

## After Katrina, cafe searches for at risk teens that haven't returned

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beans and rice with jalapeno corn bread or white beans and shrimp — five days a week. Cafe Reconcile, like all the other restaurants in the city, is short on employees, but what it is really short of is at-risk teenagers who once lived on the hard-scrabble streets around it.

"We're serving food OK," said Cristine Louviere. "But we're not doing what we really want to do. We can't find our kids now, and we don't

have any of them back yet."

Many of the houses in this poor, heavily black section of the city are still deserted, families scattered across the country in the evacuation that followed the hurricane. Teenagers that once hung out on street corners are gone.

More than 300 people have gone through the restaurant's training program since it started. Officials estimate that about one in four go on to full-time jobs.

"If you can make a differ-

ence with one person, that's a lot of difference," said Louviere, who supervises training. "We're talking about kids that don't expect anything good in life."

Each worker at the cafe is also a trainer, not only doing his job, but showing the trainees everything from bus-ing tables to kitchen techniques.

"It was the best job I ever had," said Don Byrd, a chef at the restaurant for over three years before he left for the

Fairmont. "How many times do you get a chance to make a difference in someone's life. And I got to cook."

There's more incentive for trainees now. Since the hurricane, workers in restaurants have seen wages increase. The program itself will pay trainees \$8, \$10 and up for the six weeks they are there. The restaurant also is well-known for its accolades — it was voted one of the top 40 restaurants in New Orleans and one of the top 10 soul food

restaurants in a local publication.

"There's no shortage of jobs for them once they finish the program," said Craig Cuccia, who helped found the program.

Since the hurricane, the cafe has started a \$1.5 million fundraising campaign to keep the program running and complete renovations. Among its supporters are Chef Emeril Lagasse, who has supported the restaurant through his foundation.

On a recent night he used a rare evening off from his restaurants to cook dinner for the police and fire fighters that work in the area, as well as local families and other guests. He also surprised restaurant officials with the announcement of a \$25,000 donation.

"I just thought, 'Why wait?'" Lagasse said. "Everybody is waiting, some are forced to wait, but I would like to see things move ahead here."

## GTech, Scientific Games to bid for both contracts

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The first scratch-off tickets could be sold by early April and the numbers games, starting with the multistate Powerball game, could begin in mid-June.

GTECH and Oberthur teamed up with instant ticket production and distribution in Virginia in 2004, and Wiczek said the North

Carolina bid was a similar arrangement. GTECH also announced earlier its week its sale to an Italian-based lottery firm that has ticket-printing capabilities.

Scientific Games, whose lottery division is based in Georgia, bid for both contracts even though it is being investigated for possibly breaking state lobbying laws while the

Legislature debated creation of the lottery this year. Lottery leaders said Scientific Games should be allowed to bid because it has not been convicted of any wrongdoing.

Copies of the contract bids won't be available until the lottery commission blacks out information that is considered proprietary.

Most of the work in deter-

mining the winning bids will be performed behind closed doors by two separate evaluation teams, who were named publicly Friday.

A senior vice president of the Kentucky Lottery is on the scratch-off ticket panel, while the operations director for the Minnesota Lottery is on the online committee. Other members include three

North Carolina lottery employees, two attorneys from an outside law firm and a controller from the state treasurer's office.

The lottery commission this week opened bidding for the advertising and marketing contract. Retailers have until Feb. 3 to apply to sell tickets if they want to be able to participate on the lottery's open-

ing day.

On the Net:  
North Carolina Education Lottery:  
[www.lottery.nc.gov](http://www.lottery.nc.gov)  
GTECH Holdings:  
[www.GTECH.com](http://www.GTECH.com)  
Oberthur Gaming Technologies:  
[www.oberthurgaming.com](http://www.oberthurgaming.com)  
Scientific Games:  
[www.scientificgames.com](http://www.scientificgames.com)

## Court upholds ruling against predatory loans

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three days of obtaining the loans, falsified documents to reflect more than actual assets and disregarded the borrowers' ability to repay.

"These types of loans do not serve the borrower's wants or needs," Simpson wrote.

### Low-income consumers targeted

The actual damages awards, which were based on a 5 percent interest rate, must be recalculated to take into account whether the borrowers would have qualified

for that rate, the court said.

McGlaw's lawyer Jeffrey Homel welcomed the order to recalculate the damages, but said the commission acted outside the scope of its

authority.

"So anything beyond that is disappointing," he said.

A number of lending practices can be defined as "predatory," but the McGlaw case centered on allegations of "reverse redlining," in which credit is extended on

unfair terms in geographic areas based on income, race or ethnicity.

The commission said the company arranged loans with high interest rates, prepayment penalties and balloon payments; charged high fees, some undisclosed; used high-

pressure sales tactics; and didn't fully disclose details of the loans.

On the Net:  
Opinion:  
[www.courts.state.pa.us/OpPostings/CWealth/out/2763CD04\\_1-13-06.pdf](http://www.courts.state.pa.us/OpPostings/CWealth/out/2763CD04_1-13-06.pdf)

## Virtual offices give new businesses a veneer of permanence

By Elaine Aradillas

ORLANDO SENTINEL

CELEBRATION, Fla. — When Kirby Ryan meets with clients interested in his medical services, they sit around a polished wooden desk inside a well-appointed executive office in downtown Celebration.

But Ryan must make an appointment to use the office at 215 Celebration Place because he's allotted only 16 hours a month there. Most of his time is spent at his home office 10 blocks away, where a spare room is lined with laptops and file cabinets.

