



TARGET TEXAS BUSINESS

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Growing Successful Businesses in Rural Texas

Characterizing the situation and developing an extension presence

Stories of new local business start-ups, of legislation attempts to create small-business friendly policies, and business successes appear almost daily in the popular press. Magazines and books pledging to provide all the tools necessary for financial success capture more shelf space in local bookstores than ever before. Agencies dedicated to helping businesses succeed are being overwhelmed with requests for educational materials and individual assistance. Why is so much attention being focused these days on helping individuals succeed in their efforts to own and operate their own businesses?

The answer is that there are *many* very good reasons why so many resources are being aimed at growing successful businesses in rural Texas. These same reasons also explain interest of Extension Agents (AG and FCS) in helping businesses in their communities be successful. This article is the first in a series of articles aimed at generating interest in educational programs and materials that will make county Extension agents better prepared for helping grow businesses in rural Texas.

Why focus on businesses in rural Texas? Rural areas traditionally face unique challenges that set them apart from urban centers. Not only are there differences in types of businesses found, but in

available services and professional support, financial resources, customer base, and in many other areas that tend to provide urban businesses a greater chance of success. (Refer to article on Entrepreneurial Synergy, page 3, and How To Target Business, page 7.)

Selected questions will serve as a point of departure on a journey to develop programs and materials aimed at helping people grow successful businesses in rural Texas. There are many issues to be addressed, so topics will continue to be added. Hopefully, responses and inquiries from readers will result in suggested topics as their interest in business management grows and as they take a more active role in assisting people with local growing businesses.

Some questions to be addressed:

- # Why are so many people interested in starting and operating their own businesses?
- # Where do all the ideas for businesses come from? Which ones have potential for success?
- # Why is the success of businesses in rural areas so important?
- # Why should county Extension agents be involved in helping to grow businesses in their counties? What are some suggested roles for agents who chose to help people managing local businesses?
- # What have some rural communities done to successfully generate new business and help retain and grow local businesses?
- # What are the important activities and products that increase the chances new businesses will succeed? Why is it important to get an early start on these?
- # What needs to be done to help existing businesses increase their chances for long-term success?
- # What are some of the unique challenges facing business owners in rural areas?

- # How are management functions different/similar for different types of businesses?
- # What types of information and support are available for rural businesses?
- # What types of skills and competencies characterize successful business managers?
- # What tools do managers of successful businesses use to help them accomplish their management functions?
- # How does risk management fit into the management of various types of businesses found in rural areas?

Watch for announcements of professional development opportunities that will support county efforts to help clientele develop and grow businesses.

This article is authored by Dr. Greg Clary, Extension Economist-Management, P.O. Box 38, Overton, TX 75684, 903/834-6191, g-clary@tamu.edu, web site <<http://overton.tamu.edu/agecon>>. Please feel free to contact him with any questions, comments, or suggestions for future topics to be addressed.

Welfare to Work: How To Involve Business

Involving businesses in welfare-to-work efforts brings key resources and problem-solving abilities to the task of helping people get into jobs and off welfare.

It is critical to help former recipients stay in jobs and increase wages so that they can support their families without government assistance. A recent book by Brandon Roberts and Associates, *Welfare to Wages: Strategies to Assist the Private Sector to Employ Welfare Recipients*, focuses on different ways to encourage employers to hire recipients. Some of the best ideas include:

- # Asking industry associations to help develop sector-based work preparation and training programs.
- # Contracting with individual employers to develop and manage their own training programs with the support of public training funds.

- # Working with private staffing or temporary employment agencies to serve welfare recipients.
- # Asking employers to help govern and operate welfare-to-work efforts.
- # Using education and training providers to prepare recipients for employment in high-demand, entry-level positions.
- # Contracting with private, for-profit firms and community-based nonprofits to prepare and place recipients in jobs.

To order a copy of the Roberts and Associates book, call the publications hotline at the Charles Stewart Mott Foundation (800) 645-1766 or check out their Web site <<http://www.mott.org>>.

