

# Vision 2000: The States and Small Business **Conference Report**

Proceedings of the conference held  
December 9–10, 1998  
U.S. Chamber of Commerce  
Washington, D.C.

U.S. Small Business Administration  
Office of Advocacy  
Washington, D.C.: 1999

## Library of Congress Cataloging-in-Publication Data

Vision 2000 : the states and small business : conference report : proceedings of a conference held December 9-10, 1998, U.S. Chamber of Commerce, Washington, D.C.

p. cm.

“This report, as well as the Vision 2000 Models of excellence program booklet and a new publication, Models for success : state small business programs and policies, may also be viewed on the Office of Advocacy’s World Wide Web site at <http://www.sba.gov/ADVO/>” — Foreword.

1. Small business—Government policy—United States—Congresses.

I. United States. Small Business Administration. Office of Advocacy. II. Title: States and small business III. Title: Vision two thousand

HD2346.U5V57 1999

338.6'42'0973—dc21

99-37214

CIP

The full text of this report is available on the Office of Advocacy’s Internet site at <http://www.sba.gov/ADVO/>. Paper or microfiche copies are available for purchase from the National Technical Information Service, 5285 Port Royal Road, Springfield, VA 22161.



Federal Recycling Program  
Printed on recycled paper.

The Office of Advocacy of the U.S. Small Business Administration was established in 1976 by Congress under Public Law 94-305 to, among other things, examine the current role of small business in the economy, present current and historical data on the small business sector, and identify economic trends that will or may affect the small business sector and the state of competition.

In fulfillment of this mandate, the Office of Advocacy funds research and publishes reports, such as *The State of Small Business*, *Small Business Profiles*, the *Small Business Answer Card*, and *Small Business Economic Indicators*.

For more information, write to the Office of Advocacy at 409 Third Street, SW, Washington, DC 20416; call (202) 205-6533; fax (202) 205-6928; or visit the Office's Internet site at <http://www.sba.gov/ADVO/>.





# Foreword

In December 1998, the U.S. Small Business Administration's Office of Advocacy brought together several hundred state and local small business policymakers to celebrate their successful programs and to examine models of excellence—ideas that are working for small businesses across the country.

Many things have changed since the first Office of Advocacy conference on state small business initiatives in 1978. States have started hundreds of new initiatives in support of small business, ranging from leadership development at the top levels of state government, to capital formation initiatives, to programs supporting women, minorities, and immigrants' entrance into business ownership. State policymakers have adopted innovative approaches in true entrepreneurial style—if you doubt it, take a look at Delaware's Microbusiness Chamber of Commerce or the Lubbock, Texas Y2K initiatives or any number of other award-winning ideas.

I am pleased to report that the quality of the discussion at the conference mirrored the outstanding quality of the programs celebrated. This report documents those discussions, offers background material, and provides a listing of speakers and participants. I commend these ideas to you and encourage you to adopt them, adapt them, and pass them along to others who can make a difference for small business. This report, as well as the Vision 2000 Models of Excellence program booklet and a new publication, *Models for Success: State Small Business Programs and Policies* may also be viewed on the Office of Advocacy's World Wide Web site at <http://www.sba.gov/ADVO/>.

Finally, note on your calendar the Office of Advocacy's next States and Small Business Awards Conference, to be held December 2–3, 1999 at the U.S. Chamber of Commerce in Washington, D.C. Details will be posted on the Office of Advocacy's web site as they develop. At the back of this book is a registration form—fill it out, send it in and we'll look forward to seeing you there!

A handwritten signature in black ink, reading 'Jere W. Glover'. The signature is fluid and cursive, with a long, sweeping tail on the 'e' at the end.

*Jere W. Glover  
Chief Counsel for Advocacy  
U.S. Small Business Administration*







# Contents

|   |           |
|---|-----------|
| <b>Conference Agenda</b>  | <b>1</b>  |
| <b>Guest Speakers</b>   | <b>3</b>  |
| <b>Moderators and Panelists</b>   | <b>5</b>  |
| <b>Conference Summary</b>   | <b>21</b> |
| Opening Remarks—Hon. Jere W. Glover   | 21        |
| Opening Address—Hon. Jeanne Shaheen   | 22        |
| <b>Panel I: The Importance of Small Business in the States</b>                              | <b>23</b> |
| <b>Panel II: Innovations for Capital Development Success</b>                                | <b>25</b> |
| Welcome—Hon. Fred Hochberg  | 26        |
| Keynote—Hon. Alexis Herman  | 28        |
| <b>Breakout Session A: The 1995 White House Conference on Small Business and the States</b> | <b>29</b> |
| <b>Breakout Session B: Programs for Women and Minority Business Owners</b>                  | <b>31</b> |
| <b>Breakout Session C: Reaching the Rural Business</b>                                      | <b>34</b> |
| <b>Breakout Session D: A Booming Market for Microenterprise Programs</b>                    | <b>35</b> |
| <b>Breakout Session E: Working with Local Chambers of Commerce and Other Associations</b>   | <b>38</b> |
| Remarks—Hon. Jere W. Glover   | 39        |
| <b>Panel III: Benefits of a State Small Business Conference</b>                             | <b>41</b> |
| Remarks—Hon. Peter W. Barca   | 42        |
| <b>Panel IV: Policies and Programs that Reduce Regulatory Burdens</b>                       | <b>42</b> |
| <b>Resource Materials (in order of presentation):</b>                                       | <b>45</b> |
| Jack Bonny, Oklahoma (Panel 1)  | 47        |
| Joe Dean, Arizona (Panel 1)   | 48        |
| Phyllis Gutierrez Kenney, Washington (Panel 1)  | 50        |
| Bette Tatum, Hawaii (Breakout Session A)  | 57        |
| Alicia Burgos, Puerto Rico (Breakout Session A)   | 60        |

|   |            |
|---|------------|
| <b>Eric Blackledge, Oregon (Breakout Session A)</b>           | <b>61</b>  |
| <b>Cathy McClelland, Michigan (Breakout Session B)</b>        | <b>70</b>  |
| <b>Barbara Mistick, Pennsylvania (Breakout Session B)</b>     | <b>73</b>  |
| <b>Carolyn Perry, North Carolina (Breakout Session D)</b>     | <b>76</b>  |
| <b>Pam Curry, West Virginia (Breakout Session D)</b>          | <b>80</b>  |
| <b>Mary Dupont, Delaware (Breakout Session D)</b>             | <b>82</b>  |
| <b>Carol O'Dowd, Colorado (Panel III)</b>                     | <b>86</b>  |
| <b>Peter Barca, National Regulatory Enforcement Ombudsman</b> | <b>90</b>  |
| <b>Larry Okinaga, Hawaii (Panel IV)</b>                       | <b>92</b>  |
| <b>Jeff Miller, Montana (Panel IV)</b>                        | <b>98</b>  |
| <b>Bernard Ryan, Pennsylvania (Panel IV)</b>                  | <b>103</b> |
| <b>Gwen Moore, California (Panel IV)</b>                      | <b>109</b> |
| <b>Awardees</b>   | <b>114</b> |
| <b>Attendees</b>  | <b>118</b> |
| <b>Acknowledgments</b>  | <b>139</b> |
| <b>Registration Form for 1999 Conference</b>                  | <b>140</b> |



# Conference Agenda

## Wednesday, December 9

- 7:30 a.m. Registration Opens
- 8:30 a.m. Pledge of Allegiance,  
Opening Remarks  
Honorable Jere W. Glover,  
Chief Counsel for  
Advocacy, SBA
- 8:45 a.m. Welcome from U.S.  
Chamber of Commerce  
Greg Lebedev, Executive  
Vice President and Chief  
Operating Officer
- 9:00 a.m. Opening Address  
Hon. Jeanne Shaheen,  
Governor, New Hampshire
- 9:15 a.m. Panel I: The Importance of  
Small Business in the States  
*Moderator:*  
Sen. Tony Grindberg, (ND)  
*Panelists:*  
Rep. Jack Bonny (OK)  
Tina Majors (OK)  
Joe Dean (AZ)  
Rep. Phyllis Gutierrez  
Kenney (WA)
- 10:30 a.m. Break
- 10:45 a.m. Panel II: Innovations for  
Capital Development  
Success  
*Moderator:*  
Whitney Johns (TN)  
*Panelists:*  
Mike Williams (LA)  
Penn Ritter (CT)  
Rep. Sherri Greenberg (TX)
- 12:15 p.m. Luncheon  
*Welcome:*  
Hon. Fred Hochberg  
Deputy Administrator, SBA  
*Speaker:*  
Hon. Alexis M. Herman  
Secretary of Labor
- 1:30 p.m. Breakout Sessions  
A: The 1995 White House  
Conference on Small  
Business and the States
- Moderator:*  
Bette Tatum (HI)  
*Panelists:*  
John Robinson (DC)  
Larry Mocha (OK)  
Wanda Gozdz (FL)  
Alicia Burgos (PR)  
Eric Blackledge (OR)
- B: Programs for Woman  
and Minority-Owned  
Businesses  
*Moderator:*  
Consuelo Miller (IL)  
*Panelists:*  
*First Session:*  
Linda Chatmon (MD)  
Debra Sanders (TN)  
Nicole Gray (ID)  
*Second Session:*  
Barbara Mistick (PA)  
Cathy McClelland (MI)  
Denise Arend (CA)
- C: Reaching the Rural  
Business  
*Moderator:*  
Tom Seth Smith (OK)  
*Panelists:*  
Mary Blakeslee (FL)  
Richard Valdez (NM)  
Jan Fredericks (AK)  
Charles Cayton (OK)
- D: A Booming Market for  
Micro-Enterprise Programs  
*Moderator:*  
Jeffrey Ashe (MA)  
*Panelists:*  
Carolyn Perry (NC)  
Patrick Borunda (OR)  
Pam Curry (WV)  
Mary Dupont (DE)
- 2:45 p.m. Break
- 3:00 p.m. Breakout Sessions (Repeat  
Session B, C, D, add new  
Session E)
- E: Working with Local  
Chambers and Associations  
*Moderator:*  
Judy Gray (VA)

*Panelists:*  
Barbara Peek (PA)

State Rep. Wayne Ford (IA)  
Katherine Loucks (NY)

4:15 p.m. Break

4:30 p.m. Awards Ceremony  
Jere W. Glover

5:30- Reception  
7:30 p.m.

**Thursday, December 10:**

8:15 a.m. Opening Remarks:  
Jere W. Glover

8:30 a.m. Panel III:  
Benefits of a State Small  
Business Conference  
*Moderator:*  
Warren Gulko (NC)  
*Panelists:*  
Sam Waltz (DE)  
Deidre Jersey (NC)  
Carol O'Dowd (CO)  
Chris Crowley (WA)

9:50 a.m. Break

10:00 a.m. Remarks:  
Peter W. Barca, SBA  
National Regulatory  
Enforcement Ombudsman

10:15 a.m. Panel IV: Policies and  
Programs that Reduce  
Regulatory Burdens  
*Moderator:*  
Betty Jo Toccoli (CA)  
*Panelists:*  
Larry Okinaga (HI)  
Jeff Miller (MT)  
Bernard Ryan (PA)  
Gwen Moore (CA)

11:30 a.m. Awards Ceremony:  
Jere W. Glover

12:15 p.m. Closing



# Guest Speakers



**Honorable Alexis M. Herman**  
Secretary of Labor  
U.S. Department of Labor  
Washington, DC  
<http://www.dol.gov/>

Alexis Herman is the nation's 23rd Secretary of Labor and the first African American to head the department. Secretary Herman brings more than two decades of leadership to the position, having spent her entire career on the front lines of the changing work force, as a business women, government executive, and community leader. Before joining the Cabinet, she served as assistant to President Clinton and director of the White House Public Liaison Office. In her previous private life, she was founder and president of A.M. Herman & Associates, in which she advised state and local governments and private corporations on human resources issues. In the Carter Administration, she headed the Department of Labor's Women's Bureau.



