your hourly cost considerably if you are not going to be a large user. One way to cut out these extra fees, at least until you see what your volume will be, is to use a database wholesaler or intermediary. For example, if you are a subscriber to MCI, you receive access to the Dow Jones service without paying an additional initiation charge. You may begin to see more of these opportunities as the telecommunications industry develops further.

If you are a first time database user and are interested in the non-consumer oriented electronic systems, it may be wise to have someone else do your searching. Even some so-called "user friendly" databases are not as easy to use as their vendors claim. Online charges at \$100 an hour can translate into a hefty bill if you are just learning the system. Companies called information brokers will usually handle this for you. The best way to find available brokers is to contact your local reference librarian. They are in a good position to tell you what is available locally. If you have trouble with this approach, you may find help by calling: DIALOG Information Services, Customer Service, 1-800-334-2564.

This major commercial database vendor maintains a list, by city, of those organizations which will provide this service tailored to your needs. Be sure to ask if a nearby public, academic, or specialized library might perform online retrieval services because chances are, this would be a cheaper alternative. For example, the Brooklyn Business Library will do database searches and charge only for direct out-of-pocket costs. An information broker is likely to cost you three to four times as much. The following reference book identifies over 8,400 databases available in a variety of electronic formats:

Gale's Directory of Databases

1994, 2 volume set (\$300)

Gale Research Co.

P.O. Box 33477

Detroit, MI 48232-5477

313-961-2242

1-800-877-4253

Contact: Sandy Gore, extension 1394

If you have a PC with a modem but have been reluctant to access the more complicated business databases, you can call Easynet. This firm will search some seven major vendors for you and send the results to you via your computer. Easynet covers most of the major business databases and claims that their average search cost is \$17.00.

EASYNET Telebase Systems, Inc.
435 Devon Park Dr., Suite 600
Wayne, PA 19087
1-800-220-9553
610-293-4700

Save With Evening Discounts

Most of the commercial database vendors offer discounts if you access their systems during the evening hours and other non-prime times. According to a survey of vendors, the average savings amounted to 50%, which means that if you encounter any volume at all, it would pay for you to hire someone to come into your office in the evening just to access certain databases. Here is a sample of such discounts offered by some of the major vendors:

ADP Network Services	50%
BRS	62% to 80.9%
CompuServe	52%
DataNet	84.4%
Dialog	53.3%
Dow Jones	22% to 78%
Delphi	45%
Mead Data Central	50%
NewsNet	25%
Source	62.7%

Save On Telecommunications Software

In this case, the cheapest may be the best. A paper presented at the 1985 National Online Conference concluded that there was little difference between using a free telecommunications product for the IBM-PC called PC-TALK and a \$120 product called Instantcom. To obtain a copy of PC-TALK, contact your local IBM users group.

How To Use Your Computer... To Sell Government Information

Besides tapping into government information with your computer you can also load large government files into your computer, then turn around and make money selling the information in smaller bits to interested companies. Here are some examples:

Selling Government Contract Information

There's a database with millions of records at the U.S. General Services Administration that shows who got government contracts from what government agency and for how much. There's a great business opportunity here in selling this information to the following groups:

A: Businesses and freelancers who are looking to get government contracts and would like to know who in the government might buy their product.

B: Small and minority businesses who are looking for subcontracting work. There are laws requiring companies who get large government contracts to subcontract to small and minority businesses.

C: Government contractors who are interested in keeping tabs on what contracts their competitors are winning.

For more information on the price and availability of these files contact: Federal Procurement Data System Division, Federal Procurement Data Center, General Services Administration, 4040 N. Fairfax Dr., Suite 900, Arlington, VA 22203, 202-401-1529.

Selling Government Grant Information

This is an interesting database that very few people know is available. It contains the name and address of everyone who got a government grant, direct payment, loan, or loan guarantee. For large programs like Social Security it only gives a total dollar amount for a small geographical area, like a congressional district. But for other programs it gives the names and addresses of people like those who got money for their business, money to work on their video program, money to travel overseas, etc.

The market for this information may not be as obvious as the one for government contracts, but, believe me the market is there. Here are some examples to start with:

A: College and university researchers who want to know who is giving out research grants and who's getting them.

B: Insurance salesmen who are looking to sell business policies to companies who just got large government loans or grants.

C: Mailing list brokers who are looking for hot lists of people who get government money.

D: Banks and other financial services companies who are always looking for people who just got large amounts of money so that they can manage it for them (hold it in their bank or invest for them).

For more information on the price and availability of these files contact: Federal Assistance Programs Retrieval System (FAPRS), Federal Domestic Assistance Catalog Staff (WKU), General Services Administration, Ground Floor, Reporters Building, 300 7th St., SW, Washington, DC 20407, 202-708-5126.

Selling Government Statistics

Everyone needs data at one time or another. That's one of the main reasons that the information brokerage business has become so big. And one way more and more clients are going to want their data is in a form that their particular computer system can read. As an information broker, you can take data from government computerized files, and slice it up and reformat it for your clients.

For example, you can go to major statistical agencies like the U.S. Bureau of Census, the U.S. Bureau of Labor Statistics, U.S. Department of Agriculture, and the U.S. Department of Commerce and copy all the data files that have information showing the makeup of the people that live in your city. Banks, restaurants, and other businesses need this information in order to make informed decisions about the growth of their business. You can add value to this information by providing it in a format that is compatible with their computer (Lotus, dBase, etc.), and you can constantly send them updates to keep this information current for them.

The contact persons for the major statistical agencies listed above are as follows:

- 1) Agriculture and Food Statistics
National Agriculture Statistics Service
Director, Estimates Division
U.S. Department of Agriculture
5175 S Building
14th and Independence Ave., SW
Washington, DC 20250
202-720-3896
- 2) Economic and Demographic Statistics
Bureau of the Census
U.S. Department of Commerce
Data User Service Division
Customer Service

Washington, DC 20233
301-457-4100

3) Crime Statistics

Uniform Crime Reporting Section
Federal Bureau of Investigations (FBI)
U.S. Department of Justice-GRB
7th and D Streets, NW
Washington, DC 20535
202-324-5038

4) Economics-National, Regional and
International

Bureau of Economic Analysis
U.S. Department of Commerce
1441 L St., NW
Washington, DC 20230
202-606-9900

5) Education Statistics

Office of Educational Research and Improvement
555 New Jersey Ave., NW, Room 300
Washington, DC 20208-5641
1-800-424-1616

6) Health Statistics

National Center for Health Statistics
U.S. Department of Health and Human Resources
6525 Belcrest Road
Hyattsville, MD 20782
301-436-8500

7) Employment, Prices, Living Conditions,
Productivity, and Occupational Safety and
Health

Bureau of Labor Statistics
U.S. Department of Labor
2 Massachusetts Ave., NE
Washington, DC 20212
Information 202-606-7828
Publications 202-606-7828, ext. 6

8) Import and Export Statistics

World Trade Reference Room
U.S. Department of Commerce
Room 2233

Washington, DC 20230
202-482-2185

- 9) World Import and Export Statistics
World Trade Statistics
U.S. Department of Commerce
Room 2233
Washington, DC 20230
202-482-5242

There are literally thousands of places in the government you can get computerized data and resell it to customers. For example:

- You can get the names and addresses of all the people subscribing to a government publication on the environment and sell the information to non-profits who raise money to address environmental issues.
- You can get copies of all the Freedom of Information Act letters filed at a government agency like the Food and Drug Administration. Then scan these letters into your computer and sell this as a service to anyone who sends in a Freedom of Information Act request to get copies of everyone else's Freedom of Information Act requests.
- You can get the names of all the people who borrow money and use an asset as collateral and sell these names to mailing list companies, insurance companies, or bankers. This is the kind of information available from state offices.

Keep in mind that 99% of all government information is public. Just call offices you're interested in and see if they make their data available in computer readable formats. Then, you will only be limited by your imagination.

How To Write A Proposal

You may not even have to. Most information brokers work on projects ranging from \$50 to \$5,000. If it's a \$50 project you're involved in, you certainly don't want to spend a whole lot of time writing proposals. You could spend the whole \$50 just on proposal writing. But if the client wants a proposal, you should give it to him.

A small contract can be handled with just a few lines. You could say something like this:

Sample Small Project Proposal Letter

Mr. Jeff Bean
Carbon Steel Company
270 Price Street
Pittsburgh, Pa 18726

Dear Mr. Bean:

Thank you for calling us today to help you with your information requirements. As per our conversation, our task will be to identify any and all public documents filed to the State of Maryland Office of the Secretary of State under the name of Republic Steel, Inc. Our fee for this is \$50.00, and is payable whether or not documents have been filed by this company.

We will report to you no later than Wednesday, April 29, 1995.

Again, thank you for your business.

Sincerely,

Matthew Lesko
President

On a short project, there is very little to lose if you have a miscommunication with the client. So if you can get away with a verbal agreement, all the better because it costs you nothing. You can play it safe by sending a note like the one above to serve as a backup agreement. But it's a different story for bigger projects. When there's some serious money involved, it's important to lay out everyone's expectations on paper before you begin the project. You should state what services you are going to perform and describe some of the limitations of the research process. Sometimes it's necessary to reassure new clients that you won't lie, cheat, or steal to get the information.

Below is a sample copy of a proposal letter for a more involved project.

Sample Large Project Proposal Letter

September 7, 1994

Mr. Steve Robbins
Graham Products Inc.
309 Palm Avenue
San Diego, CA 97213

Dear Mr. Robbins:

Thank you for thinking of us to assist you with your data needs. I feel that we can be of great assistance and I look forward to having an opportunity to show you how well our company can perform for you.

The objective of our research will be to seek the following information:

The Market Structure and Pricing for Clean Room Swabs in the United States.

The types of information we will attempt to find will include but not be limited to the following:

- 1) The names and addresses of the major manufacturers;
- 2) An estimate on their size (market share and/or sales); and
- 3) Prices charged for typical quantities at the manufacturing and distributors level.

