# REENTRY PACKET

## Your Customized Guide to Support your Successful Transition



National Web-based Reentry Resource Center www.fairshake.net

This Reentry Packet has been customized for: Coyle 10633-062 Table of Contents

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#### **Employment**

Job Application Example Employer Support Sheet Thank You Letter Self Employment

## Attention Budget Worksheet

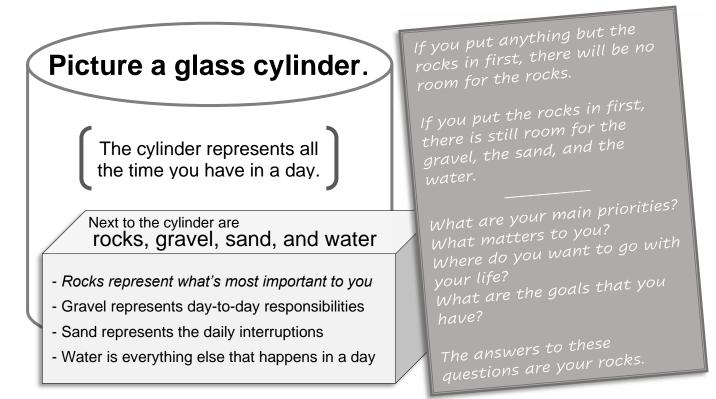
	Time Invested in	Planned	Actual Time Spen
Daily	Work		
Work	Travel time to and from everything		
WOIK	Other Travelfor errands, etc		
	Shopping (perhaps certain days per week?)		
Food	Meals – cooking		
	Meals – cleaning up		
	Meals – away from home		
	Walk, stretch		
Exercise	Aerobic – elevate your heartbeat!		
Exclose	Meditation / Yoga		
	Planning and Prioritizing		
	Evaluating (how effective was your plan?)		
Thinking	Reflecting		
	Meditation / Mindfulness		
	Reading		
	Family (at home / visiting)		
Frequent	Friends		
Other	Hobbies		
Possibilities	Classes and Homework (if in school)		
	Personal care: bathing, dressing, hair, teeth, etc. Television, movies, YouTube®, electronic games		
Media			
Media	Social Media, Text		
	Weekly cleaning		
Weekly	Events with Family and Friends		
	Intentionally building your gift, yourself, your world		
	Travel time		
	Paying bills, balancing money		
	Services		
	Auto care		
Monthly			
Monthly	Volunteering		
Surprise			
Events			
	Totals:	Planned	Actual Time Sper
	Time alone: doing stuff		
	Time alone: thinking, reflecting, reading (books)		
	Quiet time with others		
	Active time with others		
	Time with Gizmos, Electronics and Screens		
	Time dedicated to living your life in the fullest sense.		
	Time connecting to your own life and all life.		

## MANAGE YOUR PRECIOUS TIME!

ATTENTION BUDGET Deeply connected to your financial budget!

THIS IS THE FIRST DRAFT! I've included what this one mind of mine could think of; I'd love to hear from you to provide a more accurate range of options!

Steven Covey's great metaphor for managing our time; from his book First Things First:



The world demands your attention! Everyone tries constantly to get your attention. Set boundaries! Make your goals your priority! Slight changes to your path are like a compound-interest investment in your life!

Commit to goals as if they are appointments with your future self. YOU are important. Your goals are important. Goals are proactive, not reactive. Goals help us determine our "no" and our "yes" for investing our time.

All security experts agree: Trust no-one.

- Stay skeptical.
- Turn off cookies.
- Limit tracking as much as possible.
- Don't say anything stupid; don't use hate speech
- -Thou shalt not overshare, or share data about friends.
- If the product is free, it means that you are the product.
- Limit your time on each platform (fb, twitter, instagram, et al.)
- Privacy is a myth. Assume if it's on the phone it'll be published.
- Don't live your life online. Take a walk, play a musical instrument, build furniture, live in the real world.

"Trying to be "safe" while using a "smart" phone is like trying to keep water out of a submarine with a screen door."

"If you join Facebook, you relinquish your privacy."

"When you receive an email from someone that wants to share their fortune with you, do not reply of click on the links!"

You can turn off media, social media, phone, text: YOU set the boundaries. No communication after 8 pm? Sundays? You choose your limit. With your time managed, you can invest time online...time digging for information, learning new things, listening to guided meditations, music and pontificators.

You have to decide what your highest priorities are and have the courage – pleasantly, smilingly, non-apologetically – to say 'no' to other things. And the way to do that is by having a bigger 'yes' burning inside.

- Steven Covey



## Financial Budget Worksheet

Category	Item	Amount	Due Date
Home	Rent or House Payments		
	Property Tax		
	Insurance		
Other Home Expenses	Electric		
	Gas or Oil		
	Water and Sewer		
	Repairs		
	Maintenance and Fees		
Technology	Land-Line		
	Cellular		
	Cable / Satellite / Internet		
Transportation	Car Payment		
	Gas		
	Auto Insurance		
	Repairs / Maintenance		
	Other Transportation		
Health Insurance	Insurance		
	Monthly Medical Expenses		
Debt Payments: Loans,			
Credit Cards,			
Food	Groceries		
	Dining Out		
Family Expenses			
Other Expenses	2 <sup>nd</sup> car, loan or credit card?		
Surprise Expenses			
		1	
MONTHLY SAVINGS:	Total		
	Average Monthly Expense		
	Grand Total		

Annual Expenses	Subscriptions and Memberships	
	Vehicle Registration	
	Dental or Other Medical	
	Donations	
	Total Annual Expenses	
	Divide total by 12	
	Result: Average Monthly Expense	

#### BUDGET SUCCESS by INTENTION: Break the Paycheck-to-Paycheck Cycle!!

**Give Every Dollar A Job.** Not just the necessities like bills and groceries. You also assign your money to going out, beers, fun stuff, travel – anything you spend your money on, it goes in the budget.

**Embrace Your True Expenses.** What are often overlooked are the once every year or once every few months spends. Better to save for an emergency fund right now than pay down credit cards or loans.

Roll With The Punches. Everyone overspends. Oh yes they do. Any budget should be flexible enough to deal with overspend

'Age Your Money': pay your bills with money that's been sitting in your bank account for two weeks.

Buy smarter. Cook: buy fresh and bulk foods and eat better! Work a second job. Make a budget. Be unwilling to accept credit card debt; pay cards in full each month or get rid of them. Be honest about your spending habits and adjust them honestly, too.