**Honorable Jeanne Shaheen**  
Governor  
State House  
Concord, New Hampshire 03301-4990  
(603) 271-2121  
<http://www.state.nh.us/governor>

Governor Shaheen is a political veteran, having served three terms in the New Hampshire State Senate. One of her cornerstone issues in running for governor was developing New Hampshire's economy, and she has made good on that promise, having worked with the business community to promote the state's major industries and attract new business. She was the first New Hampshire governor to lead a trade mission outside of North America, which generated an estimated \$395 million in sales for New Hampshire businesses. She is bringing investors and entrepreneurs together to find new ways to finance the development of new businesses through venture capital. In her first year in office, New Hampshire created 16,000 new jobs.



**Honorable Fred Hochberg**  
 Deputy Administrator  
 Small Business Administration  
 409 3rd Street, SW  
 Washington, DC 20416  
 (202) 205-6605

U.S. Small Business Administration Deputy Administrator Fred Hochberg has been a bright light in the SBA since his arrival in May 1998. As Deputy Administrator, he helps direct the delivery of a comprehensive set of financial assistance programs worth \$45 billion, as well as a nationwide network of business development programs for America's entrepreneurs. Mr. Hochberg comes to SBA with strong business experience, having served as president and chief executive officer of the Lillian Vernon Corporation from 1989 to 1993.



**Honorable Jere W. Glover**  
 Chief Counsel for Advocacy  
 Small Business Administration  
 409 3rd Street, SW  
 Suite 7800  
 Washington, DC 20416  
 (202) 205-6533

As Chief Counsel and head of the Office of Advocacy, Jere Glover serves as an independent voice for small business within the federal government. An articulate and outspoken small business advocate, Jere has taken positions on behalf of small business in tax, procurement, and regulatory policy, and many other matters. Key accomplishments include improving federal agency compliance with regulatory flexibility requirements, conducting groundbreaking research on many aspects of small and woman- and minority-owned business contributions and needs, and providing small firms with better tools to gain access to the equity capital and federal contracting markets. Jere has been chief counsel since his appointment by President Clinton in 1994.



**Honorable Peter Barca**  
 National Regulatory Enforcement  
 Ombudsman  
 U. S. Small Business Administration  
 500 West Madison - Suite 1240  
 Chicago, IL 60661  
 (312) 353-0880

Peter Barca is a former Wisconsin congressman who comes from a family of entrepreneurs and has 15 years of public and private sector experience in management, education, and employment and training. Peter wears two hats for the SBA, serving as both regional administrator in SBA's Midwestern Region V and as the National Regulatory Enforcement Ombudsman, a role defined in the Small Business Regulatory Enforcement Fairness Act of 1996.



# Moderators and Panelists



**Denise Arend**  
Director  
Office of Small Business  
801 K Street, Suite 1700  
Sacramento, CA 95814  
(916) 324-5068

Denise Arend was recently appointed as director of the California Office of Small Business by Gov. Pete Wilson. She brings to the position more than 16 years of experience, assisting state and local governments and small businesses in management and fiscal functions, having served as a consultant to Price Waterhouse. Recently she consulted with the state treasurer's office on several tax-exempt financing programs for small business.



**Jeffrey Ashe**  
Director of Innovation and Research  
Working Capital  
99 Bishop Allen Drive  
Cambridge, MA 02139  
(617) 576-8620

Jeffrey Ashe has been involved in micro enterprise development since 1978. In September 1990, he founded Working Capital, which formed business loan groups in Massachusetts, Vermont, Maine, New Hampshire, Delaware, Florida, Georgia, Missouri, and Russia. Working Capital received the first presidential award for excellence in Micro Enterprise Program Innovation at the White House last year and has been profiled in the *Wall Street Journal* and other national media.



**Eric Blackledge**  
 President  
 Blackledge Furniture  
 P.O. Box 639  
 233 SW 2nd Street  
 Corvallis, OR 97339-0639  
 (541) 753-4851  
*Eric@furniture-direct.com*

A participant in the 1995 White House Conference on Small Business, Eric Blackledge is president of Blackledge Furniture in Corvallis, Oregon. Eric's focus at the White House Conference—and ongoing—is on taxes. He is currently carrying the federal success in that arena to the state level as chair of the Tax and Public Policy Task Force of the Oregon Emerging Business Initiative—and he is an organizer of the Governor's Small Business Council for Oregon.



**Mary Helen Blakeslee**  
 Rural Advocate  
 State of Florida  
 Executive Office of the Governor  
 The Capitol  
 Tallahassee, FL 32399-0001  
 (850) 922-8743

Mary Helen Blakeslee joined the Florida Governor's Office of Tourism, Trade and Economic Development at its inception in July 1996, with responsibilities for rural advocacy. Mary Helen has been the coordinator of Florida's award-winning multi-agency Rural Economic Development Initiative since 1991. Before joining the state Department of Commerce in 1989, Ms. Blakeslee served small businesses as president and director of an investment banking firm and president of a small business investment company.



**Honorable Jack Bonny**  
 State Representative  
 State of Oklahoma  
 P.O. Box 595  
 Burns Flat, OK 73624  
 (405) 521-2711

State Rep. Jack Bonny from Oklahoma served 19 years in public education and is a member of numerous boards and committees, including chairing the Burns Flat Chamber of Commerce. Jack has served a number of years in elective office as mayor of Burns Flat, Oklahoma, and as a member of the Oklahoma House of Representatives since 1993. Most important, he is chairman of the Oklahoma House's Small Business Committee.



**Patrick Borunda**  
 Executive Director  
 ONABEN – A Native American  
 Business Network  
 520 SW Sixth Avenue  
 Suite 930  
 Portland, OR 97204  
 (503) 243-5015

Patrick Borunda is executive director of ONABEN, a Native American business network in the state of Oregon. Since 1993, the program has facilitated the creation of more than 250 new businesses, with gross annual revenues well in excess of \$30 million. As Mr. Borunda describes it, ONABEN is being used as a national model for “changing the economy of Indian country with culturally consistent small business ownership.” He comes from a strong business and management background that includes management for Arthur Anderson & Co. and Deloitte Haskins & Sells and starting his own management consulting firm.



**Alicia Burgos**  
 President  
 PR Chapter – NAWBO  
 Loiza St. Madrid 1760  
 Suite 206  
 San Juan, PR 00911  
 (787) 728-8900  
*pac206@prtc.net*

Alicia Burgos was the chair of the Puerto Rico delegation to the 1995 White House Conference on Small Business. Alicia is a small business owner in her own right, and her efforts on behalf of small business are legion. A member of many business and trade organizations in Puerto Rico, she was instrumental in helping organize Puerto Rico’s first and second small business conferences in 1995 and 1996. As a public affairs consultant and small business writer, she is among the first to be consulted by the media on small business issues.



**Charles Cayton**  
 Choctaw Nation of Oklahoma  
 P.O. Box 1575  
 16th and Locust Street  
 Durant, OK 74702  
 (580) 924-8280  
*reds@1starnet.com*

Charles Cayton is economic development advisor to Gregory Pyle, chief of the Choctaw nation of Oklahoma. In 1995 he initiated an ongoing partnership between Little Dixie Community Action Agency of Hugo, Oklahoma, and the Choctaw Nation of Oklahoma to enhance job creation efforts in the 10 counties that constitute the boundaries of the Choctaw nation. As economic development director, he has administered programs that created more than 60 new businesses and 300 new jobs.



**Linda Chatmon**

President  
POWER Associates, Inc.  
1500 Massachusetts Avenue NW  
Suite 34  
Washington, DC 20005  
(202) 833-3453

Linda Chatmon is president and executive director of POWER Job and Life Skills Training Center in Maryland, a nonprofit organization providing job and life skills training to disadvantaged groups. POWER has a contract to provide these services to welfare recipients in Prince Georges County, Maryland, and currently maintains a 100 percent placement rate among its graduates. Recently, POWER announced its "Work First" program, which allows corporations to take advantage of on-site training provided by POWER.



**Chris Crowley**

King and Crowley  
P.O. Box 1000  
La Center, WA 98629  
(360) 263-1000  
*ccrowley@pacifier.com*

Chris Crowley is founder of a public relations consulting business in Seattle, Washington. Crowley has many years of experience in public affairs and communications. Among his major recent clients was Consumers for Common Sense, a coalition of labor and other groups that stopped deregulation of Washington's electric utility industry against long odds in 1998. Chris Crowley is immediate past chair of Washington Governor Locke's Small Business Improvement Council.



**Pam Curry**

Center for Economic Options  
601 Delaware Avenue  
Charleston, WV 25302  
(304) 345-1298

Pam Curry has been executive director since 1988 of the Center for Economic Options, a nonprofit organization committed to promoting microbusiness development in West Virginia. Under her leadership, the center has gained recognition for advances in the field of rural economic development and for its promotion of economic activities that reflect West Virginia's indigenous Appalachian culture. Pam makes her own contribution to those indigenous activities as a musician and vocalist for Mountain Thyme, a women's group that performs traditional Irish and Scottish and original Appalachian music.



**Joseph T. Dean**

Arizona Small Business Advocate  
Arizona Department of Commerce  
3800 North Central  
Suite 1650  
Phoenix, AZ 85012  
(602) 280-1486  
*joed@ep.state.az.us*

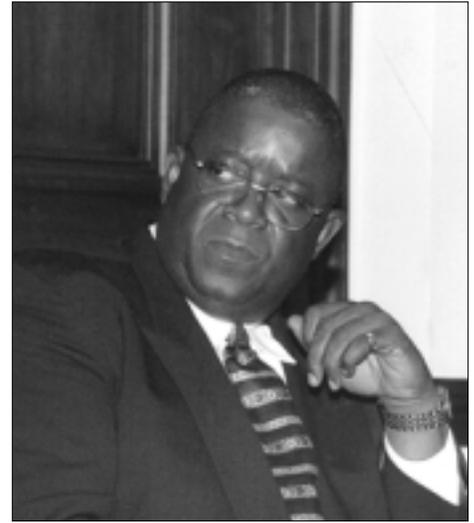
The small business advocate from Arizona is Joseph T. Dean. Arizona's small businesses have a great advocate in Joe Dean, who in the early 1990s developed the One Stop Business Assistance Center, designed to help people start, expand, or relocate their business. As small business advocate, Joe works with the governor and legislative committees on small business issues and is the acting executive director of the 22-member Governor's Small Business Executive Council.



**Mary DuPont**

Director  
YWCA/Women's Center for Economic Options  
233 King Street  
Wilmington, DE 19801  
(302) 658-7161

Mary DuPont has worked on a number of fronts to help women and families become economically independent under the banner of the Women's Center for Economic Options. Through Working Capital Delaware, microbusiness owners such as child care providers, desktop publishers, caterers, and cleaning services join a support group of 6-10 business owners to access small loans, business development training, and a statewide network of small businesses. Teaming with the Delaware State Chamber of Commerce and the U.S. Small Business Administration, the Women's Center for Economic Options is launching a MicroBusiness Chamber of Commerce in January 1999.



**Honorable Wayne Ford**

State Representative  
Director, Urban Dreams  
Greater Des Moines Chamber of Commerce  
1400 6th Avenue  
Des Moines, IA 50314  
(515) 288-4742

In 1985, State Rep. Wayne Ford founded Urban Dreams, a United Way agency, to serve the needs of Des Moines, Iowa's inner-city residents. As a member of the legislature, Rep. Ford worked to ensure that the lowest income areas of Des Moines would be included in federal enterprise zones. He also secured passage of an amendment requiring that electronic project bid notices be issued through a Website to targeted small businesses, to give them better access to state contracts.



