



A Manual on Personal Assistance

■ **By Catherine D. Ludlum** ■

■
**Sponsored by
the Training Partnership Project of
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University of Connecticut**
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ADDITIONAL INFORMATION

This book is an excellent tool for anyone who hires personal assistants or who is thinking about hiring personal assistants.

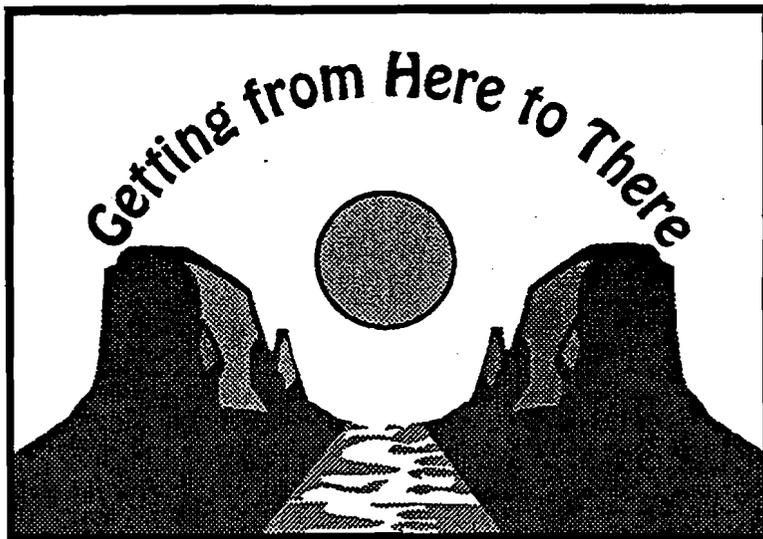
Since this book was written in 1995, there are a few things to consider as you begin to use this information.

1. The section entitled, "What Is Available Now-In Connecticut" under the chapter, "Who Will Pay For It?" on pages 28 and 29 is out of date. Contact the local Department of Social Services office in your area for more information about current Medicaid funding and the Personal Assistance Waiver.
2. This book also contains information about Federal and State taxes that sometimes changes. Appendix C provides telephone numbers for the Federal Internal Revenue Service and the Connecticut Department of Revenue Services. You can also access this information at their Web sites: www.drs.state.ct.us and www.irs.gov.
3. The information on page 8, about Social Security Disability Insurance, is also out of date. Current information is available at 1-800-772-1213 or www.SocialSecurity.gov or the Connect to Work Center 1-800-773-4636.



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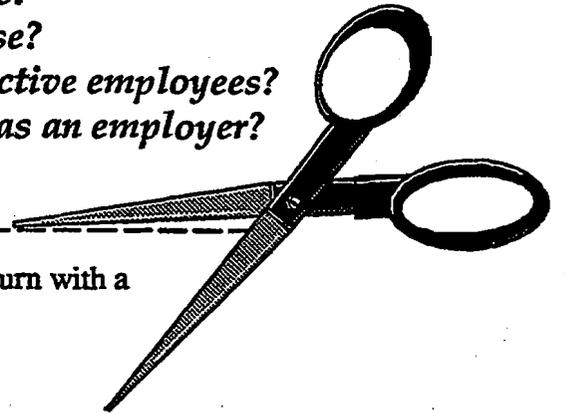
A MANUAL ON PERSONAL ASSISTANCE

by CATHERINE D. LUDLUM

Hiring a personal assistant may be one of the most difficult things you can do. Being an employer and hiring, training and directing personal assistants can be a daunting task.

This Manual helps answer the questions:

- *How do I advertise?*
- *Where do I advertise?*
- *What questions should I ask prospective employees?*
- *What types of taxes do I have to pay as an employer?*
- *How do I check references?*



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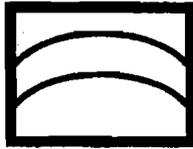


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Forward

Personal care attendant. Personal assistant. Whatever term you use, hiring one may be one of the most difficult things you can do. Being an employer and hiring, training and directing personal assistants can be a daunting task.

You must begin by thinking of yourself as an employer. When you do that, many questions arise: How do I advertise? Where do I advertise? What questions should I ask prospective employees? What types of taxes do I have to pay as an employer? The questions often come much more readily than the answers.

Those are the same questions that Cathy Ludlum asked herself and others as she made the decision to move to her own home. Fortunately for us all, Cathy agreed to write down the answers to those questions and more. The result is this book which is packed with useful information in a very readable format.

This book is designed to be used as a resource. We believe that there is no sense in reinventing the wheel. So, please feel free to use the forms that Cathy has developed and refined as a result of her experiences as an employer of personal assistants. You'll find them throughout this book. She's also included sample copies of tax forms to allow you to familiarize yourself with them. Actual forms are available from any Internal Revenue Service office. Because each state varies in its requirements, we've also included some Connecticut forms as examples. Your State Department of Revenue Services will have information and forms particular to your needs.

I wish to express my deepest appreciation to Cathy for taking the time to put her experience into writing. I trust that you will find the information very useful.

Eileen M. Furey, Ph.D.
Director, Training Partnership Project

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Getting from Here to There

Introduction

Hiring a personal assistant is probably the scariest thing you can do — until you've done it a few times. You're inviting a stranger into your home, and depending on the situation, may be giving him or her access to your body, your money, your possessions, your car, and intimate knowledge about your personal life.

For years, I resisted hiring any personal assistants. I was afraid they wouldn't be reliable, or they'd steal, or they'd hurt me. But in 1988, at the age of 26, I hired my first group of assistants and got a wonderful surprise. I found people to be overwhelmingly caring and responsible. Not only were they willing to come in early or stay late, but when I was sick, they sometimes called on their day off just to see how I was. And on Thanksgiving and Christmas, some offered to leave their family celebrations for an hour in the afternoon to help me use the bathroom. Not every assistant goes all-out like this. But most people understand what an important part they play in my life, and in the process I become important to them as well.

The other thing that kept me from hiring my own assistants was my fear of recruiting, interviewing, and training them. I had read the *Personal Care Attendant Manual* published by the Center for Independent Living of Greater Bridgeport (1983 - now out of print), and had some idea how to run an ad. But the many steps involved in hiring people left me so overwhelmed that I didn't know where to start. Now that I have developed a good system, however, it isn't such a big deal.

This manual is designed to help you set up your own system. It is filled with ideas, examples, and sample forms. Some, like the Telephone Screening Rap and the Job Description, you will need to adapt to your own situation. But others, like the Employment Application and Interview Form, can be copied and used the way they are. There are also photocopies of some of the government forms you will need to use, but these change slightly each year, so you will need to obtain originals from the IRS or from the state revenue or labor department.

When you finish reading this manual, you may still feel uncertain about hiring your own assistants. But you will have all the tools you need. The only thing you will lack is experience, and there's only one way to get that!



What Is a Personal Assistant?

A personal assistant provides the support necessary for someone with a disability to live in the community. The person with a disability recruits, interviews, hires, trains, and when necessary fires his or her own assistants. Quality of services is guaranteed because there is no outside person making the decisions. The employer is right there to supervise the assistant, and can at any time adjust the way the service is being delivered.

“Hiring, training, scheduling, and directing my own personal assistants means I bathe when I want, eat when I want, get up when I want - normal things most people do who are not dependent on agencies to start their days. As a result, I can plan my life, attend graduate school, write books, do political work at home and in Washington, and do countless other things that make life full and meaningful. I’m not limited by others’ timetables, whims, or willies. My assistants and I have rapport; I *trust* them, can rely on them, and retain my dignity in the face of some very intimate care. If not for my personal assistants, my life would not be within my control.”

-Regina DeMarasse, Wolcott, CT

Traditionally, personal assistance services tended to include hands-on activities, such as bathing, dressing, using the bathroom, and transferring between bed and wheelchair or wheelchair and car. Other typical forms of assistance involved cleaning the home, shopping, and driving the person with a disability where he or she needed to go.

More recently, personal assistance has come to mean any support a person needs

to maintain his or her independence. This can include caring for children, using a checkbook, or translating speech which might be difficult to understand. A person who is blind or has a learning disability may require the services of a reader. Someone who is deaf may need a sign language interpreter. A person with a cognitive disability who has good physical function may need verbal coaching to accomplish the tasks of the day.

For many people, personal assistance means the difference between living in the community and existing in an institution. If you are considering ways to live more effectively in your community, why not try hiring a personal assistant?



How Do I Get One?

The process of hiring a personal assistant may seem overwhelming at first, but it helps to break it down into manageable steps.

The key is not to let fear of the unknown keep you from moving ahead. There are many good, reliable people out there, and you are embarking on a search for them. If you make a mistake and hire someone who is not trustworthy or does not treat you with respect, let him or her go as soon as possible and hire someone else. *Of course, you need to treat your people well, but always remember that you deserve to be treated well also.*

You are offering people more than a flexible, interesting part-time job; you are offering them the opportunity to get to know you and to see the world through your eyes, and many consider that to be a great gift.

Deciding What You Need

The first thing you need to do is figure out how much assistance you need and how you want to structure it. Support arrangements are a matter of individual preference, and you must design yours to suit not only your needs but your lifestyle.

Here are a few questions you need to answer before you begin.

- Do you want a live-in assistant, part-time assistants, or a combination of both?
- What do you want the assistant to do, and how many hours do you need? Per day? Per week?
- How do you want to structure your support schedule?
- How many assistants do you need (including alternates)?
- Do you prefer male or female assistants? Does gender matter to you?
- Do you want someone within a certain age range?
- Do you prefer an assistant who has worked before with people who have disabilities, or do you prefer someone with little or no experience?
- What personal qualities you are looking for in an assistant?

Placing an Ad

Once you have decided what you are looking for, it is time to advertise. Generally, there are four ways to advertise your position: through newspapers, bulletin boards, employment databases, and word-of-mouth. Each method has its pros and cons, and requires its own approach.

I have found newspapers and word-of-mouth advertising to be so effective that I no longer use bulletin boards or databases, but people's experiences vary. Try different things and see what works for you.

Some ads and flyers of various types appear on the following pages.

Newspapers

Newspaper ads must be concise, but you can get a lot of information into a short ad. Your ad should include gender preference, duties, and whether experience is required.

If your community has a free weekly paper that goes to everyone in town (usually listing tag sales, rooms for rent, and lost pets), try this first. An ad will probably cost less than \$20.00, and you will find people in search of offbeat opportunities. As a second choice, try your town's weekly subscription paper. The ad won't be much more expensive, and you'll still get folks from your own area.

If you want to reach a much wider audience, to find a live-in assistant for example, try the nearest daily paper. I have typically run my ad Friday through Sunday, since I wanted to reach a lot of people and Sunday is the most popular day to advertise. Ads in the daily paper can work well, but keep in mind that the cost for three days may be as much as \$100.00, and even a one-day ad often costs \$60.00. Also, you may have many more calls from unlikely candidates.

Bulletin Boards

Bulletin boards allow you to write a more detailed description of your position. Because you are not limited by the number of words, you can include information on location, hours, perks (i.e., travel), and preferences.

At first, you will need to experiment in your local area to see what bulletin boards produce the most applicants. I have found college bulletin boards to be quite effective, while those in churches, libraries, hospitals, and supermarkets each produced one applicant at most.

Employment Databases

There are many computerized databases where employers can advertise available positions. Two- and four-year colleges have them, and the state Department of Labor typically has a huge one.

