Thinking Outside the Employment Box

Entrepreneurs with Disabilities Share Their Self-Employment Success Stories
Introducing Iowa’s Self-employment STARS

Skills, Talents, Abilities, Resources & Social connections mean business!

This publication will introduce you to a fascinating collection of Iowa entrepreneurs who have found creative ways to leverage their skills, talents, abilities, resources, and social connections into their perfect job – not by finding employment, but by creating it.

These eighteen diverse men and women with disabilities have focused on their strengths and worked with the resources and supports available to them to start their own businesses by thinking outside the traditional employment box. Their careers of choice are as individual as they are:

- Baked goods sales
- Coffee shop
- Commercial laundry services
- Custom dairy calf care
- Egg production
- Firearms & accessories shop
- Grant research
- Greenhouse
- Horticulture & gift shop
- Locksmith service
- Motivational speaking
- Marine product sales
- Optical lens making
- Photo booths for special events
- Scanning & electronic storage
- Screen-printing & design
- Taxi & shuttle bus service
- Taxidermy

Each entrepreneur has a unique story to tell. What they all have in common is pride in their accomplishments, appreciation for the support they have received, and a willingness to share their experiences to inspire and guide others in finding their own paths to self-employment. Throughout these stories, you will find references to programs and resources that are available to Iowans with disabilities to support them in making the journey from a good idea to a functioning business. More information about employment and self-employment resources is included at the end of this publication. Enjoy meeting, learning from, and being inspired by these Iowa Self-Employment STARS.

Acknowledgements

We would like to thank the entrepreneurs who agreed to be featured in this publication for sharing their stories. We would also like to thank the family members, friends, employment service providers, and others who helped them dream BIG, think “outside the box” about employment opportunities, and make their dreams into reality through business ownership.

In 2012, the Mental Health and Disability Services Division of the Iowa Department of Human Services was awarded an Employment Development Initiative (EDI) grant from the National Association of State Mental Health Program Directors. Iowa’s EDI grant focused on increasing self-employment opportunities for people with disabilities, including serious mental health conditions. EDI funds were used to contract with the University of Iowa’s Center for Disabilities and Development to coordinate self-employment seminars for Iowans with disabilities and self-employment training webinars for community mental health centers and other providers of employment services. EDI funds also made this publication possible.
With support and assistance, many Iowans with disabilities have created opportunities for themselves through business ownership that would otherwise have been unavailable to them as wage earners. This is particularly true for Iowans in rural areas where jobs that are integrated into the community can be scarce. For individuals who live with fluctuations in daily functioning or challenges adjusting to traditional workplace environments, self-employment can be the best way for them to accommodate their disability, pursue their interests, and earn a living.

Several of these success stories emerged from the EDI initiative and several years of collaborative work by employment and self-employment partners, including the Iowa Department of Human Services, Iowa Vocational Rehabilitation Services, Iowa Work Incentive Planning and Assistance, the Iowa Department for the Blind, Griffin-Hammis & Associates, and others. We hope this publication will inform and inspire many more would-be entrepreneurs to pursue their own dreams.

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My name is Mia Peterson. I have my own business, “Aiming High.” I am a public and motivational speaker. I speak at conferences and meetings about self-advocacy, self-determination, and other topics about developmental disabilities.

I used to think that if I wanted to be independent, all I had to do was learn to do more things on my own. Now I know the most important thing we have to learn is when to ask someone else for help. We all need other people in our lives. Working with someone you trust makes all the difference.

Let’s talk about self-advocacy and self-determination. This is what it means to me. Self-advocacy is about advocating for what you believe in. It’s about speaking up for ourselves. Let people know what you are thinking, and how you feel. It’s important to speak up for yourself. Let your voice be your guide. Sometimes, our voices are heard other ways.

Self-determination is being determined to do new things. Challenge yourself. Being independent is self-determination. Take the challenge, and take the risk. Show folks what you can do. Sometimes it is the hardest thing to do. Teamwork is important. Together everyone achieves more! The more we work hard, the more we get done.

Today, within my business, I continue doing public speaking, and I enjoy it! I found my voice doing this. I like sharing what I can do, not what I can’t do. I have started writing a book. I call it, “Take the Challenge; Take the Risk.” I look forward to many opportunities to tell my story.

For more information, please check me out on Facebook. Make it happen for you, and aim high with me.

Thank you!

~ Mia Peterson

“Challenge yourself. Being independent is self-determination. Take the challenge, and take the risk. Show folks what you can do. . . Make it happen for you and aim high with me!”
Steve Lemke

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Steve Lemke is the resident expert in marine products (also known as “dock” products) in his hometown of Paulina, Iowa. Even though Paulina is a small town of about 1000, Steve’s web-based *Whiskey Creek Trading Company* allows him to share his expertise with customers worldwide.

*Whiskey Creek Trading Company* markets itself as “An Internet Mercantile Store” – a new take on an old concept. Online customers are invited to step back in time to the days of the local mercantile store where friendly, knowledgeable people offered personal service and a wide range of products. This modern version of that model follows time-tested standards for customer service. Steve strives to answer questions promptly, offer products at fair prices, and provide good service and quick shipping. Steve designed his website to stand out from the crowd and be simple for customers to use. He relies on *Whiskey Creek’s* online presence to draw in new business.