**Jan Fredericks**

State Director  
Alaska Small Business Development  
Center  
430 West 7th Avenue  
Suite 110  
Anchorage, AK 99501  
(907) 274-2194

Jan Fredericks is currently state director of the Alaska Small Business Development Center and, among many other things, oversees an outreach program serving rural Alaska. She serves in a national capacity as chairman of the board of the association of SBDCs. With her husband, she has also co-owned and operated a general construction company specializing in the construction of commercial and public facilities in rural Alaska.



**Wanda Gozdz**

President  
W. Gozdz Enterprises, Inc.  
320 South University Drive  
Ft. Lauderdale, FL 33324  
(954) 452-9651

Wanda Gozdz is president and owner of W. Gozdz Enterprises, Inc., a Florida information management, consulting, and training services company. Wanda's focus as a Florida representative at the White House Conference on Small Business was on information and technology issues, including moving forward the patent reform bill and educating legislators on the importance of the Small Business Innovation Research program. As a result of their success in this arena, the delegates formed the Small Business Technology Coalition.



**Judy Gray**

President  
Fairfax County Chamber of Commerce  
8230 Old Courthouse Road  
Suite 350  
Vienna, VA 22182  
(703) 749-0400

Judy Gray is president and chief executive officer of the Fairfax County Chamber of Commerce. In this position, she manages a 20-person staff and works with a 100-member board of directors to develop legislative and economic development strategies for 2200 northern Virginia members. Her work there is part of more than 25 years of experience at the local, state, and national levels in organizations, including serving as chairman of the board of a 2300-member chamber in Florida and charter chairman of a Florida regional business coalition.



**Nicole Gray**  
 Operations Project Manager  
 American Direct Credit  
 456 North Kimball Place  
 Boise, ID 83704  
 (208) 472-5443  
*ngray98@hotmail.com*

Nicole Gray is co-owner of Sneak Preview Styling and recent past president of Women's Entrepreneurial Mentoring Systems in Boise, Idaho. With the SBA, WEMS cosponsors the Women's Network for Entrepreneurial Training roundtable program, which offers three educational conferences annually and organizes groups of women to meet for mutual support. Under Nicole's leadership, WEMS organized a women's trade show that attracted more than 100 women-owned businesses in 1998.



**Honorable Sherri Greenberg**  
 State Representative  
 State of Texas  
 P.O. Box 2910  
 Austin, TX 78768  
 (512) 463-0700  
*sherri.greenberg@house.state.tx.us*

State Rep. Sherri Greenberg has a strong background in public finance and serves on the Texas House Appropriations Committee as well as the House Economic Development Committee, which has jurisdiction over commerce, trade, and economic development programs. Significant laws authored by Rep. Greenberg include the Public Funds Investment Act, which requires that state entities have written investment policies.



**Honorable Tony S. Grindberg**  
 State Senator  
 State of North Dakota  
 51 Broadway  
 Suite 400  
 Fargo, ND 58102  
 (701) 237-6132  
*tony@fedc.com*

Sen. Tony Grindberg of North Dakota, in addition to serving as a state senator since 1992, is the vice president for marketing for the Fargo/Cass County Economic Development Corporation. In this capacity, he encourages companies to expand in North Dakota. In 1995, the National Federation of Independent Business presented Tony the Guardian Legislator for Small Business Award for his outstanding leadership.



**Dr. Warren Gulko**  
 Director  
 SBTDC at UNCW  
 601 South College Road  
 Wilmington, NC 28403  
 (910) 962-3744  
*gulkow@uncwil.edu*

Dr. Warren Gulko is director of the Small Business and Technology Development Center at the University of North Carolina in Wilmington. Congressman Walter B. Jones, Jr., appointed Dr. Gulko to represent North Carolina at the 1995 National White House Conference on Small Business. Warren also represented his congressional district at the 1998 Congressional Summit on Small Business in Washington D.C. Dr. Gulko organized and co-chaired North Carolina's first Governor's Conference on Small Business in Raleigh in April 1997.



**Deirdre Jersey**  
 Public Images, II  
 1464 Garner Station Boulevard  
 Suite 144  
 Raleigh, NC 27609  
 (919) 639-2218

Deirdre Jersey is owner of Public Images II in Raleigh, North Carolina, and was a delegate to the 1995 White House Conference on Small Business. She is past president of the National Association of Women Business Owners on Long Island and in North Carolina and sits on the North Carolina Community College's Small Business Center State Advisory Committee. She was co-chair of the 1997 North Carolina Governor's Conference on Small Business.



**Whitney Johns**  
 CEO  
 Whitney Johns & Company  
 Nations Bank Plaza  
 414 Union Street, #2025  
 Nashville, TN 37219  
 (615) 254-1515

Whitney Johns is chief executive officer of Capital Across America, which targets venture-backed investments primarily to women-owned businesses in Tennessee, Ohio, Alabama, Georgia, North Carolina, and Kentucky. Last June, Capital Across America made history as one of the first two women-owned venture capital companies to be licensed by the SBA in the 40-year-old Small Business Investment Company program. Whitney is active on many national boards with a focus on women and capital development and is currently president-elect of the National Association of Women Business Owners.



**Honorable Phyllis Gutierrez Kenney**  
State Representative  
State of Washington  
P.O. Box 15314  
Seattle, WA 98115  
(206) 526-5236  
*Kenney\_ph@leg.wa.gov*

Rep. Phyllis Gutierrez Kenney currently serves in the Washington State Legislature. She owns her own small business in Seattle and has served as chair of the Washington State Hispanic Chamber of Commerce and as a delegate to the White House Conference on Small Business. She serves on the higher education, appropriations, and law and justice committees.



**Katherine C. Loucks**  
Director  
Empire State Development  
One Commerce Plaza  
Suite 940  
Albany, NY 12245  
(518) 473-0499  
*kloucks@empire.state.ny.us*

Katherine Loucks is director of the Division for Small Business of Empire State Development. Katherine works to implement Gov. Pataki's economic development agenda for the New York small business community. In a prior position, she served as the lead small business analyst for the Business Council of New York State. She coordinated the council's Small Business Day, which attracts hundreds of small business owners from all over New York State to Albany to discuss needed policy changes.



**Tina Majors**  
Special Assistant  
Lt. Governor of State of Oklahoma  
State Capitol Building  
Room 211  
Oklahoma City, OK 73150  
(405) 521-2711

Tina Majors is senior administrative assistant and small business advocate liaison to Lt. Gov. Mary Fallin of Oklahoma, who is the Small Business Advocate. Tina comes from a small business background and has handled the lieutenant governor's successful initiatives in workers' compensation reform, procurement reform, and technology transfer, among other initiatives.



**Cathy McClelland**  
President and CEO  
Detroit Entrepreneurship Institute, Inc.  
455 W. Fort Street  
4th Floor  
Detroit, MI 48226  
(313) 461-8426  
[deibus@aol.com](mailto:deibus@aol.com)

Cathy McClelland is the president and chief executive officer of the Detroit Entrepreneurship Institute, which provides entrepreneurial training, technical assistance, and startup capital to individuals with limited resources in Detroit, Michigan. Cathy was selected as the SBA's 1998 Welfare-to-Work SBA Associate of the Year for Michigan and the Midwestern region. She is a strong advocate of alleviating poverty through entrepreneurship.



**Consuelo Miller**  
President and CEO  
Cosmopolitan Chamber of Commerce  
1326 S. Michigan Avenue  
Chicago, IL 60605  
(312) 786-0212

Consuelo Miller is the president and chief executive officer of Chicago's Cosmopolitan Chamber of Commerce. Her special focus has been in leading a number of economic development initiatives, from organizing African American and Latino contractors into the first minority contractor associations to working with low-income and public housing residents on self-employment opportunities. In 1995, she helped organize the largest delegation of African American entrepreneurs to be elected to the White House Conference on Small Business.



**Jeff Miller**  
Montana Department of Revenue  
Sam Mitchell Building  
Room 455  
Helena, MT 50620  
(406) 444-2460  
[jmiller@state.mt.us](mailto:jmiller@state.mt.us)

Jeff Miller is the administrator of policy and performance management for the Montana Department of Revenue. Previously, he worked as administrator of the Income and Miscellaneous Tax Division, where he was responsible for administering a number of different types of taxes. He worked for the corporate tax division for 13 years and served as chair of the audit committee of the Multistate Tax Commission.



**Barbara K. Mistick**  
 Director  
 National Education Center for  
 Women in Business  
 Seton Hill College  
 Greensburg, PA 15601  
 (724) 830-4625  
*mistick@setonhill.edu*

Barbara Mistick is director of Seton Hill College's National Education Center for Women in Business, based in Greensburg, Pennsylvania. Barbara has set an aggressive agenda for the center, including establishing model curricula to raise young women's consciousness of entrepreneurship and advocating more support for women business owners. Ms. Mistick has had a 20-year career as an entrepreneur.



**Larry Mocha**  
 President  
 Power Systems Company, Inc.  
 P.O. Box 470948  
 Tulsa, OK 74147  
 (918) 622-5600

Larry Mocha is a prominent Tulsa businessman and leader of several Oklahoma business organizations. He was an Oklahoma delegate to the 1995 White House Conference on Small Business and has been a strong proponent of product liability reform. He is currently chair of the 1999 Oklahoma Governor's Conference on Small Business.



**Gwen Moore**  
 President  
 GeM Communications Group  
 4201 Wilshire Blvd.  
 Suite 301  
 Los Angeles, CA 90010  
 (213) 954-3777

Gwen Moore is the founder and chief executive officer of GeM Communications Group and a former legislator in the California State Assembly. During her tenure in office, she was chair of the Utilities and Commerce Committee, which had jurisdiction over the cable television industry, emerging business enterprises, international trade and tourism, ports, trucking, and investor-owned utilities. An active member of the National Conference of State Legislatures, she has testified before Congress on telecommunications, utilities, transportation, and business issues.



**Carol O'Dowd**

President  
Athena's Consulting Network, Inc.  
7895 Alkire Street  
Building A  
Arvada, CO 80005  
(303) 422-4981  
*carolo@cmconlin.com*

Carol O'Dowd is president of Athena's Consulting Network in Arvada, Colorado, and a certified management consultant with more than 20 years of professional experience. Prior to establishing her firm, she served as city manager of three different Colorado cities and in 1997 she chaired the Colorado Statehouse Conference on Small Business.



**Larry Okinaga**

Partner  
Carlsmith Ball  
P.O. Box 656  
Honolulu, HI 96809  
(808) 523-2554

Larry Okinaga is a legal partner with Carlsmith Ball in Honolulu, Hawaii. Larry serves on many boards and councils, including the SBA's National Advisory Council, the Honolulu Japanese Chamber of Commerce, and the Board of Directors of the Pacific Rim Foundation. He brings strong legal expertise to regulatory questions.



**Barbara Peek**

Executive Director  
North Philadelphia Business Chamber of Commerce  
800 West Montgomery Avenue  
Philadelphia, PA 19121  
(215) 684-6868

Barbara Peek is executive director of the North Philadelphia Business Chamber of Commerce and a strong believer in small business development. Barbara got involved in business organizations after realizing, as a business owner herself, that she needed help. As a self-employment network coordinator, she developed and implemented a business management support system for her clients. In 1996 she assumed leadership of the local chamber of commerce and reorganized a formerly dormant organization into a dynamic business assistance provider.