About 150 small businesses share Suite 500 on the fifth floor in a corporate park surrounded by lakes and manicured lawns. Users pay \$250 per month for a package that includes an elite mailing address, an answering service and occasional office space.

It's called a "virtual office," and for small-business owners — who choose not to or cannot pay for expensive and scarce office space — it's a way to look big-time at a small-

time price.

"It gives the appearance of a professional office setting when you need that setting," said Ryan, whose Clinical Mobility business sets up flu-shot clinics and diagnostic services at retailers and employers across the country. Adding to that professional appearance, he said, is the receptionist's computer that tells her which business a client is calling for, allowing her to answer the phone with a greeting that includes the business's name.

For some people, it's better to say they have a business space, "versus working out of a home office or garage apartment," Ryan said.

Virtual offices have become the modern-day post office box, but with a physical address. Budding entrepreneurs no longer have to conduct business at their local Starbucks coffee shop, where they compete for table space, electrical outlets and a quiet moment between uses of the espresso machine to make a phone call.

People are attracted to

doing business with companies that have established reputations, said Al Polfer, director of the Small Business Development Center at the University of Central Florida.

"Celebration denotes success," Polfer said, referring to the upscale Osceola community near Walt Disney World. "It's a high-rent area. It would give a perception of success."

In Kissimmee, while business people are placed on a waiting list to rent "hard" office space to call their own, they can purchase a full-service virtual package for \$227 per month at Park Hill Place Executive Center.

Owner Pam Eaton, who runs the virtual office at John Young Parkway and Oak Street, said office space in Osceola County is tight — occupancy is above 90 percent — and some people don't need a lot of it.

"They don't need an office because they're on the road," she said. "They come in, touch down for a little while and take off again."

There's plenty of anecdotal evidence to suggest that virtual offices are popular. But with only an occupational license to prove they exist, the thin paper trail makes it difficult to report how many people are using them.

Carol Ann Dykes is the chief operating officer for UCF's Technology Incubator, where startup high-tech companies receive guidance in business development. She said her operation provides real office space but also assists two or three virtual-office clients.

"It's not too surprising it (growth in virtual offices) is occurring because of the growing level of entrepre-

neurs and the growing number of home-based businesses," she said.

Experts agree that virtual offices are a result of evolving technology. It's not much different from post office boxes used by people who conduct business at home.

Virtual offices are well-known among business people, said Polfer, whose center offers seminars and counseling to small-business owners. But if customers feel they are being misled by the setup, then it's up to them to do the research.

"It's not a deception," Polfer said. "That is your technical business address."

He added that some busi-

ness owners claim to have locations in Rome, Vienna or London, but sometimes those locations are nothing more than a virtual office.

"People like to do business with people they know or trust. Trust can come from a misplaced belief that you're well-established. If that claim is important, you need to check on it," he said.

Nick Mowery is the regional director for EBC Office Centers, which provides the virtual offices with a Celebration address. He calls himself the "cruise director," and many clients said he fosters a networking relationship among the business people who work from there.

## Plans dropped for dairy farm near historic black settlement

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Holland, founder of a citizens group formed to fight the farm. "I know that it takes persistence."

"It's a terrific victory for folks trying to preserve their rural environment and preserve a really important piece of Ohio's history," added Ellis Jacobs, of the Longtown Preservation Committee.

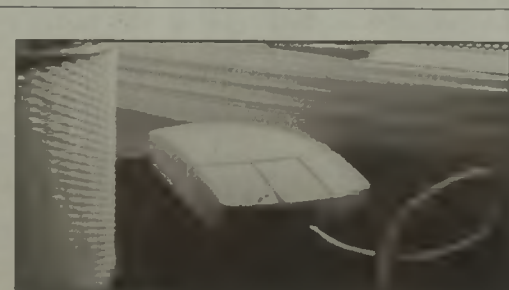
State Sen. Tom Roberts, D-Dayton, sponsor

of a bill that would put a moratorium on the construction of large farms, said the decision paves the way for the site to be restored.

"Vreba-Hoff has recognized the historic value of that area," Roberts said.

Palestine is about 35 miles northwest of Dayton.

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**It's Not the End**

When we first start along the road to success, it can begin as a very exciting time. You can feel excited and a bit anxious all at the same time. As you think about your dreams that you have for yourself, everything can look so promising and positive. As the saying goes, it seems like the sky is the limit. Our imaginations can take us to places where perhaps we never dreamed of going. There is nothing that seems impossible. We believe that we will be able to accomplish everything that we have ever dreamed about doing.

However, for most of us, somewhere along the road to success, we eventually run into obstacles to our dreams. It may be that something that we may have tried does not turn out exactly as we had imagined. We do not get the results that we thought we would have. Something that we tried did not work out as we thought it should have.

When this happens, we may feel like failures. Sometimes the thought even comes to us to give up on our dreams and simply settle for what we can get out of life rather than going after what we really want. We think that our dreams are over because we have failed.

The truth of the matter is that no matter what we may go through or how negative something may seem, it does not have to stop us from realizing our dreams. Failure will only stop us if we allow it to stop us from achieving our heart's desire.

When disappointing things come our way, it is up to us to decide if we will let them stop us or if we will go on in the pursuit of our dreams anyway. When negative things happen to us, it does not have to be the end of our dreams.

It is all up to us. We must decide if we will stop or if we will go forward and make our dreams come true regardless of what may come our way.

In your journey along the road to success, remember the words of Phyllis Bottome who once said, "There is nothing final about a mistake, except its being taken as final."

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