The marine products Steve sells include aluminum truss frame docks, dock floats, boat lift motors, dock ladders, solar lights, mooring buoys, cushions, bumpers, wheels, tarps, and much more. He is also in charge of marketing, setting prices, packaging, and shipping of products.

Steve has limited vision and is considered legally blind. To launch his business, he received assistance from Iowa Department for the Blind, Iowa Vocational Rehabilitation Services, and business planner Monica Doyle, owner of Just Show Me How, and an expert on self-employment for people with disabilities. The business planner was especially helpful in the creation of *Whiskey Creek Trading Company’s* attention-grabbing website. Steve has recently added a voice-over feature to the website and has a presence on Facebook and Twitter.

Steve continues to add new items to his product line and invites people to contact him personally with any questions or special order requests. He recently added a YouTube video feature to his website, and plans to continue to use social marketing sites to keep his business growing.

“Step back in time to the local Mercantile Store. You could always find a wide range of products. The people that worked there were friendly and had a good knowledge of their merchandise. Now step forward into our modern version of the Mercantile Store where we provide our customers with the same way of doing business.”

~Whiskey Creek Trading Company website~
Curt Hampton

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Curt Hampton’s motto is “Don’t drink and drive, I’m the better choice.” Curt is the owner of Curt’s Cab Transportation Company, based in Ionia, Iowa. Curt offers taxi and shuttle bus transportation services. His specialty is providing transportation for parties and events in northeastern Iowa. Curt’s twenty-passenger shuttle bus is a popular means of transportation for wedding parties in the area. Guests are invited to soap the windows of the shuttle with congratulatory messages for the bride and groom, and enjoy the special day as Curt safely transports them from wedding rehearsal to ceremony to reception.

Iowa Vocational Rehabilitation Services (IVRS) and its Iowa Self-Employment (ISE) program assisted Curt in building his business. Through their programs, Curt received consultation on business planning and marketing needs, financial assistance for purchasing equipment, and technical assistance related to accounting services. The assistance helped him increase his delivery area, maintain current client databases, advertise in new markets, and determine what equipment he needed for the business to prosper.

Curt worked with Iowa Work Incentive Planning and Assistance (Iowa WIPA) to use a Social Security work incentive called a Plan to Achieve Self-Support (PASS) to help save money to pay for business equipment, including his twenty-passenger shuttle bus. He also received technical assistance from national business planning experts in self-employment for people with disabilities, Griffin-Hammis & Associates.

Customers decorate the party bus

Curt’s motto is, “Don’t Drink and Drive, I’m the Better Choice.”
Emilea Hillman is a people person. Known simply as “Em,” she is the owner of Em’s Coffee Company, a popular spot in downtown Independence, Iowa, where her motto is: “It’s more than just a great cup of coffee!” Since she opened Independence’s only coffee shop in December 2009, Em has welcomed area residents with a variety of hot, fragrant coffees, espressos, lattes, and cappuccinos. Specialty drinks, including pumpkin spice lattes, salted caramel mochas, and white chocolate and pumpkin lattes are also on the menu.

After the morning coffee rush is finished, Em does a brisk lunch trade in sandwiches and soups. In the afternoon, fruit smoothies and ice cream are the big sellers. Em’s grandmother, LaVon Lohmann, bakes pastries, and recently Em added a selection of handmade chocolate truffles.

Em was born with a cognitive impairment. As a small child, her parents were given little hope that she would learn to walk or talk, much less, that she would ever be gainfully employed. After high school, Em tried working in a sheltered employment setting, where she earned $2.00 an hour folding clothes. That job was just not right for people-oriented Em. Now she chats happily with customers as she takes their orders, and has a lot more earning power.

To accommodate her disability, Em and her family have developed a color code for the switches and knobs on the espresso and smoothie machines and flash cards with photos and simplified instructions for making lattes, cappuccinos, and other drinks. All prices are set at 25-cent increments and include sales taxes to make collecting money and making change easier. Em also uses a simplified key pad for the cash register that was created especially for her. She works Monday through Friday, from 6:30 a.m. to 2:00 p.m., managing all aspects of the business, and takes weekends off, leaving the coffee shop in the care of two long-time and trusted employees. Em enjoys “being the boss,” and is supported at work by four part-time employment service providers (job coaches) and some help from her mom, Tami Fenner.

Two grants from the Iowa Vocational Rehabilitation Services (IVRS) Self-Employment Program paid for Em’s Barista School training in Minneapolis and for some equipment and business services for the coffee shop. She also received assistance from Iowa’s Work Incentive Planning and Assistance Program, Medicaid Home and Community Based Services (HCBS) Waiver, and Griffin-Hammis and Associates. A grant from the U.S. Department of Agriculture helped fund operating costs for the first year. Em and her family are proud that, with some assistance, she has been able to become a taxpaying citizen and a successful business owner and employer.
Jake Spece

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Jake Spece started raising cattle with his grandfather on the family farm when he was just 14 years old. With the help of a youth loan from the Farm Service Agency, he developed his own dairy cow milking business as a teenager.