**Carolyn K. Perry**  
 Director  
 Microenterprise Loan Program  
 4021 Carya Drive  
 Raleigh, NC 27610  
 (919) 250-4314

Carolyn K. Perry is director of the microenterprise loan program at the Rural Economic Development Center in Raleigh, North Carolina. Prior to taking on the director role, she served as the program's portfolio manager. She is a program trainer and has presented at both the national and regional conferences of the Association for Enterprise Opportunity.



**Penn J. Ritter**  
 Executive Vice President  
 Business Lenders, LLC  
 15 Lewis Street  
 Hartford, CT 06103  
 (860) 244-9202  
*p.ritter@businesslenders.com*

Penn Ritter is executive vice president and cofounder of Business Lenders, the tenth largest non-bank SBA lender in the country, with offices in seven states. He recently announced the creation of a National Franchising Lending Program. Penn has more than 20 years experience in the public and private sectors and is currently chair of Connecticut's SBA Advisory Council.



**John Robinson**  
 DC Delegate to WHCSB  
 Black Diamond Enterprises, Ltd.  
 610 Coal Street  
 Easton, PA 18042  
 (610) 559-7370

John Robinson is founder and president of Black Diamond Enterprises, Ltd., a manufacturing firm that produces high quality fabricated metal products for the food service, health care, and high technology industries. Mr. Robinson chaired the District of Columbia delegation to the White House Conference on Small Business and traveled with the delegation to Russia in 1996 to advocate cooperation in small business development between the two countries.



**Bernard Ryan**

Small Business Advocate  
Office of Small Business Advocate  
Pennsylvania Department of Commerce  
Commerce Building, Suite 1102  
Harrisburg, PA 17101  
(717) 783-2525

Bernard Ryan is small business advocate for the State of Pennsylvania. Bernard represents small business interests in cases involving utility rates and services before the Pennsylvania Public Utility Commission and in matters involving workers' compensation insurance rates before the Insurance Department. As a practicing attorney, his major emphasis was also on representing industrial customers in litigation before the Public Utility Commission.



**Debra Sanders**

Director of Certification  
Uniform Certification Agency  
4111 W. Park Loop  
Memphis, TN 38124-0606  
(901) 276-6356

Debra Sanders, of the Mid-South Minority Business Council in Memphis, Tennessee, oversees certification requirements for minority, women, disadvantaged, and small business ownership in her region. An attorney since 1986, she has long experience in preparing policy analyses and carrying out legal and business initiatives at the state level.



**Tom Seth Smith**

Executive Director  
Rural Enterprises of Oklahoma, Inc.  
P.O. Box 1335  
Durant, OK 74702-1335  
(580) 924-5094

Tom Seth Smith has set a career objective of assisting rural Oklahoma communities with job creation through economic development. He is in his ninth year as executive director of Rural Enterprises of Oklahoma, Inc. REI is a certified development company for the SBA and administers the SBA microloan program statewide. With REI's help, a Rural Business Incubator and Foreign Trade Zone facility are being completed this year.



**Bette Tatum**

President  
Tatum Enterprises  
1588 Piikea Street  
Honolulu, HI 96818  
(808) 422-7002

Bette Tatum has been a small business owner active in many business organizations and events. She currently serves as Hawaii's state director of the National Federation of Independent Business and since 1981, has hosted and produced HAWAII 4 BUSINESS, ABC's biweekly community affairs talk show. She also chaired the Hawaii delegation to the 1995 White House Conference on Small Business and cochaired the 1995 Hawaii Congress on Small Business. Because of her leadership and support of fellow delegates, Hawaii now has the strongest regulatory fairness legislation in any state.



**Betty Jo Toccoli**

President  
California Small Business Association  
6101 W Centinela Avenue, #342  
Culver City, CA 90230  
(310) 642-0836  
*[bjtcsba@pacbell.net](mailto:bjtcsba@pacbell.net)*

In addition to being a corporate leader in her own right as founder and president of Total One Development Centers, Betty Jo Toccoli has long experience in business and professional organizations. She is president of the California Small Business Association and Small Business Roundtable and the regional implementation chair for Region IX of the 1995 White House Conference on Small Business. She received a Special Advocacy Award from the SBA for her efforts in representing small businesses in the deregulation of utilities.



**Richard Valdez**

Attorney at Law  
2917 Carlisle N.E.  
Suite 109  
Albuquerque, NM 87110  
(505) 872-9553  
*[rvaldez@ibm.net](mailto:rvaldez@ibm.net)*

Richard Valdez is a practicing attorney in utility, zoning, environmental, oil, gas, and water law in Albuquerque, New Mexico. Mr. Valdez has been employed in state and local governments as well as the private sector and has considerable experience with rural populations. He also serves as the New Mexico state chairman for the Small Business Alliance for Fair Utility Deregulation.



**Sam Waltz**

President  
Sam Waltz & Associates  
3920 Kennett Pike  
Greenville Station  
Wilmington, DE 19807-0437  
(302) 777-4774

Sam Waltz of Sam Waltz and Associates in Wilmington, Delaware, brings 30 years of experience to clients in need of business and communications counsel. He is Delaware's representative on the SBA's National Advisory Council and chaired the Delaware delegation to the National White House Conference on Small Business in 1995. A national leader in business and communications, he also chaired Delaware's first Governor's Conference on Small Business in October 1995.



**Mike Williams**

Deputy Director  
Louisiana Economic Development  
Corporation  
339 Florida Street, Suite 402  
Baton Rouge, LA 70808  
(225) 342-5675

Mike Williams is the deputy director of the Louisiana Economic Development Corporation, a state agency responsible for financial assistance to small business. He is also a former small business owner and a board member of the National Association of State Venture Funds, the Louisiana Industrial Development Executives Association, and the National Association of Small Business Investment Companies, among others.



# Conference Summary

## Opening Remarks

**Honorable Jere W. Glover**  
Chief Counsel for Advocacy  
U. S. Small Business Administration

Welcome to Vision 2000, Advocacy's 14th national small business conference for state and local officials. When I was confirmed as chief counsel for advocacy, I said we were going to eliminate regulations, paperwork, and taxes for small business. Now that we've accomplished that, we're here to tell you how to do it on the state and local levels.

Seriously, though, what really sets this conference apart is all of you—specifically the contributions you have made in developing innovative small business policy across the country. You are the reason we decided to make this conference an awards presentation that would recognize the substantial achievements for small business at the state and local levels.

First, let me briefly introduce myself and the Office of Advocacy. The Office of Advocacy was formed in 1976 to be a voice for small business within the federal government. The office is charged, among other things, to research the role of small business in the American economy, to advocate for small business within federal legislative and regulatory branches, and to study the financial markets to facilitate small business access to capital.

I was part of the first Advocacy staff in the 1970s and when we started out, we found that we could do a lot at the federal level. But we soon realized our job wasn't done until we got small business initiatives rolling at the state and local levels, where public policy has such an immediate and far-reaching effect on small firms. So back in 1978, we held our first conference of state and local leaders. These activists went back to their states and began to replicate some of the successful federal efforts, as well as innovating and creating many more of their own.

That was then—this is now. In 1994, President Clinton appointed me to this

position and it has been my privilege to serve as the government's independent voice for small business right through the 1995 White House Conference on Small Business and now looking ahead to the 21st century. At this 14th state small business conference, I'm pleased to say that over the past two decades, the states have made remarkable strides on behalf of America's dynamic small businesses. Beginning from a base of almost nothing back in 1978, you and your colleagues have built dozens of truly innovative programs, until today, every state has good programs that reach out to small firms.

There have been so many successes, in fact, that we were hard put to choose only 60 from the hundreds of possible Models of Excellence. So we added a series of Special Recognition awards—54 to be exact. To give all these outstanding programs their due, we will be presenting the awards over the course of the conference at the various sessions, many of which highlight the accomplishments of our winners. A couple of caveats are in order: generally speaking, these awards are presented to programs rather than individuals. That's because we recognize that any successful program, even if it starts with one person's good idea, requires the hard work and ingenuity of a team or teams of people. So even if a program has an individual's name on it, we recognize it's the work of many hands.

We are also aware that not every state is recognized in these awards. That does not mean that any state is without good small business programs. What it may mean is that someone worked a little harder to bring a program to our attention. It's a little like the old saw about the variety of weather in New England: if you don't like it, wait a little while. If your state doesn't have a program in the list of awards this year, wait a year—or better yet, get out there and change it.

After all, what we hope will come out of all this is more and better state and local programs supporting small business in the year 2000. Take an idea home and tailor it for your state's small

business community. And next year we'll look for your name in lights—for the first time, or the second.

While I'm talking about ideas, make sure you visit the Resource Room in the Chamber's Library. We've made space there for participants to provide written information on the many great programs we'll be focusing on over the next day and a half. We've also included a selection of our Advocacy studies, and you can visit our Website to learn more.

## Opening Address

### Honorable Jeanne Shaheen

Governor  
State of New Hampshire

It's exciting to be here with so many distinguished leaders in small business and government. Besides serving in state government, I've also been a small business owner. I know from personal experience how challenging it is to run a successful small business, and also how rewarding it can be. As a policy maker I deeply appreciate the role small businesses have played in my state's economic success story. New Hampshire was hard hit by the recession at the beginning of this decade. Between 1989 and 1992, five of every seven banks failed and 60,000 jobs were lost as big businesses laid off workers.

During that period, I learned the importance of the SBA. For many months our small businesses had nowhere to turn for the credit they needed. The SBA was a real savior to many businesses that could not get credit anywhere without an SBA guarantee. I'd like to thank the SBA for being there for New Hampshire and for small business people everywhere.

Many of the people who were laid off in New Hampshire's recession were highly educated, skilled, and creative people. Perhaps by necessity, many of them became entrepreneurs and started their own businesses, particularly in high technology.

Thanks largely to our entrepreneurs, we have regained 162 percent of the jobs we lost. And New Hampshire has the highest concentration of high technology workers in the country. Last year we created 16,000 new jobs; wages were up 7 percent; and unemployment was at its lowest level since 1988. Today, 98 percent of our businesses have fewer than 100 employees. That's what I call a small business success story.

We're working hard to make sure small business continues to thrive in New Hampshire. We do that in two ways: by creating a favorable climate for business in general and by working closely with small businesses in particular.

Creating an environment in which small business can flourish means focusing first on the fundamentals. In New Hampshire, we're improving roads and bridges to ensure efficient markets, as well as upgrading our telecommunications infrastructure. We're improving education and child care, which are so critical to employers and their employees. We're creating a climate for small businesses to flourish with a favorable regulatory environment and low operating costs—which means reforms in workers' compensation and health insurance. And we're thinking ahead—to the time when our economy ultimately does take another turn—with a statewide economic development strategy.

Along with this focus on the big picture, state government is also working closely with small business. Over the past two years, we've worked on policies and programs to promote our major industries and all small businesses. Our Department of Environmental Services is working in cooperation with small businesses to help them comply with environmental regulations, rather than taking a punitive approach. We offer Challenge job training grants to help employers cover the costs of training new and incumbent workers.

And we have a very successful program to help small businesses succeed in international trade. Last year, I was proud to be the first New Hampshire governor to lead a trade mission overseas. That mission, which was com-

posed almost entirely of small businesses, generated \$395 million in sales over the next 5 to 10 years.

These are just a few of the things we're doing to help small business and our economy.

I'd like to thank the Chamber of Commerce for hosting us today. I understand the Chamber is working to give entrepreneurs a bigger voice in Washington. This year the board of directors expanded to include representatives of the 50 state chambers of commerce. That's a very smart move, because it reflects what's going on with the devolution of responsibilities from Washington to the states.

This is a new era for business and government. For much of this century, the U.S. economy has been dominated by big business. So economic policy at the state and federal levels has tended to show a bias for big business. That's no longer true today.