Getting registered as an employer can often be done over the phone or by filling out a form. There is no cost, and your listing will be there until you cancel it or the database is updated. In that case, someone will usually call you to ask if you still want to be listed.

The trouble with databases is that the response can be unpredictable. Applicants may call when you aren't in need of anyone, or may (in the case of the statewide database) live too far away. Some people have reported good luck, however, and it never hurts to try.

Word-of-Mouth

My favorite way to find employees is by word-of-mouth. Usually, this happens when one of my present employees recommends one of her friends, relatives, classmates, or co-workers. Referrals have also come from my friends, neighbors, co-workers, or from a dozen other sources.

A local community college can be a great resource, at first through bulletin boards and database entries, but later through word-of-mouth. If you hire a student, he or she may refer other students. Or, if the college has a program to train students to work in the disability field, you may be able to offer people some needed experience. A growing number of community colleges allow qualified individuals with disabilities to supervise interns. The term "qualified" may mean different things in different places, but at our local college it means the supervisor has at least a Bachelor's Degree.

People who come by word-of-mouth have somewhat of an advantage because they already have the recommendation of someone you know. Checking people's references is still important, but it's always nice to think, "So-and-so knows her and likes her, and thinks she'd be a reliable employee."

Telephone Screening

Once you've placed your ad, chances are that you will be inundated with phone calls. When I am running an ad, I alert all my friends and let my answering machine screen all my calls for about three days. I usually get about 20 responses a day, and couldn't get anything done if I tried to answer them all.

FEMALE ASSISTANT WANTED FREE ROOM + WEEKLY STIPEND

**Share large 3-bedroom unit
and provide personal support for a young,
active Middletown woman with a disability.**

**Duties include assistance with bathing and
dressing, housework, light office tasks.
Time for study, etc. available in between.**

**Flexible hours, no experience necessary.
Ideal for college student or part-time employee
seeking extra income and good housing.**

**On busline, close to
community college, shopping, Route 415.**

**No smoking or furry pets.
Call Cathy at 234-5678.**

*Not interested yourself, but know someone who might be?
Please remove this ad and give it to her.*

Live-in Assistant: Call Cathy 234-5678	Live-in Assistant: Call Cathy 234-5678
Live-in Assistant: Call Cathy 234-5678	Live-in Assistant: Call Cathy 234-5678
Live-in Assistant: Call Cathy 234-5678	Live-in Assistant: Call Cathy 234-5678

SAMPLE ADS

FEMALE PERSONAL CARE

ATTENDANT for disabled woman —

Mornings - Mondays, Tuesdays,
Wednesdays, Thursdays;

7:00 a.m. - 9:30 a.m., \$8.00/hour.

Call 345-6789.

Part-time help wanted:

Adult with disability needs PCA weekday mornings.

Call 456-7890.

Part-Time Assistant:

FEMALE ASSISTANT to assist active young woman with disability with grooming, housework, getting around.

Interesting, flexible work. Will train.

Cathy 234-5678.

Live-In Assistant:

Free room and stipend to assist active young woman with disability. Must be female, energetic, flexible. Will train.

Cathy 234-5678.

The first people I call back are the people who live in my own town. Although you will probably find some excellent people who live 20-40 minutes away and are willing to come that far, it is helpful to have people who can pop over quickly and aren't as affected by the weather.

When I call people back, I save time by asking them three questions:

- Where do you live? (an hour away is too far)
- Do you have your own car and is it reliable? (people who say they can get a ride with friends usually don't make it; people who ride the bus may or may not make it, depending how motivated they are)
- I weigh about 80 pounds, and you need to be able to roll me over in bed. Keep in mind that I cannot assist you at all. Can you do this? (It is illegal to ask people if they have back problems or other health issues. But you *can* ask people if they are able to perform specific tasks, such as lifting a certain number of pounds. Think of the hardest thing you will ask someone to do, and ask them about it)

"Wow! Hiring personal assistants has changed my life, and now I have total control of what I want to do. When my mother was taking care of my support, I did not view her as a mother. Now I can."

-Mary-Ann Langton, West Hartford, CT

If people pass these three tests, I go on to tell them a little about myself, what they would be expected to do, scheduling, rate of pay, and so on. As an example, my typical "rap" appears on the following page.

A percentage of your callers will have a problem with some part of the job: the hours are too long, too short, too early, or too late; the pay is too low; they want or don't want taxes withheld when you are doing the opposite. Many people think that if you have a disability, the state will pay for any amount of support you want at any rate you set. If you explain that you have limited funds, or that you need to get up at 6:00 a.m. so you can get to work by 9:00, they may bend or they may hang up. If they hang up, you wouldn't have enjoyed working with them anyway.

Some callers may say they want to work under the table because they are afraid of losing disability or unemployment benefits. If someone works a huge number of hours this could become an issue, but most of my assistants work between two and ten hours a week. In the case of Social Security Disability Insurance (SSDI), a person may earn up to \$500 a month before benefits are affected. Recipients of Supplemental Security Income (SSI) are able to earn \$70 a month with no effect on benefits, and after that they will lose one dollar for every two dollars earned. The unemployment office actually requires people to look for work; although reporting earned income

CATHY'S TELEPHONE SCREENING RAP

Hi. My name is Cathy. I'm returning your call about the ad I ran in the *Reminder* for a female assistant.

Before we start, there are several questions I need to ask you.

- Where do you live?
- Do you have a reliable means of transportation?
- I weigh about 80 pounds, and the most strenuous requirement of this job is that you be able to roll me over in bed. Keep in mind that I cannot assist you at all. Could you do this?

If she answers favorably:

Great, then let me tell you a little about myself. I'm [] years old, and live in my own home in [town]. I run my own business, and am involved in lots of other things. I have a disability, so I need someone to help me with bathing and dressing, using the bathroom, getting in and out of my wheelchair, and doing other personal things. You might also be assisting me to keep my house neat and driving me to meetings and social events. I have my own van with a lift. Have you ever driven a van or other big vehicle?

I pay \$7.00 an hour and withhold taxes as required by law.

- *If she says that's not much money, I say it's more than McDonalds*
- *If she asks not to have taxes taken out, I say I can't do that*
- *If she is on benefits or unemployment, I say it shouldn't affect that*

The hours are very flexible. This isn't a job you'd want to live on, but it works well in combination with school or another job. I need people mornings, afternoons, evenings, and sometimes overnight. Shifts vary in length from 2 hours, to 5 hours, all the way up to a couple of days if we go on trip. I hire a lot of people so I can arrange schedules which work with people's individual situations.

Does this sound like something you'd want to pursue?

If yes:

Tell me a little about yourself, and then we'll set up an interview. . . .

When you come for the interview, I'd like you to bring your drivers' license, three professional references, and two personal ones. Please call if anything should come up and you can't make it.

will reduce the amount of a person's weekly check, he or she can gain extra weeks of benefits by working.

Whatever you do, don't let a caller talk you into increasing the hours or raising the rate. Once you've developed a system that works, you need to be committed to it and not let people change it on you. If you consistently get the same comment about the pay or the hours, you may need to reconsider, but always stay true to yourself. You know what you need and what you can afford, and there are many good people willing to work peculiar hours for not a lot of money.

As you talk with the person, ask yourself, "Is this someone I would get along with?" If so, schedule him or her for an interview. Give clear directions to your meeting site, and mention anything you will want the applicant to bring, such as references, a driver's license, or a police background check. Sometimes applicants become tense when I ask them for references because they think I want the references in writing. I stress that, although written references are welcome, all I really need are the names and phone numbers of people who can tell me about them. Be sure to keep the person's name and phone number in case you need to change the time.

Interview

When I first started hiring personal assistants, I was appalled at how many people didn't show up for the interview and didn't call to cancel. One day I scheduled four interviews in a row and no one came or called. I was angry; I was hurt. I wondered what I was doing wrong, and whether I should start calling to remind people about our appointment.

As time went on, I noticed that consistently about half of the people didn't show up. This fact, although discouraging, has actually become useful in several ways. First, if someone can't make it to an interview, he or she won't be reliable in coming to work either. Second, much of the frustration caused by people not showing up comes from setting aside a block of time and then just waiting for them. Don't just sit there! Read, sew, talk on the phone — in other words, use the time productively. If the applicant comes, stop what you're doing and meet with him or her; but if not, you haven't lost any time. Third, the people who do come have already shown a certain level of commitment, and you may hire most of them.

The interview is an opportunity for you and your potential employee to get to know each other. Give the person a job description if you have one, and see if he or she seems comfortable with the duties. (See an example of a job description, application form and interview form on the following pages.)

If you care to, explain a little about your disability. This shows the applicant that it's okay to mention it and to ask you questions. Discuss

PERSONAL ASSISTANT
Job Description

General duties: Assist person with a disability with activities of daily living.

Supervised by: Person with a disability.

Persons supervised: None.

Qualifications: Willingness to perform personal and household tasks for person with a disability. Willingness to learn. Dependability, flexibility, sensitivity.

- Duties:**
- Transfer between wheelchair and bed
 - Assist with bed pan
 - Hygiene, including washing hair and bathing
 - Dressing
 - Driving for work, errands, and recreation
 - Washing breathing equipment
 - Vacuuming
 - Dusting
 - Paperwork (typing, filing)
 - Cleaning bathroom well once a week, and a quick clean-up (toilet, tub, and sink) each day
 - Other activities as time allows

APPLICATION FOR EMPLOYMENT

Name _____

Address _____

City _____ State _____ Zip _____ Phone _____

Social Security Number _____

D.O.B. _____

Have you ever been convicted of a felony? Yes No

Do you smoke? Yes No

Number of hours you'd like to work _____

TRANSPORTATION

How will you get to work? Own car Public transportation Other

If you have your own transportation, is it reliable? Yes No

Do you have a driver's license? Yes No

If yes, give operator's number _____

EDUCATIONAL BACKGROUND

NAME OF SCHOOL (circle highest grade completed)	DATES ATTENDED	MAJOR FIELD
HIGH SCHOOL (9, 10, 11, 12, GED)		
COLLEGE (1, 2, 3, 4, more)		
VOCATIONAL		

EMPLOYMENT BACKGROUND

1	EMPLOYER	Job title Dates worked Reason for leaving
2	EMPLOYER	Job title Dates worked Reason for leaving
3	EMPLOYER	Job title Dates worked Reason for leaving

May I contact your present employer? Yes No

List two character references and phone #'s

THE FOLLOWING INFORMATION WOULD BE HELPFUL

Are you a US citizen? Yes No

If not, do you have an Alien Registration Card or Work Permit? Yes No

If yes, give registration # _____

I hereby attest that the information contained herein is true.

Signature _____

Date _____

INTERVIEW FORM

Name of Applicant _____

Discuss Job Description
Discuss disability

Why do you want this job?

Tell me about your previous jobs and about your present job

Other responsibilities

Interests

Plans and goals

Pay (Amount per hour, withholding of Social Security & Medicare, paid weekly or bi-weekly, on what day)

Work hours (Days, nights, weekdays, weekends)

Will you ...
Substitute? Drive? Travel? Overnight? Type?

Ask if there are any questions or concerns
Sign Reference Release

anything you want the person to be aware of. For example, if you have chemical sensitivities, describe what this means and what you want him or her to do because of it. My interview process includes telling the applicant that although I am rarely sick, my lungs are so weak that a cold can be life-threatening. I ask her to call in sick if she thinks she is contagious, and I warn her that if she must work with a cold, she will need to wear a mask.