After graduating from high school, Jake enrolled in Northeast Iowa Community College to study Dairy Science. He had a particular interest in learning about other income-producing options within the dairy industry that might be available to him to pursue vocationally.

Eventually Jake concluded that the dairy industry itself was too limited in scope to satisfy him. He could see no way to expand his operations to meet his vision, so in 2008, he quit milking cows and found another direction for his business.

Today, as the owner of Johnston Creek Farms near Independence, Iowa, Jake provides customized feeding and tending of baby calves for farmers and agribusinesses in the area.

Over the last few years, Johnston Creek Farms has grown and evolved by strategically targeting the customized care of calves as an unmet need within the larger agricultural community.

Jake has spinal muscular atrophy and uses a wheelchair. His workday revolves around feeding cattle, building fences, establishing rotational grazing patterns for livestock, and performing all the functions essential to maintaining a thriving cattle business and working farm. A grant from Iowa Vocational Rehabilitation Services provided Jake with funding for business start-up expenses, including building a barn. He also used a Plan to Achieve Self-Support (PASS), to pay for expenses related to his business vehicle.

Jake’s truck is a key piece of equipment for this business. It has been modified to accommodate his wheelchair, and he relies on it to monitor cattle and calves spread over the 23-acre farm every day.

Jake employs one assistant who works as a hired hand. Jake and his assistant keep a vigilant eye on the livestock so they will be aware of any feed, medical, or climate-related issue affecting the cattle almost immediately and can act quickly to resolve any problems.

Jake used his expertise in Dairy Science and a PASS (Plan to Achieve Self-Support) to create a strategically targeted business that provides customized feeding and tending of baby calves for farmers and agribusinesses.
Jake Spece is not the only entrepreneur in his family. His brother, Josh Spece, also owns and operates his own business, *In The Country Garden and Gifts*, located on the family dairy farm near Independence, Iowa. Josh founded the garden and gift shop business in 1998 with some artistic collaboration from his mother, Sue Spece.

Josh has an Associate of Applied Science (AAS) degree in Horticulture and a love of unusual plants. Sue has a creative eye and thirty years of experience making crafts. Josh and Sue work together to make *In The Country* a one-of-a-kind garden and gift shop. Best known for specializing in hostas, *In The Country* also offers shade perennials, succulents, and dwarf conifers. Josh takes pride in offering everything needed to create backyard water features, including an extensive variety of water plants, liners, pumps, and other pond supplies.

*In The Country* relocated and expanded the greenhouse in 2012. It now showcases a water garden, a rock garden, a shade house, and an extensive display of hosta plants. Josh, who, like his brother, has spinal muscular atrophy and uses a wheelchair, is always ready to talk hostas with his customers. Hosta collectors (otherwise known as “hosta-holics”) can choose from hundreds of the newest varieties and wander through nearly a thousand different hosta plants on display. *In The Country* hosts an annual Hosta and Dessert Social where guests are invited to mingle and enjoy fabulous desserts in the hosta garden. The gift shop also offers unique metal garden art, statuary, fairy garden accessories, and other homespun keepsakes.

Josh is a regular contributor of articles and photos to the American Hosta Society’s *The Hosta Journal* and serves as Webeditor-in-Chief on the Board of Directors for the American Hosta Society. Josh also designed *In The Country’s* website, which includes an online store for long-distance customers. He has spoken to numerous garden groups about hostas, succulents, and water gardens and has created PowerPoint slide presentations on topics including “The Big World of Little Hostas” and “Heavenly Hostas.”

Josh acknowledges that his wheelchair meets with some obvious obstacles in the garden, although he says that with creativity, determination, and support from family and friends, his physical limitations do not have to get in his way.
Lori Sarrazin

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If you are a stranded motorist in western Iowa who has locked your keys in your car, Lori Sarrazin is someone you want to meet. She is known as Locksmith Lori, a name she shares with her business. “The best part of my job,” Lori says with a mischievous grin, “is breaking into other people’s property.”

If you request a service call for a locked vehicle, you will see Lori approach in a renovated city ambulance with flashing lights to announce her arrival. For a woman working alone on the highways, the flashing lights from Lori’s repurposed ambulance come in handy. She has converted the vehicle into a traveling toolbox to carry all her locksmith equipment and supplies. The mobile locksmith shop was an important part of her business plan so she could travel, fully equipped, to where her services are needed.

Lori’s typical workday involves installing locks, deadbolts, and other locking devices to safeguard homes, businesses, and property; rekeying locks; duplicating or cutting new keys; and responding to emergency calls.

Lori experienced significant mental health issues following the departure of her grown children from home, and continues to experience periodic depression. She appreciates owning her own business because it affords her the ability to self-accommodate her disability. Most days she has lots of energy but some days are more challenging. Being self-employed allows her to adapt her schedule and flex her time to stay as healthy and productive as possible.

Lori used a customized employment process to identify a vocational interest in locksmithing. A check for lock and security services in her area of western Iowa revealed very few competitors, so she believed she had the potential to build a successful service business. With assistance from Iowa Vocational Rehabilitation Services (IVRS) and Iowa Work Incentive Planning and Assistance (Iowa WIPA), she completed the necessary coursework to become certified, and Locksmith Lori was launched.