Addressing the concerns of small business is absolutely vital, not only for entrepreneurs, but also for our economy. Now we are in the Age of the Entrepreneur. Most of our job creation and innovation come from small business people. And today the states, rather than the federal government, are the laboratories of change. The programs and policies we undertake at the state and federal levels need to reflect that reality.

I believe this conference will make a positive difference by spotlighting successful programs at the state and federal levels. And as the opening speaker, I have the privilege of getting you started off on the right foot.

It is my honor to present the first award of the conference to a program that is doing a tremendous job for small businesses in my state. The International Trade Resource Center is managed by the New Hampshire Office of International Commerce. Under one roof, the center houses all the expertise and resources of the U.S. Department of Commerce, the Export-Import Bank, the U.S. Small Business Administration, the Small Business Development Center, and the New Hampshire International Trade Association. This is truly a one-

stop shop for small businesses that want to take on the challenge of international trade. With one phone call, they can get professional counseling and assistance with training, marketing, research, finance, and much more. The organizations at the Resource Center work in close cooperation with each other and the private sector to get the job done for small business. This allows them to pool their resources to have the maximum impact for the people they serve.

I saw the results for myself on the trade mission I led to the United Kingdom and Ireland. The center's staff had done an incredible amount of research and legwork to set up individual itineraries for each participant. The business people made valuable contacts overseas, and, perhaps most important, they received a great deal of assistance following up. I hear nothing but praise from business people for the services they receive at the International Trade Resource Center. And that's the highest praise you can get.

For all they do, I am very proud to present the first award of the Vision 2000 conference to the director of the New Hampshire Office of International Commerce, Dawn Wivell.

## Panel I

### The Importance of Small Business in the States

*Moderator:* Tony Grindberg,  
State Senator,  
Fargo, ND

*Panelists :* Jack Bonny,  
Chair, House Small  
Business Committee,  
Oklahoma City, OK

Tina Majors,  
Small Business Liaison,  
Office of the Lieutenant  
Governor,  
Oklahoma City, OK

Joe Dean,  
State Small Business  
Advocate,  
Phoenix, AZ

Phyllis Gutierrez Kenney,  
State Representative,  
Seattle, WA

### Representative Jack Bonny

In the 1997 legislative session, Oklahoma House Speaker Loyd Benson created a new standing committee on Small Business in the Oklahoma House of Representatives, and Rep. Jack Bonny was appointed the first chairman. The committee was created, in part, in response to the needs of Oklahoma small business owners and future entrepreneurs. The Oklahoma House of Representatives realized how important the contributions of small business are to the state economy and employment.

One of the first actions of the new standing committee was to pull together in one place all of the small business information resources available in the state. This resulted in the Small Business Resource List and Bibliography now available on the Oklahoma House of Representatives home page at: <http://www.lsb.state.ok.us/house/ohorpage.htm>. The Small Business Resource List and Bibliography lists general reference materials including information on licensing and incorporation, periodicals, federal agencies with business components, state agencies, other entities providing informational assistance or financing, local entities providing small business assistance or information, private business associations and organizations, and other small business sources.

The Small Business Resource List and Bibliography has already been beneficial to small business owners and start-up entities in Oklahoma. The state has had many calls from other states thanking them for creating this resource and many states have used this model to create their own web pages for small business.

### Tina Majors

The Small Business Committee of the Oklahoma House of Representatives, chaired by Rep. Bonny, and the Small Business Committee of the Senate, headed by Sen. Jim Maddox, worked with chambers of commerce and other entities and decided that the state needed a small business advocate. The office of the lieutenant governor had a reputation for coalition building; consequently, Lieutenant Governor Fallin was asked if she would assume the responsibilities of the state small business advocate. The chairs of the House and Senate committees then approached the governor to have the new position officially created by executive order. The state small business advocate is now a cabinet-level position in the state of Oklahoma. One of the first tasks undertaken by the new small business advocate was to work on the Governor's Conference on Small Business scheduled for February 1999.

The lieutenant governor has also established a Lieutenant Governor's Small Business Commission to be composed of two small business owners appointed by each of the state's 101 representatives and 48 senators. The commission will be charged with helping the lieutenant governor identify issues of concern in the small business community. The first meeting of the commission took place at the State Capitol in October 1998. During this meeting the small business owners were surveyed to identify their primary issues of concern. The top four issues identified were workers' compensation, corporate tax rates, legal reform and personal income tax rates. The Small Business Commission and the lieutenant governor plan to work with the Oklahoma legislature to ensure that legislation is passed to address the four key issues.

The lieutenant governor has been conducting a series of "town hall" meetings in communities throughout the state. These meetings are being hosted by individual commission members and are designed to involve businesses throughout the state in identify-

ing issues for small business reform. As a result of the creation of the Office of the State Small Business Advocate and the Lieutenant Governor's Small Business Commission, small business owners in Oklahoma now feel that they have a voice in the legislature.

### **Joe Dean**

The state of Arizona has had very pro-business legislative groups at the state, county, and city levels and for the past six years, there has been no negative small business legislation, according to Joe Dean, Arizona's small business advocate. In addition, over the past six years, there have been a number of significant individual and business tax cuts.

Small business owners are very active in the state of Arizona. Currently, 99.5 percent of Arizona's 409,000 businesses are small. Of these, 41 percent are owned by women and 60-75 percent are owned by women or minority entrepreneurs. For that reason, in 1994, the legislature created the Office of Minority and Women Business Enterprise Service to assist minority- and women-owned business programs and entrepreneurs.

At the same time, the Office of the Governor's Small Business Advocate was created. The purpose of this office is to allow for two-way communication between small businesses and the governor's office; to work on legislative issues dealing with small business, to resolve problems that small business owners are having with state agencies, and to act as executive director for the 22-member Governor's Small Business Executive Council. The small business advocate has easy access to the governor and members of the cabinet and has recently been asked by the governor to be the point person for the Y2K problem for small business owners in the state.

Eight years ago, Joe Dean was asked to create the state's One-Stop Center to help small business owners doing business or seeking to do business in the state. The center's four representatives currently handle 35,000 calls a year,

200 calls a day from people seeking small business assistance. The ability to handle this volume of activity is made possible by the state's new "Rapid Response System" which has been modeled after an old AT&T customer service system. This custom-designed software allows the office to provide each caller with a custom package of materials (in Spanish or English) within 72 hours. The package includes license applications and information on other assistance programs. All packages are mailed the day the request is received. Instant recall allows representatives to reference previous contacts made by the caller.

The state also has a contract with the state newspaper to publish *The Arizona Guide to Establishing and Operating a Business*. The guide is developed by the state and published by the newspaper, which pays the state for this privilege. In return, the newspaper advertises in the publication and provides the state with 100,000 free copies. Previously, the state paid \$1.42 for each copy of the guide printed. The guide is printed in Spanish and English and is on the state's Website.

### **Representative Phyllis Gutierrez Kenney**

Representative Phyllis Kenney reviewed programs and partnerships designed to assist small businesses in the State of Washington, including federal programs such as the U.S. Export Assistance Center and the Women's Business Resource Center and a public-private partnership, the University of Washington's Business & Economic Development Program.

The Washington State Legislature passed the Minority- and Women-Owned Business Assistance Act in 1993. This legislation created the Linked-Deposit Program and included the Minority and Women's Business Development Program. The Linked-Deposit Program is designed to provide increased access to capital for certified minority- and women-owned businesses by making available loans at rates up to 2 percent below market rates.

The loans are made for a period of up to two years and can be used for any purpose, including the refinancing of existing debt. Loan applicants must still meet the bank's lending criteria. As of October 1998, the portfolio consisted of 210 loans totaling \$51 million. The Business Assistance Center provides management and technical assistance to minorities and women who are starting or expanding businesses.

### **Senator Tony Grindberg**

Tony Grindberg described a unique situation in North Dakota, where the population has grown by only .9 percent in the past seven years. North Dakota has had serious crises in both labor force availability and agribusiness over the recent past. As a result, the state is now beginning to establish the tools necessary to encourage economic development.

### **Common Factors**

All of the panelists indicated that 95-99 percent of the businesses in their states are small businesses. All of the states also have special programs that target minority- and women-owned businesses either for loan or business counseling assistance.

### **Questions and Answers**

**Q:** Of the people who call and receive custom packages, how many actually start businesses?

**A:** (Dean) About 40 percent actually start businesses. Another 20 percent start doing the groundwork and find that too much is involved.

**Q:** What does it cost to maintain the Website and how many people are working on it?

**A:** (Bonny) The Website was created and is maintained in-house by Mark Harter. There is little or no cost associated with it.

**Q:** Does the software provide demographic or competitive information in the packages that are sent out?

**A:** (Dean) Yes, the system does provide specific demographic information on

every community in Arizona including Indian reservations. It does not provide competitive information. Businesses are referred to small business development centers or to the economic development sections of the public library for this information.

**Q:** Will you track or do you have information on the success rate of businesses?

**A:** (Dean) No. The state of Arizona does not require registration of businesses in the state, so there is no way to track this. Even though 35,000 businesses contacted the office last year, we know that not everyone who starts a business contacts our office.

## Panel II

### Innovations for Capital Development Success

*Moderator:* Whitney Johns, CEO,  
Whitney Johns & Co.,  
Nashville, TN

*Panelists:* Mike Williams,  
Deputy Director,  
Louisiana Economic  
Development Corp.,  
Baton Rouge, LA

Penn Ritter, Executive  
Vice President, Business  
Lenders, LLC,  
Hartford, CT

Hon. Sherri Greenberg,  
State Representative,  
Austin, TX

### Mike Williams

Sister Angelino was a noncloistered nun who died and went up to heaven. St. Peter permitted her to take a trip anywhere in the world with the provision that she be back in 24 hours. Sister Angelino decided to go to Rome. After 24 hours in Rome she returned to St. Peter, who said she could have one more trip. She didn't have to tell him where she was going and she could stay

a little bit longer, but she had to telephone within 24 hours of arriving. After she left the pearly gates, St. Peter waited for her call. Twenty-four hours went by, then 48, and finally after 72 hours had passed, the call came. "Hey Pete, this is Agnes, I'm in New Orleans."

The Louisiana Business Corporation was founded in 1988 as a private sector approach to business development within the public sector. The corporation is funded through dedicated State of Louisiana funds and other funding sources. The corporation is designed for economic development and is permitted to receive a return based upon a share of its investments.

The corporation has two financing programs: a debt program and an equity program. The debt program has a loan guarantee and a revolving line of credit. Both of these can guarantee loans up to \$1.5 million. Another loan participation program, similar to the SBA's 504 program, but without an unsubordinated debt requirement, also guarantees loans up to \$1.5 million and charges an interest rate that is the Treasury rate plus one percent.

The three equity programs consist of the fund of funds, a co-investment partnership, and a business development company (BIDCO). The fund of funds allows the corporation to match investments up to \$5 million in a fund that invests in businesses. The co-investment program permits the corporation to co-invest up to \$500,000 or one-fourth of a single investment in a business. The corporation may also make investments in a BIDCO with other nonbank lenders to provide debt, equity and mezzanine financing.

The leverage varies for each of programs. The debt programs require a 2:1 ratio. The equity programs require an 8:1 ratio. The overall ratio of the corporation's loans and investments to its funds is 4.5:1.

The Louisiana Business Corporation experience offers a number of lessons: (1) ensure private sector buy-in to make the programs work, (2) market the programs to financial providers, since the corporation does not make direct loans or investments in

businesses,

(3) establish a "private sector firewall" to ensure that the loans and investments are market-driven (thereby minimizing politics in the decision making), (4) keep the initiatives innovative in response to marketplace needs, and 5) foster creativity.