Successful Training



Ca\$hing In On Business Opportunities Professional Development Training '99 Grant

The Austin training attracted a small but intense group of agents and specialists from TAEX and PVAM-CEP program. Five members of the National Home Based and Microbusiness Design team along with TAEX faculty (Greg Clary, Greg Taylor, Lynn White, Wayne Hayenga, Rosemarie Hoffman and Pam Brown) presented sessions from the curriculum. Plans are being considered to repeat the training twice in 2000. Contact Dr. Pam Brown for more information.

Participating in the FDRM sponsored program were Mary Sue Cole, Hunt CEA-FCS; Shirley Brown, Ft. Bend CEA-FCS; Jane Holubec, McCulloch CEA-FCS; Delores Sandman, Travis CEA-FCS; Clemogene Wilson, Harris CEA-FCS; Cassie Steele, PVAM-CEP; Amparo Navarrete, PVAM-CEP; Dr. Jason Johnson, District 7 Economist; Dr. Blake Bennett, District 4 Economist; Gail Long, PVAM-CEP.



ENTREPRENEURIAL 'SYNERGY' STARTS @ HOME

Economic development is more than attracting value-added industry. When the industry moves on to other more economically attractive locations, what happens to the 20–200 employees? What are they left with? Must they uproot home and family and move, or learn new skills, take pay cuts? Big business relocation or dissolution is a reality in today's business world. Rural communities suffer tremendously when an industry closes or leaves the area. Youth in rural Texas communities have been plagued with the mindset that they have to leave home to realize prosperity. The lament among rural citizens groups is 'how can we keep our young people here?'

A diversified local, regional and state economy that encourages microbusiness, including home based business development, offers one solution. Table 1.1 shows the increase in home based businesses from 1997 to 1998. The Small Business Administration reported in 1995 that microbusinesses with 1–4 employees created 35% of new jobs in the U.S. Refer to Table 1.3 on page 8 of this newsletter and note the number of businesses in 1998 in Texas with 1–4 employees.

Table 1.1

Note: New home based businesses and commercial businesses in Texas, 1997 and 1998:

1997			1998		
Home based	Commercial	Total	Home based	Commercial	Total
85,524	82,069	167,593	94,433	73,789	168,222
<51%>	<49%>		<56%>	<44%>	

The following are some strategies to consider in your local community and statewide, if Texas is to develop entrepreneurial 'synergy':

Change	Method
Teach entrepreneurial thinking and work to change the public perception of home based businesses.	Teach "thinking outside the box", give figures on county numbers of home based business. (<i>Note: Table 1.1, 1997 numbers are in each county office. 1998 numbers are available from Pam Brown.</i>)
Strengthen support for microenterprise.	Involve microenterprise owners in panels, interviews. Create more awareness of these 'invisible businesses.'
Focus efforts at the local level.	Visit with Chamber of Commerce – encourage membership of home based businesses in that organization. Visit with <u>local banks</u> to establish understanding microbusiness needs/partner with those organizations to present programs for micro audience. Identify <u>grant possibilities</u> for the microenterprise community
Develop web potential.	Work with local Internet service provider to do workshop for local microbusiness/home based businesses on web page development/understanding the web.
Build assets.	Apply model of Money 2000 to involve microbusiness owners/families in saving.
Address inequities.	Identify local and beyond obstacles to the development of entrepreneurial development, particularly for women, minorities and limited resource audiences.

Tips & Topics

Food Tops List of Small Business Gifts to Clients

Seventy percent of small business owners will buy gifts for clients, according to an American Express survey. Food is the number one choice among gifts, with 47 percent of the gift-givers sending mouth watering delights and fruitcakes.

Other popular items given by small business owners include office supplies, hobby-related items and tickets to special events.



'Too Much Data'

If you're feeling swamped, wondering why... here's some possible reasons or sources for 'too much data':

- ☛ U.S. magazine and newspaper articles discussing information overload – 3,062
- ☛ Web sites discussing information overload – 15,652
- ☛ Percentage of workers who say their duties are interrupted more than six times per hour by intrusive communications – 40%
- ☛ Percentage receiving messages that say the same thing – 50%
- ☛ Percentage of information that is filed but never used – 80%
- ☛ Hours a person spends annually looking for lost information – 150
- ☛ Percentage of U.S. households that watch TV and use computers simultaneously – 45%
- ☛ Projected increase in the number of URLs (WEB site addresses) between 1997 and 2002 – 7,349,000

Now if that's not enough to create 'information overload'.....