The research methodology for this project will include:

- 1) Interviews with executives from major manufacturers and distributors of clean room swabs;
- 2) Interviews with federal industry experts who monitor this market; and
- 3) Interviews with executives in trade associations and industry journals which cover this market.

Information USA, Inc. does not guarantee that all the information desired will be found, but we do guarantee that all the sources described above will be researched and that we will give our best effort to accomplish the stated objectives.

Because of the nature of the project we cannot guarantee that this information is available and exactly how long it will take to obtain it. Our expertise is in obtaining difficult information inexpensively. The initial cost of performing this research will be between 10 and 12 hours of research time at \$100 per hour. At this juncture we will have either obtained all the information or will have enough to provide you with a good estimate of market share. Or, we will be able to tell you whether we can obtain the stated information objectives and how much more research it will take to accomplish this.

The final written report will highlight the results of our findings. You will receive copies of all reports, articles, and other public and private documents we collect during the course of our research. You will also receive the names, addresses, and telephone numbers of all sources which provide us with information so that Graham Products can collect this data for itself in the future. Where and when appropriate we will computerize our findings for you. This can be done by providing you with the information on diskette or through an intermediary such as NEWSNET or CompuServe. Also, because this research will only identify the majority of sources available and not explore the total universe of sources, our report will identify the likelihood of uncovering any additional information through more exhaustive investigation.

To insure Graham Products' confidentiality, all research will be conducted in the corporate name of Information USA.

Research can begin upon receipt of a \$500 down payment. It is expected that the research will take approximately three weeks to complete. You will be billed the balance upon acceptance of the final report. The price includes all charges, including communications fees. However, the price does not cover the cost of purchasing any outside market studies. Such items will be billed separately, and Information USA will consult with you for authority and billing arrangements before any purchase is made. This price is guaranteed for four weeks from the date of this letter but is subject to change thereafter.

Thank you for allowing me this opportunity to present our services. Please feel free to call me should you have any questions concerning this proposal.

Sincerely,

Matthew Lesko
President

Beginning Your Research Project

Cultivating a successful list of clients — it's the single most important element of your business. It may take weeks and even months of phone calls and then follow up calls to finally convince a customer to take a chance on you and give you some work. Show these clients that you'll execute their research project thoroughly and in a timely manner. If you are able to accomplish this, you may make a repeat customer for yourself simply by completing this first assignment. Over time, this client will come to rely on you for accurate information sources, knowing that he can come to you time and time again to retrieve the information that he needs. Mark my words, that client will be more than willing, even eager to pay premium dollars for your expertise!

Months of setting up your office with the right equipment and talking to the right people to get the choice research assignments will be worthless if you don't have a clear understanding of how to actually find the information that has been requested of you. How do you begin to get on with this first very important assignment to gather information?

Let's begin with the basic request for information from the client. Has he been specific about the information that he wants you to find? Or has he instead given you a vague outline of what information he thinks he needs? The most important task that you can accomplish at the beginning of a project is to clarify with the client and yourself the exact information that you have been asked to search for. This clarification just might be the key to the success or failure of the project, and will probably determine whether this client will come to you in the future with other projects.

Oddly enough, one of the biggest obstacles you may encounter is coming across too much information for your client — an avalanche of information, so to speak. It's a vital part of your assignment to understand just how much information your client needs to proceed on to the next step of his project. Chances are, he will not be interested in seeing mounds of extraneous information that will only confuse him. Therefore, narrowing the goals of the project to fit the clients' needs will save you important time and will demonstrate to the client that you are indeed a quick study and get down to business quickly.

A Case Study

Let's suppose that a client contacts you to discuss the development of an outlet mall that he is contemplating, along with a group of investors. He has identified available real estate close to a high volume National Park, and has convinced a group of investors that this could be a potential goldmine for an outlet-type mall. The investors will not go ahead until they have some important questions answered regarding this project. The client comes to you for those answers because he knows that you won't present him with useless information that will only slow down the deal and complicate the situation. He knows that sometimes too much information can make a potential investor edgy and can

point up other questions that the investors now want answered. You should begin to set up a plan to accomplish the goals set up in Plan One phase of a project.

Stage One: Questions To Be Answered

A. Could the proposed area sustain a mall, based on available demographic information?

1. Population statistics for a 100-mile radius
2. Tourist attendance statistics for the Park and general area over the last five years.

Research Sources:

- Local Chamber of Commerce
- State Office of Tourism
- State Tourism Office for National Park Visitors
- U.S. Department of Commerce for population and business pattern statistics
- State Labor Office for local labor statistics
- State Economic Development Office for appropriate projections

B. What methods would be most successful in attracting qualified merchants to the outlet mall?

1. Compile leasing requirements from a sampling of retail merchandisers
2. What are specific demographic requirements for their customer base?
3. What size of retail development are they most interested in participating in?

Resource Sources:

- Contact three major retail merchandisers already included in outlet malls, such as:
Eddie Bauer
The Gap
Nike Athletic Shoe Manufacturers

C. General industry information regarding mall outlets

1. How do they draw merchandisers?
2. How do they allocate appropriate space to a retailer?
3. What major problems have they encountered?
4. How do they successfully manage their particular outlet?

Resource Sources:

- Talk with a store manager of an outlet mall.
- Check to see if there is an association for discount outlet owners in the area.
- Check to see if a trade publication exists for this particular industry.
- Attend a local Chamber of Commerce function where local merchandisers would be available to exchange information.

Much of the information for this report can be obtained easily over the telephone. Your local library is an excellent source for information on associations, trade publications, and regularly scheduled meetings held by leaders in that industry. You can always begin your search of federal offices by calling the Washington, DC information operator at 202-555-1212. Keep in mind too, that your local telephone directory lists most state offices, and

by simply going through these pages you will no doubt find additional sources that you hadn't initially thought to contact. Online services are growing tremendously as an information source, often containing more up to date research than information found in publications.

This initial work will define the first stage of your research project. Some points you thought to be crucial to your research project may lose their importance in the face of more important information. For example, factors such as location might take on added significance as you learn more about local zoning restrictions. Often the information gathered from this phase will direct the work necessary to complete the second phase. This initial work may even define the project more clearly in the eyes of your client, and he'll be grateful to you for accomplishing this.

How To Write A Report

"If no one reads your report, your research is worthless." That's the one thing you should keep in mind when preparing a report for a client. Also, think about the newspaper *USA Today* and the local news on your television. These two organizations understand the communication of information better than anyone else in our society.

We live in a society with a lot of noise, a whole lot of noise. Everyone is competing for our attention. Think of it — we now have over 100 television channels and now they're talking about 300 channels being available soon. There are thousands of magazines published each year and they are adding more all the time. And, some 20,000 people subscribe to the INTERNET where they have some 8,000 special interest groups. And this keeps growing as we speak. Your report has to fight for your client's attention just like all these other media sources. But, you may say, "Yeah, my client paid big bucks for my report so she is definitely going to read it." **Wrong.** If it's boring, she's just going to skim it to see if there is anything really important or new in it, and then forget about it because it was boring. Or if she can't find the information in your report fast enough, she's going to get frustrated and probably never hire you again. So keep remembering that presentation is just as important as substance. The American people are the best entertained people in the world, and you have to be aware of that if you want to successfully communicate with them.

Answer the questions first. Your clients are busy people. They hired you to save them time, not to waste their time. It's not like in high school or college when you wrote about a lot of extra things in your term papers just to fill up pages. Clients don't need filler — they need answers. So, if the client asked you to get the size of the market for BBQ utensils in Southern New Jersey and you couldn't get the exact figure, don't beat around the bush about how much of everything else you were able to find. Answer the question up front. Give an answer, even if it's only your best guess, and then explain how you arrived at the number. Then you can go into how much other information you found while conducting your research.

Document Interviews. This is a technique that many researchers fail to do. I believe that interviews should be treated the same as any other source of documented information. For example, if you found the size of the BBQ utensil market in an article in *Time Magazine*, you should also pass along a copy of this article to your clients. You should do the same for interviews — if you spoke to an expert who told you the size of the BBQ utensil market, you should also include the highlights of this interview on a separate sheet of paper. The paper could look something like this:

Sam Gibbons
Industry Analyst
U.S. Department of Commerce
Washington, DC
202-377-4995

- the largest sellers of BBQ utensils in the United States are Acme, Craft, and Iron Works
- the market has grown over 30% in the last two years and is expected to grow another 10% next year
- the size of the market in the United States must be over \$200 million dollars and probably double that in the rest of the world

Report writing was one of the hardest parts of the business for me to learn. You have to know that I flunked English in college. So writing did not come naturally to me, even though I now have two New York Times Best Sellers and write a syndicated column for the New York Times. Any writing ability I have has come from writing reports for clients. So I feel that if I could do it and do it effectively, anyone can.

For:

XYZ Company
123 Main St.
Anywhere, USA
October 25, 1995

Report on Outlet Mall Venture

Prepared by:

Toni Murray
Information USA, Inc.
P.O. Box E
Kensington, MD 20895

As requested, I conducted interviews with three merchandisers, The Gap (415-737-4883), Nike (503-671-4299), and Eddie Bauer (206-861-4844) to ascertain their criteria and understand their procedures for setting up outlet stores.

In surveying the three retail merchandisers, the consensus of opinion confirmed that the outlet mall concept was booming and that their outlet ventures were all doing extremely well. The criteria for choosing location for their stores was the same for each company:

1. That the mall should be located on a major highway with maximum accessibility.
2. That the area be tourist oriented and that there be year round traffic.

Nike revealed their outlet stores were doing better than their Nike Township stores. They also confided that they were considering producing products especially for their stores in outlet malls. The Gap is newer to the outlet concept of selling so the information that they can provide is not as extensive. They only have five stores, but are planning to open 20-25 outlet stores in the next five years. Eddie Bauer is well established in the outlet market presently, having 37 outlets. They look specifically for a mall that has other upscale stores.