## NATIONAL FINANCIAL RESOURCES

America's Debt Help Organization: Debt.org 5750 Major Boulevard Suite 350 Orlando, FL 32819 https://www.debt.org/



Need Help Now? Call Us (877) 764-5798

Here's what they say about themselves: Debt.org is America's Debt Help Organization, serving the public with thorough, accurate and accessible information online about financial well-being. We strive to help people in all stages of life. The content on Debt.org is designed for anyone who desires a sound financial future, wants to get out of debt or wants to stay out of debt. Our goal is to be the only financial resource you need to deal with your debt.

### **Financial Literacy**



#### Money Smart for Adults

https://www.fdic.gov/consumers/consumer/moneysmart/adult.html 14 Money Smart for Adults Training Modules

#### Money Smart para Adultos

https://www.fdic.gov/consumers/consumer/moneysmartsp/adult.html 14 módulos de capacitación de Money Smart para Adultos

#### Financial Education for Adults

Tools and Resources. The Consumer Financial Protection Bureau (CFPB), is a government agency that makes sure banks, lenders, and other financial companies treat you fairly.



Consumer Financial Protection Bureau

https://www.consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/tools-and-resources/

#### Benefits after Incarceration: What You Need To Know

An individual released from incarceration may be eligible for Social Security retirement, survivors, or disability benefits Call to see if you qualify 1-800-772-1213 https://www.ssa.gov/reentry/benefits.htm





U.S. Government Services and Information https://www.usa.gov/#tpcs Benefits, Grants, Loans; Consumer Issues, Disability Services, Education Health, Housing, Jobs, Military and Veterans, Taxes, Small Business, Voting and a LOT more.



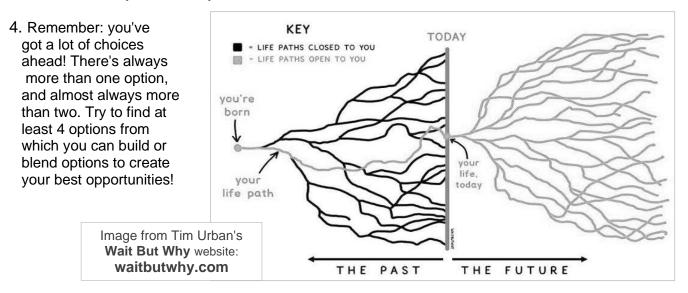
- 1. List the gifts that you bring with you!
  - Include your courage, determination and authenticity.
  - Your ability to listen well and offer the greatest gift a person can give: your attention.
  - The special tools and skills you've developed to share with employers, coworkers, customers and clients.
  - Expanded knowledge, compassion and commitment to those who are close to you.
  - The unique perspective, and pro-social community-building skills that you have to construct the future with others!



Additional items to add to your list!



- 2. Prepare for tough times. Write down book titles, articles, names of friends and family, and community resources you can turn to when things are tough; or when you feel down or vulnerable. When it's difficult to reach out to people; books may be a good place to start.
- 3. Check for "Over-Confidence". It's crucial to be confident...but foolish to be over-confident! Here are a couple of ideas to locate and address possible points of overconfidence:
  - + Play "Devil's Advocate". Be critical and pessimistic. If possible, solicit the help of a friend or a young person. (In general, the young are better at this than adults.)
  - + Resist comparing yourself to others. Everyone does things differently!
  - + Listen to, and address, concerns or criticisms from others. This doesn't mean you need to argue with them or change course. Just check to see if you are fully considering their perspective.
  - + Mix modesty and humility with enthusiasm.



## AGENCY and ACTION

## What can we do, with what we have, where we are, right now

\*\*\* We can get ready for change; ready to build what comes next; ready for the unknown! We can read, write, plan, draw, and think – as a strategic problem solver and community building collaborator.

\*\*\* We can stay flexible...mentally and physically...so that whatever comes, we will be ready and able to adjust and contribute.

\*\*\* We can reflect, and deepen our understanding and compassion.

\*\*\* We can consider the things that we would most love to give our deep attention to and consider how our unique gifts could bring strength to the areas we are most passionate about.

\*\*\* We can gather tools and build skills that we will need such as attending to issues with anxiety, depression, loneliness, self-doubt; or deepening skills we already have and which are so hard to find such as listening and caring.

\*\*\* We could learn something important for community building, so we can share it with any community we join.

\*\*\* Feel free to reach out to Fair Shake to see if we can connect you with a group of people who are working in the area where you would like to invest your efforts: outreach@fairshake.net.

Wishing you all the best through your transitions to come! Your success is important to me...and to our future together. **Ubuntu!** 

## <u>HOUSING</u>

Like the Fair Shake <u>Find A Job</u> page, the Housing Search page lists search engines to find housing near you. In addition to the websites listed below, there is a lot more information in the <u>Resource Directory</u> and in Reentry Guides section below the Search Box.



## <u>Aunt Bertha</u>

Aunt Bertha is a social care network that connects people and programs — making it easy for people to find social services in their communities. To do this, we've verified and added hundreds of thousands of programs covering every county in the US.



## <u>2-1-1</u>

A phone number and a website! Not sure where to turn? We are here for you. 211 receives more requests for help with finding housing or shelter or paying utilities bills (over 4.4 million each year) than for any other issue.

## Homeless Shelters and Service Organizations:

National list of homeless shelters and other services homelessshelterdirectory.org/

Find the Housing Authority Near You! A nearly-complete list. Some others are located on the Fair Shake website under State and Local Reentry Guides.

https://www.hud.gov/program\_offices/public\_indian\_housing/pha/contacts



## Section 8: Frequently Asked Questions

What is Section 8 Housing?

The actual name of the program commonly known as "Section 8" is the Housing Choice Voucher Program, a federally funded program that subsidizes rent for eligible participants. It is designed to assist very lowincome families or individuals. A housing subsidy is paid directly to the landlord on behalf of a participating family/individual.

How do I apply for Section 8 housing? Contact your local <u>Public Housing Authority</u>.



For further assistance, contact the Housing and Urban Development office nearest you.

Does my criminal record ban me from public housing?

There are only 2 convictions for which a PHA must prohibit admission:

- If any member of the household is subject to a lifetime registration requirement under a State sex offender registration program; and,
- If any household member has ever been convicted of drug-related criminal activity for manufacturing or production of methamphetamine on the premises of federally assisted housing.



Your Name Milwaukee, WI Your email 111-222-3333

EXAMPLE of a Letter of Explanation

Re: Letter of Explanation

Insert Date Here.

Dear Sir or Madam,

The things I value most are honesty, integrity and directness. Therefore, in anticipation of the criminal background check, you will find that in October of 2006 I was convicted of the offense of Armed Robbery - Use of Force. I served 24 months in prison for my crime. Upon release in 2008, I unfortunately, returned to the same negative influences and the same circle of negative associations and as a result, I re-offended in 2009. The charge was again, Armed Robbery this time as a Party to a Crime. I know that what I did was wrong. It was a result of poor decision making on my part and it hurt a lot of people. I've learned a great lesson and won't repeat those past mistakes.