Since then, Lori has expanded her business to include rental properties. She has negotiated with rental managers in her area to provide on-going maintenance and service for all locks. When tenants move in or move out, Lori is called to change the locks. Landing contracts for servicing rental properties helps provide a steady flow of income to a small business like Locksmith Lori’s.
Nic Christensen
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Nic Christensen is a busy guy. He divides his time between running his optical lens-cutting lab in Harlan, Iowa, and serving as assistant coach to the Harlan boys’ basketball team. His business, Nic’s Optical, is a “business-within-a-business,” an emerging model for self-employment enterprises that can work well for people with disabilities. It is also a family affair.

Nic’s father is a Doctor of Optometry who owns Dr. Jay’s Family Eyecare in Harlan, and Nic’s business was designed to complement his practice. Dr. Jay Christensen sees patients, conducts eye exams, and prescribes lenses. Nic can then use his specialized machinery to grind and smooth the lenses, according to prescription, and insert them into the frames the customers have selected. With Nic’s services, Dr. Jay can offer a much quicker turn-around-time for prescription glasses than would otherwise be available in town. In many cases, glasses can be ready the same day because Nic is on site and ready to make them.

Nic was diagnosed with cerebral palsy at the age of two. Now in his early thirties, Nic is a small business owner and operator, and for more than a decade, he has been the right hand man to Harlan basketball coach, Mitch Osborn. Coach Osborn’s boys’ basketball team has made more state tournament appearances than any other in Iowa. Coach Osborn says Nic plays an important role as assistant coach. “When he’s not here, you notice it,” he says. "It’s terrible. The practices are not the same. It's just not as smooth" without Nic around.

Nic’s Optical got its start in 2009 with a loan from IowaAble Foundation and a grant from Iowa Vocational Rehabilitation Services. Nic also secured a modest bank loan. It took a full year for Nic’s business to launch and become profitable. During the process, he received assistance from Griffin-Hammis & Associates and Iowa Work Incentive Planning and Assistance Benefits Planners with tracking earnings and making use of Social Security work incentives. Nic used a Social Security Plan to Achieve Self-Support (PASS) to save money and was able to pay back his bank loan in 2012.

Nic and his family have plans to renovate the building next to Nic’s Optical, where he will be able to enjoy his own apartment – and a very short commute.

Nic at work in his lens-cutting lab.
Jordan Paulsen

J.P.’s Refreshments
Johnston, Iowa 50131

Jordan Paulsen got an early start as the owner of J.P.’s Refreshments, a business specializing in selling homemade baked goods and beverages at the Johnston Farmers’ Market. Nineteen-year-old Jordan was born with a cognitive disability. As a student in the Super Senior Program at his high school, he currently spends part of his day in class receiving academic instruction, and part of his day learning vocational skills by working in a variety of settings in his community.

J. P.’s Refreshments began three years ago when Jordan’s mother was brainstorming with other parents of students with disabilities about possible employment experiences for their sons and daughters after high school graduation. Jordan’s family saw employment as one of the most important considerations in preparing and planning for Jordan’s future. Aware that people with disabilities face barriers to successful community employment, Jordan and his family decided to “think outside the box” and the idea for business ownership was born.

Jordan loves to grow vegetables so the first products sold by J.P.’s Refreshments were homegrown vegetables and fresh salsa, homemade from a family recipe. Jordan chose the Johnston Farmers Market as the venue to launch his business. He spent three years testing the market and tweaking his business model before finding his niche. Jordan soon discovered there were several other vendors selling produce at the farmers market and he had stiff competition from many of the agribusinesses that had already saturated the market with locally grown vegetables. He also noticed that there were not many homemade baked goods or beverages offered for sale at the farmers market, so he decided to try to fill that need. Changing course, Jordan began selling fresh squeezed lemonade, iced tea, and baked goods. The market responded favorably and his homemade apple pie bars and lemon bars are now his best-sellers.

Jordan shops for all the ingredients for his products. He does his own baking and makes sure each bar is individually wrapped and ready to sell. He sets up the kiosk and menu board, and handles the money. Jordan has an extremely supportive family, including three brothers who help with the heavy lifting, and his aunt who works closely with Jordan to create his shopping list and purchase all the necessary ingredients. Jordan is a natural salesperson who loves interacting with people and often charms customers as they saunter by his booth. He particularly enjoys meeting and introducing new customers to his products.

His parents are proud of Jordan and pleased with his efforts. For them, creating a positive employment experience for Jordan was even more important than making a profit. Their hope is that the work skills and experience Jordan is acquiring by operating J.P.’s Refreshments will be the first step on his way to a happy and successful future.
Kayley Gill

Kayley’s Coop
Clive, Iowa 50325

Kayley Gill of Des Moines may be the owner of Kayley’s Coop, but she will be the first one to tell you that she couldn’t do it without her flock of helpers. After all, Rosie, Annie, Comet, Buffy, Baby, and Bobbie Sue faithfully keep her supplied with fresh eggs to sell. What began as a backyard family hobby of raising chickens has now blossomed into a part-time business enterprise for 27-year-old Kayley, who has an intellectual disability and needs 24/7 supervision and assistance.