In questioning the three retail merchandisers about criteria for considering a new location to open an outlet store, the subject of location within the mall was of major importance to all of the merchandisers. Visibility from the highway and visibility within the mall is extremely important to all merchandisers. Juggling positions of retailers will be an extremely important factor to be considered when choosing stores you wish to target to participation in this outlet mall. Strip malls are preferred over enclosed malls for two reasons. Strip malls are less expensive to maintain and they allow more visibility for merchandisers. The terms "center court", "end caps" and "anchor tenant" emerged repeatedly from these interviews. All of these terms relate to positioning within the mall. Anchor tenant is the store that appeals to all customers and will have the biggest draw. Center court is the space in the middle of the mall that has the most visibility. "End caps" are the spaces at the end of each side of the strip mall that are normally filled by a major retailer, with name recognition.

Eddie Bauer, whose parent company is Spiegel, mentioned that if Spiegel participated they would want a pod space (pod being a separate building adjacent to the mall). A synopsis of each interview with the merchandisers is included at the end of this report.

The Nike representative shared the name of the Silverthorne Outlet Mall in Colorado when I inquired about an outlet location in the Rocky Mountain Region of the United States. The manager of the Silverthorne Mall informed me that the mall was owned by a Virginia real estate corporation. I discovered that this company owns 79 outlet malls throughout the United States. Their Silverthorne Outlet Mall has 258,000 square feet and the anchor stores for this mall are Nike and Liz Claiborne, each with about 8,000 square feet. The "center court" position is held by Levi with 10,000 square feet.

In the course of my research, I learned of an industry publication that covers the outlet mall industry. The title of the publication is *Value Retail News* of Clearwater, Florida (813-536-4047). A complimentary copy of this newspaper has been ordered. It can be used as a valuable tool in keeping abreast of current market trends within this industry.

To summarize the findings of the interviews with the Gap, Nike, and Eddie Bauer:

1. For an outlet mall to be successful, a location on Highway 89 or 90 must be a priority.
2. This discount mall must be positioned so maximum visibility from the highway is achieved.
3. Planning of the mall structure should incorporate the factors of anchor stores and end caps. Also, enough land should be purchased to allow for building of pods should large merchandisers wish to join the mall;
4. Statistics need to be compiled and presented.
 - that travel east and west on Highway 90 and north and south on Highway 89 is sufficient to support an outlet mall.
 - population statistics of a 200 mile radius of Livingston must be presented to prove that there is year round population to draw on. These statistics should be supported with mention of the regional differences of Montana versus city drivers. (Montanans count miles, not hours, when driving, and expect to drive long distances to shop.) Figures on winter tourism in Yellowstone Park and at Bozeman's ski resort and Big Sky should be included with this information.
 - Weather statistics to dispel the myth of arctic winters making Montana roads impassable in the winter months should be included. The following reports will aid in this presentation.

Demographic Data

Montana State Travel Office (406-444-2654)

Yellowstone National Park Travel Data - This report details the number of vehicles and visitors that entered Yellowstone National park from the North entrance (Gardiner, MT) in 1994.

Visitors	455,410
Vehicles	366,122

Gross Lodging Tax Revenue - Reports are provided for the city of Gardiner, the city of Livingston, and for Park County. A tax of 4 percent of lodging price is collected by all motels, hotels, and bed and breakfasts.

	1st <u>Quarter</u>	2nd <u>Quarter</u>	3rd 4th <u>Quarter</u>	<u>Quarter</u>
Gardiner	\$3,254	\$17,378	\$48,051	\$6,798
Park County	\$24,193	\$75,583	\$184,443	\$35,181
Livingston	\$6,287	\$13,106	\$34,452	\$7,954

Montana State Labor Office (406-444-2639)

Population for Park County	1992	14,786
Livingston (part of Park County)		6,978
Labor Force for Park County	1993	8,804
Employment for Park County	1993	8,361
Employment Gains for Park County	1990-1993	1,013

Institute for Tourism and Recreation Research (406-994-2090)

The University of Montana

The following information is taken from the institute report, *A Profile of Visitors to Montana: I-94*, published in 1992. The report is based on 1990 statistics.

The institute estimates that 140,000 non-resident groups enter Montana on Interstate 94. 7 percent (9,800) of that group exit Montana via Highway 89 North and enter Yellowstone Park.

The following information is taken from the institute report, *A profile of Visitors to Montana: Highway 89 South*, published in 1992. The report is based on 1990 statistics.

The institute estimates that 107,000 non-resident groups enter Montana via Highway 89 South as they leave Yellowstone park.

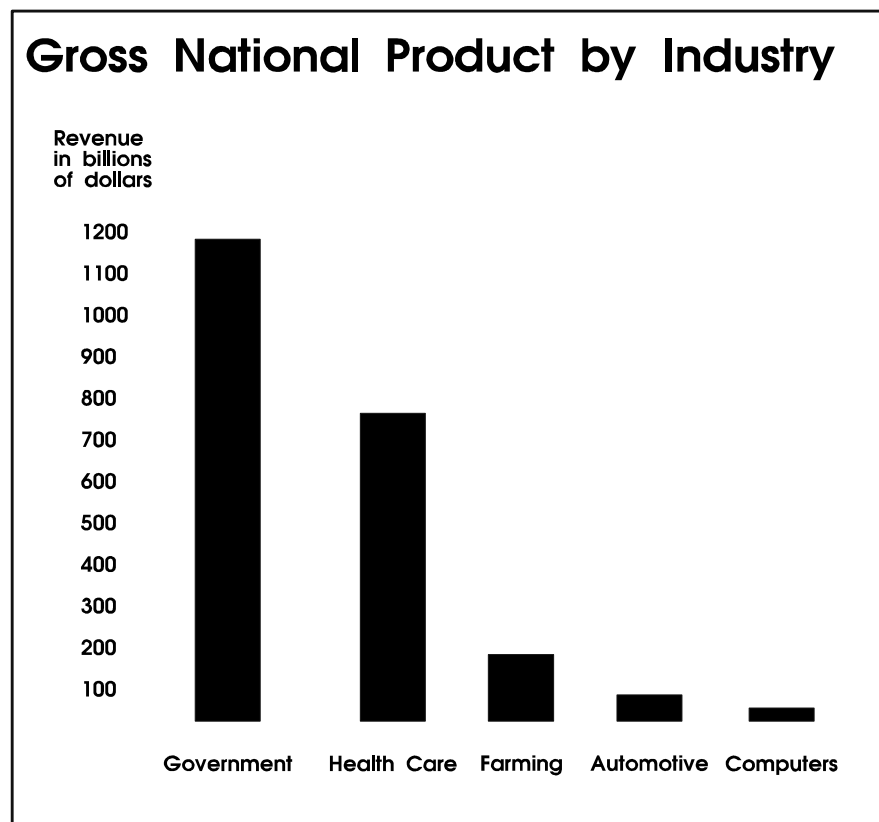
Recommendations for continuing research:

1. Contact Mike Riley (406-994-2090) at the Montana State University Business school regarding a report he is currently writing for the Museum of the Rockies on tourism in the Bozeman area.
 2. Contact and interview 30 possible merchandisers who might participate in the Mall.
 3. Contact State Highway Department to obtain their statistics on east-east and north-south traffic out of Livingston.
 4. Research actual site location information including:
 - a) land available for sale along I-90 and Highway 89
 - b) tax costs of land
 - c) zoning restrictions
 - d) city and state restrictions and regulations governing the land.
 5. Plan a comprehensive public relations campaign addressing all positive and negative issues in order to win city approval of project.
 6. Prepare presentation folders for all outlet merchandisers you plan to approach to participate.
-

Why Government Information Is Necessary For An Information Brokerage Business

Our changing economy has created both good and bad news for entrepreneurs. The bad news is that while our country may no longer produce the best cars in the world, the good news is our country has become the premier producer of information in the world. And now that the entire planet has been transformed into the information age using computers and databases that are available worldwide, this is even better news. Maybe it doesn't matter if we don't make the best cars anymore. Here's more good news for entrepreneurs — the largest source of information in the world happens to be the U.S. government. And because we live in a democracy, anyone can get all this information for free, or at very little cost. Because of this demand, as an entrepreneur in the information age there's a lot of money to be made providing information to people who need it and don't know how to get it. With the government as your source, you've got it made. You can get your product for free, and sell it to your customers for as much as the market will bear. It's kind of like running a gas station and having a free oil well in your backyard.

Government Is America's Biggest Industry



What people have failed to realize is that government in the United States now represents over 37% of the country's total Gross National Product. If you think the computer industry is big, think again. Look at the accompanying chart and you'll see that the

percentage of GNP that accounts for the computer industry is peanuts compared to the government. Look at farming, health, and automobiles, and you'll see that government is bigger than any of them. If you ever go to Washington you'll see that there are no smokestacks in the city because our government doesn't make things — it's a government that produces paper, information, and expertise.

More Books Than All The Commercial Publishers

Did you know that all the major commercial publishers in the United States produce a total of about 50,000 books a year? This means that there are only about 50,000 new titles in all the libraries and bookstores around the country in a single given year. But did you also know that one little publisher in the government, called the National Technical Information Service (NTIS), publishes over 100,000 titles a year? Strangely enough, most people have never heard of the NTIS. Yet, it's the major source for reports published by federal agencies. I've seen government studies that show this agency is only publishing about 20% of what it actually could generate. So if NTIS was doing a perfect job they would have about 500,000 new titles a year. This is ten times the number of books published by all the commercial publishers in the country — and that's a lot of information.

And Better, Too

You must also remember that government publications are going to be better than the books you find in the bookstores or libraries. Ok, maybe they won't be as sexy looking but they sure will be more thorough. When you buy a book in the bookstore from an author like me, you get a book that the author spent maybe a year or two or sometimes as long as five years of his life working on. Five years is a long time for an author to work on a book. Authors have to eat every day, and there are very few of them able to spend five years on a book and still keep food on the table.

When you get a book from the government it is very likely that some government agency spent over 100 man years producing it. Much of government information and expertise is a result of large projects or contracts, and when the government studies something, they REALLY study it. That's what most of us say is wrong with the government...the fact that they spend *too* much time and money on everything. As an information broker this works to your advantage, because it will provide you with the most complete work available on any given subject.