While incarcerated, I completed my HSED through the Warren Young School. In addition, after a period of careful self-examination, I began working on ME. I successfully completed coursework in **Walking the Line - the Vow to Succeed Program, Cognitive Intervention Phases I and II, and Re-Entry bridge to Success programs.** I then continued my education, gaining certifications in **Telecommunications Technologies as a Network Cabling Specialist in Copper Based Systems**. Since my release I have done some full time work as laborer in a tannery and volunteered my time at my 11 year old son's school. However, I am looking forward to getting back to work full-time in the field of Telecommunications as an installer so I may further demonstrate the changes in my life and be a responsible member of society.

I can understand why you may be hesitant to hire someone with my background. However, I am eligible for **The Fidelity Bonding Program which can insure you for up to \$25,000** against any act of dishonesty on my part. Additionally, when you hire me, you will be eligible for **Work Opportunity Tax Credits to save you up to \$9,000 this year**. I will be happy to provide you more information about those programs during our interview. Lastly, I recently successfully completed the **Pipeline to Employment Training Program for Former Offenders** sponsored by the **State of Wisconsin Department of Workforce Development** and I can provide a letter of recommendation from them at your request.

I am eager to pursue this or other opportunities with your company because I am confident my skills and experiences will dovetail with the needs of your business.

Thank you for your time and consideration.

Sincerely,

Your name here

**Created by Maurice Sprewer** Employment & Training Specialist / Reentry Coordinator DWD / Job Service 4201 N. 27<sup>th</sup> Street Suite 602 Milwaukee, WI 53216

Sample of a Letter of Explanation

## ASA J. PETERS

#### 1514 Campbell, D1 Jefferson City, Missouri 64108 (816) 667-0421 (816) 992-1421

## AREAS OF RELEVANT SKILL

Multi-dimensional individual with experience as **heavy equipment operator**, **driver**, or **laborer** with technical knowledge in surveying, welding, and general maintenance. Excellent safety record and willingness to do more than what is expected. Communicate and interact effectively with diverse cultures.

- Heavy Equipment Operations: Forklift, Tractor, Loader, Backhoe, Motor Grader, Track Loader, Bulldozer, Bobcat Skid/Steer Loader, Scraper
- Driver: Dump Truck, Over-the-Road
- Technical: Surveying, Welding
- Maintenance: General, Preventative, Carpentry, Painting

### EDUCATIONAL BACKGROUND

Linn State Technical College

Heavy Equipment Operator Certificate Course

Welding; Blueprint Interpretation; Surveying; Preventative Maintenance

American Truck Driving School Over-the-Road Truck Driving Certificate Course

Northwest Missouri Community College

Introduction to Computer Information Systems; Basic Programming; Data Files; Structural Programming; Microcomputer Operating Systems

#### **EMPLOYMENT HISTORY**

TEMPORARY ASSIGNMENTS, Jefferson City & Cameron, MO

- Store Clerk/Stocker
- Library Clerk/Data Entry Clerk
- Computer Operator/Data Entry Clerk
- Chapel Head Clerk
- AM/PM Baker/Store Clerk

LINN TECHNICAL COLLEGE, Linn, MO

• Maintenance Technician – General maintenance, cleaning, carpentry, and lawn care.

SPRINGFIELD PARKS AND RECREATION DEPARTMENT, Springfield, MO

• Laborer, Park Maintenance

#### MAZZIO'S PIZZA, Springfield, MO

• Delivery Driver

DRIVEWAY PAVING, Toledo, OH

Dump Truck Driver/Laborer

NORTH AMERICAN VAN LINES, Ft. Wayne, IN

Over-The-Road Driver

## ARTHUR F. ECK, JR.

639 Arcadia Street Rochester, NY 12239 387-458-3241

## OBJECTIVE

#### BREAKFAST and LUNCH COOK

To assist a restaurant in attracting and retaining a strong customer base, by applying a passion for the culinary arts and a strong work ethic.

## PERSONAL PROFILE

- Experience working in a kitchen environment, filling orders and developing menu items.
- Ability to get the job done by employing critical thinking and problem resolution skills.
- Work well as a team player and independently with very little supervision.
- Received commendations for being dependable and hardworking.
- Bilingual, Spanish and English.

## COOKING SKILLS

- ✓ Prepared a selection of entrees, vegetables, desserts, and refreshments.
- ✓ Cleaned the grill, food preparation surfaces, counters, and floors.
- ✓ Met high quality standards for food preparation, service, and safety.
- ✓ Trained and supervised workers.
- Maintained inventory logs and placed orders to replenish stocks of tableware, linens, paper, cleaning supplies, cooking utensils, food, and beverages.
- Received and checked the content of deliveries and evaluated the quality of meats, poultry, fish, vegetables, and baked goods.
- ✓ Oversaw food preparation and cooking.

## **RESTAURANT EXPERIENCE**

**Kitchen Worker** – State of New York (Coxsackie Correctional Facility); Coxsackie, NY **Short Order Cook** – Rockies Breakfast Bar; Rochester, NY **Prep Cook/Laborer** – New World Diner; Rochester, NY **Lunch and Dinner Cook** – Albany's Italian American Restaurant; Albany, NY

## MILITARY SERVICE

#### U.S. Navy – Machinist Mate E-3 – Honorable Discharge GED obtained

This resume example created by and for *Expert Résumé's for People Returning to Work* Wendy S. Enelow and Louise M. Kursmark 2003 JIST Publishing Inc. Indianapolis, IN



## Find A Job

Finding employment is one of the top priorities of most people in society. Finding employment after incarceration is not only pivotal for reentry success, it can also be a requirement for parole or a halfway house.

It is important to find satisfaction in our jobs, but sometimes we must temper our wishes with our needs.

When we have to take a job that we are not excited about now, we can leverage the feelings of dissatisfaction to push us toward whatever it is that we need to do to find satisfaction. These things may include: submitting applications for jobs that we really want but may not be available now, or trying to work in an organization that has a similar philosophy to our own so we can move within the organization to a job that is more fulfilling, or perhaps we need to get the education required for certain positions, or maybe what we really want is to start our own business but need to work a 'day job' until our idea provides enough income for us to thrive.

Knowing there are many avenues to employment, Fair Shake offers several ways for you to engage within our website.

## Remember: most jobs get filled without ever being listed on a website!

When searching for employment, remember to consider what it is you <u>want</u> to do. What type of business would you like to work in, and in which positions do you think you would dowell? What kind of jobs might you enjoy doing? Keep your eyes on the prize! Even if you must work in a job you don't care for now, remember that you are building character, patience, tolerance and REFERENCES. The image to the right is what our "Get A Job" page looks like today. This page, like all pages on the Fair Shake website, is constantly evolving. Please let us know what you think!