It is helpful to ask the person about previous jobs and life experiences. In discussing past jobs, ask what he or she liked or didn't like about each one. This will give you a sense of who the person is. It is also important to ask about goals and expectations for the future. If the applicant will be leaving in a year to attend graduate school, you need to know so you can plan ahead.

Explain in detail what the job involves, the hours, and when and how

"I am a 43 year old man. I am a person who travels, frequents theaters and restaurants (many and often), and so on. I am employed full time. What I am trying to say is I live an active full life. I can do this because of the good personal assistance network I have built. Over the years, I have put a lot of hard work into establishing this network. I can sure tell you some frustrating personal-assistant-from-hell stories; but overall, thanks to programs like Connecticut's Working Persons' grant, I am in control of the people who assist me. They help me live life fully.

-James M. Serwanski, Bloomfield, CT

you pay. Be flexible, but don't get talked into compromises that will significantly disrupt your life. If you need someone to get you up at 5:00 so you can go to work, and the person you are interviewing can't get there until 7:00, don't change jobs. Interview someone else.

Checking References

Always, ALWAYS check people's references! It doesn't matter that the person interviewed better than anyone you've ever seen. It doesn't matter that you liked him or her, and think you'd get along great together. It doesn't even matter if you are already acquainted with the person through a friend or through school. You can't make a sound decision without input from other people who have known the applicant longer.

I always ask applicants for five references, three professional and two personal, because there are always one or two that aren't usable. For example, the supervisor may be away on vacation, or the company may have closed. If the applicant has been out of the workforce for awhile, ask if he or she has done any babysitting, taken any classes, or served on any committees. If a parent was willing to trust this person with a child, that is a good recommendation. Likewise, a professor or committee chair can tell

you whether the person had good attendance and completed tasks properly and on time. You may also want to run a police check (see Appendix D).

Some companies require a written release before telling you anything about an employee. (The following pages contain sample Reference Release Forms.) Others have a policy not to give out any information except for the dates the employee worked there. This is another reason to request more references than you think you really need. Usually, if an applicant gives you three companies to call, one will have such a policy and two won't. If they all refuse to give you information, however, call the applicant, explain the situation, and ask for more references.

When checking a reference, briefly verify what the applicant told you about dates of employment and job title. Determine if his or her job performance was satisfactory. If the applicant no longer works there, ask about eligibility to rehire. Then incorporate some questions which will tell you what you specifically want to know. For example, I look for three qualities in a personal assistant. I want someone who is responsible, listens and follows directions well, and is easy to get along with. Here is how this plays out in my typical reference check.

C: "Hello, is this Mr. Adams?"

A: "Yes."

C: "Angela Gilbert has applied to work for me part-time as a personal assistant, and she gave me your name as a reference. Do you have a few minutes to answer some questions?"

A: "Yes, if it won't take too long."

C: "It won't. How long have you known Angela?"

A: "She worked here for six years."

C: "And you were her supervisor. Is that correct?"

A: "Yes."

C: "She worked primarily as a customer service representative?"

A: "That's right."

C: "How was her attendance? Was she there when she was supposed to be?"

A: "Yes, I believe so."

C: "And on time?"

A: "Yes."

C: "If she was unable to come, did she call?"

A: "Yes, although I don't recall that she was out very often."

C: "How was her job performance?"

A: "She did a good job."

C: "Did she listen and follow directions well?"

A: "Yes."

C: "Did she get along well with the other people there?"

A: "Yes. She's cheerful and outgoing . . . got along with everyone."

C: "Would she be eligible for rehire?"

A: "Yes. She left to go back to school, but we would certainly welcome her back."

C: "The position I am considering Angela for is a very responsible one. It sounds as though you think she would be trustworthy."

A: "Yes, I'd recommend her highly."

C: "Thank you for your time."

Some applicants may refuse to let you talk to their present employer, fearing that they will lose the other job. This is probably okay, as long as they provide you with other references. When talking to present employers, it is always helpful to stress that the hours are at night or on weekends, and that this job will in no way interfere with the other position.

Successful reference checking is mainly a question of balancing the information you obtain. Weigh employment references (including babysitting and classes) more heavily than personal references. Naturally, the applicant's brother and best friend will have only good things to say, but sometimes you can tell something about people by the company they keep.

If you get one bad reference and three good ones, try to determine which source has more credibility. An employer could have a personal grudge against a former employee. Or the employee may have been fired for opposing an unjust situation at the worksite, and this would actually end up being a positive recommendation.

Once you have spoken to all the references and weighed them against one another, it's time to make a decision. Ultimately, you will have to trust your gut, and the accuracy of your gut will improve over time.

Even though all the references look good and you think you'll like the person, you never know until the last minute whether he or she will end up working for you. You may call to offer the job, only to have the person say "I found something else," or "I've been thinking it over, and I'm no longer interested." Don't take it personally. Keep a sense of humor and do some more interviewing.

Logging People In

The first time a new assistant comes to work, have him or her fill out the documents you will need to do payroll.

I use a payroll spreadsheet (see the following 2 pages for an example of a payroll spreadsheet) where I can keep the person's name, address, and tax withholding information all in one place. Explain how your timecard works (mine is shown on page 22), and when the pay week ends. It is helpful to date all your timecards, paychecks, stubs, and other records consistently so you can tell what period is being covered. For example, my

REFERENCE RELEASE FORM

To: _____

I, _____, have applied for a position as a personal assistant for _____, and have given your name as a reference. I would appreciate it if you would supply her with information regarding my character, dependability, and/or performance.

Thank you.

Signature of Applicant

Date

Signature of Interviewer

Date

REFERENCE RELEASE FORM

To: _____

I, _____, have applied for a position as a personal assistant for _____, and have given your name as a reference. I would appreciate it if you would supply him with information regarding my character, dependability, and/or performance.

Thank you.

Signature of Applicant

Date

Signature of Interviewer

Date

TIME CARD

This Card Must Be Filled Out in Ink

WEEK ENDING _____

NAME _____

	IN	OUT	IN	OUT	IN	OUT	TOTAL FOR DAY
SUN							
MON							
TUE							
WED							
THU							
FRI							
SAT							
TOTAL FOR WEEK							

I hereby certify that this is a true and accurate record of my working time this week.

SIGNED _____

TIME CARD

This Card Must Be Filled Out in Ink

WEEK ENDING _____

NAME _____

	IN	OUT	IN	OUT	IN	OUT	TOTAL FOR DAY
SUN							
MON							
TUE							
WED							
THU							
FRI							
SAT							
TOTAL FOR WEEK							

I hereby certify that this is a true and accurate record of my working time this week.

SIGNED _____

TIME CARD

This Card Must Be Filled Out in Ink

WEEK ENDING _____

NAME _____

	IN	OUT	IN	OUT	IN	OUT	TOTAL FOR DAY
SUN							
MON							
TUE							
WED							
THU							
FRI							
SAT							
TOTAL FOR WEEK							

I hereby certify that this is a true and accurate record of my working time this week.

SIGNED _____

TIME CARD

This Card Must Be Filled Out in Ink

WEEK ENDING _____

NAME _____

	IN	OUT	IN	OUT	IN	OUT	TOTAL FOR DAY
SUN							
MON							
TUE							
WED							
THU							
FRI							
SAT							
TOTAL FOR WEEK							

I hereby certify that this is a true and accurate record of my working time this week.

SIGNED _____

pay week always ends on Saturday. So everything is dated for Saturday, even though I write my checks on Monday. If someone is paid to sleep over on Saturday night, technically falling into two pay weeks, I give the person a choice about which week to put it in.

Finally, have the person fill out a federal, and in most places, a state W-4 form (Appendix B). Have him or her enter the number of deductions on the W-4(s) onto the payroll spread sheet so you will have them in front of you every time you do payroll. *Stress to all new employees that unless they are working a lot of hours, they may not have income tax automatically withheld. This is because the tax tables don't kick in until the person has earned \$150 or \$250 in a week. Offer to withhold additional tax, perhaps \$2.00 or \$4.00 a week, so people don't come back angry at tax time and ask you why you didn't withhold enough.*

Training

At first, it may seem awkward to train someone in assisting you, but it will eventually become automatic. You will have an easier time if you have a good understanding of what you need and how you want it done. Perhaps you have been actively instructing a parent to meet your needs. Or you may have been to camp or spent time in the hospital, and had to explain to the people there how to work with you.

Every person has a unique teaching style, and everyone learns differently as well. I prefer to work alone with my new assistant, to walk her through my whole process one little step at a time. Occasionally, someone will ask to watch another person working with me before trying it herself. I permit this, but find that the trainee looks to the more experienced assistant for answers instead of asking me. In some situations, when the process is very complicated or you are not able to explain it fully, it may be necessary to involve a third person. But this is a decision you must make for yourself.

It is helpful to start training a new employee when you are not under time constraints. Everything takes significantly longer on the first day, and people are nervous. Take the time to reassure them. If possible, try not to have too many people start work in the same week. The training process can be mentally and physically exhausting.

There is often a huge difference between the first day and the second day, and then there should continue to be improvement as you establish a rhythm of how to work together. I find it takes about five days, or five 2-hour sessions, to break in a new person. It's nice when the trainee can work these five times fairly close together. If he or she is only scheduled to come once a week, training can take a whole month, and you may have to quickly review what you did the last time.

If you are fortunate, as I have been, you will end up with a number of capable, trustworthy employees, and a few who are really outstanding. After you have worked together for awhile, you will become an incredible team.

Firing

Nobody likes to fire an employee. Unfortunately, you may find yourself in a situation where you feel that you have no choice but to let one of your people go.

The time to plan for this is *before* you run into trouble. Always have enough regular employees, back-up employees, and friends that the loss of one person—for whatever reason—will not cause your whole support system to collapse. People will come and go, and you will need to replace them. By having a large enough network, you can choose to be a little picky about who works for you.

Try to have honest, respectful relationships with your employees. If your assistant is doing something that you feel is incorrect or annoying, gently explain that you would like it done this way instead. (Don't be afraid to listen to new ideas. My assistants have offered some suggestions that turned out to be really useful, but it was always clear that the choice was up to me.) If the person insists that his or her way is the right way to do it, and you still do not agree, simply say that you prefer to do it your way. As your employee, the assistant should respect your preferences, and usually will.

For more serious problems, you may want to hold a brief meeting with the person. I hold this meeting at the end of a shift because I don't want an angry employee working with me. Explain in a factual, non-accusatory way why his or her behavior is unacceptable. Invite an explanation by saying something like, "I notice you've been absent more often lately. Is there something I should know about?" Try to discuss the matter calmly and plan how to improve the situation. You may issue a warning if the problem persists, and this can eventually lead to a firing.

If the problem can be documented, for example, the person is calling in sick a lot or failing to show up for work, write down the dates this occurred. Later, if you have to fire the person, he or she may file for unemployment, and you will want to demonstrate why you had to terminate employment.

If you feel that your safety or your property are in danger, act immediately. If possible, alert a couple of other assistants so they can cover the hours of the person you are about to fire. That way, you will be able to concentrate on what you have to do without wondering who is going to put you to bed. And if you have good relationships with your other employees and a strong network of friends, people may even encourage you to fire someone who isn't working out, and will be glad to fill in where needed.

Depending on the circumstances, you may want to have a meeting with the person, or you may have to fire him or her over the phone. People I've fired have usually been upset, but I have never felt threatened or been retaliated against. You may want a neighbor or friend to be present in the house if you are concerned about the person's reaction. Don't be in a hurry to call the police, but know this is an option in the most extreme cases.