Who Else But The Government Can Afford To Do It

Who else can afford to spend \$3 billion dollars counting all the noses and toilets in the United States? That's what the U.S. government spent on the last census. They actually count people, toilets, and a whole lot of other things. Not even the biggest companies in the world such as General Motors or Proctor & Gamble and the like, can afford to spend that much money collecting information for just one study. But our government can and does, spending big money collecting information every day. And you can get it for free.

700,000 Free Experts

In addition to information in the form of reports, books and other publications, the government also has expertise. And it employs more experts than any other business in the world. Where else are you able to talk to experts on subjects like pasta, crayons, poplar trees, and even jelly beans, and all without it costing you a cent. I estimate that there are approximately 700,000 experts in the federal government that are each getting paid up to \$80,000 a year just to study topics like these. And these experts are available to you for the price of a telephone call if you know where to look for them.

It may sound like an oxymoron to say "government expert", but after talking to thousands of them over the years, I truly believe that most government experts are more knowledgeable and more unbiased than those so called "private experts" who charge a lot of money to express their educated opinions. Let me give you some examples. Let's say your stock broker calls you up. You consider her to be an investment expert and she recommends putting all your money into biotechnology. Now think about it: Is that stock broker really an expert in biotechnology? No, she's an expert in calling people on the phone and getting them to invest their money in something. Most likely that stock broker just learned how to spell biotechnology that morning!

If you really want to learn about biotechnology you can call one of dozens of experts in the government who spend their careers doing nothing but studying biotechnology. So, when you call a government biotechnology expert, they could have been studying the industry for the last ten years of their life. These are not people, like investment advisors, who are trying to guess what everyone else in the market is doing. They are experts who live with the facts and figures in their head because that is their one area of study and expertise. Based on their study, they know today what trends and opportunities will show up in places like the Wall Street Journal in weeks, months, or even years. For another investment story see the chapter entitled "The Art Of Getting A Bureaucrat To Help You".

Using Free Government Experts As An Information Broker

It's important to realize the tremendous value of these government experts. As an information broker you can actually get better information from these experts than from the private professionals who charge high fees. It works for most any kind of specific expertise, be it marketing, legal, economic, and even medical.

Let's look at medical information as an example. Most of us believe that we have to go to local doctors to get the latest medical information, but that's not true at all. Doctors are probably the one group in America that is suffering the most from IES (Infomus Explosus Syndrome). IES means that the information in their discipline is growing so fast that there is no way they can possibly keep up on everything that is going on in their field and continue to take care of their patients. You've seen the headlines about health in the news — they're discovering new treatments, causes, and cures for diseases every day. Most

doctors barely have enough time to read the *New England Journal Of Medicine* once a month, and this only provides them with a handful of articles.

Instead of relying on a busy doctor, who may not have the most up to date information and will also charge you a lot of money, you can call a government expert for free. The National Institute of Health spends billions of dollars every year studying every conceivable disease or ailment that you can think of. So instead of going to your local physician to determine the latest cure for anything from arthritis to hemorrhoids, you can call a government expert who is spending his career studying that disease. And these experts are also handing out lots of money to other experts around the world to study this disease. So why hope that your local doctor has had time to read the latest edition of the *New England Journal Of Medicine* when you can call a government expert who can tell you what will be in the *New England Journal of Medicine* next year, because they are conducting that research today.

This is also true of lawyers. Think about it. Where do the laws come from in our country? The government, right? So when you want to get the answer to a legal question, don't hire a lawyer when instead you can go to the government and get the answer for free. For example, maybe you're interested in buying a franchise and after talking to a franchise salesman you decide you better get some legal advice. If you call that friend of a friend who is an attorney for advice, they will go and read up on the franchise law for you. The attorney knows that the law changes every day and she better go find out what the latest revision is. Remember that this attorney is probably charging you somewhere between \$100 and \$200 an hour to get this information. Instead, you can make a call to the U.S. Federal Trade Commission and talk to a franchise attorney who helped write the law. In short, why pay someone \$200 to learn the law for you when you can talk to someone who wrote the law, and it will cost you absolutely nothing?

Why Doesn't The Average Person Understand The Value Of Government Information?

I've been selling government information for close to 20 years now and I still can't come up with a simple answer to this question. I believe that it all comes from a combination of circumstances. First and foremost, most people hate their government. This is true because the only dealing most citizens have with government bureaucracy is with the Internal Revenue Service (IRS), the Division of Motor Vehicles, and what they read in the newspapers about the latest government screwup. Most of us are sick and disgusted with the waste and "shenanigans" that seem to characterize our government in daily headlines.

Let's look at these government agencies. Of course, everyone hates paying taxes. It's just unAmerican to feel otherwise. But the Division of Motor Vehicles is hated by most of us for a different reason. It's probably the only government agency that most of us come into contact with during our lives. At one time or another we all have to get our drivers license renewed. You've all been there. You stand in line for hours and finally come face-to-face with some bureaucrat who has been answering the same question a thousand times that day. She hates her job and treats you miserably. You treat her miserably back, and struggle through talking with her just to get the whole thing done. But you're not done. She tells you to stand in another line. And after waiting in this second line for what seems forever you're in front of another miserable person who also hates his boring job. And you wind up having one of the worst days of your life, and you rightly blame it all on the Division of Motor Vehicles in your state. With the only government experience taking place at the Division of Motor Vehicles, it's obvious that the government wouldn't be on the top of anyone's list when they start thinking about where to get help and information.

The other major source of interaction most people have with the government is through the media. And with what we read about IRS scandals, Housing and Urban Development (HUD) scandals, hammers for \$1,000 at the Defense Department, sex scandals on Capitol Hill, and more, we end up having little respect for government as a whole. These stories used to bother me a lot when I first started promoting government information, because they were so counter to the story I was trying to tell, but they don't bother me now. I've learned to better understand the role of the media in our society, which is to present the news. News is what's different in our society each day, and thank goodness the bad stuff is still what's different. When the good stuff becomes what's different, or news, then our society is really in trouble. The media's job is to find and expose what's wrong in our government and then we're all supposed to want to see it fixed. It's also very easy for the press to find someone in the government screwing up. We live in a democracy, and therefore, what work the government does is all public information open to public scrutiny. With over 15 million government workers on the payroll it's pretty easy to find someone screwing up. The media can't find someone in your house or small business screwing up because it's a private place of business, but once you get arrested or something like that, then your screwup becomes public information.

Day in and day out the average American is being bombarded with stories on how the government screwed up today. After hearing that over and over again, and not having any other personal experience except the bad one with the Division of Motor Vehicles, it's easy to see why a good upstanding American is going to go out of their way to avoid any contact with a lazy, shiftless bureaucrat.

Are The Rich Smart Or Welfare Queens?

There are some other myths about the government that keep us from using it like we should. I'm sure you've heard statements like this: "It's unAmerican to use the government. Our country is built on people who do everything for themselves. The only people who use the government are welfare queens or crooks who take congressmen and senators to lunch". I was brought up believing that this statement was practically a part of the Bill Of Rights. That belief changed when I got to Washington. Now I see that all the fat cats in our society have made it big because of help from the government. If your definition of a welfare queen is someone who takes money from the government and really doesn't need it, then some of our most famous current cultural heroes can be called welfare queens.

People like H. Ross Perot — he made his fortune getting government contracts. He built his business into being worth zillions of dollars, and then he sold it to General Motors. And as soon as he left General Motors he started another business getting government contracts. General Motors even tried to sue him for leaving and starting up a competing business that went after government contracts.

Ross is not alone. Lee Iacocca turned Chrysler around because he went to Washington and got a \$1.2 billion loan from the government. I laughed when he made a big deal about repaying the loan. I grew up thinking all loans had to be repaid. Donald Trump built his whole business on government money programs that helped him buy and fix up property. "Mr. Dealmaker" even brags in his first book about how his first million dollar deal involved government property in Cincinnati. I was shocked to learn that even John Wayne got a government giveaway. That's right, John Wayne, who stood for everything America likes to believe about being a rugged "do-it-by-yourself" individualist. His private yacht was a converted U.S. Navy mine sweeper that was purchased at a government auction. But myths die hard even when the facts prove those myths wrong.

Uncle Sam Doesn't Advertise

So far I've only been talking about what goes on in the mind of the average American that stops them from using the government, but there are also a few things going on in the government that aren't helping things either. A big problem is that the government does not advertise the fact that most of this money and help is available to the average citizen. The reasons that they don't advertise can be put into two basic categories. For programs like grants, loans, and other money giveaways, it's difficult for a bureaucrat to ask Congress to kick in an extra million dollars to advertise the fact that they are trying to give away hundreds of millions of dollars. That seems to be a real tough sell for a

bureaucrat. If they make such a request when fighting for their budget on Capitol Hill a Congressman would obviously say: "Why do you need the money in the first place? If you have to advertise that you want to give this money away, there can't be a need. So we're going to cut your budget!" No good bureaucrat ever wants a member of Congress to consider cutting their budget, because that could mean their job.

There's a different problem with the non-money stuff like all of the available government information and expertise. Most government information has not been created so that you can make a lot of money selling it. You're never going to see big signs in the government saying "FREE INFO: COME AND GET IT". The information that has been collected and created has all come about because of some law or policy. The fact that you can profit from it is just a byproduct of its original intent.

A good example is the U.S. Census. We've all heard of it, and we all know that it contains a lot of information about the kinds of people that live in the United States. But did you know that the real reason we do the Census is because our Constitution says that periodically we have to count the number of people living in this country so that we can figure out how many Congressmen and Senators we should have? So as a byproduct of the Constitution, we now have a \$3 billion dollar market study that we can use to figure out the best place to open up a jewelry store, the best place to live, or where to look for rich people, among other things.

