



Pete's Perspective (Message from Chairman Peter Schoemann)



I hope everyone is doing well. This is the first edition of Chamber Chatter, the official newsletter of the Disability Chamber. The Disability Chamber is a dream come true for me. The mission of this organization is close to my heart. If we can achieve our mission, the business world will be significantly more accessible to disabled persons, including my sons, who are autistic.

Since the formation of the Disability Chamber, we have been working to accomplish the goals initially posted on the Disability Chamber website, www.disabilitychamber.org. In that time, we have:

- Helped many disabled persons find the appropriate resources to start their businesses.
- Established strong ties to several people and organizations. These persons and organizations have provided, and will continue to provide, assistance to disabled persons in the formation of businesses.
- Hired a membership director, Erika Harding. She is doing a great job.
- Begun adding the following to our website: Information about our members, information on operating a business, specialized information for disabled persons operating businesses, information about self-employment opportunities.
- Begun raising funds through Support Organization membership and advertising.
- Provided our expertise on important issues pertaining to disability benefits. We hope to include more information and thanks in the next newsletter.

In addition, our webmaster, Elizabeth Parker, is designing the blog and forum features for our website.

While we have been busy working on many items, we have much to do. One of our primary focuses is on increasing the employment rate of disabled persons through self employment. We have established many objectives in making this focus a reality, including the following:

1. Grow the marketplace for disabled persons.
2. Provide valuable information for such persons (e.g., where to find resources, how to be more profitable).
3. Make a more favorable environment for such persons (e.g., work to change applicable laws and regulations, work to change the attitude of consumers with respect to the abilities of such persons).

We are working on locating grants that will allow us to hire additional persons to help us achieve these objectives. *Please contact us at info@disabilitychamber.org if you are interested in helping the Disability Chamber achieve these objectives. We welcome your involvement!* You can join the many organizations and individuals who have been instrumental in the early success of the Disability Chamber, including the following (in alphabetical order):

- The Abilities Fund
- The Advocacy Center for Persons with Disabilities (especially Corey Hinds, Dawn Rix, and Keith Casebonne) (Chamber member)

- The Board of Directors
- Consensus Communications
- Creations by Dianne, LLC (Chamber member and printer of our newsletter)
- Elizabeth Parker
- Family Café
- Griffin-Hammis Associates, LLC (Chamber member)
- Inclusion Solutions (Chamber member)
- Dr. JR Harding (Chamber member) and Erika Harding (Board of Directors)
- The United States Business Leadership Network (Chamber member)
- Urban Miyares
- World Congress & Expo on Disabilities

I apologize if I missed anyone. Please let me know and I will be sure to thank that person or organization in the next newsletter.

Please contact us about free membership, helping or any information regarding the Chamber at 407 947-3656 or info@disabilitychamber.org

The Governor's Commission on Disabilities was created by Executive Order 07-148 to advance public policy for people with disabilities. This forum is to help develop a voice of unified concerns and recommendations to Governor Crist. The Governor appointed 19 Commissioners who represent state agencies, and/or departments as well as Floridians with various disabilities, including deaf and hard of hearing, visual impairments, developmental disabilities, brain and/or spinal cord injuries, mental illness, the elderly, and disabled veterans. **For further information** regarding the Governor's Commission on Disabilities please go to http://dms.myflorida.com/other_programs/commission_on_disabilities or contact Jamie Bullock at 850 487-3423.

Special Thanks to "The Family Café"



The Family Café is a Florida Organization Founded in 1998 to meet the needs of persons with disabilities and their families.

The mission of the organization is to provide individuals and their families information and education on advocacy and empowerment. **Visit www.familycafe.net for more information.**

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Our Mission:

To promote the business interests of businesses run by persons with disabilities and/or their direct caregivers ("Disability Businesses") and to place businesses run by persons with disabilities on a level playing field with businesses run by others.

2008-2009 Board Members

Chairman:

Peter Schoemann, Esq. 407 947-3656
pschoemann@broadandcassel.com

Board Members:

Christine Eckstein, Esq. Erika Harding
Corey Hinds Dennis McClelland, Esq.
Sue Mohr Nicholas Shannin, Esq.
Pier Westra Vicki Westra



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Editor/Publisher/Printer
Creations by Dianne, LLC
CreationsNewltrs@aol.com

Creations by Dianne, LLC

407 207-1100
407 207-9100 Fax



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INCLUSION SOLUTIONS: THE FIRST OFFICIAL SUPPORT ORGANIZATION OF THE NEWLY FORMED CHAMBER OF COMMERCE FOR PERSONS WITH DISABILITIES

After a lunch date with a friend who has cerebral palsy, Patrick Hughes at age 36, was aghast to learn the number of businesses his friend could not patronize due to accessibility restraints. The doors were too heavy, too narrow, steps blocked her away. From that point on, Hughes went on to develop a Chicago based company, Inclusion Solutions, which offers businesses simple, effective and affordable solutions to open their doors to a whole new base of customers.