## Fair Shake Employment Pages

Find a Job (or Start Your Own Business) Job Search Engines All search engines available online only W I hotspandert Online Job Applications Job Applications with the such as fast food, retail, grocer stores and printable job application forms from our comprehensive database. We feature information on 1,500 popular companies in mu industries such as fast food, retail, grocer stores, hotsis and restarts. Each company listed has a page which includes compri-history, service offered and common job opportunities. https://www.job-applications.com/ Way Up https:// Maullp We feel strongly that opportunity belongs to all, and that an individual should never be limited by their economic status, race, sexual orientation, gender, who you know, where you went to school, or wh you're from. glassdoor Glassdoor https://www.alassdoor.com/ Glassdoor is one of the fastest growing jobs and recruiting sites. It holds a growing database of millions of company reviews, CEC approval ratings, salary reports, interview reviews and questions, benefits reviews, office photos and more. No other site allows you to see which employers are hiring, what it's really like to work or interview there according to employees, and how much you could earn. VS. CEO Jobs for Felons Hub Jobs for Felons Hull A resource "website created by a few folis who have personally watched their loved ones struggle to get a job due to having a felony." They share their free reentry employment guide here. Check out their website or their Facebook page for more information: http://jobsforfelonshub.com/start-here/ or Facebook: https://www.facebook.com/jobsforfelonshub We have personally contacted each company for information regarding jobs for solutions. https://successfulrelease.com/jobs-forfelons/ Guide to Finding a Job Through Networking https://successfulrelease.com/who-hires-felons-where-to-network-to-find-jobs-for-fe Formerly Incarcerated College Graduate Network https://www.ficgn.org/job-leads\_Discover career-related jobs that welcome formerly incarcerated applicants and see the value in your lived experience. FICGN Jobline Toll-Free Number: 1-500-414-5745 If you are looking for employment, Jobline is a free public service available on the talephone 24 hours a day, 7 days a week. New jobs are listed on the system each day, and jobs that are filled are removed. All that is required is a took those talephone to stability your personalized jobscarb points. The system is designed for you to use each day during your job **USA** Jobs An official website of the United States government https://www.usajobs.gov/ O\*Net o net Occupation Search! https://www.onetonline.org All of these websites have thousands of jobs available at different employability levels Indeed.com Simplyhired.com Monster.com Linkedup.com Non-profit Job Search Engines: Gary's Job Board: Garifs Truck Drivers wanted! Idealist Gary can find you a better truck driving job, with or without a CDL. www.idealist.org Jobs, Internships and Volunteer Opportunities (that can sometimes turn in to jobs...) idealist ( Website: http:/ More information about trucking / driving jobs: Jobs That Help ★ https://www.fairshake.net/employment-trucking-driving-jobs/ JOBS THAT HELP https://www.jobsthathelp.co WISCONSIN JOB SEEKERS! Looking for a Prepare For Work! WISCONSIN JOB SEEKERS! Looking for a meaningful career that makes a positive difference in your community? Whether you are an experienced professional or an enthusiastic newcomer, you have come to the right place! \* www.fairshake.net/prepare-fo Resume Writing Ideas
 Letter of Explanation
 Prepare For Your Intervie
 and much more! Encore encore.org www.encore.org Employer Support Jobs for people 50+ yrs of age Give employers tools a nd information to help them hire you Philanthropy News Digest Philanthropy News Digest: all levels of non-profit jobs. Share this document with your potential employers to help them hire you. http://philanthropynewsdigest.org/jobs GIGS: Single or multiple day opportunities Groot, single of multiple day opportunities for an interesting temp option, you can check out the Craightist in your area under 'Gigs'. You'll find opportunities that include moving furnitus, doing yard work for a few hours, car dismantling, CDL temporary jobs, staff for veekend events, handypeson, cleaning, asrpentry, welding, electrical, plumbing painting, brand ambassadom (tep) and much more. Many of these gigs have opportunities that can built hol job. Bonding, WOTC, and EEOC fliers You are bondable in Federal Bonding Flier Work Opportunity Tax Credit Flier Equal Employment Opportunity Commission: Background Checks A Keep the author's intent in mind when searching on Craig's list. Beware that some listings are quite sketo In More on Background Checks: What Applicants Need to Know Formerly Incarcerated Individuals' Job Restrictions (US and Wisconsin) Created by the WI-DOC Ltopy Committee and the second secon Thttps://newyork.craigslist.org/ US Department of Labor CareerOneStop Formerly Incarcerated Reemployment C http://www.careeronestop.org/ExOffen careeronestop F Start Your Own Business Watch The Video! It's not easy, but for the creative, courageous and tenacious, i often the right thing to do. Here are a few documents to help you get started. 1-877-348-0502 TTY: 1-877-348-0501 Career Onestop Locations: From the Small Business Administration 📫 Alabama 👘 Louisiana n Ohio 🗎 Business Plan Template

www.fairshake.net

Find a Job



## Prepare For Work

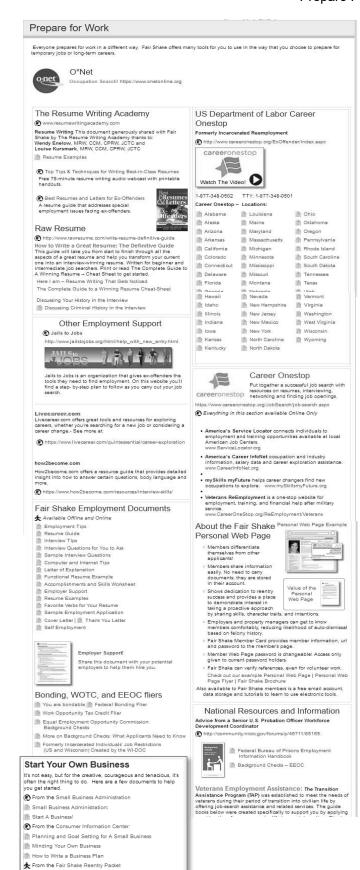
There are many ways to approach employment. Some people 'know somebody', sometimes we get lucky and meet our new boss or coworkers where we volunteer or through a recreational activity...but most of us will write resumes, find available jobs online or through an employment agency, fill out applications and then endure one or many job interviews.

Thanks to the generosity of several resume' writing professionals and job readiness coaches, we've assembled what we've found to support you as you build your resume', your interview skills, and your confidence!

While the information here addresses several of the concerns of job seekers, we want to encourage you to also consider topics from the "Free School" section of this book, the website or the software, to support you through the inevitable challenges that will occur as you create desirable outcomes.