The same is true for other government information. The experts at the U.S. Department of Labor that forecast the supply and demand of various kinds of jobs in our country are doing this so that our government can better understand the effects of industry downsizing on government programs such as unemployment insurance. So if you're thinking about a new career, don't rely on reading an issue of *U.S. News and World Report* that talks about jobs in the year 2000. That article was written by some reporter who spent maybe a day, a week, or perhaps a month studying the subject. Instead, call the expert at the U.S. Department of Labor, who's been studying the topic for the last 15 years of his life.

The same is true for people like the aquaculture expert at the U.S. Department of Agriculture. An expert like this is on the payroll making \$60,000 a year and studying the future of aquaculture because, some day, the availability of fish off our coasts might not be adequate to feed our population and we have to be ready with alternatives. But in the meantime, if you're interested in investing in an excelsior farm, this would be the office to contact. They have to know more about this subject than anyone else in the world because the future of America may depend on it.

The Art Of Getting A Bureaucrat To Help You

Our greatest asset as information seekers is that we live in a society inhabited by people who are dying to talk about what they do for a living. However, in this world of big bureaucracies and impersonal organizations, it is rare that any of us get a chance to share what we know with someone who is truly interested. Perhaps that explains why psychiatrists are in such great demand. They are great listeners, and not many average Americans are these days.

This phenomenon can actually work to your advantage — almost anyone can find an expert on any topic if you are willing to make an average of seven telephone calls to eventually locate that expert.

The Value Of Experts In Today's Information Age

Using experts can be your answer to coping with the information explosion. Computers handle some problems of the information explosion because they are able to categorize and index vast amounts of data. However, many computerized databases fail to contain information that is generated by non-traditional sources, like documents that are buried in state and federal agencies.

Another problem is that many databases suffer from lack of timeliness because they offer indexes to articles and most publishers have long lead times for getting the material into print. And in our fast changing society, having the most current information is crucial, and these articles are often not as current or up to date as they should be.

Computers also contribute to a more serious problem. Because of their ability to store such large quantities of data, computers aggravate the information explosion by fueling the information overload. If you access one of the major databases on a subject such as Maine potatoes, most likely you will be confronted with a printout of 500 or more citations. Do you have the time to find and read all of them? How can you as a non-expert tell a good article from one that will just waste your valuable time retrieving and reading it?

The first step to cut through this volume of information is to find an expert specializing in Maine potatoes. Yes, such an individual exists! This person already will have read those 500 articles and will be able to identify the relevant ones that meet your information needs. This expert will also be able to tell you what will be in the literature next year on the subject of Maine potatoes, because he is probably in the midst of writing or reviewing forthcoming articles right now. And if you are in search of a fact or figure, this government bureaucrat might know the answer right off the top of his head. The best part of this research strategy is that all this valuable information can be accumulated for just the price of a telephone call.

Case Study: How To Find Mr. Potato

The techniques for locating an expert can best be illustrated by a classic story from the days when I was struggling to start my first information brokerage company in 1975.

At the time the business amounted to just a desk and telephone crowded into the bedroom of my apartment. As so often happens in a fledgling enterprise, my first client was a friend. His problem was this: "I've got to have the latest information on the basic supply and demand of Maine potatoes within 24 hours."

My client represented a syndicate of commodity investors which invests millions of dollars in Maine potatoes. When he called, these potatoes were selling at double their normal price and he wanted to know why. I knew absolutely nothing about potatoes, but thought I knew where to find out. The agreement with my client was that I would be paid only if I succeeded in getting the information (no doubt you've guessed I no longer work that way).

Luck With The First Telephone Call

The first call I made was to the general information office of the U.S. Department of Agriculture. I asked to speak to an expert on potatoes. The operator referred me to Mr. Charlie Porter. I wondered if this Mr. Porter was a department functionary with responsibility for handling crank calls, but the operator assured me that he was an agriculture economist specializing in potatoes. I called Mr. Porter and explained how I was a struggling entrepreneur who knew nothing about potatoes and needed his help to answer a client's urgent request. Charlie graciously gave me much of the information I needed, adding that he would be happy to talk at greater length either over the phone or in person at his office. I decided to go see him and meet a real expert face to face.

Only Problem Was Getting Out Of Charlie Porter's Office

For 2 1/2 hours the next morning, the Federal government's potato expert explained in minute detail the supply and demand of Maine potatoes. Charlie Porter showed me computer printouts that reflected how the price had doubled in recent weeks. For any subject that arose during our conversation, Charlie had immediate access to a reference source. Rows of books in his office covered every conceivable aspect of the potato market. A strip of ticker tape that tracked the daily price of potatoes from all over the country lay across his desk.

Here in Charlie's office was everything anyone might ever want to know about potatoes. The problem, it turned out, was not in getting enough information, but how to gracefully leave his office. Once Charlie started talking, it was hard for him to stop. It seemed that Charlie Porter had spent his lifetime studying the supply and demand of potatoes and finally someone with a genuine need sought his expertise on the subject closest to his heart.

One Potato....Two Potato....

When I finally had to tell Charlie that I really had to leave, he pointed across the hall in the direction of a potato statistician whose primary responsibility was to produce a monthly report showing potato production and consumption in the United States. From this statistician I was to learn about all the categories of potatoes that are tallied. It turns out the U.S. Department of Agriculture counts all the potato chips sold every month, even how many Pringle potato chips are consumed in comparison to say, Lay's Potato Chips. The statistician offered to place me on the mailing list to receive all this free monthly data.

The Art Of Getting An Expert To Talk

The information explosion requires greater reliance on experts in order to sift through this proliferation of enormous data. Cultivating an expert, however, demands an entirely different set of skills from using a library or a publication. You must know how to treat people so that they are ready, willing, and able to give you the information that you need. It is human nature for almost anyone to want to share their knowledge, but your approach will determine whether you ultimately get the expert to open up to your questions. So it is your job to create an environment that makes an individual want to share his expertise. Remember when dealing with both public and private sector experts, they will get the same paycheck whether they give you two weeks worth of free help or if they cut the conversation short after a minute or two. They will decide whether you'll get all of the information that you're asking for.

Expectations: The 7-Phone Call Rule

There is no magic to finding an expert. It is simply a numbers game which seems to take an average of seven telephone calls to find the answer you're looking for. Telephone enough people and keep asking each for a lead. The magic lies in how much information the expert will share once you find the right individual. This is why it is essential to remember "the 7-phone call rule", and never stop at the second or third lead that seems to be going nowhere.

If you make several calls and begin to get upset because you are being transferred from one person to another, you will be setting yourself up to fail once you locate the right expert. What is likely to happen is that when your "Charlie Porter" picks up his telephone he is going to hear you complaining about how sick and tired you are of getting the runaround from his organization and colleagues. If you don't sound like you are going to be the highlight of Charlie's day, he will instantly figure out how to get rid of you fast.

This explains why some people are able to get information and others fail. Seasoned researchers know it is going to take a number of telephone calls and they will not allow themselves to get impatient. After all, the runaround is an unavoidable part of the information gathering process. Consequently, the first words that come out of your mouth are extremely important because they set the stage for letting the expert want to help you.

Ten Basic Telephone Tips

Here are a few pointers to keep in mind when you are casting about for an expert. These guidelines amount to basic common sense but are very easy to forget by the time you get to that sixth or seventh phone call.

1) Introduce Yourself Cheerfully

The way you open the conversation will set the tone for the entire interview. Your greeting and initial comment should be cordial and cheerful. They should give the feeling that this is not going to be just another telephone call, but a pleasant interlude in his or her day.

2) Be Open And Candid

You should be as candid as possible with your source since you are asking the same of him. If you are evasive or deceitful in explaining your needs or motives, your source will be reluctant to provide you with information. If there are certain facts you cannot reveal such as client confidentiality, explain just that. Most people will understand.

3) Be Optimistic

Throughout the entire conversation you should exude a sense of confidence. If you call and say "You probably aren't the right person" or "You don't have any information, do you?" it makes it easy for the person to say "You're right, I can't help you." A positive attitude will encourage your source to stretch his mind to see what information he might have that could possibly help you.

4) Be Humble And Courteous

You can be optimistic and still be humble. Remember the old adage that you can catch more flies with honey than you can with vinegar. People in general, and experts in particular, love to tell others what they know, as long as their position of authority is not questioned or threatened. In fact, if they are made to feel like an expert by the way you treat them, chances are that they will give you more information than they originally intended.

5) Be Concise

State your problem simply. A long-winded explanation may bore your contact and reduce your chances for getting a thorough response.

6) Don't Be A "Gimme"

A "gimme" is someone who says "give me this" or "give me that", and has little consideration for the other person's time or feelings. Remember to "ask" for information or a particular document that you're interested in.

7) Be Complimentary

This goes hand in hand with being humble. A well placed compliment about your source's expertise or insight about a particular topic will serve you well. In searching for information in large organizations, you are apt to talk to many colleagues of your source, so it wouldn't hurt to convey the respect that your "Charlie Porter" commands, for

example, "Everyone I spoke to said you are the person I must talk with." It is reassuring for anyone to know that they have the respect of their peers.

8) Be Conversational

Avoid spending the entire time talking about the information you need. Briefly mention a few irrelevant topics such as the weather, the Washington Redskins, or the latest political campaign. The more social you are without being too chatty, the more likely that your source will open up to you.

9) Return The Favor

You might share with your source information or even gossip you have picked up elsewhere. However, be certain not to betray the trust of either your client or another source. If you do not have any relevant information to share at the moment, it would still be a good idea to call back when you are further along in your research when you might have information of value to offer.

10) Send Thank You Notes

A short note, typed or handwritten, will help ensure that your source will be just as cooperative in the future.

Case Study: Jelly Beans

In our information society, which produces thousands of databases and other resources every day, it seems that most decision makers rely primarily on traditional information sources. More often than not executives will spend lots of time and money trying to determine the size of a market or information about a competitor, and if the answer cannot be found through conventional sources, the corporate decision is made without the information. This does not have to be the case.