### Rep. Sherri Greenberg

Sherri Greenberg said that it was a great honor to be at the conference as a state representative from Texas, a position she has held since 1990. The dinner table talk on Friday nights in her childhood revolved around her family's small business. As a member of the Texas legislature, Sherri works on finance and small business issues including appropriations, economic development and welfare to work.

Rep. Greenberg recently introduced a bill that would establish a Community Growth Fund. This fund would leverage funds already raised by the private sector and act as a mini-bank for community and economic development. It would operate as a nonprofit and would assist small businesses in obtaining loans. The businesses would hire from local neighborhoods and economic development areas. The model for these is the certified development company (CDC), like the successful Austin CDC. Funding to create this fund would be minimal; one \$10 million injection from the state would be recycled into new investments. She has found that business development is more successful than social work in achieving economic development goals.

Recently the Texas legislature passed legislation to establish a Capital Access Fund. This fund is a loan-loss reserve fund that allows banks to make higher-risk loans to small businesses. The fund has \$7 million in private sector money, funded through premiums charged on loans backed by the fund. The borrower and lender contributions are matched by the state. The fund can back as much as \$140 million in business loans.

A recent bill introduced into the leg-

islature would create a tax exemption for research and development equipment for high technology companies.

Currently, Rep. Greenberg is drafting a bill that would establish the Film Industry Fund. This fund would help producers make films in Texas utilizing the high technology computer industries that have grown up around Austin. As the film industry is not a traditional business category, some bankers find it difficult to make loans to film producers. The fund would permit loans to cover up to 60 percent of a film with a budget of \$1 million to \$5 million (banks would be able to loan \$600,000 to \$3 million). The total amount of this fund would be \$50 million. The state would guarantee 80 percent of the 60 percent bank portion of the financing. Funding would come from a 2 percent fee on film producers.

One of Texas' success stories is its small business incubators. The University of Texas has had many years of experience through its engineering and business schools in helping start-up small businesses.

### **Penn Ritter**

Penn Ritter said that in his youth, his entire family was involved in politics. When he decided to become a financial lender, he said, his mother wanted to know where she went wrong.

Business Lenders, Inc. is a nonbank SBA lender that finances small businesses across the country. It concentrates its small business lending efforts in Illinois, New Jersey, and Connecticut. The best way to get bankers to lend to small businesses is to work with the lenders to find out what works best for them. Typically, bankers are averse to risk, but they want to make money. When bankers are shown how they can use a system like the SBA's, they can leverage more of their dollars to small business lending. A good analogy is the welfare-to-work initiative, Ritter said. Until this initiative was started, his organization did not hire any workers who were receiving welfare. Today, because of this initiative, they have two employees who

were—but are no longer—on welfare.

Penn's primary recommendation was to reach out to the lending community. Big banks want and need Community Reinvestment Act (CRA) credits. Nonbank lenders—which may or may not be working with SBA—do not need CRA credits, but still want to reach the small business market.

Education and training of lenders is the most important element for small business lending. The question is how to whet the appetite for lending while maintaining minimum loss and risk. Two vehicles are the SBA guaranteed loan program and CRA credits. Further credit enhancements may be necessary to help encourage bank lending in difficult lending areas such as empowerment zones and economic development areas. For these areas, additional money may be needed from the legislature, but the loan guarantees are a great incentive. Loan guarantees for these areas do not have to be 100 percent but could be in the 90-95 percent range.

One major advantage of the SBA program is that if the loan is properly done and the small business continues to make payments on time, the loan will not be called deficient if the underlying collateral loses value.

Franchising is another good alternative for small business lending. By the year 2000, half of retail dollars will be in franchises.

In Ritter's experience, bankers should be flexible in making character loans to small businesses. If the small business person has a good credit history but not enough collateral to back the loan, he said, he would be inclined to make the loan. If the collateral is there but the small business owner does not have a good credit history then the loan should not be made.

Successful agencies and programs exist. Involve bankers and nonbank lenders in helping to design and develop initiatives and then educate and train the rest of the industry.

### **Whitney Johns**

The SBA's Small Business Investment

Company (SBIC) program is one of the best sources of equity capital for small, growing businesses. SBICs invest billions of dollars in small businesses throughout the country in many diverse industries. They can provide equity and debenture financing at all stages of growth. The average venture capital investment is \$6.9 million, but many small businesses need less and SBICs fill that need.

In Whitney Johns' role as president of the National Association of Women Business Owners, two goals are to help women-owned businesses learn how to gain access to capital and how to grow their businesses. Her company, Capital Across America, is a recently formed SBIC with a market focus on women-owned businesses. The SBIC has financed \$2.5 million since July and expects several more financings in the near future. The primary financing tool is called "dequity." Dequity is debt that acts like equity. It gives small businesses the chance to grow the business before making the return on the investment. Capital Across America has received financial backing from Bank One, Nationsbank, and First Union. It also makes joint investments with other SBICs and plans to expand into Texas in the first quarter of 1999.

Many of the hundreds of SBICs across the country are privately financed and held. Some are bank-owned and a very few are publicly traded. Most are considered niche players that have found a specific market or industry to make their investments.

Johns believes it is very important that small businesses have an advocate in the financial markets. She serves as an advisor to the Federal Reserve Bank of Kansas City and has participated in 10 working group sessions held around the country by the Federal Reserve System. These sessions brought together the Federal Reserve System, the SBA, lenders, and the small business community. Small businesses play a very important role in how the financial markets are trying to serve them. These conferences are only the beginning and the advocacy voice for small business needs to grow even stronger.

# Welcome

## Honorable Fred Hochberg

Deputy Administrator  
U.S. Small Business Administration

Good afternoon, ladies and gentlemen. Thank you for the opportunity to address this Vision 2000 conference on the States and Small Business. This is a wonderful opportunity for us to recognize the great things you are doing across the country on behalf of small businesses.

So let me be among the first to welcome you to Washington. I would also like to point out that, whether you realize it or not, you are now officially inside the Beltway. It's not so bad, is it?

Now that you're here, I want to tell you a short story that illustrates a great deal about politics in Washington, and about why this city's reputation is so—shall we say—uneven out there beyond the Beltway.

It seems that a congressman was asked about his attitude toward whiskey. He replied: "If you mean the demon drink that poisons the mind, pollutes the body, desecrates family life, and inflames sinners, then I'm against it. But," he continued, "if you mean the elixir of Christmas cheer, the shield against winter's chill, the taxable beverage that produces tax revenues to comfort little crippled children, then I'm for it. This is my position, and I will not compromise"

Despite that kind of political culture, the government somehow manages to keep on ticking. It is not paralyzed. We are, in fact, getting things done. I understand that you are people who are skilled at getting things done, as well.

Actually, that's the reason we're here, isn't it? You are doing an awful lot of great things. Your programs represent true models of excellence. If imitation is the sincerest form of flattery, then we hope you will all be very flattered.

Because that, after all, is the main reason we have this conference. It gives us the opportunity to search the nation for the best small business assistance ideas. And we think that any state or

local government that wants to take a leadership role in small business development ought to take a good hard look at what you've come up with.

I know I am preaching to the choir when I talk about how important small businesses are to the economy. Still, it bears repeating. One out of every two workers goes to work each day at a small business. Small businesses generate more than half of the nation's gross domestic product. They are the principal source of new jobs in the U.S. economy. In fact, of almost 17 million net new jobs created in the economy since President Clinton was elected, 80 percent of them were created by small businesses. Small business is the first place job seekers turn for employment opportunities. Eighty percent of welfare recipients get their first job with small businesses.

Today's 23 million small businesses are truly the engine of the U.S. economy, and it is our job—yours at the state and local level, and SBA's at the national level—to help keep that engine running as smoothly and efficiently as possible.

We are proud of SBA's role in helping that engine run. In our most recent fiscal year, SBA's major loan programs put \$10.8 billion in loans into the hands of small business owners, the second highest total ever for SBA. SBA-backed venture capital companies invested another \$3.2 billion in small businesses, one-third more than in fiscal year 1997, and nearly triple the average for the previous three years. The Small Business Development Center and SCORE programs provided direct technical assistance and counseling to more than 900,000 small business clients. In a nutshell, the SBA is having nearly twice the impact we had in 1992 on our small business customers and we're doing it with half the budget.

In fact, we are doing all this with a total annual budget that amounts to roughly four one-hundredths of one percent of the total federal budget. I think it's amazing what we can do with that small amount. We are proud of these accomplishments, as I know you

are proud of yours.

And in fact, it is your accomplishments we are here today to celebrate. I can't possibly mention all of your programs this afternoon. But I would like to single out one of the special award winners: the Y2K Initiatives of the City of Lubbock, Texas. The SBA has taken a leading role in small business readiness for Y2K. So it is personally gratifying to see that Lubbock Mayor Windy Sitton and City Manager Bob Cass have done the same at the local level. Under their leadership, the City of Lubbock set an important example by conducting the first citywide Y2K simulation in the nation last September. The city's emergency personnel devised the drill, which involved Y2K experts unleashing a series of simulated crises on city managers, emergency and public safety personnel, and utility workers at an emergency command post at City Hall. Even though everyone performed extremely well, a series of unanticipated problems were identified – which of course was the purpose of this drill.

It is that kind of innovative action, that kind of Model of Excellence we are recognizing here today. Models of Excellence are programs and policies that work for small businesses at the state and local level. Models of Excellence are programs and policies that work for the economies of towns and cities, suburbs, rural communities and the states. Models of Excellence are about good public policy that should be emulated. Models of Excellence are proof that not all the good ideas originate here in Washington.

This conference, the 14th since our first one in 1978, is our chance to reach out beyond the Beltway to find out about the good ideas you have come up with. It's our chance to recognize the best ideas, and to make them available to others. We've asked you here today because we are intensely interested in identifying better policies and programs for small businesses at all levels of government. Since the first Advocacy-sponsored conference on the states and small business, the dramatic growth in small business assistance

programs at the state and local level is proof that this kind of idea-sharing can make a difference.

We should all be on the lookout for new ways to maximize the impact on Main Street of our small business programs. We should all feel free to adapt each other's innovations. No one has a monopoly on good ideas. In a very real sense, you are a testimonial to that effort.

Before I conclude my remarks, I want to thank you for being here today, for the time you have put into your projects, and for the practical and innovative ways you have discovered to help small businesses get started, grow and prosper. Your work provides enormous benefits to small businesses, to your communities and to the nation, and I admire what you've done. Thank you.

## Keynote

### **Honorable Alexis M. Herman**

Secretary

U.S. Department of Labor

Thanks to Fred Hochberg for all of your work and I also want to acknowledge and thank Jere Glover for his leadership. And let me thank all of you for being here. But more importantly, thank you for all you are doing back home—generating jobs and ideas, building bridges, and expanding opportunity in our communities, creating the kind of environment for small businesses to not just survive, but thrive.

You know, it was the wealthy oil man, J. Paul Getty, who once said there are three secrets to success in business. Rise early. Work hard. And strike oil.

Well, I think the Vision 2000 conference is focused on the three real keys to success. Opening doors. Learning from each other. And striking new partnerships.

I am here today not just as your secretary of labor. I come here as a former small business owner myself. I wanted to be here to share some of my goals at the Labor Department and some of the initiatives we are working on to improve small business in our economy today.

As I look at your agenda—as we look at where we as a nation are today—I'd have to say the winners aren't just those who are receiving the Vision 2000 awards. The winners truly are the American people. Because our economy today is solid, stable, and strong. We have the lowest unemployment in over 25 years, the lowest inflation rate in over 30 years, the healthiest economy in a generation. And of course we know small business is a big reason why. Through hard work, persistence and enterprise, America's small businesses are truly the economic engine that is driving our nation forward into the 21st century.