Source: "data data", Inc., Jan. 1999, p. 70

Words That Sell

Choose words you use in your sales presentation with care. Avoid negative words and concepts. Accentuate the positive. Tell people how your product/service will be of benefit to them. Words that stimulate sales include:

Free	New
Sale	Updated
Special Offer	Save
Discount	No-Risk



Enliven your presentation and make your product enticing with words like:

time-saving	exciting	well-built
money-saving	benefits	helpful, helps
easy-to-use	enhances	well-designed
innovative	stimulates	brilliant
satisfying, satisfies		

Source: *Words that Sell: A Thesaurus to Help Promote Your Products, Services, and Ideas*, Richard Bayan, NTC/Contemporary Publishing.

Decade of the Entrepreneur

The biggest trend in the next decade, according to Babson College – the entrepreneurial guru in higher education, will be entrepreneurship. Entrepreneurship college programs are booming. Big corporations are desperately seeking people who are **entrepreneurially minded**. These programs focus on the entire process of business, not just the Fortune 500 businesses.

Y2K UPDATE

Y2K? Y 2 Care

Whether you use a personal computer (PC) to run a home-based business, keep track of the family finances or play computer games, the Year 2000 date change may affect you. Any home product containing computer chips may be affected by the change. The terms "Year 2000 problem," "millennium bug," and "Y2K computer glitch" refer to the inability of some computers and computerized systems to correctly recognize dates after 1999. Y2K problems exist because many computer programs and computer chips recognize only **the last two digits** of a year on the assumption that the first two digits are 1 and 9. As a result, 98 is read as 1998. This approach works fine until the Year 2000, when 00 may be read as 1900 instead of 2000. This could cause some computer systems to shut down or malfunction.

News stories about the Y2K problem are prompting consumers to wonder how – or even whether – certain products will function in the new millennium. Products containing microchips may have Y2K problems if the microchips are programmed to use a month/date/and year calendar function. Products that display or use only the time of day and/or day of the week are not likely to have Y2K problems.

If you're not sure whether your product has a calendar function, or if you want more information about Y2K your home-office products, contact the manufacturer. Many have toll-free telephone numbers and Web sites to answer your Y2K questions.

You also can buy inexpensive testing programs for your hardware, operating systems, and more popular software applications or find free testing tools online. It's a good idea to check with the manufacturer or publisher before attempting to fix your computer. The National Standards Testing Laboratory, <<http://www.NSTL.com>>, has free downloadable software to check your computer.

Information technology and home-office products that may experience Y2K problems include:

- # Computer Hardware
- # Computer Components
- # Computer Software
- # Operating Systems

- # Specific Purpose Software Programs
- # Customized data applications
- # Home-Office Products – While scanners, copiers and printers may contain embedded chips, they generally don't have calendar functions and should not have Y2K problems.

To Learn More

The FTC offers consumer brochures on the Y2K issue. For free copies, contact: Consumer Response Center, Federal Trade Commission, Washington, DC 20580; 202-FTC-HELP (382-4357); TDD: 202-326-2502.

You can file a complaint with the FTC by contacting the Consumer Response Center by phone: 202-FTC-HELP (382-4357); TDD: 202-326-2502; by mail: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave, NW, Washington, DC 20580; or through the Internet, using the online complaint form. Although the Commission cannot resolve individual problems for consumers, it can act against a company if it sees a pattern of possible law violations.

Y2K Help Center for Small Business

The Y2K Help Center for Small Business began operating on Tuesday, February 23. The Center is open from 8 am to 8 pm EST, Monday through Friday, to answer questions and provide Y2K assistance to small- and mid-size manufacturers, other small businesses and farms, and to USDA Cooperative Extension Offices, US Small Business Administration (SBA), and Small Business Development Center (SBDC) service providers. The Center is staffed by analysts trained to deliver Y2K services and help implement projects in three areas:



- # **Y2K Self-Help Tool Support** – Help Center analysts will provide technical assistance on the proper installation and use of the Y2K Self-Help Tool. The Tool and supporting documentation are part of a Y2K Jumpstart Kit available from the Y2K Help Center web site, <<http://y2khelp.nist.gov>>.