We believe that you can find solid information for almost any problem, no matter how sensitive the issue may be, if you use some unorthodox research techniques. To illustrate this point, here is a step-by-step account of how one of our researchers succeeded in gathering figures on the U.S. market for jelly beans when a Fortune 500 firm came up emptyhanded after exhausting all traditional sources. The prevailing view both inside and outside the industry was that this piece of the information puzzle could not be obtained.

It should be said at the outset that the estimates Information USA, Inc. finally obtained must not be regarded as 100% accurate, but they do represent the best available figures and, most likely, come within 10% to 15% of the actual number.

Opening Round

Faced with the problem of finding the U.S. market for jelly beans, we already knew that our client had contacted the major market research firms, did some literature searches, and came up with practically no useful information. As is evident from this case study, this information hunt occurred when Ronald Reagan was President and jelly beans happened to be the candy of choice of several very high government officials.

- 1) The first call was to the U.S. Department of Commerce to locate the government's jelly bean expert. We were referred to Cornelius Kenny, the confectionery industry expert. Mr. Kenny was out that day and would call us back when he returned to the office.
- 2) A search of Gale's *Encyclopedia of Associations* identified four relevant trade associations. However, upon contacting them we were told that they provide information only to their members.
- 3) The White House seemed like a good bet because of Ronald Reagan's fondness for jelly beans and the resulting publicity. The Public Affairs office at 1600 Pennsylvania Avenue said that it never obtained statistical information on the industry but could tell us tales about a lifesize water buffalo and portraits of the President constructed of jelly beans. However, they suggested that we contact several lobbying organizations. Calls to these groups proved fruitless.
- 4) A call to the U.S. Bureau of the Census uncovered John Streeter, an analyst who monitors the panned candy industry. He told us:

- * jelly beans have never been counted and there would be no way to get the answer;
- * the non-chocolate panned candy category within the Bureau's Annual Confectionery Survey contains jelly beans;
- * the seasonal category of the non-chocolate panned candies, according to his estimates, contains 90% jelly beans because most jelly beans are sold during Easter and that jelly beans are about the only non-chocolate panned manufactured candy sold on a seasonal basis;
- * \$37,804,000 worth of non-chocolate panned candy was shipped by U.S. manufacturers in 1984, which represents about 48,354,000 pounds; the figures for total non-chocolate panned candy for 1984 totaled \$251,525,000 and 237,308,000 pounds; and
- * government regulations prohibited him from revealing the names of jelly bean manufacturers, but he did refer us to two trade associations he thought might help.

So this analyst at the Census Bureau, who tried to discourage us with warnings that no such figure for the jelly bean market exists, actually gave us quite a lot of concrete information as well as some valuable leads to pursue.

Armed and Dangerous With A Little Information

At this point, we had a market estimate from one government expert based on a figure generated by the U.S. Bureau of the Census. It may have sounded like the answer we were after, but taking that figure to our client at this juncture would have been premature and possibly irresponsible. The main drawback was that the estimate reflected only one person's opinion, and although he was an expert, he was not a true industry observer as one would be if they were actually in the business of selling jelly beans. Our strategy now was to find people in the industry who could give us their interpretation of these figures.

The Census expert referred us to one of the trade associations we had already contacted. However, when we called back saying that Mr. Streeter at the Census Bureau suggested we call them, the association promptly responded with a list of the 25 major jelly bean manufacturers. This is an example of how using the name of a government expert can get you in the door and get you the information you're looking for. When we phoned several manufacturers, they laughed when we told them of our effort to ascertain the market for jelly beans. Jelly beans had never been counted, they told us, and their advice was to give up.

At this point Mr. Kenny, the confectionery expert at the U.S. Department of Commerce called us back and he, too, said that the market had never been measured. However, he did hazard a guess that the jelly bean market could be roughly 50% of the total Census figure for Non-Chocolate Panned Candy.

A separate call to a private research group which does trend analysis by surveying grocery stores shared its estimate that 90% of all jelly beans are sold at Easter.

Easier To Be A Critic Than A Source

Our lack of success in dealing with a few manufacturers caused us to change tactics. Instead of asking them to estimate the size of the jelly bean market, we began asking them what they thought of the figures we received from the industry analysts at the Commerce Department, as well as the Census Bureau. We decided to try to find someone who actually filled out the Census survey and get a reaction to the Census figures. We spoke with the owner of Herbert Candies, a small candy company. He gave us his 1984 jelly bean production and cost statistics, told us he filled out the Census report, and readily explained what he thought the Census statistics meant in terms of jelly bean production and cost. Furthermore, using his calculator, he helped us arrive at national figures for 1984. He also told us which companies manufacture 80% of the jelly beans produced in the country.

Now, armed with actual figures for 1984 jelly bean production, average cost per pound, average number of jelly beans in a pound, and the percentage of jelly beans produced during Easter, we resumed calling manufacturers — this time to get their opinion of our figures. This was the real turning point in dealing with the manufacturers. Because everyone in the industry knew that there were no exact numbers on the size of the jelly bean market, as professionals they were afraid to give a figure because anyone could say it was wrong. However, because they were experts in the business, they were not afraid to criticize someone else's information. Reactions from insiders were just what we needed to help hone a good working number. The manufacturers were able to tell us why our figures were good or not and they gave us sound reasons why the numbers should be adjusted, such as "Based on our sales figures your numbers sound a little low," or "Not all manufacturers report to the Bureau of the Census, so that figure may be low."

To show how this tactic prompted many manufacturers to be candid about both the industry and their sales in particular, here are highlights of our conversations with nine companies. What is presented below may seem to be too detailed, but after reviewing them we hope that it proves our point about how open business executives can be about their company.

- 1) Owner, Herbert Candies (small manufacturer and retailer)
 - * 90% of jelly beans are sold at Easter
 - * 60% of Census seasonal category are jelly beans
 - * average cost of jelly beans is \$1 per pound
 - * when President Reagan first got into office the jelly bean market shot up 150% but now it is back to normal
 - * Four companies have 80% of the market, with E.J. Brach the largest at 40%, Brock the second largest, followed by Herman Goelitz and Maillard

- * Herbert Candies sold 30,000 pounds of jelly beans this past year and 90% at Easter; 10,000 were gourmet beans at \$3.20 per pound and 20,000 were regular jelly beans at \$2.80 per pound
- 2) Marketing Department, Nabisco Confectionery
 - * suggested we call SAMI, a private market research firm
 - * estimated 90% of jelly beans are sold at Easter
 - * confirmed that E.J. Brach has 40% of the market
 - 3) Vice President of Marketing and Sales, Herman Goelitz (producer of "Bellies", Ronald Reagan's favorite)
 - * between 35% and 50% of his jelly beans are sold at Easter
 - * \$1.00 per pound could be the average retail price
 - * a retailer can purchase jelly beans at \$.60 per pound
 - * the retail price ranges between \$1.25 and \$5 per pound
 - 4) General Manager, Burnell's Fine Candy (manufacturer of hanging bag jelly beans)
 - * 75% of jelly beans are sold at Easter
 - * \$.60 to \$.75 per pound is average manufacturer's price
 - * \$1.59 is the average retail price
 - * 75% of Census seasonal category is probably jelly beans
 - 5) Senior VP of Marketing and Sales, E.J. Brach (largest manufacturer)
 - * produces 24 million jelly beans annually at an average price of \$.86 per pound
 - * there are approximately 100 beans per pound
 - * Brach's selling price is about industry average
 - * they have about 50% of the market
 - * 90% of the jelly beans sold at Easter sounds too high
 - 6) Product Manager of Marketing Department, Brock Candy (second largest manufacturer)
 - * 85% to 95% of all jelly beans are sold at Easter
 - * average price paid by retailers is \$.59 to \$.99 per pound
 - * there are 130 to 140 jelly beans in a pound
 - * E.J. Brach has 40% to 50% of the jelly bean business — 32 to 45 million jelly beans sold in a year sounds correct given Brock's production figures; but probably it is closer to the high side
 - * Brock Candy is number 2 in the industry
 - * there are not many jelly bean manufacturers and basing total production on E.J. Brach's sales figures is a good way to arrive at an industry estimate
 - 7) Traffic Manager, Powell Confectionery (medium size producer)
 - * 75% of jelly beans are sold at Easter judging from Powell's sales
 - * average retail price \$.75 to \$.80 per pound and the average manufacturer's price is \$.65 to \$.70 per pound

- * 35 to 45 million jelly beans per year sounds reasonable
 - * it seems fair to double E.J. Brach production figures to get the total market because it has about 50% share of the market
- 8) President, Ferrara Panned Candy (largest panned candy producer)
- * familiar with Census data and believes that jelly beans represent about 75% to 80% of the seasonal sales; 80% to 90% of all jelly beans are sold at Easter
 - * 32 to 45 million pounds per year seems a bit low
 - * E.J. Brach has 50% of the packaged jelly bean market but has less than half of the bulk jelly bean market
- 9) New Product Development Manager, Farley Candy
- * familiar with Census data and believes that the numbers are understated because not all companies report their figures
 - * an industry estimate of 32 to 50 million pounds per year seems low

So much for all those who discouraged us from even tackling this issue of the market for jelly beans. All the data poured forth during these telephone conversations provided more information than our Fortune 500 client ever expected.

Deciding On An Estimate

As you can see from the interviews outlined above, traffic managers all the way up to company presidents were willing to give us their best estimate of the size of the market and even divulge their own company's sales figures.

After government experts, the figure seemed to cluster around the 45 to 50 million pound range. It may not be that obvious from just reading the highlights of our interviews, but that consensus became apparent after talking with about a dozen people associated with the industry.

Information Exchange Is A People Business

It is just surprising what company executives and government experts are willing to tell you if they are approached in the right way. You can find the answer to any question (or at least a good estimate) as long as you expect to make many phone calls and you treat each person on the other end of the telephone in a friendly, appreciative way.

The biggest difference between those who succeed in their information quest and those who fail boils down to whether or not they believe the information exists. If you persist in thinking the information can be found, nine times out of ten you will get what you need.