Hughes and his team developed an oversized doorbell, called the BigBell. It alerts employees inside a business that a customer needs assistance getting in. From there, other solutions were developed: the FuelCall™ system, which ensures refueling assistance at the pump, the BallotCall, which improves access to polling and voting places and OrderAssist, that offers customers a method of requesting assistance and placing their drive-thru order in an alternative way.

When asked why Inclusions Solutions joined the Chamber of Commerce, Hughes said, "It's a great place to find people with similar interests and visions for a more inclusive community."

The future looks bright for Inclusion Solutions. "I believe the baby boomer market has had an impact on shifting the mind set from just adhering to the ADA laws and doing the minimum to doing what is right and of value to the customer!"

So the next time you go to a drive-thru restaurant, think of that person who is deaf/hard of hearing and might need assistance ordering.

When entering any public facility... think of your friends who might need assistance entering the building, if there isn't an automated door.

Or when digging deep into your pocket to fill up your gas tank... look around! Is there assistance for those who can't fuel their own vehicles? Don't let the signs fool you!

Let the owners and managers know about the Inclusion Solutions' products that are solving these issues!



DO YOU HAVE YOUR GOLDEN TICKET?



In order to remove many of the barriers that previously influenced people's decisions on going to work because they were afraid of losing their health care coverage, the Federal Legislature passed the Ticket to Work and Work Incentives Improvement Act of 1999. Pursuant to that

Act, the Social Security Administration provides disability beneficiaries with a ticket to obtain services and employment opportunities through a new network of organizations called the Employment Networks (ENs). An Employment Network is an entity approved by the Social Security Administration that offers a variety of services including: placement services, training, vocational rehabilitation and other support services.

Eligibility for the Ticket to Work and the Self-Sufficiency program is awarded to those people who already receive Social Security disability benefits under the *adult rules* and are receiving cash benefits. Tickets are free. Once a Ticket is received, the ticket holder chooses a provider within the ENs and develops a written *Individual Work Plan (IWP)*. The IWP is a detailed work plan and agreement detailing how one will use his/her services in order to achieve his/her employment goals. While using the Ticket and making timely progress towards the goals agreed upon in the IWP, SSA will not review the Ticket holder's medical disability status and thus he/she will not lose health coverage benefits during the duration of the ticket. There are no fees involved in becoming an EN, just submit an EN Request for Proposal. You don't have to purchase a Willy Wonka chocolate bar in order to get your Golden Ticket, **just call 866 968-7842.**

We develop and sell over 250 access products to make your business more welcoming.



Inclusion Solutions offers America's businesses reasonable solutions that increase access to all customers. Our products address accessibility in a simple and affordable manner, while giving businesses the power to make proactive change.



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The Florida Commission for the Transportation Disadvantaged

The Florida Commission for the Transportation Disadvantaged (CTD) was created in 1989 to oversee the transportation needs of those who are disabled, low income, elderly, or those

who have no other means of transportation. In existence for almost two decades, the CTD, which operates under Florida Statute Chapter 427, was created by the Legislature to coordinate transportation through community-level transportation coordinators. Over 51 million total trips were arranged throughout the state last year, and Florida's program continues to be a national model for other states to follow; however, nearly 782,000 trips were denied due to lack of funding.

Our dedicated transportation professionals ensure safe transportation to dialysis, cancer treatment, non-emergency medical appointments, routine health care and therapy, food stamps, groceries, employment, education, shopping, and other life-sustaining activities.

To involve Floridians in a united community effort, the CTD

has developed the Transportation Disadvantaged Voluntary Dollar campaign that allows everyone an opportunity to contribute toward their own county's community transportation program. When you register or renew the motor vehicle registration for your car, truck, or boat, simply check the box that states "Transportation Disadvantaged" on your registration card and fill in the amount you'd like to donate. This money goes directly back into the county in which you live to provide much needed transportation services.