Please remember: many employers want to hear more about how you built yourself up while you were incarcerated than they do about your past. Keep the conversation positive!

They want to know that you care. That you will be a good listener and team member, if you can embrace the company culture, learn, follow through and get things done. They want to know that you are interested and motivated.



Self Employment

**Employment - Employment Services** We are dedicated to helping you find your next career! The National Urban League is a historic civil rights organization dedicated to elevating the standard of living in historically underserved urban communities. Founded in 1910, the National Urban League spearheads the effort of its local adfiliates through the development of programs, public policy research and advocacy. http://www.nuljobsnetwork.com/

## **Employment - Employment Services** 5201 N. Beach Street, Suite 141

Fort Worth TX 76137 Phone: 682-647-1106 http://www.selectstaffing.com/SelectStaffing/main. cfm?nlvl1=1

#### **Employment - Employment Services**

5000 Western Center Blvd Suite 180 Haltom City, TX, 76137 817-581-0091 817-581-0511 http://www.coworxstaffing.com/

#### **Employment - Employment Services**

America Works includes work readiness training, vocational training, career placement, career advancement, and employment retention services. Our mission is to equip each individual who comes to our offices with the right tools so that they are able to provide for themselves and their loved ones. People find employment, and employers find talent! Due to the Coronavirus Pandemic, you must contact the office first before you can engage in in-person services. Click on the link above to find the location nearest to you. https://americaworks.com/virtual-contact-info/

#### Employment - Staffing Agency

PeopleReady has re-imagined and simplified the path that connects people and work. Whether you need workers or youre looking for new job opportunities, were ready to deliver results for you today

https://www.peopleready.com/

#### **Employment - Workforce Development**

Search one of the largest job databases in Texas. Register for work so employers can find you. Use job search resources to increase your job opportunities. Get rsum writing tips and learn job-winning interviewing techniques. Find resources on training and education programs. Explore programs available at community colleges, licensed career schools, universities and other training providers. Learn about programs that may fund training for eligible individuals. Use tools to help identify the types of training that could help you achieve your employment goals. https://www.twc.texas.gov/jobseekers

#### Health - Free/Sliding Scale Clinic

1,400 Free and Charitable Clinics and Pharmacies provide access to healthcare for uninsured and underinsured people in communities across the U.S. Find one near you! https://nafcclinics.org/

#### Employment - Employment Services

3328 Ave B Fort Worth, TX 76105 682-365-7569 Reaching Out Ministry is a faith base ministry and will provide the following as an immediate need to ex-offenders when they are released, job placement leads, personal hygiene's and clothing.

#### **Employment - Employment Services**

5650 Alliance Gateway Freeway Ft Worth, TX, 76177 817-581-0091 817-581-0511 http://www.coworxstaffing.com/

#### **Employment - Employment Services**

4801 Mercantile Drive Ft Worth, TX, 76137 817-581-0091 817-581-0511 http://www.coworxstaffing.com/

#### **Employment - Licensing Information**

920 Colorado Austin, Texas 78701 http://www.license.state.tx.us/

#### Employment - Staffing Agency

Manpower is dedicated to enriching people's lives with meaningful employment and development opportunities, as we have done for more than 60 years.

https://www.manpower.com/ManpowerUSA/home

#### **Health - Crisis Hotline**

Domestic Violence Hotline 1-800-799-7233(SAFE) StrongHearts Native Helpline 1-844-7NATIVE (1-844-762-8483) Runaway Safeline 1-800-RUNAWAY / 1-800-786-2929 Human Trafficking Hotline 1-888-373-7888 Child Abuse Hotline - 1-800-4-A-CHILD (1-800-422-4453)Substance Abuse Treatment - 1-800-662-HELP (4357) Center for Missing and Exploited Children (NCMEC) Hotline - 800-8435678 Sexual Assault Telephone Hotline - 800-656-HOPE (4673)Suicide Prevention Lifeline Hotline - 800-273-8255 https://www.acf.hhs.gov/acf-hotlines-helplines

#### Health - Free/Sliding Scale Clinic

Clinics listed on our website offer services for free or at a reduced rate. Many clinics are operate under a sliding scale schedule. This means that costs to patients are calculated based on income. https://www.freeclinics.com/

#### Health - Free/Sliding Scale Clinic

1709 East Hattie Street Fort Worth, TX 76104 (817)-536-0505 A full-service clinic housed right inside Beautiful Feet Church. The clinic team treat homeless patients for everything from the common cold to HIV. The clinic is open every Wednesday at 10:30am and

#### Health - Free/Sliding Scale Clinic

655 Taylor Street Fort Worth, TX 76102

817-289-6800

conveniently located inside First Christian Church The clinic is open to anyone Monday through Thursday from 8:30 a.m. – 4:30 p.m. and Fridays 8:30 – 11:30 a.m.. Appointments can be made over the phone or online. Walk in emergencies are also accepted.

Fees-Sliding scale based on income if uninsured; hardship waiver for those in homeless shelter and in-house rehab programs

http://tarrant.tx.networkofcare.org/mh/services/ag ency.aspx?pid=CommunityEyeClinicEyeCare\_988\_ 20

#### Health - Free/Sliding Scale Clinic

2106 N Main St

Fort Worth TX, 76164-8511 817-625-4254

We provide care to anyone, regardless of: Income, residency status, employment, health insurance coverage or ability to pay for services. We do not discriminate on the basis of race, color, national origin, language, religion, disability, age, or gender.

http://www.ntachc.org/services.html

#### Health - Free/Sliding Scale Clinic with Dental

There are many types of health clinics nationwide. There are low cost, affordable, sliding scale, medicaid accepted, community health care clinics, emergency clinics and regular medical clinics. Our directory provides not only the clinics listed, but also information, pictures, comments, and reviews on these clinics.

https://www.clinicdirectory.org/state/texas.html

#### Health - Free/Sliding Scale Dental Clinic

1709 East Hattie Street

Fort Worth, TX 76104 (817)-536-0505

The Dental Clinic is a fully functional two chair clinic started by Dr. Tom and Lucia Howorth. The clinic is fully operated by volunteer dentists and

dental assistants. The clinic is open on most Fridays from 8:30am to 12:00pm. Please call us to confirm the hours of

the clinic. http://thefeet.org/our-ministries/dental-ministry/

#### **Health - Narcotics Anonymous**

Join the millions who have found comfort and hope within these nonjudgmental communities and have successfully freed themselves from the struggles of addiction. Find local NA meetings by location, day of the week, and time.

https://findrecovery.com/na-meetings/

#### Health - Reduced Cost Medication

HELPLINE (800) 503-6897 in English or Spanish. Find help with the cost of medicine! We offer a free drug discount card that may help you obtain a substantially lower price on your medications. https://www.needymeds.org/drug-discount-card

the patients are all seen on a first come, first served basis. http://thefeet.org/our-ministries/medical-ministry/