Coping With Misinformation

One of the major problems encountered by researchers is determining the accuracy of the information that they have collected. If you are doing traditional market research and using primary sources, accuracy is not that complicated. Traditional market researchers are well aware of survey methods, sampling techniques, and computing errors using statistical standard deviation analysis. However, if you are a desk researcher, like Information USA, Inc. which relies on secondary sources and expert opinion, how do you compute the standard deviation for error? The answer is that you cannot use hard statistical techniques, but you can employ other soft forms of error checking.

Major Causes for Error and Prevention Tactics

Problem #1: Lost In The Jargon

It is not uncommon for researchers to be dealing frequently in areas of expertise where they do not have complete command of the industry jargon. In such situations it is easy to believe that you have found the exact information needed only to find out later that you missed the mark considerably. This is a common trap to fall into when fishing in unfamiliar waters. And if you have to do the job quickly, it is easy to believe that you know more than you really do or to avoid getting the complete explanation of specific jargon because you do not want to waste the time of the expert who is giving you the information. Here is an experience of a U.S. Department of Agriculture expert which illustrates this point.

This government expert received a call one day from an assistant at the White House. This hot shot, who acted pretty impressed with himself, said he was in a meeting with both the President and the head of the Meat Packers Association and needed to know right then the official number of cows in the United States. The livestock expert asked the presidential aide if that was exactly what he meant and then when he impatiently responded "Yes," the bureaucrat told him the figure. Within minutes the White House staffer called back and said the president of the Meat Packers Association laughed at him and claimed that there were twice as many cows. The assistant then realized he needed the number of all cows — including "male cows" — as well as all female ones.

The White House aide had a problem with semantics, probably a city slicker who never knew the difference between cows and cattle. This can happen to anyone, not only a cocky Presidential aide. For example, if you want to know the market for computers, a more specific question to ask is are you talking about free standing units or central processing units?

Solution #1: Act A Little Dumb

In order to prevent this type of embarrassment, you have to find an expert with whom you are comfortable. When I say comfortable, I mean someone you can go to and ask

dumb questions. You will get the most help if you act very humble in your approach. If you request information with the arrogance of the White House staffer, you may be given only the facts you ask for and nothing more. However, if you call up an expert and say something like "Oh God, can you please help me? I don't really know much about this, but my boss needs to know how many cows there are in the country." With more than a hint of indecision in your voice and honestly admitting you don't know much about the field, the expert is more likely to ask you some key questions that will ensure that you get the right figures. He may even enjoy giving you the information that you need, and not just resent your phone call.

Problem #2: Believing The Written Word Or A Computer

This is a more serious problem than the difficulties and confusion surrounding industry jargon. Mastering the terminology just requires a little homework. However, overcoming a deep seated belief that information either from a computer, in published sources, or from the government is always accurate can be like changing your religion. It took me years, as well as dozens of professional embarrassments, to overcome this problem.

Just because a figure appears in print does not make it gospel. Remember the saying, "Figures don't lie, but liars can figure." Keep this in mind before betting the farm on anything you read in print, even if it comes out of a computer. A good illustration which follows pertains to Census Bureau information.

A few years ago we were doing a market study on stereo speakers and discovered that the figures the U.S. Bureau of the Census had for this market were off by over 50 percent. No one in the industry complained to the government because the industry was small and couldn't be bothered. But most of the companies involved knew that the figure was misleading and so had no use for the Census report. Another case is a Fortune 500 company which told us that for over five years it filled out the U.S. Census form under the wrong Standard Industrial Code (SIC). An important caveat — this firm ranks as the number two manufacturer in the industry.

You have to remember that number crunchers at the Census Bureau and other such organizations are not always interested in the meaning behind the numbers. Much of their work is simply taking a number from block A, adding it to the number in block B, and placing the result in block C. Verifying where the numbers come from is not their job.

Published sources are an even bigger problem than government data. Many believe that what you read in a magazine or a newspaper or hear on television or radio must be true. Nonsense! Anyone and their brother can be interviewed by a magazine or newspaper, and usually what they say will get printed in a magazine or quoted on the air as long as it is not too outrageous. Sometimes you are more likely to get it into print if what you're saying **is** outrageous. After all, most news stories are just accounts of what someone said as interpreted by a journalist.

The more general the media, the less accurate its reporting may be about an industry. In other words, an article in the ice cream industry trade magazine is more likely to be accurate than a similar story in the *New York Times*. The trade journal will have reporters who cover that particular industry and they will more than likely be able to flush out bad data. The newspaper, on the other hand, will do only one ice cream story a year, and will print almost anything it hears. So just because someone is quoted in an article does not mean that the information is correct.

I have seen much of this firsthand when on nationwide book promotion tours. In newspaper interviews or on radio and television talk shows, I can say almost anything and they will print or broadcast it, as is. I will give countless facts and figures based on my own biased research (remember that I am trying to sell books), and hardly ever will I be questioned or seriously challenged about the authenticity of my research. I don't know if it is laziness, apathy, or just plain lack of time that allows so much unchallenged information to be presented in the media. I have even blatantly lied to a reporter who thought of himself as a clone of CBS' Mike Wallace of "60 Minutes." Before I started doing media interviews, I assumed that any good reporter worth his or her salt could find holes in what I presented and would expose me as some kind of fraud. I didn't know how they would do it, but I guess my own insecurity prompted me to prepare for the worst. The reality is that most reporters spend little or no time studying the topic before they interview you, and if you become annoyed or angry, especially with this Mike Wallace type described above, you can blow them away with an exaggerated fact or half-truth that he will never be able to verify.

Solution #2: Find Another Industry Expert

Whether a figure comes from the Census Bureau, a trade magazine or off a television program, your best bet for determining whether the number is accurate is to track down an industry expert and ask him to comment on the figure. What you are seeking is their biased opinion about the accuracy of the stated figure. If the expert believes the figure is correct but doesn't know why, find another expert.

Problem #3: Trusting An Expert

This may seem to contradict what I just said in the solution to problem #2, but stick with me and you'll see the difference.

There are many times when you cannot start with published or printed data and all you can do is pick the brains of experts within the industry. This means that you will be getting facts and figures based on the best available guess from experts. Many times this is the only way to get the information you need.

Getting this type of soft data can be full of danger. After having worked for hours trying to

find a friendly soul to share with you his inner-most thoughts about the facts and figures of an industry or company, you do not want to turn him off with an antagonistic remark about the accuracy of his data.

Solution #3: Ask Why?

The best way to judge whether a source is knowledgeable about the fact or figure they have given you is to ask them how they arrived at that number. Such a question will likely initiate one of the following responses:

"I don't know. It's the best I can think of."

- A response like this will be a clue that the expert may not know what he is talking about and you should continue your search for a more knowledgeable and willing expert.

"This is the figure I read from an industry association study."

- This should lead you to verify that such a study was conducted and to attempt to interview people involved with the report and its findings.

"The industry figure is XX because our sales are half that and we are number 2 in the industry."

- This is probably one of the best types of answers you can get. Any time an industry expert gives you a figure based on something he is positive about, you can almost take it to the bank. The best you can do after this is to find other industry analysts and ask them to comment on the figure you were given.

Misinformation can lead to a decision making disaster. Following the simple techniques described above can take you a long way down the road to making good decisions based on near perfect information.

Using Industry Sources And Overcoming The "Negative Researching Syndrome"

When you cannot find company information from traditional sources or government documents, it may be necessary to dig around the industry in order to uncover it. This is likely to be the only place you can turn to when you really want:

- 1) the scoop on a company's pricing policy;
- 2) facts on distribution channels for a given product;
- 3) details about a company's potential future strategy; or
- 4) estimates on the profitability of a privately held company.

The researchers at Information USA, Inc. are seeing many more research projects which fall into this category, and would like to share with you some of our recent experiences in solving this type of problem.

Two Pronged Approach

Unlike traditional research work, hunting for specific information within an industry involves two separate approaches. The first is identifying potential sources. The second and equally difficult job is developing a strategy for interviewing these sources.

Although most researchers probably would think that the biggest problem is figuring out what organizations and companies to contact, we find this not to be the case when dealing with industry sources. We believe that the toughest challenges our researchers face are improving their techniques and attitudes for obtaining information. Other types of research are not as "technique sensitive," because relying on industry sources means getting in close range to the target company. Although technique can be the major trouble spot, let's tackle the problem of sources first.

Identifying Industry Sources

When I refer to industry sources, I am talking about those organizations and individuals whose business it is to know what is going on in the overall industry as well as activities among individual companies. These are the sources which can provide sensitive information that you cannot find elsewhere. Those who know their business and industry have to know about pricing, profitability, and even the strategy of those companies which comprise a particular industry. Most likely these individuals have never seen a given company's in-house strategic plan or a private company's profit and loss statement, but they are usually knowledgeable enough to give you estimates which can be as close as plus or minus 15% of the actual figures. They also will be familiar with an industry's "rule of thumb" in terms of operation, and can offer educated guesses on important figures, like sales based on the number of employees, or production based on the size of equipment, or strategy based on purchasing plans and sales literature. A researcher's job

is to find industry people in a position to know and then to get them to share this knowledge.

Starting Points For Sources

Here are six major checkpoints for identifying industry sources:

I. Government Experts:

These sources can be the easiest to talk with and also can usually suggest leads to sources who in turn will identify others within the industry. Normally these are analysts within the Federal government and sometimes within state government. Their job is to monitor a specific industry either for the purpose of formulating government policy or preparing a market analysis which is used by both the public and private sectors. These people are the most plugged into a given industry.

Examples of U.S. government industry experts whose focus is primarily on policy are Energy Department specialists who study potential applications for wind energy, or biotechnology experts at the Department of Agriculture who stay current on this research field as it pertains to the food industry. In contrast, those federal experts whose orientation is geared toward market analysis are found at the Department of Commerce who produce the annual *U.S. Industrial Outlook*, and the analysts at the U.S. International Trade Commission who investigate the impact of imports on American industry.