The 2008 Legislative session has come to a close, and the Transportation Disadvantaged Program has reached a major milestone! House Bill 1175 by Senator Michael Fasano (R.- New Port Richey), and cosponsored by Representative Julio Robaina (R.- Miami) successfully passed both chambers and is on its way to the Governor. Both legislators worked tirelessly to ensure this legislation was acceptable to all entities affected by the changes and to make certain of its final passage.

For further information go to www.dot.state.fl.us/cld.

Business Considerations

In addition to issues that are particular to persons with disabilities, to operate a business successfully one must consider areas that apply to all businesses. Those areas include:

- ◆ Accounting
- ◆ Business Development
- ◆ Financing
- ◆ Human Resources
- ◆ Information Technology
- ◆ Legal
- ◆ Marketing
- ◆ Operations
- ◆ Tax



In future editions of the Chamber Chatter, we will include articles that cover each of these areas. In this issue, we include a checklist to consider when starting a business. **Please keep in mind that the checklist is not comprehensive and is not intended to replace consultation with applicable professionals.** Many agencies and organizations have prepared good checklists, including the United States Small Business Administration and Small Business Development Centers ("SBDCs"). No checklist is tailor made for your business. Some items on a checklist may not apply to your business and other items that are not included on a checklist may apply to your business. **The following checklist is based on one prepared by an SBDC:**

- ✓ Choose a business idea, product or service. Preferably, the idea, product or service should be one that corresponds with your expertise.
- ✓ Research the business industry. Consider the following: What will you sell? Is it legal? Who will buy it? How often? Are you willing and able to do what it takes to sell your product? What will your product cost to produce, market, sell, and deliver? What compliance issues do you need to address? Can you make a profit? How long will it take for your business to make a profit?
- ✓ Write a business plan and a marketing plan. Consider the effect of the plans on disability benefits.
- ✓ Using a domain registry service, see if the business name is available for use as an Internet domain name. Also, see if such name is available for use or whether you will be infringing the trademark rights of another business. If available and no infringement, register or reserve your federal or state trademark/ servicemark and applicable domain name.
- ✓ File partnership, corporate, or limited liability company papers

with the Secretary of State's office. The type of entity is extremely important. The type will affect the ability to retain benefits, liability, control of the business, taxes, and succession plans.

- ✓ Choose a location for the business (consider laws pertaining to zoning). If you do not have a home office, consider whether you will lease or own real estate.
- ✓ File state and local tax forms and obtain Federal Employer Identification Number. Apply for a seller's permit, if required.
- ✓ If you will have employees: Find out about worker's compensation; get federal and state information on unemployment tax; get information on withholding taxes and employment tax; get information on whether individuals will be employees or independent contractors.
- ✓ Register copyrights.
- ✓ Apply for patent if you will be marketing an invention.
- ✓ Order any required notices of your intent to do business in the community, such as an occupational license.
- ✓ Investigate business insurance needs. Get adequate business insurance or a business rider to a homeowner's policy.
- ✓ Get tax information, such as record-keeping requirements, facts about estimating taxes, forms of organizations, etc.
- ✓ Open a bank account for the business.
- ✓ Have business cards and stationery printed.
- ✓ Purchase equipment and/or supplies. Have business phone or extra-residential phone lines installed.
- ✓ Order inventory, signage, and fixtures.
- ✓ Get an e-mail address and find a Web hosting company.
- ✓ Have your Website designed and set up.
- ✓ Have sales literature prepared.
- ✓ If you sell stock, partnership interests, membership interests, or other securities, you should consider securities laws with which you must comply.

Please note that, while the order of many of the above is interchangeable, before most of the other items on the list are completed the idea, product or service should be chosen, research should be completed (including as to the effect of the business on your disability benefits), and a business plan and a marketing plan should be prepared. Completion of these items will not ensure success, but it will improve your chance of success. On the other hand, the failure to complete these items will likely lead to the failure of your business.



Members Moment - From Idea to Reality “A Chamber is Born”

Vicky and I started a premium coffee company, Javámo Coffees, Inc. Javámo (www.javamo.com), in mid-2006 with the intent to create a super-premium coffee at a reasonable price, all while having fun and giving back to the communities that we support. Having both been in corporate America for over 20 years, we wanted “giving back” to be something meaningful and not just a token gesture. We felt that by taking 10% of our sales and putting that into a

charitable autism foundation, we would be able to make a real difference in people’s lives. So, when we were preparing to start our non-profit foundation, it was fortunate that we were referred to Peter Schoemann of Broad and Cassel by a local attorney who knew that this was an area that Peter specialized in. After some initial discussions as to what it was we wanted to create and the basic form the foundation would take, we felt comfortable that Peter would be a good fit for us. Vicky, Peter and I then scheduled a lunch meeting in Orlando to begin formalizing our ideas.

