

The truth about small business grants

By John A. Lizotte
Inquirer Correspondent

You have probably heard that there is free money out there to be given away to small business owners to spend however they want. This is not necessarily true—most small business owners obtain financing through loans and their own personal funds. As a matter of fact, at this time, Congress has not set aside any monies for grants to specifically start and/or expand a small business.

The biggest problem most businesses face when attempting to raise grant money is actually finding the money that's available from the government or various charitable foundations.

Even if you can't get grant money for small business startup or expansion from the federal government, there are other avenues worth investigating as a source of funds.

The difference between a grant and a loan is that a grant is essentially "free money" that does not have to be paid back. A loan is "borrowed" money that will need to be repaid, often with interest. The government's grant program is very limited and described more below. The government's loan program is through the Small Business Administration (SBA). SBA loans are guaranteed loans made through local lenders.

While grants provide money that does not have to be repaid, they often require the recipient to provide matching funds. For example, you may need to come up with \$10,000 before the grantor will give an addi-

tional \$10,000. Grants all have different requirements for eligibility. However, the majority of grants are given by community foundations to groups of people who are looking for money to support a good cause. Examples may be scientific or medical research, social service or philanthropic organizations, educational institutions, or religious organizations.

The Small Business Innovative Research Program is one of the federal government's grant programs. It focuses on research and development for the commercial sector. You can find their website at <http://www.sbir.gov/>.

Another good place to start looking for grant information is The Catalog of Federal Domestic Assistance at <https://www.cfda.gov/>. The CFDA is a government-wide listing of federal programs, projects, and services that provide assistance or benefits to the American public. It contains financial and non-financial assistance programs administered by most departments and establishments of the federal government.

In order to receive grant funding, your organization usually has to be structured as a non-profit, with tax-exempt status. See IRS publication #557 for details on obtaining such status.

Most grants originate from charitable or community foundations. Start with a search at <http://www.foundation-center.org/>. They list over 200 community foundations in their database.

For any grant or loan, you will usually need to write a grant response (similar to a business



plan) or proposal. Any lender or grantor will want to know the reasons why they should give or lend you money. Most Small Business Development Centers offer free counseling services to give guidance in writing a business plan or advice on writing a proposal. We're fortunate to have two of them in this area. One is in Mansfield, and one is in Marion. To find your nearest SBDC, go to <http://www.sbdcc-us.org/>.

The Internet is full of many misleading opportunities. Be cautious, and make sure that the organization or company has a professionally developed web site. Also, make sure they have a phone number, email address and physical address. You should not be required to pay to apply for a grant, although some legitimate web sites sell access to their directory of opportunities for a monthly fee.

When applying for small business grants, make sure to be thorough and complete. Most opportunities will require very lengthy applications. Follow their instructions exactly. Being inaccurate or skipping questions may disqualify you.

For more information on grants and other small business topics, you can find my business blog at www.JohnLizotte.com.

AREA HOT JOBS From Crawford County JFS

Multiple manufacturing positions - Galion

Crawford Machine Inc. of Galion is currently looking to fill multiple positions.

If you have good work history with previous experience, then please apply by visiting their website. Applications are ONLY being accepted via the website.

Crawford Machine is an equal opportunity employer that participates in the Drug

Free Workplace program. A pre-hire drug screen will be required.

Open positions:
•Maintenance
•In-Process Inspector (for Screw Machines)
•Davenport Operator / Set Up

•Secondary Operators & Parts Washers
•Tool Room Attendant
•H.R. Assistant (some safety background a plus)

•Industrial Sales
How to Apply:
Apply online at www.cmifittings.com. Please click on the Employment tab for further details on each opening and to apply.

Legacy One Trucking - Galion

Legacy One Trucking is a 48 state company with competitive pay. Currently hiring drivers with van and flat-bed experience.