#### Health - Free/Sliding Scale Clinic

2909 Mitchell Blvd. Fort Worth, TX 76105 817-625-4254 Monday - Friday 8:00AM - 5:00PM We provide care to anyone, regardless of: Income, residency status, employment, health insurance coverage or ability to pay for services. We do not discriminate on the basis of race, color, national origin, language, religion, disability, age, or gender.

http://www.ntachc.org/services.html

#### Health - Free/Sliding Scale Dental Clinic

We continuously update our website with new information on dental clinics. Many of the resources for dental care are free, but many are based on income and/or discounted in other manners. Please review the listings and contact the dental clinics through the websites provided (and/or phone numbers listed), to obtain full details. We do not offer guidance. If you find any of our information improper, or if you have any question, please email us at support@thedentistsnearme.com. We will immediately reply to your email. https://www.usdentalservice.com/?gclid=EAIaIQob ChMIyaH1p9 k9gIVWZcAAB0lrg1FEAEYASAAEgK7c vD BwE

#### Health - Health Department

Health Promotion and Chronic Disease Prevention (HPCDP)

Many services and resources can be found on the website.

https://www.dshs.texas.gov/health-wellness.aspx

#### Health - Reduced Cost Medication

(888) 311-6224 x115 Save an average of 15-55% on your prescriptions! Print a free card or download the app to your phone.

https://www.americasdrugcard.org/index.aspx

#### **Reentry Resource - Multiple Resources** Available

Search for benefits in Education, Grants, Loans, Social Security, Housing and Utilities, Employment and Career Development, Financial Assistance and more

https://www.benefits.gov/categories

#### **Reentry Resource - Multiple Resources** Available

211 connects you with thousands of nonprofit and government services in your area. If you want personal assistance call the three-digit number 211 or 877-947-2211. A friendly voice to talk with you 24/7/365 https://www.211texas.org/

#### **Reentry Resource - Multiple Resources** Available

2300 Circle Dr Ste 2301

#### **Reentry Resource - Multiple Resources** Available

Our findhelp technology powers Americas leading social care network. Our network features more than 300,000 free and reduced-cost programs in all 50 U.S. states, territories, and Puerto Rico, powering social care systems for hundreds of customers nationwide.

https://www.findhelp.org/find-social-services/texas

#### **Reentry Resource - Multiple Resources** Available

Scroll down the page to find your state. Titles in the left column will lead you to resources available nationwide.

If you scroll down the page to find your state name, you can click on that for statewide resources.

https://www.needhelppayingbills.com/index.html

#### **Reentry Resource - Multiple Resources** Available

610 S Jennings Ave Fort Worth, TX 76104 (817) 834-2833 Please call for an appointment. http://www.txrs.org/pages/services.html

#### **Reentry Resource - Multiple Resources** Available

3500 Noble Avenue Fort Worth, TX 76111 Phone: 817-632-6000 Cornerstone's Reentry Services are a part of the recovery and restorative programs offered to imprisoned offenders as well as returning ex-offenders. http://www.canetwork.org/reentry services.aspx

#### Reentry Resource - Multiple Resources Available

3500 Noble Avenue Fort Worth TX 76111-4618 (817) 632-6000 The Tarrant County Reentry Coalition is a group of concerned citizens and organizations working to help ex-offenders returning from incarceration in Tarrant County. https://www.tcreentry.org/

#### **Reentry Resource - Religious**

1709 East Hattie Street Fort Worth, TX 76104 (817)-536-0505 WORSHIP SERVICES Bible Study When: Monday-Saturday at Fellowship Hall 9:00am (8:30ám in the summer) Chapel Service in the sanctuary Monday-Saturday at 11:15am Sunday Service starts at 9:00am in the sanctuary. Wednesday Night Street Light starts at 7pm in the sanctuary.

http://thefeet.org/our-ministries/worship-services/

#### Shelter - Low Income Housing

FWHA develops, owns, and operates quality

#### Fort Worth, TX 76119 682-703-1600

Provides one-on-one sessions with a navigator for adults returning home from jail and prison. Services include counseling, medical care, educational resources and more. Provides referrals to service providers of emergency assistance, employment, housing, etc. Offers a weekly orientation/reentry essentials class every Monday on how to return to Tarrant County from incarceration.

https://tarrant.tx.networkofcare.org/

#### **Reentry Resource - Multiple Resources** Available

4804 E. Rosedale Street, Fort Worth, Texas 76105 817-536-2723 Restoring Hope Center provides room and board, spiritual enrichment, adult education, job and life skills development and training, motivational and self-esteem building, money management, saving, budgeting, stress control, problem solving and other educational courses that will prepare participants to re-enter society and lead a productive life. Monday-Friday: 9:00 - 5:00

http://www.restoringhopecenter.org

#### **Reentry Resource - Multiple Resources** Available

1709 East Hattie Street Fort Worth, TX 76104 (817)-536-0505 A washer and dryer utility room is set up inside Beautiful Feet, where the homeless get a change to wash the few belongings they own. It is open every weekday from 9:30am until noon on a first come, first served bases.

Showers: The showers are set up similar to the laundry room, where the homeless get a chance to shower and shave. These are open every weekday from 9:30 until noon on a first come, first served bases

http://thefeet.org/our-ministries/laundry-and-show ers/

#### **Reentry Resource - Reentry Coalition**

Cornerstone Assistance Network 3500 Noble Avenue Fort Worth, TX 76111 817-632-6000 Partnering for a long-range strategy aimed at breaking the devastating cycle of criminal recidivism in tangible ways We meet the third Friday of each month, from 9:30 to 11:00 http://www.tcreentry.org/

#### Shelter - Homeless Shelter

3500 Noble Avenue Fort Worth, TX 76111 Phone: 817-632-6000 Promise House provides a loving home environment for homeless women including those

affordable and accessible housing for citizens of Fort Worth and Tarrant County with a range of incomes utilizing various federal, state, and local programs. Our agency currently provides more than 6,000 units of quality affordable housing and serves more than 18,000 citizens. Fort Worth area: 817-333-3400 Metro number: 817-429-2209 Fort Worth Housing Authority 1201 East 13th Street Fort Worth, TX 76102-5764 Mailing Address: Fort Worth Housing Authority Administration PO Box 430 Fort Worth, TX 76101-0430 http://www.ftwha.org/

#### Shelter - Transitional Housing

1927 Hemp Hill Fort Worth, TX 76110 817.926.2505 817.690.0049 Housing for men and women, \$320/mo. Only two sex offenders at one time. Limited # of electronically monitored, also. released from prison. Women and volunteers who come to Promise House will leave forever changed with a promise from God. http://www.canetwork.org/promise house.aspx

#### Shelter - Salvation Army

1855 E. Lancaster Fort Worth, TX 76103 817.344.1822 Provide food and clothing pantry. Also provides a shelter. No zipcode restriction. Open 8:30-4:30 M-F.