During this lunch, we explained to Peter our desires to start the foundation as a way to give back to the autism community. As our daughter Gabrielle had been diagnosed as autistic at age four, we felt a very strong need to find ways to support other families who are going through what we did for so many years. We spoke at length about our struggles to find the right therapy and medical providers, equipment to assist in her development and schools or summer camps that would accept a child with autism. It was during this discussion that you could literally see the light bulb above Peter’s head and he wondered aloud whether or not anyone

had ever attempted to create a Chamber of Commerce for disability related companies? Clearly, our experience had shown that had we been able to go to a single source for information, it would have saved us countless hours of hunting, calling and networking with others to try and identify the best resources. Were there to have been a website where we could go to find companies who support autism treatment, it could have been a lifesaver!

We continued our meeting and entered into an agreement to put together our Art for Autism foundation, but in parallel, Peter rapidly was working to investigate whether or not there was a similar organization out there. Once it was determined that while there were some websites, there were none anywhere the Southeast and none that truly performed the functions that he was considering. Within a period of two months, Peter had incorporated the CCPD and formed some strategic alliances that allowed us to set up a booth at the 2007 Family Café! He pulled together a diverse Board of Directors that had broad experience both in the business community as well as the disability community and has since developed a robust website that continues to develop into a “one-stop shop” for individuals and companies to go to find disability supportive organizations to work with.

It has been a privilege and honor for Vicky and I to have participated in this process and to continue to support the CCPD in every way possible. **We see an incredible opportunity to bring value to the disability community with this Chamber** and with time, believe that it could become the ultimate sourcing location for disability companies.

Pier & Vicky Westra Javámo Coffees

The World Congress EXPO on Disabilities November 21st-22nd

We are happy to announce a new partnership with WCD Expo, the World Congress on Disabilities, taking place this November 21-22, 2008 at the Prime Osborn Convention Center in Jacksonville, FL.

WCD Expo is dedicated to improving the lives of those with developmental and physical disabilities, their families and professionals who work with them.

Join us for two days of education, inspiration and fun! WCD Expo is an event with two main features. The Expo is where you can see all of the latest products and services that are improving the lives of those with disabilities. The Conference is where you can learn about issues facing the disability community from the experts. Conferences are being presented by groups such as CMS, Centers for Medicare and Medicaid, The Family Network on Disabilities for the State of Florida, North Oakland Medical Center focusing on Juvenile Cerebral Palsy and many others. There are also Keynotes and several Special Events planned throughout the two days.

As part of this exciting partnership, **the Disability Chamber has negotiated a great opportunity for chamber members who would like to exhibit in the show.**

- ☞ 5 x 10 booth with carpeting, 6 ft. table, and two chairs included.
- ☞ All chamber members who exhibit will be in one area, The Chamber Pavilion, highlighted by a Disability Chamber of Commerce banner hanging over the area.
- ☞ Each exhibitor will receive their own show directory listing and online listing on the show website.
- ☞ All exhibitors’ logos and/or names will be included on a special Disability Chamber of Commerce sponsor page in the show directory distributed to all attendees.

☞ Free access to exhibit area and discounted access to seminars. The regular price for just the 5 x 10 booth alone is \$1800. The special negotiated Chamber price for all of the items listed above is only \$1000.

For more information about this exciting event and great opportunity please contact Mark Dineen, Managing Director of WCD Expo at 201 722-9233 ext 114 or mark@wcsexpo.com, www.wcsexpo.com or Peter Schoemann at 407 947-3656 or info@disabilitychamber.org.

Election TO-DO'S

- ✓ Learn about the candidates and issues on the ballot by visiting www.voteSeminole.org.
- ✓ Commit to voting either at home with an absentee ballot, at an early voting site today, or at the polls on Election Day. (the polls are open from 7-7).
- ✓ Encourage my family, friends and neighbors to vote.

SEMINOLE COUNTY
SUPERVISOR OF ELECTIONS
MICHAEL ERTEL

If your signature has changed for any reason you may update it by filling out a vote registration application. Applications are available at county libraries, social service agencies and other locations throughout Central Florida. Contact the Seminole County Elections Office at 407 585-Vote (8683) for more information.