Kayley’s mom, Susan Gill, says that the great thing about self-employment is that it can allow Kayley to hire employees to provide transportation, to help with preparing the products, and to meet her supervision needs.

Kayley is described by her mother as a “born salesperson,” who loves to visit with people. At the time the idea for Kayley’s Coop was born, Kayley enjoyed attending the Farmers’ Market in Johnston, where her friend, Jordan Paulsen (see page 12) was a vendor. Kayley decided to test the market to see if people would buy fresh eggs, so she purchased part of Jordan’s space at the Farmers’ Market and gave it a try. The eggs sold very well and it was clear she could have sold even more.

With assistance from her family, Kayley decided to establish the egg selling business. Doing that involved pursuing the necessary approval from the Department of Public Health, ordering egg cartons, creating labels, and planning how to set up and sell her product. Kayley prepares for the Farmers’ Market by putting the eggs in the cartons and affixing the Kayley’s Coop label. She accommodates her disability by taking a stool to sit on and by using a bucket on rollers to transport goods and supplies. Kayley’s mom and dad pitch in with cleaning the coop and washing the eggs, and other family members help from time to time as well.

Kayley’s Coop is home to chickens only - no roosters allowed. That’s because a city ordinance prohibits roosters and limits the number of chickens in residence to twelve. Kayley hopes to add a few more chickens to her brood in the near future, and eventually expand to meet that 12-chicken limit. During the Farmers’ Market season, she will be at her stand, stocked with fresh eggs for breakfast or baking, and ready for customers.

Kayley, with Jordan Paulsen, selling Kayley’s Coop fresh eggs at the Johnston Farmer’s Market

Take a peek inside Kayley’s Coop, and meet Annie, a valuable member of the production staff.
How many 19-year-olds do you know who possess the ambition, entrepreneurial spirit, and work ethic to launch a small business right after graduating from high school? Meet Josh Beytien. Josh started Mammoth Scanning Company in his hometown of Dubuque, Iowa, in 2012. Josh scans, categorizes, and stores documents and photographs in digital format for his clients. He learned his skills as an AmeriCorp volunteer at the Research Center for Dubuque History at Loras College while he was still in high school. At the Research Center, Josh was given archival documents and was responsible for scanning and storing them electronically. He was able to process large stacks of printed materials into a digital format quickly and efficiently.

Josh and his family realized that, given today’s increasing reliance on electronic storage and retrieval, his skills could be valuable in the workplace. Even so, they were concerned that Josh would not be well suited for a typical 9-to-5 workplace environment because Josh has autism. Researching the local market, the Beytiens discovered there were no other businesses in Dubuque offering a similar service, and the idea of creating Mammoth Scanning Company, as a specialty business, started taking shape. Josh got help from Iowa Vocational Rehabilitation Services to purchase a high-quality scanner, and the hardware and software he needed to create an online environment for client information, and he was on his way. With his equipment, Josh can handle high-volumes of documents at 40 to 60 pages a minute.

According to his dad, Craig, working in a traditional environment can be challenging for people on the autism spectrum because they often have a difficult time filtering out all of the stimuli. With this self-employment model, Josh loves his work and thrives in a structured work environment where the tasks are routine and manageable.

“People should not be intimidated by a special needs run-and-owned business,” Craig Beytien says. “His clients have been happy with the work Josh has done. He’s very detail-oriented.”

Josh would like to expand his business in the future by tapping into another market - scanning and storing cherished, and often fragile, individual and family photographs in electronic form. As the business grows, Josh may need to hire an employee to assist him. He already has three basic rules for any future employees of his company: no disrespectful music, no rudeness, and no foul language.

If Mammoth Scanning Company’s success continues, Josh and his family hope that eventually he will not need to rely on state or federal assistance. “Our goal is for Josh to be independent,” says his dad. “It’s the difference between receiving a check and earning a paycheck.”
Craig Vinke
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Craig Vinke has been a taxidermist for many years. Five years ago, he started his own taxidermy business preparing, stuffing, and mounting the skins of birds and animals. Dead End Taxidermy could hardly be better named. It is a home-based business at the end of a very long gravel road near Glenwood, in southwest Iowa.

Craig is a Whitetail Specialist, whose primary focus is producing deer mounts. Craig received his specialized deer mount training from Joe Meder, an acclaimed taxidermist based in Solon, Iowa, and winner of world and national taxidermy awards. Joe accepts only three taxidermy students each month for his training class. Craig has several impressive mounts displayed in the Dead End Taxidermy showroom.

Craig says that the secret to a good mount is a good “cape.” A deer's cape is the area of skin beneath the deer’s head and around the shoulders. Craig also has an interest in fish and birds, and is considering expanding his taxidermy business to include them. He noted that African taxidermy, including animals like water buffalo, is generally the most profitable taxidermy work.

The majority of Craig's business comes through word-of-mouth referrals from hunters who have used his services. He also places ads in local newspapers and displays his work at local businesses to attract new customers.