#### **Shelter - Transitional Housing**

3500 Noble Avenue Fort Worth, TX 76111 Phone: 817-632-6000 There is no question that the New Life Center is making a difference in the lives of the men it serves. Approximately eighty percent of NLC residents have a history of substance abuse and about half a criminal background. Despite these seemingly overwhelming statistics, we have men graduating from college every year, including one who was Valedictorian of his class at TCU! Most exciting, in our eyes, we see residents receive and grow in Christ. We are blessed to be a part of what our great God is doing at the New Life Center! http://www.canetwork.org/new\_life\_center.aspx

POSITION APPLIED FOR:

APPLICANT TELEPHONE:

## **Employment Application**

		anon	SOCIAL S	SECURITY NUMBER	•		
YOUR NAME:							
Last ADDRESS: Are you able to perform the essential functions of the position with or without accommodations?		Yes I AM SEEKIN IF NECESSA	<b>NO</b> G A PERMANE RY FOR THE J which shifts)?	Middle LE FOR EMPLOYME (If yes, verification wil :NT POSITION: OB I AM ABLE TO:	ENT IN THE U	)	
Yes	No	Provide a valid		valid Alaska Drivers License?			
IF NECESSARY FOR THE JOB, ARE YOU I <b>WILL BE ABLE TO REPORT TO WORK</b>				1821	_		
EDUCATION:			Yrs. Completed	Field of Study	Gradua	ate or Degree	
High School							
College/University							
Business/Technical							
Other (May include grammar school)							
Duty/Specialized Training:	s who are not relatives or for	mer supervisors.					
Name	Address	Telep	hone	Occupation		Years known	
Name	Address	Telep	hone	Occupation		Years known	
	rst. Include summer or temporre, in the summary (following						
Employer Name and Address	Position Title/Duties Sk	ills			Dates Empl from Reason for	to	
	Supervisor's Name:		Telepho	ne:	-		
		:11-			Data 5		
Employer Name and Address	Position Title/Duties Sk	ills			Dates Empl from	oyed to	
					lion		
					Reason for	leaving	
	Supervisor's Name:		Telepho	ne:			

EMPLOYMENT CONTINUED			
Employer Name and Address	Position Title/Duties Skills	Position Title/Duties Skills	
			Reason for leaving
	Supervisor's Name:	Telephone:	
Employer Name and Address	Position Title/Duties Skills		Dates Employed from to
	Supervisor's Name:	Telephone:	Reason for leaving
Summarize other employment related to this job:	I		
Types of computers, other electronic or equipment that you are qualified to operate			
Typing speed: per minute.			
Professional Licenses, Certifications or	Registrations:		
Additional skills including supervision sk regarding the career/occupation you wis			
In case of accident or illness please con	tact: Name:	[	Daytime phone:
Address:			Relationship:
references may be checked. If you have	of our procedure for processing your employ misrepresented or omitted any facts on this nay make a written request for information de	application, and are subsequently h	ired, you
	e required to: supply your birth certificate or ug test, or to sign a conflict of interest agree		in the US,
I understand and agree to the information	n shown above:		
Signature:		Date:	
employers are required to provide equal	ile many employers are required by federal l employment opportunity and may ask your r n is optional and failure to provide it will have	national origin, race and sex for plan	ning and
Employer Section:			



www.fairshake.net PO Box 63 Westby, WI 54667 608-634-6363

## Fair Shake Employer Support

All of this information and much more can be found at https://www.fairshake.net/employers

Although tremendous responsibility is on the shoulders of those transitioning from prison to society, their success is made possible only when the entire community is involved.

Employers have the opportunity to help create one of the first and most stable bridges to reentry success. Fair Shake supports an employer's desire to understand formerly incarcerated applicants by offering tools and information to help you make informed, careful hiring decisions.

Fair Shake has also created tools for our members to more fully demonstrate their character than may be available on a standard job application through our free "office in the clouds", which includes a Personal Web Page.

#### The FAIR SHAKE PERSONAL WEB PAGE (PWP): What you learn about these applicants

Building a Fair Shake personal web page is not an easy feat! Formerly incarcerated people who create this page demonstrate many things to you:

- HONESTY: They are open, honest and direct by letting you know s/he has been incarcerated. As you may well imagine, this takes an enormous amount of courage. We know that honesty is imperative to building trust. Is honesty something you are looking for in your employees?
- SELF-MOTIVATION: Creating this page demonstrates the applicant's perseverance tenacity, and desire to succeed. S/he had no coercion in building this page; there was no class for it nor did anyone recommend they do this. They built the page of their own volition.
- TECH-SKILLS: A variety of computer skills were required to create the Personal Web Page including: scanning, storage, typing, and understanding 'cloud' technology; to name a few.
- HUMANNESS: In addition to the above, the applicant offers information here that describes more than skills and experiences; you learn who they are and what they bring to your organization. This information is very important in building company culture, but is not requested on standard job applications.

#### Why hire a formerly incarcerated person?

- To keep your options open for hiring the best possible candidate!
- Many formerly incarcerated people have received extensive training
- Many formerly incarcerated people are motivated to work
- Many formerly incarcerated people have a job coach or advisor
- Support is available for training and reducing risk



## Fidelity Bonding Program

The **Fidelity Bonding Program** offers six months of free bonding support to businesses across the country to lower their risk when hiring applicants who have been incarcerated.

Federal Fidelity Bonding Program: http://bonds4jobs.com

Bonding can:

- Reduce your risk when you hire formerly incarcerated people
- Provide six months of FREE insurance against employee theft
- Be obtained quickly and easily by just a phone call to confirm your hire

To bond a formerly incarcerated new hire today call toll-free: 877-US2-JOBS (877-872-5627)

### Work Opportunity Tax Credit (WOTC)

The WOTC is a special tax credit available for hiring former felons (and others) and must occur within one year of their release date. The WOTC is available to any size business from small organizations to national corporations. The credit is also available for any type of job. The work can be full-time, part-time, temporary, or seasonal.

Facts about the WOTC tax credit:

- Employers can save as much as \$2,400 in taxes
- Applies to the first year of employment
- The new employee must work 120 hours for the employer to begin to receive credit Exceptions:
  - Not for independent contractor work
  - Not for a business owned by a close relative

To find out more: <u>http://www.doleta.gov/business/incentives/opptax/wotcEmployers.cfm</u> Or call: 1-800-829-4933

#### **Employee Training Support**

Your business may be eligible for a state or federal training grant (or other funding). To find out what you may qualify for, check with your Workforce Investment Board, Small Business Development Center, or economic development agency.