Get back any keys or personal property you may have loaned the employee. If you owe him or her a final check, have it ready or mail it.

I have fired a few people that didn't want to leave. But most of the time, if it isn't working out for me, it isn't working out for the assistant either. Sometimes what starts out as a firing ends up being a mutual agreement to part company.



Avoiding the Horror Stories

We have all heard the stories of people being abused or exploited by their personal assistants. Although most people turn out to be trustworthy, there is the danger that you may encounter one who is not. But there are some factors which make disaster less likely.

A Good Support Network

If you have a number of people involved in your life, you will be seen as a busy, popular, and gifted person, and not as a target for exploitation. You will not stand alone and vulnerable. It will be clear to all your assistants that you have allies in your family and friends. Equally important, you will feel more confident if your relationships are strong and there are people standing ready to assist you.

Unfortunately, any person may be victimized once. But people with disabilities who have no backup system are at greater risk. Those desperate enough to keep an assistant who is verbally or physically abusive are likely to be exploited on a regular basis. Always have enough employees on your list to enable you to fire one immediately. And cultivate a support network of friends you have taught how to work with you, who will be able to fill in on short notice.

The purpose of all this is not to make your employees feel like you are waiting for an opportunity to fire them, but to make it possible for you to defend yourself. Then you will never be trapped in a bad situation.

R.E.S.P.E.C.T.

Our most basic assumptions about ourselves are often played out in our interactions with others. Having respect for yourself and for your assistants will make everything run more smoothly, and will reduce your chance of becoming a victim.

Before you hire your first assistant, start with the assumption that you as a person are important. Think of all the reasons why people would want to work for you. Are you easy to get along with? Do you have a good sense of humor? Do you go to interesting places? Do you hang out with interesting people? Remember that these are some valuable gifts which you are offering to your employees. At times, the work may be hard and not so glamorous, but conditions in other job sites can be a good deal worse. You should treat your assistants well, and keep in mind that you deserve to be treated well in return.

There are many ways to show your assistants you respect them. Paying them a fair wage demonstrates that you value their work; however, your ability to pay may be limited by your funding source. What you cannot give them in money, try to give them in other ways. If at all possible, pay them on time. Be flexible in your scheduling so people can take days off when they want to, or come in early or late. Just make sure they give you enough advance notice so that you can work around the changes. Try to be gentle and encouraging when directing your assistants. Try to make it clear in every way that their work is appreciated.

On the other hand, don't be so grateful for your assistants' service that you let them walk all over you. Expect people to live up to the standards normally used in any business. This will result in employees who behave in a responsible, professional way. Don't accept disrespectful behavior, whether that means an assistant doesn't show up, or shows up late, or doesn't listen to you, or moans about what you have him or her doing.

I try to assign tasks to people according to their strengths — people who are physically powerful help me move my living room around, and people who are good with numbers help me pay bills and work on payroll — but eventually everyone has to take out the trash. I used to avoid having certain people do certain things because they let me know they didn't like the activity. In fact, my best resources in helping me get over this were my employees themselves. When I apologized for having them clean the bathroom or do errands in the rain, they reminded me that I am paying them

to do whatever needs to be done. Some of it is boring or dirty, and that is true of everyone's life, not just mine. Over time, I realized that people who didn't feel that they were getting something out of being here, shouldn't be here. At first, this may sound cold, but how long would a business keep an employee who says, "I don't like what you have me doing"?

As a result of the high standards taught to me by my most committed assistants, I have developed a very reliable network. My employees show up, and they show up on time (I can be somewhat flexible about punctuality at night and on weekends. This is my home, after all, not the Army. Sometimes someone will call and ask if she can come in at 8:30 instead of 8:00. Usually this is okay. For people who tend to run late, assuming they are good employees in every other way, I define "on time" as within 15 minutes. This does not apply during my workday, however, or if I have to be somewhere. In that case, my assistants have to be *right* on time, and they all understand this. When I have to chair a meeting, for example, they are here at the time we set).

If one of my assistants will not be able to come, she will call. My employees know from experience how busy my life is, and will call each other and try to arrange for a backup before coming to me. They also realize how they make it possible for me to do all that I do, and are willing to work peculiar hours so I can attend an early meeting or a late concert.

Our mutual respect and commitment to one another is what makes our arrangement work.



Who Will Pay For It?

What Is Available Now—Nationally

It would be nice to report that everyone in the country who could benefit from personal assistance services is receiving them. A major obstacle, however, is funding. Large numbers of dollars continue to flow to institutions, homecare agencies, and other arrangements where people with disabilities do not have control.

Still, some good efforts do exist. In many states, people may use Medicaid funding to hire employees through the Personal Care Attendant (PCA) Option. This option is available to all 50 states, but each state must choose whether or not to implement it. Another way to have Medicaid pay

for personal assistance is through a waiver program, which is also administered on a state-by-state basis.

Some states, like Connecticut, have programs specifically designed to fund people who hire personal assistants. Even so, these programs are few in number, and often small in scope. It is hoped that individual success stories and group advocacy efforts will expand the availability of funding for personal assistance.

What Is Available Now—In Connecticut

The vast majority of Connecticut people with disabilities rely on home

health agencies to meet their support needs.

Unfortunately, this means that people must use home health aides they did not choose; they have no role in supervising these aides; and they have little say in scheduling or planning what the aides will do. Given the option, many people would rather hire personal assistants, but the state only has three such programs, and they are either tiny or frozen.

“Personal assistance provides me with the opportunity to live independently and have control of my life. When I was in college, I hired assistants and lived on campus. Although there were a few times when I needed to let someone go, it generally worked out well. Good communication with employees is really important. Now I live in a housing cooperative. There have been times when things didn't work out; but with a good backup system, people were able to support me during the transition from one assistant to another.”

-Therese Nadeau, Glastonbury, CT

The Personal Care Assistance Program (nicknamed the Working Persons' Program) uses state funding to serve a limited number of people who work at least 17 1/2 hours a week. Under this program, people with disabilities receive a check each month which they use to pay their assistants. The only criteria, other than employment and some broad income guidelines, is that the person must require “hands-on” assistance (assistance with bathing, dressing, eating, or other personal functions). For that reason, the grant cannot be used solely for a driver or choreperson. People are free to create their own hiring processes, to decide what their employees will do, and to set the rate of pay. Each person works out a budget according to what money is available and how many hours are needed. The drawbacks of the program are that funding limits the number of people who can be served to approximately 50 statewide, and the maximum grant is \$7,300 a year. Although this money is very helpful, many people on the program have significant support needs and must double or triple the amount using their earnings or other resources. A bill is pending which would increase the grant, but at this time its future is uncertain.

The Personal Services Program presently serves 19 people, and like the Personal Care Assistance Program, these people must require at least some hands-on care. Eligibility criteria are based on Medicaid levels, but it is completely state-funded, and not a Medicaid program. People with disabilities can access a decent amount of funding and use it to hire their own assistants. The program is limited, however, to a small number of people, and the waiting list is long.

Community Based Services (formerly called Essential Services) is a large program which serves people with disabilities. It also serves elderly people who were already on the program before 1990. Since home health aides may only perform hands-on work, people need other employees to perform homemaking tasks, such as doing laundry, going shopping, and preparing meals. The CBS program made it possible for people to hire assistants for these tasks, but it has been frozen for the last year.

Creative Options

No matter how your personal assistance is funded, if your disability requires a lot of support hours, you will be forced to be creative. Where it makes sense, try using natural supports or technology to fill in the gaps.

When I moved out on my own, I had enormous concerns about being by myself for long periods of time, yet I could only afford 6-8 hours a day of personal assistance. So I had to try other solutions.

First, I deliberately sought to live in a housing cooperative, a community consisting of a few people with disabilities among a larger number of non-disabled neighbors. Because co-ops are built, owned, and managed by the people who live there, people get to know each other well before they move in and can support one another in ways not typically found in today's condo developments. Several times a week, I ask one of my neighbors to pop my dinner in the microwave or, in more serious situations, to assist me when I have an episode of asthma. People don't seem to mind, and often say, "Call again if you need anything!"

Second, I carry an emergency call button which can dial 911 from anywhere in my house or right outside. I've never had to use it, but it's good to know it's there.

It can be helpful to make lists of things you can swap for services. For example

- I'll watch your son after school if you will assist me with shopping.
- I'll pay for your dinner if you cook enough for both of us and feed it to me.
- I'll let you type your term paper on my computer if you will put me to bed four times.

Some people who need support overnight and have access to an extra bedroom will offer the room for free, or with meals included.

Don't forget about family members and friends who may be excited about an opportunity to paint your apartment, take you shopping, or help you clean out a closet. While "volunteer" support may not allow you the same level of control you have with your paid assistants, your situation is more secure if you have many kinds of relationships. And on those occasions when none of your assistants is available, it's good to have other people around who care and will bail you out.

Be flexible. Negotiate with the people in your life. It is possible that something you need will end up providing them with things they need, too.

Activism—National and Local

Without adequate personal assistance, people with disabilities cannot live the full, productive lives they want to live. So it is important to work to make funding of these services more available, both regionally and nationally.

ADAPT (American Disabled for Attendant Programs Today) is a national organization which trains leaders in the disability movement and uses civil disobedience to bring attention to the issue. ADAPT chapters exist all over the country, and can be found by contacting the main chapter in Denver (See Appendix C).

Local efforts to promote the availability of personal assistance funding are also underway. To find the group near you, try calling your local independent living center, other offices serving people with disabilities, or advisory councils attached to disability programs (see "Getting Support and Help" below).



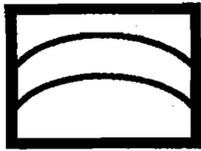
Getting Support and Help

It is natural to feel intimidated as you prepare to hire your first group of personal assistants. Fortunately, there are places you can go for advice and training.

Every state has a network of independent living centers (sometimes called ILCs or CILs), where people can find information about all kinds of things. ILCs are *not* residential programs; they are resource centers run by and for

people with disabilities. Often they have peer counseling programs or classes on hiring assistants already in place, so this is a good place to start. To contact the independent living center in your area, call your state Office of Protection and Advocacy, Planning Council on Developmental Disabilities, or state vocational rehabilitation (VR) office. The VR office is probably your best bet because the ILCs are funded through the state vocational rehabilitation system.

Another option is to connect with people who already hire personal assistants. They can give you practical advice about what works in your area, where to advertise, and how much to pay. You can find some of these people through your independent living center, but may also find them through advocacy groups, advisory councils, or other offices serving people with disabilities.



Liability Issues

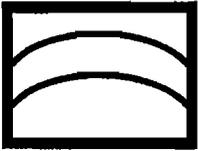
People with disabilities often ask, "What happens if my assistant gets hurt while working with me?" Likewise, potential assistants ask, "Am I liable if the person I am working for gets hurt?"

The short answer is that there is no way to completely avoid risk in any area of life. I reduce the risk by choosing assistants who will listen to me, pay attention to what they are doing, and have common sense. We may chat and have fun while we're working; but we are careful about transfers and operating the lift on my van because these are the two times when disaster would be the most likely to occur. I know that my employees come to care about me, so I feel safe in working with them. And ultimately, as their supervisor, the responsibility for my safety rests with me. I try to spot problems before they happen, and this protects us both.

To avoid my employees getting hurt, I exercise common sense in what we do and how we do it. I encourage each assistant to prevent straining her back by adjusting my hospital bed to the correct height, and using her arms instead of her back to roll me over. I make sure there are no tacks or staples on the floor, and no slippery surfaces. I say "Watch your head" when a cabinet is open, and keep an eye out for other dangers.