Minimum Requirements:
•Class A CDL
•At least 3 months experience
•Driving record check
•Pre-employment drug screen

•High school diploma/GED preferred
How to Apply:
Email resume to: LegacyOneTrucking@gmail.com. Questions call: 419-468-6136

Heartland of Bucyrus - Bucyrus

Heartland of Bucyrus is currently hiring for the following positions:

•3rd shift Nurse's Aides
•2nd shift Nurse's Aides - part-time
•Registered Nurse - \$2,000 sign-on bonus
How to Apply:
Apply online at: www.hcr-manorcare.com

Industrial Painters, Set-Up Welders, Heavy Duty Assembly - Bucyrus

Eagle Crusher Co., Bucyrus is looking for experienced workers in the following areas:

•Industrial Painting
•Set Up Welding
•Heavy Duty Assembly

Minimum Requirements:

•HS Diploma/GED
•Must pass pre-employment drug testing
How to Apply:
Applications available at Jobs Plus front desk

Service Technician - Crestline

Lorain Music, Crestline is looking to fill the following positions:

Service Technician: On-call, complete repairs on vending machines.

Must have mechanical aptitude and some electronics background. Minimum

Qualifications:
•Valid Ohio driver's license with clean driving record

•Ambitious, with excellent work ethic
•Self-motivated
•Detail-oriented
•Excellent customer service skills

•Must be able to pass physical, background check, and pre-employment drug test

How to Apply:
Email, fax, or mail resume to: mzappal1@yahoo.com
Fax: 419-683-1982
Mail: 450 Richard Park Dr., Crestline, Ohio 44827

Dietary Manager & STNA - Shelby & Galion

Galion Pointe & Shelby Pointe Nursing Homes are looking to fill the following:

Shelby Pointe: Dietary Manager. Full time hours, day shift.

Galion Pointe: State Tested Nurse's Aide. Various shifts.

How to Apply:
Apply in person: Shelby Pointe - 100 Rogers Lane, Shelby, Ohio 44875

Galion Pointe - 925 Wagner Avenue, Galion, Ohio 44833

Stamping Positions - Galion

Urban Industries in Galion has the following open positions:

Stamping (1): Duties include stamping and assembling. Some machines require individuals to either stand or sit for long periods of time. Rotations available depending on production requirements.

Starting pay is \$8.00 per hour and schedule is 4 - 10 hour days.

Minimum Requirements:

•GED or HS diploma
•Must know how to measure accurately to within 1/16" inch

•Must be able to lift up to 80 lbs.

•Must be able to do basic math

•Must have valid driver's license or state issued ID

•Must be willing to work either day or night shift

How to Apply:
Resumes should be faxed to 419-468-1811

STNA - Bucyrus

Orchard Park in Bucyrus is looking to hire a Full-time and Part-time State Tested Nurse Aide for their facility. Part-time position is 16 hours/week, nights,

every other weekend. Full-time position is 2nd shift. Wage is \$8.00 per hour with bonuses given every six months.

How to Apply:
Call 419-562-6080 for an appointment to fill out application/interview.

Cooks & Servers - Bucyrus

Gus's Grill & Grog, Bucyrus is looking to hire an Experienced Cook and several part-time Food Servers.

Cook is 20-35 hours per week and Servers are 15-20 hours per week.

Cooks must have family style restaurant experience. Wages are depending upon experience.

How to Apply:
Applications available at the Jobs Plus front desk.

Sewing Machine Operators - Bucyrus

Central Monogramming in Bucyrus is looking to hire 2 part-time workers.

Will train the right person. \$7.50 per hour to start.

Minimum Qualifications:

•Must be able to stand for entire shift
•Must be able and willing to learn

How to Apply:
Apply in person at 4029 State Route 98, Bucyrus, Ohio

Welders & Machine Operators - Galion

Monaco Waste Equipment in Galion is looking for Welders and Machine Operators.

Wage range is \$8.00 - \$10.00 for Machine Operators and \$10.00 - \$12.00 for Welders. Welders will need to take a welding test.

How to Apply:
Applications available at Jobs Plus front desk

Experienced CNC Machinists - Galion

Covert Mfg., Galion is currently hiring experienced CNC Machinists. Competitive wages and benefits.