So this is a time of opportunity. But as President Clinton has said, it's also a time of challenge. And we do have challenges today. Our workplace is changing. Technology is exploding. We are more global. Skills are at a premium. I don't have to tell you our work force is changing too. America is getting older. We are more diverse. More women and people with disabilities are on the job.

I believe that my mission as secretary of labor is to focus on developing the right strategies to help workers manage change in today's global economy. I don't have a crystal ball, but if we can be sure of one thing as we look to the future, it is this: the old ways won't work in the new economy. We have to take our thinking from inside the Beltway to outside the box.

That's one of the central themes of this conference. To be successful we have to think and act in new ways. And when it comes to taking on new challenges, that underlying theme of Vision 2000 is also my overriding message as Secretary of Labor. I have established three strategic goals to help working families manage the change and meet the challenge in our new economy. A prepared work force to help make sure all Americans are ready for the opportunities of the new economy. A secure work force to see that no one is left behind. And quality workplaces—ones that are safe, healthy and fair—and that means free of discrimination.

These goals are rooted in values that were ingrained in me by my family, values that were my foundation as I went out in the world and built a small business. Values that I believe are the essence of small business in our country today. Values like opportunity and responsibility. Community and family. Justice and fair play.

When we look out at the economy, we see opportunity. But there's also challenge. As labor secretary, I have often said that we don't have a worker shortage. We have a skills shortage. Small business—perhaps more than any other part of our economy—understands that's a lost opportunity. We need to tap into the potential of every American. We need to make sure that every American has the skills, the education, the training to get ahead. That's what makes small business grow. That's what makes America grow.

So I am particularly proud that after years of effort we finally enacted the landmark Workforce Investment Act in August—what the President has called the GI Bill for America's Workers. The legislation is the culmination of a five-year dialogue where we addressed real, practical issues head-on.

I'll be frank: as a former small business owner, I know many in business lacked confidence in the job training system. We didn't always capitalize on the resources. In fact, we may not have known what's available. We didn't feel the system would meet our particular needs. Or in some cases, it was just too much of a hassle—too much of a bother.

That's why much of the debate, much of the dialogue, centered around many of the same questions you are focusing on here at this conference. What really is the proper role of government? How do we most effectively partner with the business community to meet skills needs? How do we target training for real jobs—not just training for training's sake, training that doesn't lead anywhere?

At the end of the day—actually at the end of five years—we produced revolutionary reform. It is not a small step—it is a giant leap. It is the biggest change in our job training system in a

generation. We changed the business of work force preparation by putting business in the center. The legislation streamlines over 70 different programs. It is flexible, not one-size-fits-all, taking a community-based approach to job training, which is business-led and customer-driven. And it offers choice and puts responsibility in the hands of the individual.

Now that we have the law on the books, I want to challenge all of you to help make it work on the ground. We need small businesses and policymakers like you to be a fundamental part of the implementation process in our communities back home. As we develop work force plans, I hope you will make your voice heard. I want you to be taking responsibility. Share your expertise about small business at all levels—so we can meet the needs of workers and business.

Another significant aspect of strengthening the value of opportunity—and preparing workers for the future—can be found in the work that we are doing helping families make the transition from welfare to work. And again, small business looms large. Small businesses know we don't have a person to waste—and we know when we open doors to small business, small business opens doors to others. After all, small business today employs more than 60 percent of workers making their way from the welfare rolls to the payrolls.

So as we talk about meeting the challenge of moving people from welfare to work, the work that you are doing is absolutely key. In fact, the Labor Department is investing \$3 billion in ideas at the state and local level to help families who face the highest hurdles make it on the road to success. We know it's not just about getting a job, but keeping a job. And we know that means focusing on issues like transportation to help welfare recipients get to the job. You can't get on the road to success if you first can't get on the road. Small business understands this isn't just good values. It's good business. If we want to keep our economy strong and our nation the most pro-

ductive in the world, employers need to tap into this pool. It will pay dividends.

When I talk about my second goal—a secure work force—I'm really talking about the value of community and family. Small businesses are at the heart of our communities. They create jobs. They spur development. They strengthen neighborhoods. And of course, the key to keeping a community strong is recognizing that the better some of us do, the better all of us do.

One initiative that I am focused on in this area is retirement security—making sure that people who put in a lifetime of work live their retirement years in dignity, not poverty. Reaching out to small business is a vital part of our pension efforts. Today about 50 million Americans don't have pensions, 32 million of whom work in small businesses. I remember when I was running my small business, it wasn't easy. It's hard to think beyond meeting the payroll and doing the day-to-day. But it is critical. That's why the president has proposed a number of initiatives to simplify pension plans to make it easier for workers and employers.

We at the Labor Department are stepping up our education campaign, getting the word out to small businesses through the Internet, through our publications. I want to make sure that small businesses are fully informed about new ideas and options that are already available. We are also partnering with organizations like the National Association of Women Business Owners to spread the pension and savings message.

Again, this is key, not just to strengthen working families, but to strengthen small business, to strengthen communities. And small businesses around the country are finding that in this tight job market, pensions are the kinds of incentives to keep and attract workers. So this makes sense all the way around.

My third and final goal is promoting quality workplaces—ones that are healthy, safe, and free of discrimination. When you boil it down, it's really about the value of justice and fair play. It's about making the promise of

America the practice of America. We need to keep breaking down barriers to opportunity and opening the door to enterprise for more Americans. I am pleased that part of your agenda today is focused on what we can do to widen the circle of opportunity for women and minorities.

As our work force grows more diverse, as our world becomes smaller, this is even more important. And helping to strengthen opportunities and overcome obstacles for women and minority enterprise gives our nation the opportunity to not just manage our diversity—but leverage our diversity. We are truly in a global economy. This will help us take advantage of all our talents—and all our citizens—in the global marketplace.

Our job in government is to ensure that women and minority businesses—and small businesses in general—have a seat at the table. Through your work back home, that's exactly what you are doing. America's small businesses have led innovation. They're at the forefront. They're at the cutting edge. And so are each of you. You are strengthening our deepest values of opportunity, community, and justice.

As we move ahead to the 21st century, America's small businesses will continue to be the engine that drives us ahead, takes us higher, and keeps the American Dream alive for millions of working families. As your secretary of labor, I pledge to continue to work in partnership with all of you to keep that dream strong. Because when small business is successful, America is successful. When small business is strong, our nation is too. Thank you and God bless you.

# Breakout Session A

## The 1995 White House Conference on Small Business and the States

*Moderator:* Bette Tatum, President, Tatum Enterprises, Honolulu, HI

*Panelists :* John Robinson, President, Black Diamond Enterprises, Ltd., Easton, PA

Larry Mocha, President, Power Systems, Inc., Tulsa, OK

Wanda Gozdz, President/Owner, W. Gozdz Enterprises, Inc., Ft. Lauderdale, FL

Alicia Burgos, President, Puerto Rico NAWBO, San Juan, PR

Eric Blackledge, President, Blackledge Furniture, Corvallis, OR

### **Bette Tatum**

The purpose of the session, Betty Tatum said, is to share the successful activities carried out in the states by delegates to the 1995 White House Conference on Small Business (WHCSB). The 1995 conference has proven to be the most successful of the three such conferences held to date and clearly has had more policy recommendations implemented than any other. Vision 2000 gives participants a new opportunity to continue replicating the national successes at the state and local levels.

### **John Robinson**

John Robinson's White House Conference delegation sought ways of continuing to work together after the conference. He felt that the diversity of the group contributed to the high

level of respect that the delegates had for each other and for their work together on behalf of the small business community.

The delegation was invited during the conference to go to Russia (Moscow and St. Petersburg) to discuss how American small businesses compete successfully with McDonald's, Pepsi Cola and other major concerns. Initially they received word that a funding source had declined the necessary support for that year and they had to start over. However, MCI committed \$40,000, which funded the whole delegation's 10-day trip. Marilou Foley, a frequent visitor to Russia, played a major role in setting up the itinerary and other incidentals for the trip—within budget.

Once in Russia, they found more similarities than differences between the two countries in the problems faced by small businesses. The Russian contingent of more than 2,000 small businesses was as diverse as the D.C. delegation, and included women manufacturers, architects, engineers—and even a young woman from Long Beach, California, who was running an industry-specific business incubator system.

The DC delegation plans another trip to carry the WHCSB message to other countries and cultures.

### **Larry Mocha**

Larry Mocha posed the question: why aren't small businesses doing more collectively? He reminded the conferees that all the previous speakers had made mention of the things small businesses do for the economy. He said that if the small business community worked with service providers and the SBA's Office of Advocacy, there would be no limit to what could be done in unity.

He noted that at the White House Conference on Small Business he was a one-issue delegate. He wanted product liability reform, and even with the success of the rest of the conference, his issue still has not been enacted. Both houses have passed it, but the president will not sign it. He said that that hasn't

dissuaded him in his quest, and he asked for the participants' help in his effort.

He reported requesting that the governor of his state meet with a small group of small businesses to discuss a governor's conference on small business. The governor agreed, but said he would want the conference to make real changes, to have an impact on legislation.

He and a small group of people interested in small business growth in Oklahoma set out to create a small business commission, one that would go beyond the governor's conference. The commission now has 300 members, representing all of the state's 77 counties. The first of the two meetings of the group was planned for February 16, 1999.

He touched again on the question of whose responsibility it is to make state legislators aware of the impact of their actions on the small business community. He invited the conference participants to come to Oklahoma to see the commission working with the service providers and their government in a joint effort for the growth of small businesses.

### **Wanda Gozdz**

Wanda Gozdz gave a Powerpoint presentation on successful strategies for building alliances and coalitions. Subjects covered in the presentation included building the foundation, communicating in real time, and building alliances and partnerships. Much of Gozdz's presentation was about the various organizations that her White House Conference delegation used and for what reasons. The Small Business Technology Coalition (SBTC), created as a result of the conference, has become the voice of small business technology companies.

Wanda stressed using other resources to augment small business initiatives. She urged participants to recognize that others have many of the needed areas of expertise and can lighten the burden in developing the research and coalitions needed to get the message heard.

## **Eric Blackledge**

Eric Blackledge discussed the executive order that established the Oregon Governor's Small Business Council, and what is expected as a result of its full implementation.

He also discussed the "Proposed Action Plan for Work Groups in the Oregon Emerging Business Initiative." During Oregon's planning process, the delegation invited only those who wanted to move forward without disruption. They also incorporated the "best practices" of other states that had successfully implemented initiatives such as theirs.

Eric also expressed the need to encourage coalition building throughout the planning and implementation periods. He urged the use of statewide coalitions to effectively implement the recommendations of the small business community.

## **Alicia Burgos**

Alicia discussed the steps that Puerto Rico's delegates took before, during, and after the 1995 White House Conference on Small Business. Among Puerto Rico's followup activities were a first and second Governor's Conference on Small Business. The conferences and other initiatives were designed to maximize the delegation's efforts and to bring more small businesses into the economic mainstream.

Alicia described how the Puerto Rican delegation set about the business of working with effective coalitions and caucuses to get their agenda heard and enacted.

## **Bette Tatum**

In closing, Bette Tatum noted that the Hawaii Congress on Small Business met in November 1995. Regulatory flexibility legislation was the subject of a Small Business Task Force at the conference.