If you have an employee who works for you more than 20 hours a week, you are legally supposed to get a Worker's Compensation policy.

This is a good thing to do anyway, if your budget is sufficient. You can purchase this policy through your insurance agent the same way you buy home or auto insurance. A typical policy costs about \$500 a year.



Surviving the Tax Mess

As soon as the government begins to consider you as an employer, you will begin to receive a stream of paperwork that never ends. Historically, many people with disabilities (as well as other people in need of childcare, housekeeping and lawn services) have tried to avoid this paperwork by paying their employees "under the table." This has become increasingly risky, however, and the penalties are stiff. Also, most personal assistance programs now require employers to document that they are reporting the wages of their assistants. So there is really no way to get out of it. Appendix B contains copies of commonly used tax forms.

The exception is that some states will consider personal assistants to be independent contractors. These states allow the person with a disability to issue a Form 1099, which shows the total amount paid to the assistant during the year. If you hire assistants in this way, they will be responsible for reporting their own taxes, and will need to pay both the employer's and employee's half of the Social Security and Medicare tax (15.30%).

Concerns About Taxes

Two of the most immediate concerns people have about withholding taxes are whether this will deter applicants from working for them, and how to budget the extra money needed.

My experience has been that only a few people will actually refuse to work over the table. When the statement is made in the first phone call, that "I pay so-much an hour, and I withhold taxes, as required by law," people will generally accept it. If there is hesitancy, you might add, "I don't like it either, but I really have no choice." Then, people will usually lighten up and you can gripe together about how annoying taxes are. But you still have to do them.

Budgeting for taxes is not as hard as it sounds.

Federal and state income tax both come out of your employee's paycheck, so you do not have to add any money. Shortly after you file for an Employer Identification Number, you will receive a magazine-length book of instructions called a "Circular E." This will contain tax tables to help you determine how much you should withhold. If applicable, the state will also send you a book with tables.

Social Security and Medicare taxes come half from you, and half from your employee, so this will be an additional cost. Although you can compute the amounts separately (multiplying the gross by .062 to determine your half of the Social Security amount, and the gross by .0145 to determine your half of Medicare), for budgeting purposes you can multiply by .0765 to find what you owe on both together.

State Unemployment Taxes are due quarterly, and charges vary, but in Connecticut you can multiply by .02 to determine what you owe. Also in Connecticut, employers get an additional flat assessment of about \$40 every summer because the unemployment fund has been insolvent for years.

Federal Unemployment Tax is due once a year, in January. To budget for this, multiply your gross wages by .08.

The keys to surviving the tax mess are not to panic, and to develop an organized record-keeping system.

Don't Panic!

To avoid panic, it may help to look at each form according to what it does and by when it's due. Below are brief descriptions of the most common federal forms, and state forms as they apply in Connecticut (details in other states may vary). The most recent versions of these forms, along with some of their instructions, are reproduced in Appendix B.

The Good News Is: You Only Submit These Once!

SS-4: Application for Employer Identification Number

Registers you as an employer with the federal government. Submitting this form alerts the powers-that-be that you are now an employer, and will cause other forms to start arriving in your mailbox. The form is pretty straightforward. Try to explain in the small space provided that you have a disability, and need to hire people to assist you with various tasks.

REG-1: Application for Tax Registration Number

Registers you as a business with the state of Connecticut. The state will assign you a registration number to withhold state income tax and to report sales tax. You may be starting an actual business as a corporation or partnership. But more likely, you are simply registering as an employer of

personal assistants. In that case, list yourself as the sole proprietor. Guidelines to filling out the form are the same as for SS-4, above.

Every Time You Hire a New Employee, Update as Needed

W-4

Lets you know how much federal income tax your new employee wants withheld. Make sure you've read "Logging People In" on page 19, since employees may want more money withheld than the tax table requires. These forms don't need to be sent anywhere, but you should keep them in a folder because you may need them later. They belong to the employee, and he or she has the right to change the withholding amount at any time by filling out another W-4.

1995 Form CT-W-4

Lets you know how much state income tax your new employee wants withheld. The same guidelines apply as for W-4, above.

Submit These Monthly

Form 8109: Federal Tax Deposit Coupon (for use with Form 941, below)

If you employ assistants for so many hours that you owe more than \$500 in Social Security, Medicare, and Federal Income Tax at the end of the quarter, you will need to make monthly deposits. This sounds hard, but it isn't. You just go to your local bank and set up a tax deposit account for employers. Then, before the 15th of each month, you figure out how much you owed the previous month, write a check payable to the bank, and bring the check and coupon to the bank. I dreaded doing this, but ended up liking it better than the quarterly deposit. It forces me to keep my records up-to-date, and I don't owe a huge amount all at once. NOTE: The monthly deposit is in addition to, not instead of, the quarterly 941. You still have to report what you deposited.

CT-WH: Connecticut Withholding Tax Payment

Each month, add up what you withheld in state income tax, and mail it with your payment. NOTE: Like the monthly federal deposit above, you will still need to file a quarterly summary of your deposits.

Submit These Quarterly

Form 942: Employer's Quarterly Tax Return for Household Employees

Until 1995, most employers of personal assistants used this form. It was the same form you would have used to hire a cook, housekeeper, or live-in childcare worker. This year, the quarterly form was discontinued, and household employers will be required to submit a Schedule H in April with their personal 1040 (see "Submit These Yearly," below). Remember to budget 15.30% of the wages you've paid all year, plus money to cover the income tax and unemployment tax. If you run a business, however, and

hire employees through the business, you should use Form 941, below.

Form 941: Employer's Quarterly Federal Tax Return

If you hire employees for your business, you should submit this form instead of Schedule H. Household employees, whether or not they work in your business, can be included along with your other employees. This form looks long, but it isn't bad if you take it a line at a time. "Social Security Wages" and "Medicare Wages" refer to the amount subject to tax. Usually, this amount will be the total wages you paid your employees. This form is due the last day of April, July, October, and January for the previous three-month period.

Quarterly Monthly Earnings Report

This Connecticut form reports your employees to the Labor Department for Unemployment Compensation. It is the most trouble to fill out because you must list each employee individually by Social Security Number, name, and gross earned that quarter. But the formula is easy, and you don't pay too much.

Submit These Yearly

Form 1040, Schedule H

In 1995, this form will replace forms 940 and 942, used in past years to submit taxes for household employees. As always, keep track of your employees' earnings and the taxes you owe. You will owe 15.30% of the total wages at the end of the year, plus federal income tax and unemployment tax, so put this money aside on a regular basis. The form is due with your 1040, usually on April 15.

W-2: Wage and Tax Statement

This is a yearly statement you must type up for each employee and give to him or her by January 31. Leave yourself enough time to do this because if you had 20 employees, you will need to do 20 W-2s! And borrow a good typewriter, if necessary, because these things are six pages thick. The process isn't hard, just tedious. Fill in the blanks from your payroll sheets, which already have almost all the information you will need. In most cases, lines 1, 3, and 5 will be the same amount, your employee's gross wages. Lines 2, 4, and 6 are the taxes you withheld. Lines 7-14 probably won't apply. Keep your federal and state Employer's ID numbers handy, but by the time you've filled out 20 of these, you will probably know them by heart! When you've completed your W-2s, tear off the front two pages and the last page, and give the rest to your employees. You file the front page with a W-3, below. You file the second page with your yearly state income tax report, and keep the last page for your records.

W-3: Transmittal of Wage and Tax Statements

This is a sheet which summarizes all your W-2s. Just add up all the totals

and fill it out the same way you did the W-2s. This is due in January.

The Unemployment Hassle

You will periodically receive a form saying that one of your present or past employees has filed for Unemployment Compensation, and asking you to reply. Unfortunately, the way the system is set up, all of a person's employers get dragged into the process regardless of which one laid the person off. If the person is still working for you, check that box and send the form right back. Do not delay! If you don't reply within a few weeks, you may be summoned to a hearing which will cost you time and money. If the person no longer works for you, and you cannot prove he or she quit or was fired, your account may be charged and your rate raised. This is a good reason to document when people quit, as well as times they don't show up or you have to discipline them.

Be Organized!

You will be much better off with all this tax stuff if you use simple tools to keep your records straight. Some of these were discussed earlier, in "Logging People In" (page 19). It will help to get some file folders, where you can keep your employment applications, forms, and other papers. Payroll is complicated enough that you should open a separate checking account to pay your assistants, and many funding programs already make this a requirement.

Currently, I keep my payroll spreadsheets, tax tables, and charts in a 3-ring binder with pockets. That way, each week at payroll time, my assistant can grab the time cards, binder, checkbook, and calculator, and we've got everything we need.

You will develop your own ways of doing things, but some "cheat sheets" are included in the Appendix. The withholding chart helps me to calculate people's wages quickly, and you can make one that fits whatever you are paying hourly. Remember, though, that this chart doesn't include federal or state income tax. You need to further deduct these from the net. The following pages will give you the totals you need to submit the various forms.

Taxes will probably always be a pain in the neck. But with a confident attitude and a reasonable level of organization, you will be able to cope.



Reducing The Stress Level

Hiring your own assistants is freeing, but stressful. Along with the flexibility and control you gain over your life, you also end up with a huge amount of responsibility. At any moment, someone can call you and say, "I can't work tonight," and you're the one who has to do something about it. But there are some steps you can take to make the process easier on yourself.

- Go with the flow. Sometimes things happen, and getting all upset doesn't make it any easier. Do what you have to do to resolve the problem.
- Try to look ahead. Very often, I don't realize I'm shorthanded until a crisis occurs, and then it takes weeks to run ads and do interviews. Periodically ask yourself, do I have enough assistants?
- Have enough people in your life that you never have to go without eating, going to the bathroom, or going to bed. When your well-being is at stake, people will find the time and energy to be there.
- Teach your employees how to do payroll and fill out tax forms. Don't relinquish control of the process, but reduce the physical and emotional drain on yourself. Some of your assistants may have a real talent for this, and can whip up payroll while they wait for you at an appointment. Then you can just look it over and sign the checks.
- If your budget allows, consider hiring a manager to help in coordinating your supports. This can mean placing ads, screening applicants, scheduling people, and doing the bookkeeping. This person should answer to you, and understand your preferences and priorities in life.
- Finally, take a tip from the restaurant industry, and make your assistants responsible for arranging their own backups. Very often, before a waiter or waitress can take an unscheduled day off, the person must phone the other staff to arrange for a substitute. If no substitute is available, they have to work anyway. It may take a while to trust your assistants enough to try it, and you should make sure they understand all the implications so you won't be left stranded. But I've been doing this for over a year, and it has worked fairly well. It's much less stressful to get a call from an assistant who is saying, "Sandy can't work tonight, but I'll be there instead."



Dream and Reality

Personal assistance is, in theory, a wonderful thing. With the help of their assistants, people with disabilities are free to pursue the same activities, and to follow the same dreams as everyone else. When employers and assistants get along well as people, and are committed to one another's goals, the relationships that result can be strong and long-lasting.

In an ideal world, people with disabilities would have no trouble finding responsible, caring assistants to work with them at the times they choose. Conflicts would be handled in positive ways. And assistants would always show up, or else arrange for another person the employer trusted to come instead. People would have enough funding to buy the services they need, and paperwork would be minimal.

Then there is reality . . .

