

# Business



## Retirees honored

Retiring employees of the Dallas Post Office were honored recently with a dinner held at the Castle Inn, Dallas. Shown here, from left, are Ed McDade, who will retire Sept. 2; Mary McDade, Tom Bly, Postmaster; Marion Bly, Florence Sokol and Andy Sokol, who retired Aug. 3. Both McDade and Sokol had 30 years of service with the Dallas Post Office.

Dallas Post/Ed Cambobelli

Notes 30 years

## Businessmen count on SBA

Talk to any small businessman in Wilkes-Barre and he would probably know what the letters or acronym "S.B.A." stand for - the U.S. Small Business Administration. This is true, in part, because this federal agency touched the lives of so many people during the 1972 Agnes Flood with its disaster financial assistance program.

Today, as then, the S.B.A. plays a significant role in our areas economic recovery by helping small businesses.

John Sokolowski, Manager of the Wilkes-Barre Branch Office, pointed out the important part small businesses play in today's economy. "They employ more than half of the working force in the United States" and "Small businesses are more responsive to the changing times," Sokolowski said.

From Sokolowski's perspective, "Big businesses could not survive without small businesses" because small business have been our innovators and inventors. For example, small firms and individual inventors have originated more than half of our new products and services, some include the bifocal lens, safety razor, electronic music synthesizer and ice cream cone.

According to the Wilkes-Barre office, the contributions the Agency has made can be seen with its 30-year facts and figures. There were 449,769 business loans made through Sept. 30, 1982 for a total of \$34,227 billion. Disaster loans made through Sept. 30, 1982 totalled 898,976.

"In the last five years alone, 1.5 million men and women attended management assistance training sessions sponsored by SBA," Sokolowski said. "And an additional 80,000 men and women received management counseling from SBA."

SBA also has management assistance counseling programs that exist to help. Every individual business should know about and understand the importance of the counseling program.

Also, the Greater Wilkes-Barre Chamber of Commerce hopes to open new avenues of counseling that could prove to be vital to small businesses in achieving their goals. Some of these programs are not used to the full extent possible, according to SBA's Branch Manager, especially in the new business start-up area. Sound advice can be critically important to a newly forming venture.

Another of SBA's programs is the S.B.I. "Small Business Institute" which started in 1972. It can benefit local area businesses through the assistance provided at Wilkes College and King's College. The service is available locally by calling 826-6497 and requesting to be considered for the program. It is free of charge to the small business client. In the last five years, students and their faculty advisors counseled 40,000 small business clients, or an average of 8,000 a year on a nationwide basis.

The Small Business Development Center is another of the SBA services that can be obtained through University of Scranton and Wilkes College in this area. The Centers maintain a paid full-time staff to assist and counsel new and existing businesses on a regular basis. The S.B.D.C. can provide advice on promotion, advertising, market research or financing alternatives to name a few of its services. The advice can be in depth over a long period of time or short-term answers to some management questions you have been wondering about.

The third program available is SCORE, Service Corps of Retired Executives, and ACE, Active Corps of Executives, who provide voluntary counseling, also free of charge.

Nationwide, SCORE has 9,000 members who last year helped 128,693 business firms. SCORE has 405 chapters around the country. The Wilkes-Barre Chapter 261, started in 1974, has access to the services of over 30 retired executives with a wide variety of specialties to help in solving business problems.

Cases are usually assigned at monthly meetings of retired executives living in the community. However, the volunteer also has access to the services of other retired executives in nearby chapters such as Williamsport and Scranton.

Joe Galletta is one member who became involved with SCORE three years ago.

When asked to join SCORE, Galletta decided to take up the offer. He was born and raised in the Pittston area. In the early 1930's he and his family moved to New York.

In New York, Galletta operated a very successful air conditioning business, Air Modern, Inc. The business started as a heating and air conditioning company. But, with the enormous changes in technology over the years, it became involved in thermodynamics, energy conservation and air quality. Six years ago, the Gallettas

decided to retire. The business was sold to the employees and the Galletta family returned to this area.

"The knowledge I acquired would be no good to me if I kept it all to myself," Galletta stated. "If I'm able to help my fellow man succeed in business or in the heating-ventilating trade, that's good. Your mind gets stagnant by just sitting back and doing nothing. You're doing nothing but wasting your're time." Galletta says if you're healthy you should stay active for as long as you can.

"Why deteriorate?" he asks. "There are so many retired people - successfully retired people - with plenty of knowledge just sitting back and wasting their time when they could be helping their fellow man. Share your knowledge, your knowledge is a terrible thing to waste."