Most days, Craig's inflamed joints burn from rheumatoid arthritis and he often visits a rheumatologist. He also has herniated discs as the result of a car accident, and has had his ankles fused. Three years ago, he contracted Lyme disease from a tick bite and his health challenges became even more significant.

Craig received assistance from Iowa Work Incentive Planning and Assistance and Griffin-Hammis & Associates, and used a Social Security Administration Plan to Achieve Self-Support (PASS) to help pay for his taxidermy training as well as for an ergonomic chair and special floor pad to help minimize his pain while he is working. Craig says that, at some point, he will probably need to use a wheelchair to get around, but expects that even when that happens he will still be able to earn a living operating his business.
Three short years ago, Lacie Fastert was an amateur photographer designing t-shirts in her parents’ basement. She is now the proud owner of Lasting Legacies, a design business in downtown Rock Rapids, Iowa. Lacie continues to take photos and has added screen-printing, embroidery, vinyl decals, banners, and signs to her creative offerings. Lacie makes all of her own designs for screen-printing and embroidery on her computer and then transfers them to machines for producing the final product.

When Lacie first started the business, she focused on photography and embroidery, but quickly decided to add screen-printing and decals to her list of services. She creates and sells embroidered, rhinestone-studded, and screen-printed shirts and other apparel items. Lacie also contracts with local businesses and organizations to design t-shirts for advertising, clubs, teams, special events, and more. She has made designs for schools, the Future Farmers of America, Wal-Mart, Co-Op Energy, the City of Rock Rapids, the local swimming pool, and other towns in the area.

Lacie advises other prospective business owners to be prepared for some hard months while their business is just beginning. She says there is not much time off, she feels constantly on-call, and the work never stops. Even so, Lacie says there is nothing else she would rather do than create her original Lasting Legacies for her customers. In fact, she hopes to move to a new and larger building as her business grows.
Bob Farmer

*The Shooting Shop*

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www.theshootingshopllc.com

Bob Farmer is a firearms enthusiast and owner of *The Shooting Shop* in Anthon, a small town in northwestern Iowa. *The Shooting Shop* sells a variety of firearms and accessories, including cases, slings, scopes, factory ammunition, reloading equipment, supplies, and just about anything else related to shooting. Bob offers custom reloading of ammunition, including obsolete cartridges that are no longer available from manufacturers.

Bob has sold about 100 firearms each year since he opened the shop. He is known for buying and selling older, restored guns, and the gunsmithing area of his business has really taken off. His success started with financial and technical assistance from the Iowa Department for the Blind (IDB), and the Iowa Self-Employment Program (ISE) through Iowa Vocational Rehabilitation Services (IVRS). Bob says the best part of his job is working with people and, as his business has grown, he appreciates the independence that comes from being a small business owner.
Zach Beytien
Z-Line Specialty Laundry
Dubuque, Iowa 52001

Nineteen-year-old Zach Beytien, from Dubuque, Iowa, is a budding entrepreneur, still in the process of starting his own business. With support from his family, Zach is hard at work developing a commercial laundry service. Services will include laundering items such as towels, linens, bedding, uniforms, and lab coats. Pick-up and delivery will be part of the service package. Becoming the owner and operator of a business will be a remarkable accomplishment for Zach, who has autism.

In 2007, Zach’s family made the difficult decision to move him to an out-of-state treatment facility where he could receive specialized help with learning to manage aggressive behaviors. Zach later returned to Iowa and lived for some time at Woodward State Resource Center. He made great progress in those settings. Now he is back near his family in Dubuque, where he lives in a home designed to serve individuals with autism.

Zach receives support services through the local provider that operates the home, through Iowa’s Money Follows the Person Grant (a program of the Department of Human Services), and he is supported by his family. Zach’s support team helped him identify his interests and his ideal conditions for employment. He values being neat and organized and functions best in an environment that suits his sensory needs and allows him to take breaks if he becomes overstimulated or anxious. Zach’s family taught him how to sort, launder, and fold clothes at an early age. He enjoys the laundry process and works best with known routines, where his personal space is respected, and everything is orderly.

Owning and operating a small laundry business will allow Zach to interact with others when orders are picked up and delivered, while still maintaining an orderly environment at the laundry. One of the most important employment conditions for Zach is routine. Change is difficult and anxiety producing for Zach, but he thrives on routine work that others might consider dull or repetitive.

With assistance, Zach has developed a business plan, targeting businesses and schools in the area as potential clients. His efforts are supported by the Dubuque Public Schools, the Iowa Self Employment Program through IVRS, a Social Security Dedicated Account, Griffin-Hammis & Associates, Iowa Work Incentive Planning and Assistance, and Money Follows the Person. The Beytien family has experience with business ownership - Zach’s brother, who also has autism, operates his own scanning business in Dubuque (see page 14). Zach and his team are scouting storefront locations for his business, exploring potential contracts to provide laundry services with local businesses, and planning for a grand opening for Z-Line Specialty Laundry in 2014.

"Zach works best with known routines where his personal space is respected, and everything is orderly . . . he thrives on routine work that others might consider dull or repetitive.”
What began as a high school FFA (Future Farmers of America) project evolved into a retail business venture for 19-year-old Marissa Schletzbaum. Marissa is the owner and sole proprietor of Straw Hat Farms in Pleasantville, Iowa.