Hiring your own assistants will allow you the maximum level of independence and choice in your life. But it is **HARD WORK**. In hiring assistants, you assume all the responsibilities of an employer: labor relations, management of cash flow, withholding of taxes, and ensuring the reliability and quality of service. Add to this the concerns unique to our situation. Many of us literally put our lives in the hands of our assistants. Our employees are with us at home and in our cars, not just in our offices. Depending on the level of assistance needed, managing a support system can almost be a full-time job in itself, and we often have other jobs, families, and responsibilities as well.

There are days when I am exhausted, frustrated, and thoroughly disillusioned with the idea of personal assistance. On those days I ask myself, what are the alternatives?

. . . to give up and go live in a nursing home?

. . . to invite a home health agency to send in a constantly changing group of people I didn't choose, to get me up at 8:00 a.m. (there goes my job), and put me to bed at 6:00 p.m.?

Hiring personal assistants may be hard, but it's still the best game in town.



Appendices

Appendix A

Thoughts Concerning the Hiring of Personal Assistants

Appendix B

Internal Revenue Tax Forms and CT Tax Forms

Appendix C

Resources

Appendix D

Running a Police Check



APPENDIX A

THOUGHTS CONCERNING THE HIRING OF PERSONAL ASSISTANTS

When it comes to hiring personal assistants, it is very important to plan your strategies in advance. For me it has often been a very frustrating experience. But I have found that it is extremely helpful to share ideas with other individuals who have gone through the same process. This will give me an idea about which strategies will work and which ones won't. It is a process that is constantly evolving; I learn things as I go along.

One of the main concerns I have when I am looking for a new assistant is that, assuming we develop a good working relationship, the person I hire is going to be with me for a relatively long period of time. This is important because I have found it is best not to have to go through the hiring process too often. There are two reasons for this. First, hiring new assistants is initially disruptive to one's daily routine. There is an ice-breaking period when both the employer and the employee are getting accustomed to each other. Also, the training involved can often create delays in getting through the normal routine. Second, I have found that if I have to hire an assistant within a month or two of previously hiring one, I will generally get inquiries from the same people I considered for the job the first time.

Whenever I need to hire an assistant, I will try to find applicants through friends and/or the person who is leaving. I have found this word-of-mouth approach to be very effective because I am getting references from people who *know* me. And the chances are good that I am getting someone who will be a reliable candidate for the job. My other approach is to put an ad in the newspaper. When doing this, it is important to screen out the callers that will not work out. Once I have done this, I schedule interviews and hope that the people who called will keep their appointments. In the past I have found that many people never show up for their scheduled interviews. It is very frustrating. Once I have interviewed the applicants and checked their references, I hope to be able to select a new personal assistant.

Although there have been some assistants that left a lot to be desired, fortunately for me, they have been few and far between. For the most part, I have been very satisfied with the people who have worked for me.

Jim Morales
Wallingford, Connecticut



APPENDIX B

QUARTERLY WITHHOLDING CHART

QUARTER/YEAR _____

Employees Names/SS #s	Gross Pay	Social Security Tax Withheld	Medicare Tax Withheld	Federal Income Tax Withheld	State Income Tax Withheld
TOTAL:					

Form W-4 (1996)

Want More Money in Your Paycheck?

If you expect to be able to take the earned income credit for 1996 and a child lives with you, you may be able to have part of the credit added to your take-home pay. For details, get Form W-5 from your employer.

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. *If exempt, only complete lines 1, 2, 3, 4, 7, and sign the form to validate it.* No Federal income tax will be withheld from your pay. Your exemption expires February 18, 1997.

Note: You cannot claim exemption from withholding if (1) your income exceeds \$650

and includes unearned income (e.g., interest and dividends) and (2) another person can claim you as a dependent on their tax return.

Basic Instructions. If you are not exempt, complete the Personal Allowances Worksheet. Additional worksheets are on page 2 so you can adjust your withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES.

Otherwise, you may find that you owe additional tax at the end of the year.

Two Earners/Two Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Check Your Withholding. After your W-4 takes effect, use Pub. 919, *Is My Withholding Correct for 1996?*, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Get Pub. 919 especially if you used the Two Earner/Two Job Worksheet and your earnings exceed \$150,000 (Single) or \$200,000 (Married). To order Pub. 919, call 1-800-829-3676. Check your telephone directory for the IRS assistance number for further help.

Sign This Form. Form W-4 is not considered valid unless you sign it.

Personal Allowances Worksheet

A Enter "1" for yourself if no one else can claim you as a dependent **A** _____

B Enter "1" if:
 • You are single and have only one job; or
 • You are married, have only one job, and your spouse does not work; or
 • Your wages from a second job or your spouse's wages (or the total of both) are \$1,000 or less. **B** _____

C Enter "1" for your spouse. But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) **C** _____

D Enter number of dependents (other than your spouse or yourself) you will claim on your tax return **D** _____

E Enter "1" if you will file as head of household on your tax return (see conditions under Head of Household above) **E** _____

F Enter "1" if you have at least \$1,500 of child or dependent care expenses for which you plan to claim a credit **F** _____

G Add lines A through F and enter total here. **Note:** This amount may be different from the number of exemptions you claim on your return ▶ **G** _____

For accuracy, do all worksheets that apply.
 • If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
 • If you are single and have more than one job and your combined earnings from all jobs exceed \$30,000 OR if you are married and have a working spouse or more than one job, and the combined earnings from all jobs exceed \$50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
 • If neither of the above situations applies, stop here and enter the number from line G on line 5 of Form W-4 below.

----- Cut here and give the certificate to your employer. Keep the top portion for your records. -----

Form W-4 Department of the Treasury Internal Revenue Service	<h2 style="margin:0;">Employee's Withholding Allowance Certificate</h2> <p style="margin:0;">▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.</p>	OMB No. 1545-0010 <h1 style="margin:0;">1996</h1>
---	---	--

1 Type or print your first name and middle initial _____	Last name _____	2 Your social security number _____
Home address (number and street or rural route) _____		3 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. <small>Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.</small>
City or town, state, and ZIP code _____		4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for a new card <input type="checkbox"/>
5 Total number of allowances you are claiming (from line G above or from the worksheets on page 2 if they apply)		5 _____
6 Additional amount, if any, you want withheld from each paycheck		6 \$ _____
7 I claim exemption from withholding for 1996 and I certify that I meet BOTH of the following conditions for exemption: • Last year I had a refund of ALL Federal income tax withheld because I had NO tax liability; AND • This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability. If you meet both conditions, enter "EXEMPT" here ▶ 7 _____		

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ _____	Date ▶ _____, 19 _____	
8 Employer's name and address (Employer: Complete 8 and 10 only if sending to the IRS) _____	9 Office code (optional) _____	10 Employer identification number _____

FORM CT-W4 (Effective July 1, 1996)

State of Connecticut Department of Revenue Services

Purpose. Complete Form CT-W4 so that your employer can withhold the correct amount of Connecticut income tax from your pay. Underwithholding may result in interest charges at the rate of 1% per month or fraction thereof. If you are newly hired, your employer must, within 35 days, send a copy of this form to Department of Labor pursuant to Conn. Gen. Stat. §31-2c.

General Instructions. Complete the certificate below, sign it, and return it to your employer. Refer to IP 92(9.3), *Is My Connecticut Withholding Correct?*, to check the amount of your Connecticut income tax withholding. Additional information is provided on the back of this form.

Exemption From Withholding. Read Line 4 of the certificate below to see if you can claim exempt status. If you are exempt, complete Line 4, but do not complete Lines 2 and 3. Sign the form and return it to your employer. Connecticut income tax will not be withheld from your pay.

To Avoid Underwithholding. You could be underwithheld if any of the following apply:

- you work more than one job;
- you qualify under the Special Rules For Certain Married Individuals, and do not use the supplemental tables;
- you have substantial nonwage income.

For 1996 only:

- you were not employed during the first 6 months of 1996; or
- your income increased substantially during the last 6 months of 1996.

You should consider making an adjustment to your withholding or making estimated payments on Form CT-1040ES. You may also wish to select Filing Status "D" to elect the highest level of withholding.

Nonresident Employees who work partly within and partly outside of Connecticut, see information on page 2.

Filing Status Worksheet

Check one box for filing status and enter letter on Line 1 below:

- A. You are single; or
You are married and you are filing separately; or
You are married filing jointly, both you and your spouse work, and your combined income is \$100,500 or less.
(Refer to Special Rules For Certain Married Individuals on page 2.)
- B. You will file as a head of household on your federal tax return.
- C. You are married filing jointly and your spouse is not employed.
- D. You are married filing jointly, have a working spouse, and your combined income is more than \$100,500; or
You have a significant nonwage income, and wish to avoid having too little tax withheld; or
You are a nonresident and you have substantial other income.
- E. You are exempt because you qualify on Line 4 below.

★ ★ ★ COMPLETE SCHEDULE BELOW ★ ★ ★

~~CUT HERE AND GIVE THE CERTIFICATE TO YOUR EMPLOYER. KEEP THE TOP PORTION FOR YOUR RECORDS~~

FORM CT-W4

EMPLOYEE'S WITHHOLDING OR EXEMPTION CERTIFICATE

State of Connecticut
Department of Revenue Services

FIRST NAME	MIDDLE INITIAL	LAST NAME	YOUR SOCIAL SECURITY NUMBER ____ : ____ : ____
HOME ADDRESS			
CITY/TOWN, STATE AND ZIP CODE			

1. Filing Status (Enter letter from box checked above) 1. _____
2. Additional withholding amount per pay period 2. _____
3. Reduced withholding amount per pay period 3. _____
4. I claim exemption from withholding and I certify that I meet the following condition for exemption:
 • This year I expect a refund of ALL Connecticut income tax withheld because I expect to have NO Connecticut income tax liability.
 If you meet the above condition, check here to claim exemption from withholding 4.

CAUTION: The Department of Revenue Services will review Forms CT-W4 claiming exemption from withholding.

EMPLOYEE'S SIGNATURE	DATE (Month/Day/Year)
----------------------	-----------------------

If you are a full-time student, check here. (NOTE: Full-time students are not automatically exempt.)

Employers Must Complete Lines 5 through 11.