Finding policy oriented experts can be difficult because they are scattered throughout the vast federal bureaucracy. Try to determine which agency in the government probably follows a particular industry under which a given company falls. For food products, try the U.S. Department of Agriculture and the U.S. Food and Drug Administration; for products involving pesticides, check with the U.S. Environmental Protection Agency; for companies in new technologies, contact the Office of Technology Assessment on Capitol Hill. Other resources which will help you identify where these policy experts are hiding include:

- 1) *U.S. Government Manual* (Government Printing Office);
- 2) *Lesko's Info-Power III* by Matthew Lesko, (published by Information, USA, Inc.);
- 3) Local Federal Information Center (look in the U.S. government section of your local telephone book under General Services Administration); or
- 4) The Washington or district office of your U.S. Representative or Senator.

Below are the main telephone numbers for finding the two major offices which have 100 or more experts with market analysis orientation who cover most every industry. Simply call and ask to speak to the expert who studies golf balls or music instruments or whatever industry you are investigating:

- International Trade Administration (ITA), U.S. Department of Commerce, Washington, DC 20230, 202-482-1461: over 100 analysts who monitor all the major industries in the U.S. and the companies within these industries ranging from athletic products to truck trailers; and
- U.S. International Trade Commission (ITC), Office of Industries, 500 E St., SW, Room 504, Washington, DC 20436, 202-205-3296: experts who analyze the impact of world trade on U.S. industries ranging from audio components to x-ray apparatus.

There are no concrete rules for locating state industry experts. Every state government works differently, and the level of expertise varies tremendously. However, there is a trend at the state level to accumulate more data especially within those industries, for instance, high-tech companies, which the state sees as having potential for contributing to their economic development. The starting place for finding a specialist is the state's Department of Commerce and Economic Development. These offices are located in the state capital and are easy to track down by telephoning the state government operator.

II. Industry Observers:

Industry observers may be affiliated either with trade magazines or trade associations. They are in a position to oversee what is going on in the industry and they collect details about specific companies within that industry. Associations can identify the magazines and other publications that report on their industry and vice versa. If you have trouble getting started, contact either the federal analysts at the ITA and ITC described above or consult the *Encyclopedia of Associations* (Gale Research Company) at a local library.

You have to be careful who you talk to when contacting these various organizations. Usually when you call a trade association looking for information about the industry, they will connect you with the library; and when you contact a magazine, you are likely to be switched to the research department. These offices are good to touch base with, but they normally know about only the more obvious published material and are not very helpful in getting answers to more difficult questions.

After you have contacted the libraries or research departments of these organizations, be sure to call back with a different tactic in order to get through to the association executives and editors of trade magazines. These are the people who are immersed in the industry and pick up bits and pieces of information about companies which rarely show up in the published literature.

III. The Distribution Chain:

People within the chain of distribution can be wholesalers, jobbers, distributors or anyone who acts as an intermediary between the manufacturer and the end user. Although not all products are sold through middlemen, many are, and if the company under investigation uses middlemen they can be an information bonanza. Most people in these kinds of

businesses are down to earth types who generally like people and are approachable. What is also advantageous about dealing with distributors is that they normally handle the products of the company you are interested in as well as those of its competitors. As a result they can be very helpful in comparing strategies and assessing market share.

Who do you talk to in these organizations? You try to talk to the buyers or sales reps. This normally does not leave many people in between. How do you find these organizations? Usually it is quite easy — most trade associations or magazines can provide you with lists. Or, it is also easy to call up your target company and pretend you want to purchase one of their products, at which point they will be more than happy to inundate you with the names and telephone numbers of suppliers.

IV. Customers:

This may sound foolish to some, but for most industries customers are approachable and often prove to be valuable sources of company information. By talking to the buyers of a half dozen major retail chains, you can determine the market for goods ranging from tablecloths to toys. And the buyers at a dozen or so major food chain stores can give you a clear picture of almost any consumer food product. What is selling like hotcakes and what is gathering dust on the shelves can be invaluable marketing information.

How do you find a company's customers? If they fall into groups like supermarkets or department stores, their industry will be organized enough so you can contact the relevant trade association or trade magazines for a listing of members. Many times the target company's literature will proudly display major clients or customers. Most industries also produce a buyer's guide which will identify these sources. Again, the association or trade magazines should be aware of such publications.

V. Competitors:

Contacting the competitors of a target company may be difficult if they are also your competitor. If the company is not in the same industry as your firm, or someone else is doing the research, competitors can often provide all the information sought. Obviously these are the people who really have to know about the target company. They are in the best position to know how well the company is doing compared to them and what their competitor is likely to do in the future.

VI. Suppliers And Complimentary Product Manufacturers:

Don't overlook suppliers to the target company. These companies can be very helpful because the target company is just a customer to them and what they know about a company they are likely to assume that everyone knows. Many suppliers are directly dependent upon the success of their customer and make it their business to know how well they are doing and can offer predictions about future plans. Their livelihood depends upon knowing this information. Tire manufacturers have to know all about automobile companies and the manufacturers of equipment which make shoes have to know all about

shoe companies. The same holds true for complimentary products like BBQ utensils and charcoal briquettes, or electric popcorn poppers and popcorn kernels.

The same technique described earlier for finding customers can also be used for locating suppliers and complimentary product manufacturers.

Preventing Early Pitfalls and Other Techniques

Developing a good technique is crucial when digging for information within an industry. Finding a source is simply a numbers game, and by following the outline presented above anyone doing the research will eventually run into a couple of people who will have most of the answers you need. However, creating the proper atmosphere for that source to want to share information with you is contingent on both attitude and technique. Here are some of the major problems you are likely to encounter.

A bad start leads to depression. I've seen this happen to even the best of researchers. They will start out confident about a project investigating a company's pricing policy or profitability. After spending a half a day on the project and talking to a half dozen industry experts, they are ready to throw in the towel and give up. What normally happens is that the researcher has run into trouble getting through to anyone who knows much about the company or anyone they did talk to has been full of negative comments such as "There's no way to get that kind of information."

After initial feedback like this, it's natural for researchers to begin to believe what they are hearing and to forget about their past research triumphs. This faulty start can be even more devastating to a novice who has yet to complete a number of research projects. This problem intensifies as the researcher continues because all the negative feedback poisons their relaxed, friendly interviewing style and upbeat attitude. This pessimism creeps into their voice when talking to people within the industry. Soon they will start a conversation by saying things like "You don't have any information on company X, do you?"

Once this begins to happen the researcher should stop immediately and get some help. This "Negative Researching Syndrome" will begin to feed on itself and will only get worse and worse unless something drastic happens to change this course.

How do you cure "Negative Researching Syndrome"? Well it isn't easy, and unless the researcher is very experienced, it usually requires the help of a senior researcher. What we usually do when we sense a researcher falling into this trap is to tell him that it is a bad time of day to be making these kinds of calls, or to quit for the day. Another approach is to suggest the researcher pick up the next day but only after we have had a chance to get together to talk about the project. Before our session I try to make sure the researcher is given an easy short term project just to build up their confidence. Then we brainstorm about one or all of the following strategies:

1) Try a different segment of the industry. Instead of talking with distributors, switch to retailers; move from customers to government experts and so on. Try anything to find someone in the industry who may be more willing to talk.

2) Describe past success stories. We will remind the researcher of projects in the past where we started out thinking that we were never going to get anything and how it all eventually came together. I'll even describe some of my own personal experiences doing research where experts said it couldn't be done. And, of course, we'll remind them that this is really the reason we are getting paid. If it was easy, no one would need us.

3) Try a different "story line." This is explained next.

A Bad "Story Line" Can Kill A Project

A bad story line can also be the chief cause of "Negative Researching Syndrome." What do we mean by a story line? It is the explanation or reason the researcher gives for needing the information. If the researcher is uncomfortable with the story, a potential source will sense this unease and be reluctant to talk. In most research this is not a problem. In traditional projects, conventional reference sources are used for gathering information, and all you have to do is identify yourself and ask whether certain information is available. However, in dealing with industry sources the situation changes markedly; they are not comfortable just knowing the researcher's name and affiliation. Industry sources want to know what you are after and why. And this is when the story line can make or break your chances for success.

Being comfortable with a "story line" can be a complicated process. The bottom line is that you are not after information that is proprietary. Consequently, it is essential for **you** to feel comfortable with what you are saying, because if you don't no one will open up to you and give you the real facts that you need to write a credible research report for your client.

If you are uneasy that your story line is too far fetched or something you don't know enough details about, you will fail to convince yourself or the people that you're speaking to, and as a result your efforts will backfire. Saying that you work for the FBI or write for the *Nuts and Bolts* Magazine are the kinds of stories that spell trouble. Furthermore, most researchers are basically too honest to stretch the truth that far and it begins to eat into their conscience. As they do get deeper into the research, the guilt that they feel will aggravate the troubling "Negative Researching Syndrome," and the researcher is bound to wind up empty handed, with little or no relevant information.

Here are a few sample explanations that may not be too improbable:

- Your company is doing a market study on all the companies within the industry. [Not just the target company.]

- You are trying to write an article about the industry and plan to submit it to a trade magazine.
- You are a student working on a paper. [Not a highly useful story but usually one that is easy to live with.]
- You have a client or your boss wants you to investigate the possibility of developing a competing brand and you are trying to get industry comments about such an idea. [People will more likely give opinions than information on a company, but their opinions will often include company information.]
- You are working on a speech about the industry and trying to get some background material.

Also, if your story is too negative or "predatory," no one will **want** to give you the information. This, too, will show up when you are talking with industry experts and cause a researcher to come up empty handed. In other words, don't call up an industry source and say, "I am with company X, which is a major competitor of company Y. Can you tell me about the pricing strategy of company Y so that we can try to put them out of business?" Many researchers worry that this is really what they are doing through their research efforts, and this anxiety and belief will lead to "Negative Researching Syndrome", along with failure to gather any valuable information.

Choosing the right story line can determine the success or failure of your project. Be sure you can live with it and feel comfortable and honest, and that this explanation will make those in the industry comfortable enough to share information with you. If a researcher's story line does not meet these two criteria, be prepared for a long, hard, and more than likely, frustrating and unsuccessful hunting expedition.