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## ***Businesswoman Inspires Entire Town After Disaster Strikes***

**MULLENS** - It was about one year ago that disaster struck the southern West Virginia community of Mullens. Torrential rains dropped over 11 inches of rain in a four-hour period. Downtown Mullens was hit with 7 to 12 feet of water flooding the towns' business district with most of them being severely damaged or destroyed.

Rose Floral and Gifts, Inc., owned and operated by Lynna Jo Bowling, was one of the businesses that was totally devastated. The structure sustained substantial damages, the machinery, equipment, inventory and contents were a total loss. Like most of the businesses in Mullens, Bowling was instantly out of business.

The disaster struck at a particularly hard time for Bowling, who just a few months before took over the entire operation of the business after the unexpected death of her husband Kent. Kent had taken care of the books, paid the bills, did the ordering and even made some deliveries. Lynna didn't have any previous experience with administrative and financial matters and stated that she had never even made a bank deposit.

Bowling worked for years as a secretary in the county school board office and enjoyed the creative part of the business, as well as talking with customers and being out from behind a desk. That fateful day in July, she found herself without the support of a spouse, facing the overwhelming challenge of clearing the mud and debris from what was left of her business.

By owning and operating her own business, Bowling was able to bring her two adult handicapped children to work with her and not have to pay or arrange for adult day service. Her son, Christopher has Down's syndrome and daughter Kelly had meningitis while an infant.

The rain was coming down so hard that Sunday morning that Bowling decided not to take her children to church, as is their weekly ritual. Bowling believes that the decision not to make the weekly trek probably saved their lives.

"If I had gone to church and seen how the water was coming up in town, I would have ended up in the shop trying to save the business checkbook, computer and van," said Bowling. The water came up to the second

floor of the building, where Bowling and her children would have taken refuge from the rising water. They more than likely would have been trapped, since all the windows on the second floor had bars.

The flood quickly destroyed all that Bowling had worked to build and maintain, but she showed her perseverance yet again following the flood.

At first, emotionally shattered, Bowling didn't think that there was any way she would be able to recover from this disaster and re-open her business. She had flood insurance, but it wasn't nearly enough to cover the extent of the damage and as loss payee, the bank required a business loan to be satisfied with a portion of the proceeds.

Help, however, came in many forms – from her friends, from the state of West Virginia, and from the U.S. Small Business Administration's (SBA) disaster loan program.

She visited the local Disaster Recovery Center and met with SBA representatives. She recalls talking to a loan officer for about a half an hour regarding her situation before even looking at the loan application. After spending additional time with the loan officer, she completed and submitted the application.

Bowling received the first SBA disaster loan, and received her initial disbursement during a check presentation ceremony attended by Governor Bob Wise, FEMA director Joe Albaugh, and representatives from the SBA disaster and West Virginia District Office.

With the combined resources of her SBA disaster loan, a forgivable state disaster loan, and the elbow grease of friends and non-violent work release prisoners, Bowling was able to clean up, rebuild and reopen her business.

She received her final loan disbursement by the end of September and had the majority of the repairs completed by early October, reopening just a few weeks later.

Rose Floral and Gifts was highlighted during a "Grand Re-Opening" of Mullens businesses that took place during mid-November 2001. Including herself, she now has five employees to support her current activity.

In addition to the repair of the business portion of the business, Bowling was able to upgrade the building along with reconstructing her children's area to be handicap accessible. It includes a special play area and boasts a full kitchen and bath complete with shower.

Bowling has remained a highly visible and note-worthy disaster victim throughout her ordeal. Not because she revels in the notoriety and media attention, quite the opposite. Bowling understands that her perseverance and diligence in overcoming yet another of life's tragedies has been an inspiration for other disaster victims.

Her efforts have been praised by Governor Wise for her determination and hard work. He stated that she is a role model for business owners throughout the state.

To learn more about disaster assistance and the programs offered by the SBA, the Small Business Development Centers, and SCORE, contact the West Virginia District Office at 304-623-5631 or 1-800-767-8052 ext. 8 or visit their website at [www.sba.gov/wv](http://www.sba.gov/wv). All SBA programs are extended to the public on a non-discriminatory basis.

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