5. Is this a new or rehired employee? Yes No If yes, provide the date of hire: _____

6. Employer's Business Name	9. Connecticut Tax Registration Number
7. Employer's Business Address	10. Federal Employer Identification Number
8. City/Town, State and ZIP Code	11. Contact Person Telephone Number () : : =

SUPPLEMENTAL TABLE FOR MARRIED COUPLES FILING JOINTLY - EFFECTIVE JULY 1, 1996
 (For married couples who both select status "A" on their Form CT-W4's)

PLEASE REFER TO INSTRUCTIONS ON PAGE 4

Annual Salary	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000	26,000	
3,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15,000	(23)	(23)	(23)	(23)	(23)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
18,000	(111)	(111)	(111)	(111)	(111)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)	(81)
21,000	(253)	(246)	(231)	(216)	(216)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)
24,000	(387)	(372)	(357)	(294)	(294)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)	(197)
27,000	(623)	(587)	(512)	(427)	(427)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)	(368)
30,000	(803)	(707)	(648)	(590)	(590)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)	(531)
33,000	(920)	(862)	(803)	(682)	(682)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)	(542)
36,000	(1,076)	(1,017)	(824)	(747)	(747)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)	(671)
39,000	(1,046)	(907)	(830)	(754)	(754)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)	(689)
42,000	(990)	(914)	(837)	(694)	(694)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)	(416)
45,000	(997)	(882)	(795)	(651)	(651)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)	(340)
48,000	(927)	(722)	(547)	(432)	(432)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)	(223)
51,000	(883)	(721)	(558)	(394)	(394)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)	(235)
54,000	(864)	(702)	(540)	(378)	(378)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)	(216)
57,000	(756)	(594)	(432)	(270)	(270)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)	(108)
60,000	(648)	(486)	(324)	(162)	(162)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63,000	(540)	(378)	(216)	(54)	(54)	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
66,000	(432)	(270)	(108)	(27)	(27)	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
69,000	(324)	(203)	(122)	(41)	(41)	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
72,000	(297)	(216)	(135)	(54)	(54)	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
75,000	(311)	(230)	(149)	(68)	(68)	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
78,000	(324)	(243)	(162)	(81)	(81)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81,000	(338)	(257)	(176)	(95)	(95)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
84,000	(351)	(270)	(189)	(108)	(108)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)
87,000	(365)	(284)	(203)	(122)	(122)	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
90,000	(378)	(297)	(216)	36	36	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295
93,000	(392)	(226)	30	293	293	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96,000	(234)	25	203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
99,000	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Continued on page 4

EFFECTIVE JULY 1, 1996

(Rev 7/96)

APPLICATION FOR TAX REGISTRATION NUMBER

★ REG-1 ★

DO NOT WRITE IN THIS BLOCK

IMPORTANT!
READ INSTRUCTIONS ON REVERSE BEFORE COMPLETING THIS APPLICATION
PRINT CLEARLY IN INK OR TYPE ALL INFORMATION REQUESTED

1. REASON FOR APPLYING: STARTED NEW BUSINESS PURCHASED GOING BUSINESS (Furnish Name & Tax Reg. No. of previous owner on reverse) REGISTERING FOR ADDITIONAL TAXES (Explain on reverse) OTHER (Explain on reverse)

2. OWNER'S NAME, ALL PARTNERS' NAMES, LLC NAME OR CORPORATE NAME: _____

3. FEDERAL EMPLOYER I.D. NO. _____

4. TRADE OR REGISTERED NAME IF DIFFERENT FROM ABOVE: _____

5. TELEPHONE NUMBER () _____

6. PHYSICAL LOCATION OF THIS BUSINESS: (P.O. Box is not acceptable) _____ (ZIP + 4) _____

7. BUSINESS MAIL ADDRESS: _____ (ZIP + 4) _____

8. NAME OF: OWNER PARTNER CORPORATE OFFICER LLC MEMBER

9. SOCIAL SECURITY NUMBER _____

HOME ADDRESS Number and Street City or Town State (ZIP + 4)

10. TELEPHONE NUMBER () _____

11. NAME OF: PARTNER CORPORATE OFFICER LLC MEMBER

12. SOCIAL SECURITY NUMBER _____

HOME ADDRESS Number and Street City or Town State (ZIP + 4)

13. TELEPHONE NUMBER () _____

14. NAME OF: PARTNER CORPORATE OFFICER LLC MEMBER

15. SOCIAL SECURITY NUMBER _____

HOME ADDRESS Number and Street City or Town State (ZIP + 4)

16. TELEPHONE NUMBER () _____

17. DESCRIBE IN DETAIL THE TYPE OF BUSINESS YOU OPERATE: _____

18. NAME OF BANK (BRANCH) BUSINESS WILL USE: _____

19. TYPE OF ORGANIZATION: CORP. S CORP. SOLE PROPRIETOR PARTNERSHIP OTHER _____

20. DATE BUSINESS STARTED IN CONNECTICUT AT THIS PHYSICAL LOCATION UNDER THIS OWNERSHIP: Mo. Day Yr. / /

21. IS YOUR BUSINESS: RETAIL WHOLE-SALE MANUFACTURER SERVICES OTHER _____

22. DO YOU HOLD A VALID CONNECTICUT SALES TAX PERMIT FOR ANY OTHER LOCATION? (If Yes, list locations on reverse) YES NO

23A. WILL YOUR PAYROLL REQUIRE CT STATE WITHHOLDING? Mo. Day Yr. / /

23B. WILL THIS BUSINESS LOCATION REPORT WITHHOLDING TAXES INDEPENDENTLY? YES NO IF NO, LIST LOCATION ON REVERSE SIDE.

24. IF YOU ARE REGISTERING FOR ADMISSIONS, DUES AND CABARET TAX, CHECK THE APPROPRIATE BOXES AND INDICATE WHICH MONTHS YOUR BUSINESS IS ACTIVE.

ADMISSION DUES CABARET

ALL YEAR ONE TIME

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

IF YOU ARE NOT INCORPORATED, PLEASE GO DIRECTLY TO LINE 30 —

25. WHAT IS THE CLOSING DATE OF YOUR CORPORATE INCOME YEAR? (Mo., Day) / /

26. ORGANIZED UNDER LAWS OF WHAT STATE? _____

27. IF OTHER THAN CONN. CORPORATION, SHOW DATE REGISTERED WITH CONN. SECRETARY OF STATE (Mo., Day, Yr.) / /

28. DATE OF INCORPORATION (Mo., Day, Yr.) / /

29. DO YOU HAVE A FEDERAL CORPORATE INCOME TAX EXEMPTION? YES NO

IF YES: Enclose a copy of IRS Letter of Exemption in order to qualify in Connecticut. Do you have unrelated business taxable income from carrying on an unrelated trade or business? YES NO

30. Do you intend to sell cigarettes over the counter as a dealer? YES NO If Yes, enter \$25 at right. \$ _____

31. Do you rent/lease passenger motor vehicles for 30 days or less? (See instructions) YES NO

32. Do you sell motor vehicle tires at retail? YES NO

33. Do you operate a dry cleaning establishment? YES NO

34. Do you intend to engage in: SALES OF GOODS LEASING AND/OR RENTAL OF TANGIBLE PERSONAL PROPERTY TO OTHERS SALES OF TAXABLE SERVICES RENTING ROOMS FOR 30 DAYS OR LESS

— If you have checked one or more of the above boxes, enter \$20 at right — \$ _____

35. Are you liable for Business Use Tax? (See General Instructions on reverse) YES NO

36. TOTAL AMOUNT DUE (Add Lines 30 and 34) (Make check payable to: COMMISSIONER OF REVENUE SERVICES) \$ _____

Signature of Owner, Partner or Corporate Officer **X** TITLE: _____ DATE: _____

DO NOT WRITE BELOW THIS LINE - FOR DEPARTMENT USE ONLY

TAX TYP	TRANS	REGIST. DATE	S.I.C. CODE	TYPE OF ORG.	STATE	LEGAL DATE	TOTAL SUBMITTED						
00		/ /				/ /							
X TYP	TRANS	REGIST. DATE	START DATE	BUS. TOWN	SRC.	LIAB.	FILING CODE	TYP FIL	MAIL	SECURITY NO.	SECURITY AMOUNT	FEE REMITTED	
63		/ /	/ /										
TAX TYP	TRANS	REGIST. DATE	START DATE	BUS. TOWN	SRC.	LIAB.	FL.CD.	PENALTY REMIT.	TOTAL REMITTED				
63		/ /	/ /										
TAX TYP	TRANS	REGIST. DATE	START DATE	BUS. TOWN	SRC.	LIAB.	FL.CD.	TY FL.	MAIL	FISCAL YR.	SECURITY NO.	SECURITY DATE	SECURITY AMOUNT
30		/ /	/ /								/ /		
TAX TYP	TRANS	REGIST. DATE	START DATE	BUS. TOWN	SRC.	LIAB.	FL.CD.	SECURITY NO.	SECURITY DATE	SECURITY AMOUNT			
30		/ /	/ /					/ /	/ /				
TAX TYP	TRANS	REGIST. DATE	START DATE	BUS. TOWN	SRC.	FILING	PHY SCHED.	TYP FIL	MAIL	PCC	SECURITY NUMBER	SECURITY AMOUNT	

Mark the "X" in this box only if there is a change to Employer Identification Number (EIN) or Name.

DOLLARS										CENTS	
<input type="text"/>											

TYPE OF TAX		TAX PERIOD
<input type="radio"/> 941	<input type="radio"/> 945	<input type="radio"/> 1st Quarter
<input type="radio"/> 990C	<input type="radio"/> 1120	<input type="radio"/> 2nd Quarter
<input type="radio"/> 943	<input type="radio"/> 990T	<input type="radio"/> 3rd Quarter
<input type="radio"/> 720	<input type="radio"/> 990PF	<input type="radio"/> 4th Quarter
<input type="radio"/> CT-1	<input type="radio"/> 1042	
<input type="radio"/> 940		

See instructions on page 1.

EIN

BANK NAME/
DATE STAMP

IRS USE ONLY

92

08 6 Telephone number ()

FOR BANK USE IN MICR ENCODING

Federal Tax Deposit Coupon
Form 8109 (Rev. 01-94)

SAMPLE

CT-WH CONNECTICUT WITHHOLDING TAX PAYMENT		1995
CONNECTICUT TAX REGISTRATION NUMBER	FEDERAL EMPLOYER I.D. NUMBER	YEAR 1995
If Name, Address and/or Identification Number(s) are incorrect, please complete Form CTG located in the back of this booklet.		1. Enter Quarter (1, 2, 3 or 4) (MAR = 1; JUN = 2; SEPT = 3; DEC = 4)
2. Connecticut Tax Withheld		

▲ REMOVE AND USE MAILING LABEL ▲

THIS IS A MACHINE READABLE DOCUMENT
PERSONALIZED TO YOUR BUSINESS — SUBMIT
ORIGINAL COUPON ONLY.

- See instructions for filing requirements.
- Pay total amount shown on Line 2.
- Make check payable to: Commissioner of Revenue Services.
- Write your Connecticut Tax Registration Number on check.
- Use attached mailing label to send payment.

Department of Revenue Services
P.O. Box 5055
Hartford, CT 06102-5055

61049210000119958

Employer's Quarterly Federal Tax Return

▶ See separate instructions for information on completing this return.
 Please type or print.

4141

Enter state code for state in which deposits made ▶ (see page 3 of instructions).

