

# BUSINESS

## MONEY YOUR TAX DOLLARS AT WORK - THE SBA

*By Terrence R. Johnson*  
The Small Business Administration (SBA) can be an excellent source of information for small business owners and those contemplating starting their own business. This federal agency was created in 1953 by Congress to protect and assist small businesses. It's mission is to help new businesses get started and to help established businesses grow. Since its inception, the SBA has helped over 10 million small businesses. The SBA has over 100 offices

and 3,700 permanent employees to carry on the agency's mission. In addition, it has an extensive network of volunteers, colleges and universities, and other private and public organizations to help deliver its many services. SBA offices are located in every state, the District of Columbia, and Puerto Rico.  
What is small business? The SBA defines a small business as one that is independently owned and operated and not dominant in its field.



TERRENCE R. JOHNSON

Consequently, most businesses qualify as a small business. But size and volume standards are  
*(See MONEY, Page 7)*

## October is National Disability Employment Awareness Month

CARSON CITY — October is national Disability Employment Awareness Month. This annual observance, proclaimed by both President Bill Clinton, and Governor Bob Miller, is designed to bring awareness to all Nevadans, employers and workers, of the value that providing employment opportunities to people with disabilities can bring to any business.

a month the Department of Employment, Training and Rehabilitation (DETR) works year-round to make significant employer/worker matches. Employers who hire individuals with disabilities and disabled workers are an excellent partnership, "A win-win opportunity for business and labor," said Carol Jackson, DETR director.

October, as National Disability Employment Awareness Month to heighten awareness of the abilities of disabled workers as employees. "We encourage anyone with a disability to take advantage of the numerous no-fee programs and services offered by the department to help put their abilities to work in Nevada's labor force. And, we encourage employers to explore the value of hiring workers with employment disabilities."

However, rather than focusing on the occasion for just

Jackson said, the department and its statewide network of offices, annually observes

### Micro Business Social Mixer In The Park

The Economic Opportunity Board's (EOB) Micro Business Program launches monthly social mixers bringing together new and existing entrepreneurs. October 14, 1995 in Lorenzi Park located at 3333 Washington, marks the beginning of a series of monthly social gatherings of small business entrepreneurs who are participants in the EOB Micro Business Program. In a day of coming together, it is imperative that the small business person is accounted for, and our monthly Micro Business Social Mixer is geared towards creating a relaxed atmosphere whereby entrepreneurs, new and existing, can effectively develop meaningful business relationships that can benefit their small business pursuit. Also, the EOB Micro Business Social Mixer's objective is to form a secure support group that will enhance and inspire the Micro Business person's journey towards economic success. We ask everyone to bring their own picnic, and EOB's Micro Business Program will supply drinks, jazz music, volleyball, small business development information and inspiration.

"When an able person with a disability comes into one of our offices seeking help to join the labor force we look at their abilities and explore all existing opportunities with them," Jackson said. "Our staff offers employment, training and rehabilitative services so Nevada's disabled workers can excel and become a powerful force in the workplace."

Jackson said, employment disabilities are varied, and can be defined as causing mild to severe difficulties in daily activities such as walking, talking, seeing, hearing, communicating, and learning. She pointed out that there are more than 67,000 Nevadans with employment disabilities. Nearly half of those people are working — but many more are capable and willing to become a viable segment of the work force.

If you are a disabled Nevadan wanting to be a member of the state's labor force — or an employer wanting to explore the potential of hiring individuals with employment disabilities contact the nearest office of the Department of Employment, Training and Rehabilitation.

### Home Buyers Seminar

A four week home buyers seminar begins October 18, at the Kit Carson Prime 6 School, 1735 North "D" Street.

Organized through the City of Las Vegas C.O.R.E. Program, (Collaborative Organizations for Resources and Education), the workshop will be presented by the Consumer Counseling Service of Southern Nevada.

Sessions take place at 6:30 p.m., Wednesdays and focus on establishing a budget and savings plan so that you can select the house that is right for you.

The course is free and designed for anyone 18 or older. Students must register by the first day of class by calling the Doolittle Community Center at 229-6374.

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### Real Estate Perspective

By Loretta A. Hall



### REMEMBER — CLOSING COSTS ARE NEGOTIABLE

Whether you are a home buyer or seller, the closing costs are a major expense to anticipate. As a rough guideline, home buyer's closing costs will be at 4% of the home's sales

price. If you are the home seller, expect the selling costs to be about 9% of the sales price, including the real estate sales commission.

*(See Real Estate, Page 24)*

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