- # **Y2K Compliance Information** – Help Center analysts will provide links to Y2K product compliance information from equipment manufacturers and vendors.
- # **Conversion 2000: Y2K Workshop Series** – Help Center analysts will provide assistance relating to Conversion 2000: Y2K workshop materials. Workshop series materials include the Action Planning, Assessment, Computer Systems, Embedded Systems, and Contingency Planning seminars.

The Y2K Help Center for Small Business can be reached by phone, 800-Y2K-7557, or by email, y2khelp@nist.gov.

Senate Committee Passes Y2K Liability Bill

The Senate Commerce Committee passed legislation to limit lawsuits surrounding the Y2K millennium bug. The Y2K Act, introduced by Sen. John McCain, R-Ariz., and Sen. Bill Frist, R-Tenn., caps punitive damages, limits the liability of business owners and mandates a 90-day delay in filing of lawsuits.

Source: <http://sbinformation.miningco.com>

Videoconference Targets Small Businesses

On Thursday, April 1, USDA/CSREES sponsored an interactive videoconference for owners of small businesses, including farms and other agribusinesses. As part of Small Business Y2K Action Week (March 29-April 2), the videoconference focused on how the Y2K problem threatens small businesses – even those without computers; what business owners should and can do in the eight remaining months; and where small business owners can get resources and technical assistance.

Y2K OK

The FTC has three publications for consumers on Y2K: consumer electronic products, home office equipment and personal finances. These publications are available online from the FTC at <http://www.ftc.gov> and through the FTC's Consumer Response Center, 202-FTC-HELP. The FTC also has a Business Fact Sheet urging businesses to disclose the Y2K status of their products to their customers. Small businesses should be aware that one of the concerns in international trade is for the small business to have a contingency plan in place in the event supplies, shipping, or other linkages encounter stoppage or slowdown due to the failure of some countries to properly address the Y2K issue.



Home Based Business Myth vs. Reality



Which column below identifies local thinking about home based business ownership? Have clientele think of other myths/realities about self-ownership....

HOME BASED BUSINESS MYTH:	HOME BASED BUSINESS REALITY:
Independence is the ultimate dream	Collaboration and networking is essential
Managing limited sources of information	Managing complex quantities and sources of information
Involves ONLY the home based business owner	Involves family, neighbors, other businesses
Independence – hassle free	Interrelationships – complexity
Free time	Work 24 – 7
Sole dependence on home based business income	Maintaining connection of secure support
No need for childcare	Limited time/space to work without interruption

How to Target Business in Your County

Eighty percent of businesses in Texas are microbusinesses – employing 0–20 employees. Nationally microenterprise literature really focuses on businesses with fewer than 10 employees, yet even then those with 0–4 employees generate most of the jobs in Texas. Refer to *Table 1.3* on page 8.

To make the biggest impact in microbusiness programming, including home based businesses, remember that there are several categories of business audiences and their educational needs differ.

Microenterprises are best categorized not by the type of business conducted but by the level of

business conducted: cash business, added-employment business or full-employment business. There are also three suggested “audiences” you may want to target that are either involved in or interested in microbusiness: start-up businesses, existing businesses, and growing businesses.

Take a look at the table below to determine which microbusinesses and audiences have the greatest need for Extension education. Remember that “families” are involved with every business. Weigh the benefits of possibly reaching “new” audiences by targeting microbusiness interests in the county. Can families you currently work with benefit from income generation education found in entrepreneurial Extension educational materials? The Ca\$hing in on Business Opportunities curriculum addresses the various levels of business readiness microenterprise audiences possess.

Table 1.2

Microenterprise Categories	Audience Types		
	a. Start-up Business	b. Existing Business	c. Growing Business
1. Cash Business	What types of businesses in your county could benefit from Extension entrepreneurial programs? Are there audiences in this grid your county Extension program has not targeted? Why?		
2. Added-Employment Businesses	What barriers exist in reaching these microenterprise audiences? Will entrepreneurial/business training help you or your county staff to overcome those barriers?		
3. Full-Employment Businesses	What benefits can your county Extension program gain from working with microbusinesses? Are there other issues in business development and management that Extension could address that impact the resiliency of families to survive and succeed in your county?		