Marissa’s project, growing plants from seeds and plugs, is now a thriving greenhouse operation. She sells flowers, vegetables, and hanging flower baskets to a client-base she has established over the last four years, and is a vendor at area farmers’ markets and the Pleasantville High School Spring Plant Sale.

Marissa specializes in growing wave petunias and marigolds, and tomato and pepper plants. Most of Marissa’s business is word-of-mouth referral and return customers. She has a reputation for growing plants that are healthy, beautiful, and robust due to her careful tending of them. Until recently, Marissa grew her plants in the basement of her parents’ Pleasantville home, but that is changing.

Marissa and her family decided she needed a larger, more commercial space to expand Straw Hat Farms. They ordered a prefabricated greenhouse kit made to their specifications from a company in northwest Iowa and purchased a five-acre tract of land including a barn, a garage, and several small buildings, from neighbors. Marissa and her family hired a local contractor to excavate the site for the greenhouse, pave a parking lot, and pour a cement foundation.

When the greenhouse kit arrived, it became a family project for Marissa, her parents, brother, and sister, to lay out all the components, and assemble and enclose the greenhouse structure itself. Future plans include an automated watering system and expanded inventory. Marissa would like to include annuals and a variety of other plants in her stock and hire employees to assist with the operations, marketing, and delivery of Straw Hat Farm plants and products. The possibilities for expanding Straw Hat Farms seem almost endless.

Marissa was born with Down syndrome and as she got older, her parents wanted to support her in finding something meaningful to do after high school. Focusing on her interest in growing things, and knowing that employment opportunities would be hard to find, self-employment seemed to be the best option for Marissa. Marissa is proud of her “growing” business and wants to be an employer who welcomes other workers with disabilities to her Straw Hat Farms team.
Jarrod Linn
Linn Research
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The story of Linn Research is a relatively simple one. I started my business in December 2007 after obtaining my Master’s degree in social work from the University of Iowa in May 2006. The initial connections for my business were made between my instructor at the University of Iowa and a local organization known as Siouxland Human Investment Partnership (SHIP) in Sioux City.

SHIP was looking for a person to research grant opportunities for them on a consistent basis. My instructor knew that I had the ability to use the internet and I could research just about anything from my home. This was perfect for me because I have moderate to severe cerebral palsy that affects my mobility. I signed my first six-month contract with SHIP on December 27, 2007.

One year later, I received assistance from a work incentives coordinator through Iowa Vocational Rehabilitation Services (IVRS) to develop a business plan and start the process of a Plan to Achieve Self-Support (PASS). PASS is a Social Security work incentive that allowed me to set aside income to achieve a work goal. This was the most challenging part of the process. I had no idea how to develop the necessary business plan or carry out proper accounting procedures. It took about two and a half years to complete the PASS and purchase my own van for business trips as well as personal use.

I also use Medicaid for Employed Persons with Disabilities (MEPD), a work incentive that allows a working person with a disability to accumulate significantly more money in the bank than the usual asset limit set by Medicaid and still be eligible for Medicaid health care coverage.

Linn Research serves primarily the Siouxland area, yet I have over 300 local, state, and federal resources available to me at any time. I am responsible for identifying and providing summaries of grants on the local, state, and federal levels. Given that it’s internet-based, my business has the potential of going anywhere. As of December 2013, I have been with SHIP for six years! Honestly, I can’t think of a better situation for myself than the one I currently have.

~ Jarrod Linn
A little more than four years ago, I suddenly lost the majority of my vision. I was completely blind for one month. Thanks to the amazing team in Iowa City, I now see pretty well through a tunnel with my right eye. After more than 50 eye procedures, my vision remained stable and life seemed okay. Then one day I woke up with slurred speech and discovered that I had lost the use of my left arm and leg. Did I mention my wife was a month pregnant? After a few weeks in the hospital, and nine months of rehabilitation, I learned to manage with my limitations. I had been on disability benefits for a year or so, and was grateful for the assistance, but I knew it wasn't enough money to provide for my family and give them the life I wanted them to have.

I began looking for jobs and wondered what I could do. When my prospects started to seem hopeless, I received a flyer in the mail about a seminar on employment options for Iowans with disabilities. I went to the seminar and heard a speaker named "Em." She had received a grant to help her start her own business, *Em's Coffee Company*, in Independence (see page 7). I was so excited to get started on my own path to self-employment I left the seminar at the lunch break! I had the idea of opening a photo booth company. It was far from an original idea; there are around 20 photo booth companies in the area where I live. For most photo booth owners, it's a part-time weekend gig for making extra money. After looking into it more closely, I formed a plan. I wanted to be the best. I wanted to top the competition in every way. I wanted the biggest prop selection including hats, wigs, masks, and signs. I also wanted the best booths, with the friendliest staff. Add some party lights inside and outside the booths, customize the structure, and brand, brand, brand! With assistance from the Iowa Department for the Blind, Iowa Vocational Rehabilitation Services, and Iowa Work Incentive Planning and Assistance, I began the process of securing business start-up funds.