The files of the local SBA office contain several success stories about small companies that probably would not have started out properly or would have gone under except that someone told the properties about S.B.I., S.B.D.C. or SCORE-ACE.

Richard and Joanne Long got their Sweet Valley hardware started on the right foot, thanks to the business tips of Jim Manley, 81, former owner of Manley Tire Service and SCORE member. Manley offered advice on starting a business over a three-month period, from how to attract customers to required permits. Long has since opened a second store in Shickshinny, meeting the hardware needs of that community.

Noting SBA's 30th anniversary, a number of highly successful and well known companies which received SBA loans or help in their early days can be cited. Firms such as Federal Express, Iowa Beef Processors, Apple Computer, Gentex Corp. (Carbondale) are a few of the outstanding success stories.



## New bank signs

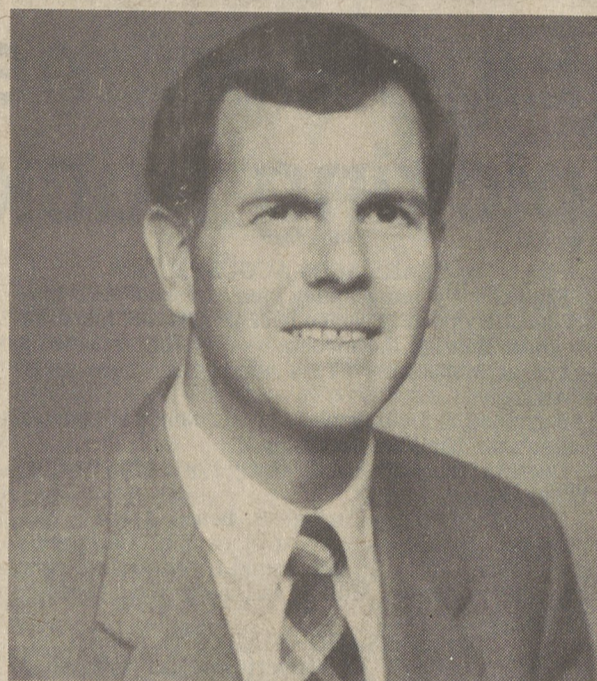
There's a new addition to the Dallas skyline with the installation of a new sign at the Dallas Village office of First Eastern Bank. John L. Owens, above left, vice president and manager of the Dallas branch, and David W. Sommers, assistant vice president and assistant manager, display the new sign, part of an ongoing effort to clearly identify First Eastern branches and their "Quik Teller" automated teller machines.

## Company offers bonds

Kidder, Peabody & Co., Inc. of Wilkes-Barre will Senior Manage an offering of approximately \$100,000,000 Virginia Housing Development Authority Bonds this month. The interest income on these bonds will be exempt from Federal Income Tax.

The Authority will use the proceeds from the bond sale to make mortgage loans to eligible borrowers for financing ownership of single family residential housing. The Authority expects there will be bonds that mature each year from 1985 to 1992 and term bonds that will mature in 20 years. It is also expected that Compound Interest Bonds will mature from 1993 to 1998 and in 2015.

Compound Interest Bonds pay principal and all of the interest only at maturity. The interest is compounded every six months until the bonds mature or are redeemed. Anyone desiring additional information on the Virginia Housing Bonds, including anticipated yields on the conventional bonds and compound interest bonds is asked to contact Jack B. Smoak, Kidder, Peabody & Co., Inc., at 826-9100 or 343-1261.



ROBERT D. RICHARDSON

## Completes course

Robert D. Richardson, of Dallas was recently graduated from the Stonier Graduate School of Banking. Richardson was among 450 bankers from across the country to graduate from the oldest graduate banking school in the nation. Stonier is a three-year program conducted at Rutgers University by the American Bankers Association (ABA).

Richardson, a senior vice president in First Eastern Bank's Commercial Loan Department, was graduated from Dickinson College, Carlisle, with a BA degree in Economics.

He serves as president of the Dallas Firemen and Ambulance Association; past chairman of the Back Mountain Memorial Library Auction; serves on the Pennsylvania Industrial Development Authority Loan Review Committee; Division leader of the Wilkes College and College Misericordia Fund Drives as well as the United Way Fund Drive.

He is a board member of the Wyoming Valley Crippled Children's Association and past chairman of the Easter Seal Campaign; administrative board member and chairman of the Finance Committee of the Dallas United Methodist Church; board member and chairman of the Northeast Chapter of the Robert Morris Associates; executive board member of the Penn Mountains Council, Boy Scouts of America and a member of the executive committee of Allied Services, John Heinz Institute.

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