Categories of Microenterprise:

Cash business is a very small business activity that usually has most or all of these characteristics:

- # the proprietor does not distinguish between business and personal assets or financial flows
- # the business is funded with family-generated money only
- # no business records are compiled
- # neither the proprietor nor the business has a bank account or bank card
- # the proprietor does not file an income tax return giving recognition to the business activity, and
- # local permits and licenses are not secured.

Added-employment business is slightly larger than a cash business and usually has most or all of these characteristics:

- # the proprietor does identify some assets as being business assets and has some personal and business records
- # the proprietor has a personal bank account, may have a bank card, and possibly has a business bank account
- # the business is primarily funded by funds generated internal to the family though it may make some use of credit
- # permits and licenses may have been secured, and
- # because family members are employed – and possibly the proprietor is employed – income tax returns have been filed and may recognize the business unit and business income.

Full-employment business is usually an entity with most or all of these characteristics:

- # it is visible and publically-recognized as a business
- # it has required permits and licenses and pays appropriate taxes
- # business records and finances are separate from the proprietor's personal records and finances
- # assets are identifiable and identified with the business; they may be used for collateral for credit arrangements with lenders or suppliers.

Audiences

Start-up business: The proprietor has little or no history of business operations, few or no existing business assets, and little or no experience with business management and business operations. In many instances, the members of this audience type have only a business idea and an interest.

Existing business: The proprietor usually has a year or more of a very small-scale business activity, has acquired some business assets, and has gained enough experience in business management and business operations to prepare an initial description of the desired business unit.

Growing business: The proprietor has several years of small-scale business activity, a track record of business management and business operations, and a desire and willingness to plan for growth. In many instances, this is a business ready for the "take-off" stage of development.

Source: Carol Thayer, Home Based Business Specialist, Nebraska Cooperative Extension

Small Business: Heart of the Texas Economy

The importance of small business to the state of Texas is apparent in the 1998 Small Business Profile. This year's findings, compiled by the U.S. Small Business Administration's (SBA) Office of Advocacy, indicate that small businesses are vital to the state's economy. Not only do small businesses play a critical role by efficiently reallocating the state's resources and injecting new ideas into the economy with business starts and stops, but their diversity and composition provide the work force with many opportunities.

Number of Businesses — In 1997, Texas had 375,357 businesses with employees; 98.7 percent of the businesses were small businesses (percent based on 1995 data for businesses with fewer than

500 workers). In addition to the number of employer businesses, the state also had 845,000 self-employed persons in 1997.

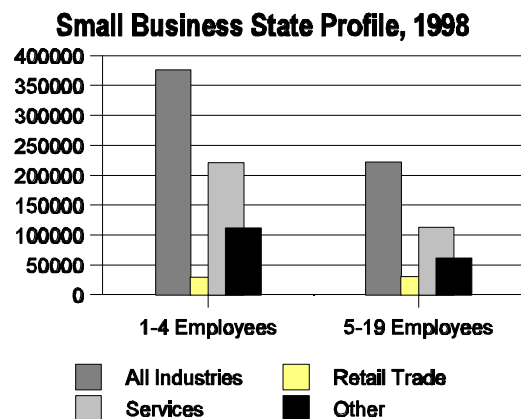
Small Business Income — The income of sole proprietors and partners rose 4.9 percent to \$52.2 billion in 1997, while wage-and-salary income rose 9.4 percent. The state also exported \$56.3 billion of goods in 1997. (In 1992, 87.0 percent of the exporters in the state were small businesses.)

Women-Owned Businesses — According to The National Foundation for Women Business Owners, as of 1996, there were 551,600 women-owned businesses in Texas, including part-time firms, employing 1,097,900 people and generating \$129.6 billion in sales. Between 1987 and 1996, the number of women-owned businesses increased 70.1 percent.

Minority Businesses — According to the latest Bureau of the Census data, the number of black-owned firms, including part-time firms, increased 40.0 percent from 1987 to 1992, totaling 50,008 in 1992. The number of Hispanic-owned firms, including part-time businesses, rose 64.5 percent during the same time period with 155,909 firms in 1992. There has also been a marked increase in the number of businesses owned by Asian and Pacific Islanders, American Indians, and Alaskan Natives. The number for this group grew from 22,682 in 1987, to 38,763 in 1992, representing a 70.9 percent increase.