- Workforce Investment Board: <u>http://www.servicelocator.org/contactspartners.asp</u>
- Small Business Development Center: <u>https://www.sba.gov/tools/local-assistance</u>
- Economic Development Agency: <u>https://www.sba.gov/content/economic-development-agencies</u>

#### Ban the Box:

Are you ready to remove the box that says 'Have you ever been convicted of a felony?' from your job application forms? If so, we can help! <u>https://www.fairshake.net/ban-the-box/</u> On our page you will find:

- Best Practices and Model Policies
- Fair Chance Fact Sheet
- Community Hiring Model
- Which states, cities and counties Ban the Box
- Learn from dedicated states like Minnesota who have Banned the Box for both public- and private-sector jobs. They freely share information for you to do this, too.

Thank You Letter 1/1



## Thank You Letter

Writing a thank you letter allows you the opportunity to share your reflections from interview including topics that were discussed and your decision to accept the job if it is offered to you. If you do not want the job you can write a short thank you letter stating that you wish to withdraw your application. If you do want the job, restate the qualifications and social skills you possess related to the requirements of the position and culture of the company. Be sure to send your thank you letter within a day of your interview.

Sue Kastensen PO Box 63 Westby, WI 54667 608-634-6363 sue@gmail.com

January 20, 2012

Alex Wikstrom Sun Dog Manufacturing 123 Swiggum St. Westby, WI 54667

Dear Mr. Wikstrom:

Thank you for taking the time to meet with me about the Shipping Manager job opening yesterday. I appreciate the opportunity to interview for this position.

Upon reflection, I believe I am a good fit for the Shipping Manager position and also for the company. I bring four years experience in shipping and receiving and I am familiar with nearly all of the tools you showed me. I learn quickly and will be able to master each of the computer shipping programs easily. My personality is well-suited to accommodate the variety of employees who will bring items to be shipped, and also the freight handlers that I will interface with.

Thank you for listening to me describe my past and what I have learned from my incarceration. Be assured that I have reflected upon, learned from, and moved beyond all types of criminal behavior. I am ready and willing to be a reliable benefit to Sun Dog Manufacturing.

I'm very interested in working with you and your team. I am a dedicated worker and can commit to supporting Sun Dog Manufacturing well into the future. Please feel free to contact me if you would like further information. My cell phone number is 608-634-1234

Thank you again for your time and consideration.

I'm looking forward to hearing from you.

Sincerely, Signature Here Sue Kastensen

\*\*\* For many more examples, Search the Internet for Thank You Letter Examples \*\*\*



## Self-Employment

CAUTION: Entrepreneurship is NOT for the weak!

The idea of owning a business is attractive to many types of people. Some are drawn to 'be their own boss', to work closer to where they live, or to provide a product or service to an area where it is needed. Some people feel they can take more pride in their work and also be recognized for their efforts, still others feel they can have greater job security and may even be able to sell their business or pass it on to their children. Our shared *American Dream* features a 'rags to riches' story that includes a plucky protagonist that pulls her- or himself up with their bootstraps to achieve financial and social success.

One of our basic human needs is to feel we have the power to determine our destiny. Owning your own business is certainly one way to take control. Unless the start-up is handled cautiously, intelligently and with a long-term commitment, however, a person can drive their dream right into the ground.

This brief document will only cover the very basics (mostly using bullet points!) of things to consider in starting a business. It is merely a check list to assess if this is the right path for you, and also to consider some of the many things you'll need to address to get started...and then to keep it running.

#### Let's begin with some simple questions to ask yourself:

- What kind of business do I want to start? Will I provide a product or a service?
- Where will my business be located? What type of community supports my business? (examples: neighborhood, city, state, internet)
- Who are my customers? What makes them different from other consumers?
- How must I organize my company: What regulations must I follow? Does this business require special licensing or permits? How should I incorporate? (examples: LLC, S Corp, B Corp, non-profit)
- Where and how will I advertise or otherwise communicate to my customers?
- Does my business benefit all of the members of the community in which it is located?
- What is the name of my business and what is my 'tag line' or 'elevator speech' to describe it?
- How will I explain my business to my grandmother? (good practice; even if she is no longer with us)
- Can I tolerate book-keeping or am I able to pay someone who can?

#### Are you willing and able to:

- Start organized and stay organized?
- Follow legal procedures (including lots of paperwork!)?
- Ask for help?
- Pay taxes willingly?
- Be flexible, creative and responsive when things don't go as planned?

## FairShake

#### Now let's look at some difficult things to consider in starting a business:

- Can I handle a lot of rejection and nay-sayers?
- Will I feel jilted or jaded when my friends are not willing to be my customers or backers?
- Can I live with little to no income for at least 1 year and up to 3 years?
- Am I willing to sacrifice much of my leisure time or social life for up to 3 years as well?
- Do I have a super-strong moral base? (The temptation to cheat can be powerful for many.)
- Can I provide clear proof I will be able to succeed and that I am a worthwhile risk to small business loan officers?
- Do I have solid back-up plan for repayment?
- Am I comfortable with risk or will I worry?
- Am I physically strong enough to endure hard work, stress and exhaustion?
- What aspects about running a business matter most to me?
- Am I a 'people person' and if not, can I hire this person, or how will I communicate with customers?
- What are my 'competitors' doing? What do I do similarly or differently to what they are doing?
- How long will it take to start my business before any money begins to come in? Can I start it while I
  work at another job?
- Am I willing and able to trademark, copyright or patent my name, logo, written or recorded material or invention?

#### Some possible snags or ways to fail at starting a business:

- Need others to do work or research for you to get started.
- Blame others or 'the system' when things get difficult
- Require more resources from outside investors than you are willing to contribute yourself.

#### A couple of resources for entrepreneurial hopefuls:

#### SCORE: https://www.score.org/

Small Business Administration: https://www.sba.gov/

US Patent and Trademark Office: http://www.uspto.gov/

How to Write a Business Plan: http://articles.bplans.com/how-to-write-a-business-plan/

Free Government Publications: The Consumer Information Catalog lists approximately 200 free and low-<br/>cost publications available to you from various federal agencies. The publications cover topics such as<br/>money, health, employment, housing, federal programs, travel, small business, and education.<br/>To write for your free catalog, send your request and address to:Federal Citizen Information CenterAlso ask for "How to Write a Business Plan Pub #173Attn: Catalog<br/>Pueblo, CO 81009

Please share your thoughts, ideas, questions and concerns. Your questions, suggestions and ideas will help me improve this page to better serve our future business owners!