Name (as distinguished from trade name) _____ Date quarter ended _____
 Trade name, if any _____ Employer identification number _____
 Address (number and street) _____ City, state, and ZIP code _____

OMB No. 1545-0029

T
FF
FD
FP
I
T

If address is different from prior return, check here ▶

1	1	1	1	1	1	1	1	1	1	2	3	3	3	3	3	3	4	4	4
5	5	5	6	7	8	8	8	8	8	8	9	9	9	10	10	10	10	10	10

If you do not have to file returns in the future, check here ▶ and enter date final wages paid ▶ _____
 If you are a seasonal employer, see **Seasonal employers** on page 1 of the instructions and check here ▶

1 Number of employees (except household) employed in the pay period that includes March 12th ▶		
2 Total wages and tips, plus other compensation	2	
3 Total income tax withheld from wages, tips, and sick pay	3	
4 Adjustment of withheld income tax for preceding quarters of calendar year	4	
5 Adjusted total of income tax withheld (line 3 as adjusted by line 4—see instructions)	5	
6a Taxable social security wages \$ _____ × 12.4% (.124) =	6a	
b Taxable social security tips \$ _____ × 12.4% (.124) =	6b	
7 Taxable Medicare wages and tips \$ _____ × 2.9% (.029) =	7	
8 Total social security and Medicare taxes (add lines 6a, 6b, and 7). Check here if wages are not subject to social security and/or Medicare tax ▶ <input type="checkbox"/>	8	
9 Adjustment of social security and Medicare taxes (see instructions for required explanation) Sick Pay \$ _____ ± Fractions of Cents \$ _____ ± Other \$ _____ =	9	
10 Adjusted total of social security and Medicare taxes (line 8 as adjusted by line 9—see instructions)	10	
11 Total taxes (add lines 5 and 10)	11	
12 Advance earned income credit (EIC) payments made to employees, if any	12	
13 Net taxes (subtract line 12 from line 11). This should equal line 17, column (d) below (or line D of Schedule B (Form 941))	13	
14 Total deposits for quarter, including overpayment applied from a prior quarter	14	
15 Balance due (subtract line 14 from line 13). See instructions	15	
16 Overpayment, if line 14 is more than line 13, enter excess here ▶ \$ _____ and check if to be: <input type="checkbox"/> Applied to next return OR <input type="checkbox"/> Refunded. • All filers: If line 13 is less than \$500, you need not complete line 17 or Schedule B. • Semiweekly schedule depositors: Complete Schedule B and check here ▶ <input type="checkbox"/> • Monthly schedule depositors: Complete line 17, columns (a) through (d), and check here ▶ <input type="checkbox"/>		

17 Monthly Summary of Federal Tax Liability.			
(a) First month liability	(b) Second month liability	(c) Third month liability	(d) Total liability for quarter

Sign Here Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.
 Signature ▶ _____ Print Your Name and Title ▶ _____ Date ▶ _____

Note: Self Duplicating, Carbon Paper Not Required

☆ U.S. GOVERNMENT PRINTING OFFICE 1996-389-105

a Control number		22222	Void <input type="checkbox"/>	For Official Use Only ▶ OMB No. 1545-0008		
b Employer's identification number			1 Wages, tips, other compensation		2 Federal income tax withheld	
c Employer's name, address, and ZIP code			3 Social security wages		4 Social security tax withheld	
			5 Medicare wages and tips		6 Medicare tax withheld	
			7 Social security tips		8 Allocated tips	
d Employee's social security number			9 Advance EIC payment		10 Dependent care benefits	
e Employee's name (first, middle initial, last)			11 Nonqualified plans		12 Benefits included in box 1	
f Employee's address and ZIP code			13 See Instrs. for box 13		14 Other	
			15 Statutory employee <input type="checkbox"/>	Deceased <input type="checkbox"/>	Pension plan <input type="checkbox"/>	Legal rep. <input type="checkbox"/>
16 State	Employer's state I.D. No.	17 State wages, tips, etc.	18 State income tax	19 Locality name	20 Local wages, tips, etc.	21 Local income tax

Form **W-2** Wage and Tax **1996** Statement
 Copy A For Social Security Administration
 Department of the Treasury—Internal Revenue Service
 For Paperwork Reduction Act Notice, see separate instructions.

Do NOT Cut or Separate Forms on This Page

a Control number		22222	Void <input type="checkbox"/>	For Official Use Only ▶ OMB No. 1545-0008		
b Employer's identification number			1 Wages, tips, other compensation		2 Federal income tax withheld	
c Employer's name, address, and ZIP code			3 Social security wages		4 Social security tax withheld	
			5 Medicare wages and tips		6 Medicare tax withheld	
			7 Social security tips		8 Allocated tips	
d Employee's social security number			9 Advance EIC payment		10 Dependent care benefits	
e Employee's name (first, middle initial, last)			11 Nonqualified plans		12 Benefits included in box 1	
f Employee's address and ZIP code			13 See Instrs. for box 13		14 Other	
			15 Statutory employee <input type="checkbox"/>	Deceased <input type="checkbox"/>	Pension plan <input type="checkbox"/>	Legal rep. <input type="checkbox"/>
16 State	Employer's state I.D. No.	17 State wages, tips, etc.	18 State income tax	19 Locality name	20 Local wages, tips, etc.	21 Local income tax

Form **W-2** Wage and Tax **1996** Statement
 Copy A For Social Security Administration
 Department of the Treasury—Internal Revenue Service
 For Paperwork Reduction Act Notice, see separate instructions.

434152

Note: Self Duplicating, Carbon Paper Not Required

DO NOT STAPLE

a Control number		33333		For Official Use Only ▶ OMB No. 1545-0008	
b Kind of Payer ▶	941	Military	943	1 Wages, tips, other compensation	2 Federal income tax withheld
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 Social security wages	4 Social security tax withheld
	CT-1	Hshld.	Medicare gov. emp.		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
c Total number of statements		d Establishment number		5 Medicare wages and tips	6 Medicare tax withheld
e Employer's identification number				7 Social security tips	8 Allocated tips
f Employer's name				9 Advance EIC payments	10 Dependent care benefits
				11 Nonqualified plans	12 Deferred compensation
				13 Adjusted total social security wages and tips	
				14 Adjusted total Medicare wages and tips	
g Employer's address and ZIP code				15 Income tax withheld by third-party payer	
h Other EIN used this year					
i Employer's state I.D. No.					

Under penalties of perjury, I declare that I have examined this return and accompanying documents, and, to the best of my knowledge and belief, they are true, correct, and complete.

Signature ▶ _____ Title ▶ _____ Date ▶ _____
Telephone number () _____

Form **W-3** Transmittal of Wage and Tax Statements 1996

Department of the Treasury
Internal Revenue Service

Paperwork Reduction Act Notice

We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is 27 minutes. If you have comments concerning the accuracy of this time estimate or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. Do NOT send the form to this address. Instead, see Where To File on page 2.

Need Help?

Information Reporting Call Site.—The IRS operates a centralized call site to answer questions about reporting on Forms W-3, W-2, 1099, and other information returns. If you have questions related to reporting on information returns, you may call (304) 253-8700 (not a toll-free number).

Bulletin Board Services.—Using a personal computer and a modem, you can get information from either of two electronic Bulletin Board Systems (BBS)—the SSA-BBS or the IRP-BBS (IRS). You can access the SSA-BBS by dialing (410) 965-1133 or the IRP-BBS (IRS) by dialing (304) 264-7070.

Information available includes magnetic media and paper filing information, some IRS and SSA forms and publications, correct social security number information, information on electronic filing, and general topics of interest about information reporting. You can also use the bulletin board systems to ask questions about magnetic media or electronic filing programs, and reporting on information returns.

Substitute Forms.—Employers filing privately printed Forms W-2 must file Forms W-3 that are the same width as Form W-2. The forms must meet the requirements in Pub. 1141, General Rules and Specifications for Private Printing of Substitute Forms W-2 and W-3.

Forms and Publications.—You can get any of the forms and publications mentioned in these instructions by calling 1-800-TAX-FORM (1-800-829-3676).

☆ U.S. GOVERNMENT PRINTING OFFICE 1995-389-114

Application for Employer Identification Number

(For use by employers, corporations, partnerships, trusts, estates, churches, government agencies, certain individuals, and others. See instructions.)

EIN _____
 OMB No. 1545-0003
 Expires 12-31-96

Please type or print clearly.

1 Name of applicant (Legal name) (See instructions.)	
2 Trade name of business, if different from name in line 1	3 Executor, trustee, "care of" name
4a Mailing address (street address) (room, apt., or suite no.)	5a Business address, if different from address in lines 4a and 4b
4b City, state, and ZIP code	5b City, state, and ZIP code
6 County and state where principal business is located	
7 Name of principal officer, general partner, grantor, owner, or trustor—SSN required (See instructions.) ▶	

8a Type of entity (Check only one box.) (See instructions.)

<input type="checkbox"/> Sole Proprietor (SSN)	<input type="checkbox"/> Estate (SSN of decedent)	<input type="checkbox"/> Trust
<input type="checkbox"/> REMIC	<input type="checkbox"/> Plan administrator (SSN)	<input type="checkbox"/> Partnership
<input type="checkbox"/> Personal service corp.	<input type="checkbox"/> Other corporation (specify) _____	<input type="checkbox"/> Farmers' cooperative
<input type="checkbox"/> State/local government	<input type="checkbox"/> National guard	<input type="checkbox"/> Federal government/military
<input type="checkbox"/> Church or church controlled organization	<input type="checkbox"/> Other nonprofit organization (specify) _____ (enter GEN if applicable)	
<input type="checkbox"/> Other (specify) ▶ _____		

8b If a corporation, name the state or foreign country (if applicable) where incorporated ▶

State _____	Foreign country _____
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9 Reason for applying (Check only one box.)

<input type="checkbox"/> Started new business (specify) ▶ _____	<input type="checkbox"/> Changed type of organization (specify) ▶ _____
<input type="checkbox"/> Hired employees	<input type="checkbox"/> Purchased going business
<input type="checkbox"/> Created a pension plan (specify type) ▶ _____	<input type="checkbox"/> Created a trust (specify) ▶ _____
<input type="checkbox"/> Banking purpose (specify) ▶ _____	<input type="checkbox"/> Other (specify) ▶ _____

10 Date business started or acquired (Mo., day, year) (See instructions.)

11 Enter closing month of accounting year. (See instructions.)

12 First date wages or annuities were paid or will be paid (Mo., day, year). *Note: If applicant is a withholding agent, enter date income will first be paid to nonresident alien. (Mo., day, year)* ▶

13 Enter highest number of employees expected in the next 12 months. *Note: If the applicant does not expect to have any employees during the period, enter "0."* ▶

	Nonagricultural	Agricultural	Household
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14 Principal activity (See instructions.) ▶

15 Is the principal business activity manufacturing? Yes No
 If "Yes," principal product and raw material used ▶

16 To whom are most of the products or services sold? Please check the appropriate box. Business (wholesale) N/A
 Public (retail) Other (specify) ▶

17a Has the applicant ever applied for an identification number for this or any other business? Yes No
Note: If "Yes," please complete lines 17b and 17c.

17b If you checked the "Yes" box in line 17a, give applicant's legal name and trade name, if different than name shown on prior application.

Legal name ▶ _____	Trade name ▶ _____
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17c Enter approximate date, city, and state where the application was filed and the previous employer identification number if known.

Approximate date when filed (Mo., day, year)	City and state where filed	Previous EIN
		⋮

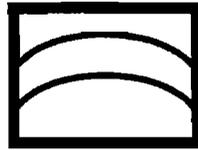
Under penalties of perjury, I declare that I have examined this application, and to the best of my knowledge and belief, it is true, correct, and complete. Business telephone number (include area code)

Name and title (Please type or print clearly.) ▶

Signature ▶ _____ Date ▶ _____

Note: Do not write below this line. For official use only.

Please leave blank ▶	Geo.	Ind.	Class	Size	Reason for applying
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APPENDIX C

RESOURCES

Internal Revenue Service

General information

1-800-829-1040 (voice - toll free)
1-800-829-4059 (TDD - toll free)

To order federal tax forms

1-800-829-FORM (voice - toll free)
1-800-829-4059 (TDD - toll free)

State of Connecticut - Division of Revenue Services

For general information,
or to order state tax forms

1-800-3TAX INFO (voice - toll free)
1-800-382-9463 (voice - toll free)
203-297-4911 (TDD - local/long distance)
203-566-7033 (voice - local)

ADAPT

P.O. Box 9598
Denver, CO 80209
ATTN: Mike Auberger

303-333-6698 (voice - local/long distance)
303-733-0047 (TDD - local/long distance)
303-733-6211 (fax)

World Institute on Disability

510 16th Street, #100
Oakland, CA 94612-1500

510-763-4100 (voice - local/long distance)
510-208-9493 (TDD - local/long distance)
510-510-763-4109 (fax)