*Family is an important part of C & C staff: Lisa Howard (Rob’s sister-in-law), Bailey Jungblut (Rob’s niece), owner Rob McKernan, and Rob’s wife, Wendy McKernan*

*C & C Photo Booths* opened for business in January 2013. I named the business for my sons, Carter and Cooper. We did 40 events in the first year including weddings, senior center parties, Sadie Hawkins’ Day celebrations, Christmas parties, and baby showers. A year later, we are starting the year with 40 gigs already booked! We are adding a third photo booth and it’s already booked -- three gigs in one night. Wow! We received a great deal of help from family, friends, and even strangers. We helped fundraise for Relay for Life, Make a Wish, and a number of people who have passed away, or have illnesses. We love giving back to the community that has helped our business succeed! ~ *Rob McKernan*
Self-Employment Resources

Griffin-Hammis Associates, LLC specializes in facilitating self-employment opportunities for people with disabilities and working to build communities of economic cooperation, through consultation in job creation; self-employment development, feasibility, and refinement; community rehabilitation; and job site training. www.griffinhammis.com

Institute for Social and Economic Development (ISED Ventures) is an asset development organization with a mission to create opportunities for low and moderate income Iowans to build their assets and achieve financial stability. They provide a unique bundling of services that allow Iowans to increase wealth through long-term asset building strategies. (800-421-0940) www.isedventures.org

Iowa Able Foundation helps Iowans with disabilities, older Iowans, and their families, to access adaptive devices or equipment and home modifications through its loan programs. Loans have flexible terms to help individuals increase their independence at home, at work, and in the community. (888-222-8943) http://www.iowaable.org/

Iowa Department for the Blind (IDB) provides education, employment services, and training to blind and visually impaired Iowans who are looking for a job or want to retain or advance in their current career. IDB can help blind or visually impaired workers find or keep a job through training, education, technology, career counseling, and more. (800-362-2587) http://www.blind.state.ia.us

Iowa's Small Business Development Centers (SBDC) provide free, confidential, and customized business advice to small businesses in all ninety-nine Iowa counties. They present affordable workshops to teach practical skills and techniques, conduct research, provide comprehensive information services, and offer access to subject matter experts in a variety of fields. http://www.iowasbdc.org

Iowa Vocational Rehabilitation Services (IVRS) provides client-centered services to Iowans with disabilities; services are designed to embrace diversity, promote successful business ownership, and result in self-sufficiency and economic development. The IVRS Iowa Self-Employment Program (ISE) is a program designed for clients of IVRS or IDB whose vocational goal is self-employment and provides individualized self-employment services to Iowans with disabilities in starting, expanding, or acquiring a business. Referrals to the ISE program are made by IVRS or Iowa Department for the Blind (IDB) counselors. (800-532-1486) www.ivrs.iowa.gov

Iowa Work Incentives Network Services (IWINS) http://www.iowawins.org

WIPA Services at Disability Rights Iowa http://disabilityrightsiaowa.org/who-we-are/funding-partners/work-incentives-planning-assistance-wipa/
Iowa Workforce Development (IWD)
Disability Program Coordinators work to facilitate access to employment for job seekers with disabilities and provide information and connections to programs for career enhancement. Iowa’s 16 regional Workforce Centers are SSA approved Employment Networks under the Ticket to Work program. (800-562-4692)
www.iowaworkforce.org

Medicaid for Employed People with Disabilities (MEPD) is a Medicaid coverage group that allows persons with disabilities under age 65, who meet the general SSI-related Medicaid eligibility requirements, to work, earn income, and continue to have access to medical assistance through the State Medicaid program.
http://dhs.iowa.gov/ime/members/medicaid-a-to-z/mepd

MyEntrenet is an online network of resources and services designed to educate and assist small businesses and start-ups, and to help them connect with sources of capital and other entrepreneurs.
http://myentre.net

SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow, and achieve their goals through education and mentorship. A network of volunteers, supported by the U.S. Small Business Administration (SBA), can provide mentoring, counseling, business tools and tips, workshops, and webinars.
http://www.score.org/about-score

Self-Employment for People with Disabilities (ODEP publication)

Social Security Administration (SSA) offers information and answers questions about Social Security benefits and programs. (800-772-1213)
www.socialsecurity.gov

SSA Work Incentives are special rules that make it possible for people with disabilities who are receiving Social Security or Supplemental Security Income (SSI) to work while continuing to receive their monthly benefit payments and retain their Medicaid or Medicare coverage.
http://www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm

Plan to Achieve Self-Support (PASS) is a SSA work incentive to help individuals with disabilities work. It allows money to be set aside to pay for services, education, training, equipment, and other expenses necessary to achieve a specific work goal.
http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm

Ticket to Work is a free and voluntary Social Security program that helps people who receive Social Security disability benefits return to work or work for the first time, get a good job that may lead to a career, save more money, and become financially independent, all while they keep their health coverage. (Voice 866-968-7842 or TTY 866-833-2967)
http://choosework.net/mycall

United States Department of Labor, Office of Disability Employment Policy (ODEP)
http://www.dol.gov/odep/pubs/misc/entrepre.htm