How to Apply:
Apply in person at Covert Mfg. 328 S. East St. Galion, Ohio 44833

Certified Welder & CNC Machinists - Galion

HTI Hydraulic Technologies, LLC in Galion has an immediate need for Certified Welders and CNC Machinists

Minimum Qualifications Certified Welder:

•Ability to set up and operate mig; semi-automatic and hand welders

•Ability to work in a fast-paced and flexible work environment

•Read and interpret blueprints

•Operate within close tolerance

•Produce quality parts (high priority on quality)

•Hydraulic and/or fluid power experience a plus

•Welder AWS D1.1

•3-5 years experience required (technical training preferred)

•High School Diploma/GED

Minimum Qualifications CNC Machinist:

•Ability to set-up and operate CNC Machines

•Ability to work in a fast-paced and flexible work environment

•Read and interpret blueprints

•Ability to edit programs and have programming knowledge

•Operate within close tolerance

See JOBS on Page 11

Happy Hanukkah

At sundown on Tuesday, December 20th, the Hebrews get ready to celebrate the festival of lights. From now through December 28th, Hanukkah spreads blue and white beauty and tradition to Jews scattered throughout the four corners of the world.

Hanukkah is a celebration of serious life-saving accomplishments, but it is also a lighthearted holiday filled with food, alcohol, and candle lighting ceremonies around the world. Life for the Hebrew people has had much darkness, but for the next eight nights there is only light. Rituals and traditions vary among different sects and cultures of Jews, but they are all about 6000 years of blue and white history from Brooklyn to Jerusalem and everywhere else.



Another trap is lying in wait

NEA BRIDGE by Phillip Alder

Alexander Smith, a Scottish poet who died in 1867, said: "In life there is nothing more unexpected and surprising than the arrivals and departures of pleasure. If we find it in one place today, it is vain to seek it there tomorrow."

In bridge, since we lose so much, we get great pleasure from success. However, if we find success in defense today, we might not seek it in vain in declarer play tomorrow.

In today's deal, West leads the heart 10 against four spades. When he holds the trick, he plays his second heart. East wins with his jack, cashes the king and continues with his ace. What should South do now?

When North raised to two spades, he promised only three-card support. So South, despite his unappealing heart holding, rebid three no-trump. However, North, since he did have four spades, correctly went for the major-suit game. (Note that three no-trump is unmakeable after any lead.)

South starts with eight top tricks: four spades, three diamonds and one club. So he needs two ruffs in one hand or the other. And the defense has pushed him into trumping in his own hand, which conveniently keeps dummy's high trumps to remove the four unsporingly held by East.

South ruffs high at trick four. He draws one round of trumps using a winner in the dummy. Then he plays a diamond to his king (the honor from the shorter side first), leads his other diamond to dummy's queen, and ruffs the diamond seven with his other high spade. At last he can draw trumps and claim.

North		12-21-11	
♠ K Q 10 9	♥ Q 6 5 3	♦ A Q 7 2	♣ 8
West		East	
♠ 5	♥ 10 9	♠ 8 7 6 2	♥ A K J 8
♦ J 9 8 5 3	♣ K 10 7 6 2	♦ 10 6	♣ Q 5 4
South			
♠ A J 4 3	♥ 7 4 2	♦ K 4	♣ A J 9 3
Dealer: North Vulnerable: Both			
South	West	North	East
1 ♠	Pass	1 ♠	Pass
3 NT	Pass	4 ♠	Pass
Opening lead: ♥ 10			

NEA Crossword Puzzle

ACROSS	DOWN
1 Marsh wader	1 Exhilarating
6 More friendly	2 Dainty
11 Tabby	3 Singing cowboy
12 Professor's goal	4 Teller's stack
13 Floated downriver	5 Actor - rudely
14 "Messiah" composer	6 Close
15 Mine passages	7 Natural
16 Old Italian currency	8 Bossie's chew
17 "Auld Lang -"	9 Sooner than
18 Knows how	10 Family mem.
19 Like a sourball	11 Monks' titles
23 Kind of rage	
25 Zeus' shield	
26 Circulars	
29 Stares	
31 Yodeler's perch	
32 - de-sac	
33 Rinds	
34 Lawyer's thing	
35 Whodunit suspects	
37 Inaugural ritual	

Want more puzzles?
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