Business Turnover — Between 1996 and 1997, the number of new firms increased 1.4 percent, while new business incorporations increased 0.7 percent. Financial difficulties leading to business bankruptcies decreased by 0.1 percent and business failures increased by 20.9 percent.

Table 1.3



Small Business Survival Index 1998: State-by-State Highlights

Entrepreneurs are generally welcome in Texas. **The Lone Star state ranks sixth best in terms of the Small Business Survival Index.** Texas inflicts no personal income or individual capital gains taxes, and does not levy death taxes beyond the federal pick-up level. Texas entrepreneurs also benefit from a fairly low unemployment tax.

The Lone Star State also lowered its workers' compensation costs relative to other states over the period 1986 to 1995. Texas' corporate income tax rate of 4.5% is not very high, but just a few short years ago the state did not impose a corporate income tax.

Texas is hindered by a very high health insurance tax, a high crime rate and somewhat burdensome property taxes.

Table 1.4

Survival Rates of All Firms Existing in 1992 – 1996 (Percent)

	Percentage of firms closing in each year **				Firms surviving
	1992	1993	1994	1995	until 1996
All Firms	7.3	6.7	5.8	4.7	75.5
Firms without employees	8.3	7.7	6.5	5.1	72.4
Firms with employees	2.7	1.5	2.3	3.0	90.5
Industry					
Agr. Srv., Forest, Fish, Min.	8.3	3.9	4.0	7.0	76.8
Construction	7.9	9.2	4.3	6.8	71.8
Manufacturing	5.1	4.6	5.3	3.4	81.6
Trans., Comm., and Utilities	8.5	7.2	5.7	7.6	70.9
Wholesale Trade	6.9	6.7	5.6	3.0	77.7
Retail Trade	6.9	4.8	5.5	5.0	77.8
Finance, Ins., and Real Estate	3.6	3.9	6.3	3.7	82.6
Services	8.0	7.3	6.2	4.2	74.3
Not Classified	11.4	9.5	6.6	4.8	67.6

** Business closure does not necessarily indicate business failure.

Note: The source also found that of the status of the businesses at closure was successful for 57.4 percent of the firms with employees and 36.4 percent for firms without employees. Industry figures are heavily influenced by their ratio of firms with and without employees.

Source: Bureau of the Census, *Characteristics of Business Owners*

Resources

- ❖ A Spanish version and an additional English version of the *Home Based Business Exhibit* is now available. They will be placed in the Educational Resource Center.
- ❖ A limited number of copies of the Fall, 1998 SRDC newsletter are available. This issue highlighted home based business in the Southern Region. Contact Pam Brown for a copy.

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- ❖ You can also subscribe to Small Biz Hotline. Visit the home page at <<http://www.sbinformation.miningco.com>>
- ❖ Small Business United of Texas
<<http://www.sbutx.org>>
- ❖ The *Complete Country Business Guide: Everything You Need to Know to Become a Rural Entrepreneur*. Williams Hill Publishing, R. R. 1, Box 1234, Grafton, NH 03240; 800-639-1099. The guidebook highlights the difference between urban, suburban, and rural business and covers topics of working within rural governance, best businesses for rural areas, and buying a rural business. Profiles of rural business owners are included.

Upcoming Meetings....

Home Based Business Conference
3rd Biennial
University of Arkansas Cooperative Extension
Service Friday April 30, 1999
9:30 a.m. – 3:00 p.m.
Cooperative Extension Service
2301 S. University Avenue
Little Rock, Arkansas

Registration (\$69.00) forms available from Pam Brown's office, (806-746-4055) or for more information contact Sharon Heidingsfelder, University of Arkansas Cooperative Extension Service, P. O. Box 391, Little Rock, AR 72203-0391 or call 501-671-2102.



Request Agent assistance in locating local lists of **organizations** with members who produce and sell any type of **handcrafted products**. Please send to Dr. Pam Brown, Rt. 3, Box 213AA, Lubbock, Texas, 79401-9746, or call 806-746-4055.