# **Breakout Session B, First Session**

## **Programs for Women and Minority Business Owners**

*Moderator:* Consuelo Miller, President and CEO, Cosmopolitan Chamber of Commerce, Chicago, IL

*Panelists:* Linda Chatmon, President and Executive Director, POWER Job and Life Skills Training Center, Prince George's County, MD

Debra Sanders, Director of Certification, Mid-South Minority Business Council, Memphis, TN

Nicole Gray, Co-owner, Sneak Preview Styling, and Past President, Women's Entrepreneurial Mentoring Systems, Inc., Boise, ID

## **Linda Chatmon**

The POWER Center, which focuses on job and life skills training for welfare-to-work clients, has a 100 percent placement record. To ensure that clients are truly committed and determined to be successful employees, the center requires them to complete a three-month program that runs every day, all day. The center's "welfare detoxification" program is rigorous and has a 30 percent graduation rate, but a 100 percent placement rate for graduates. Because the client has completed this intense training program, the employer knows the skills he or she is getting.

The center also provides work force sensitivity training for the hiring companies. Because job retention depends on the system in place in the workplace, the center works with each com-

pany's managers and human resources staff. The hiring companies do not pay for the training if they guarantee employment. The center works to reduce negatives associated with "welfare to work" by educating employers on the real meaning of the phrase. Clients are referred to as "new workers." The center finds that many employers are unaware of the need for this kind of training. Success in welfare-to-work programs is in understanding that welfare reform means not just jobs, but power.

Linda offered a personal story of her own experience with discrimination in the workplace. She was eminently qualified for a position through experience, proven expertise in her work, and many successes to her credit. But those who were looking at her qualifications were surprised that she had done so well working her way to the top without the educational credentials they thought were essential.

In addition to on-site training, the center also gives attention to wage subsidies, transportation needs, and child care subsidies.

## **Debra Sanders**

The Uniform Certification Agency was formed under the auspices of the Mid-South Minority Business Council. The Memphis and Shelby County Airport Authority, the Tennessee Valley Authority and Memphis Light, Gas and Water provided initial funding. The program certifies minority business owners to participate in federal, state, and local contracting programs.

What is certification? It is a tool to grow a business. It is a qualifying process that ensures governments and/or corporations that the purchasing dollars earmarked for women- and minority-owned businesses indeed go to such businesses.

Four stages of review are conducted to determine whether a minority business owner is eligible to be certified. The first two are statutorily required in 49 CFR Part 23 and 13 CFR Part 21. The last two steps consist of a desk audit and a site visit. The process

involves looking at the company in a nonthreatening manner for the following:

- Independent ownership, management, and control.
- Ethnicity, equity, equipment lists, and expertise.
- Legal structure—documentation such as bylaws, tax returns, minutes, and rental agreements, etc.

Some ask why certification is necessary. Certification does the following:

- Eliminates “front companies” as competitors.
- Levels the playing field.
- Is applicable regionally and nationally.
- Serves as a tool to grow a business by providing immediate access to procurement from state, local, and federal governments, as well as major corporations.
- Is accepted by participating agencies and most local and state agencies.

If used properly, certification helps with procurement and competitive contract bids. However, it is not an end-all. It must be used as a tool to help sell a business. The business owner must still make contractors aware of the company, make the contacts, and develop the networks.

### **Nicole Gray**

The Women’s Entrepreneurial Mentoring System (WEMS) was developed more than four years ago and is an all-volunteer, 501(c)3 corporation. It is composed entirely of women business owners and generates mentoring support. It provides women the opportunity to showcase their businesses. WEMS has developed a “three-conferences-a-year” program to provide educational training, support, and mentoring.

The U.S. Small Business Administration’s WNET was helpful in supporting WEMS, and in many ways WEMS has a series of mini-WNETs. To date, WEMS has had 11 breakfast conferences with 1,000 participants. Each year, both the program and the attendance have grown. The training conferences are a break-even event and the local recognition helps bring in good speakers.

Another aspect of the program was Trade Show ‘98, which gave 100

women an opportunity to showcase their businesses. Attendance at the breakfast totaled 350 and more than 2,000 attended or participated in the show. Seven local banks sponsored the trade show. The mayor, governor, and Betsy Myers, the SBA’s associate deputy administrator for entrepreneurial development, all participated, along with other high-profile featured speakers. The trade show expands awareness, trains women in creating a successful trade booth, and builds a customer base.

Nicole told the story of Juanita Grimes, who overcame the stigma of welfare, educational impediments, and language barriers to own a sewing business that grossed more than \$750,000 last year.

The record attendance at WEMS events has stimulated development of like WNET programs in Idaho and Washington. It is a locally unique support vehicle.

### **Questions and Answers**

**Q:** What are the benefits of certification?

**A:** (Sanders) Don’t limit yourself to a geographic area. Certification is a tool, a catalyst, not a guarantee. Business owners need to continue to go to conferences, aggressively look for business opportunities, make themselves available to contractors, and set up appointments to sell their businesses.

**Q:** When micro-businesses apply for certification, there is too much paperwork and they don’t always know how to do it. Do you advise them?

**A:** (Sanders) No, that is a conflict. It is suggested that they go to the Mid-South Minority Business Council, whose mission is to develop and grow small business. They have model bylaws, minutes, and other standardized documents that can assist small businesses in meeting the criteria.

**Q:** Do you keep track of the effects of your program on overcoming barriers to success by networking?

**A:** (Gray) No, not by the numbers, but we know that Idaho has increased startups of women-owned businesses. (Sanders) In Memphis, women’s certifications have tripled. (Miller) In Illinois, there has been an increase in the number of women being certified, but the numbers across the board could be higher. Part of that is an environment of lawsuits directly related to the construction industry. If affirmative action policy worked as it should, there would be an automatic graduation because the need has been met.

**Q:** Since we are moving away from affirmative action programs, what is the model for the future? What is the next step?

**A:** Capacity building: accepting the reality of business every day, preparing businesses better, strengthening access to capital. Partnering: developing memoranda of understanding to increase access for minorities and women, developing better contacts with financial institutions, forming consortia—there is power in numbers and combined talent. Providing more education on how to work with a contractor and how to write a successful bid.

**Q:** Georgia has no certification agency, but has self-certification. How did you begin?

**A:** (Sanders) It was shown through a disparity study that women were not included in the minority status for many agencies and organizations. The study also found evidence of direct discrimination against women and minorities. The recommendation was to have one entity for certification.

# Breakout Session B, Second Session

## Programs for Women and Minority Business Owners

*Moderator:* Consuelo Miller,  
President and CEO,  
Cosmopolitan Chamber  
of Commerce,  
Chicago, IL

*Panelists:* Cathy McClelland,  
President and CEO,  
Detroit Entrepreneurship  
Institute, Detroit, MI

Barbara Mistick, Director,  
Seton Hill College's  
National Education Center  
for Women in Business,  
Greensburg, PA

Denise Arend,  
Director, California Office  
of Small Business,  
Sacramento, CA

### Cathy McClelland

The Detroit Entrepreneurship Institute is a 501(c)3 microenterprise development program. It began as a welfare-to-work demonstration project similar to related programs in Iowa, Maryland, and Mississippi. McClelland said that microloan programs have had a positive impact on self-esteem and family dynamics, and have increased employment rates among blacks. Eighty percent of the Detroit population is African-American, but fewer than 10 percent of small businesses are owned by African Americans—a share that does not rise to the level of the 1940s.

The Detroit Entrepreneurship Institute serves the general population and is a training organization with a lending component. The training package offers computer training and access, consultants, accountants, a business reference library, a graphic arts department, and access to the Internet. The lending program offers

“step” lending ranging from \$500 to \$10,000. Also offered are an employment specialist, assistance with domestic violence and drug abuse issues, and free tax preparation assistance.

A profile of the institute's clients shows they are 98 percent African-American, 50 percent female heads of household, with businesses that are 70 percent service industry startups. The loan default rate is 10 percent.

Clients make a 12-week commitment. They can obtain assistance in cleaning up credit problems and in enrolling their children in pre-school programs. The program develops awareness among clients that public assistance is not a dead end but a means to help find a job.

### Barbara Mistick

The National Education Center for Women in Business is a 501(c)3 corporation that was originally funded for five years through an SBA program. The mission is to enable the economic self-sufficiency of women through advocacy and educational initiatives in entrepreneurship. NECWB developed the program and curriculum over a period of years

Why look at this market?

- Women represent one-third of all firms in the country.
- Women are generating \$3.1 trillion in revenues (up 161 percent over the past decade).
- One of every four U.S. workers are employed by women
- The number of women-owned businesses is up 89 percent over the past decade and is increasing at twice the rate of businesses owned by men.

Why is there a need to do separate programming? Lifestyles and business strategies tend to differ by gender:

#### Males

Competitive  
Formal  
Systematic  
Controlling  
Analytical

#### Females

Cooperative  
Informal  
Consensus building  
Shared  
Improvised

Rigid  
Hierarchical  
  
Rational

Flexible  
Webbed, networked,  
integrated  
Intuitive

NECWB programming includes the following:

- Strategy 2000 conferences: One-day conferences with small business owners focused on general small business issues for women, personal development, and motivation. The conferences also offer special training on procurement.
- PowerLink Advisory Panels: Advisory panels for women-owned businesses, usually consisting of an accountant, an attorney, a CEO, a human resources person, someone with expertise in technology. Five meetings are held per year—an introductory meeting and quarterly meetings.
- Camp Entrepreneur: A week-long youth entrepreneurship program for young women ages 12-17. The model curriculum currently operates in four states and is available for exporting to host sites internationally. Program elements include how to set goals, marketing and sales to enhance self-esteem, how to make that no a yes, public speaking, organizational skills, how to develop a business plan, persistence, developing relationships and leadership.

### Denise Arend

California has a population of 36 million and is the seventh largest economy in the world. Currently, 37 percent of the population is African-American, and the state's rapidly growing Latino population is expected to constitute 55 percent of the population by 2002. After 16 years of Republican leadership, the state recently elected a Democratic governor.

California supports women- and minority-owned businesses through a variety of programs. The Trade and Commerce Agency has a loan guarantee program with a \$33 million trust fund, \$78 million in current loans and \$132 million in potential loans, and

about 1,170 participants, including 450 minority- and women-owned businesses.

The small business advocacy program intervenes with state agencies, promotes small business growth and development, supports small-business-friendly legislation and regulatory reform, and provides information and referral services.

The SBDC program partners with the U.S. Small Business Administration and community colleges to provide services at 46 full-time and 60 part-time SBDC locations. The SBDCs serve approximately 20,000 clients per year, including 6,000 women- and minority-owned businesses. They provide assistance with Native American concerns, environmental issues, and procurement. The state also assists small businesses with general services, transportation, and construction certification. A new interactive Internet tool called Biz Wiz helps give businesses access to needed information.

## Question and Answer

**Q:** Since SBA raised the criteria for a loan, does this program help to fill the gap?

**A:** (Arend) The California Loan Guarantee Program can work with interest rate and loan repayment needs. Credit faults are not a big issue, and collateral is not a primary concern. There is a 2 percent fee. The default rate is 3.5 percent. There are eight financial development corporations.

## Breakout Session C

### Reaching the Rural Business

**Moderator:** Tom Seth Smith, Executive Director, Rural Enterprises, Inc., Durant, OK

**Panelists:** Mary Blakeslee, Rural Advocate, Tallahassee, FL

Richard Valdez,  
Attorney at Law,  
Albuquerque, NM

Jan Fredericks,  
State Director,  
Alaska Small Business  
Development Center,  
Anchorage, AK

Charles Cayton,  
Choctaw Nation  
of Oklahoma,  
Durant, OK

### Tom Seth Smith

Tom Seth Smith has a career objective of assisting rural Oklahoma communities with job creation through economic development. Smith's organization, Rural Enterprises, supports small rural businesses by assisting them in securing financing. REI is a certified development company for the SBA and administers the SBA microloan program statewide.

### Mary Blakeslee

Mary Blakeslee said that although many parts of Florida are not rural, 80 percent of Florida land and 20 percent of the Florida population is in rural areas. Some rural counties are plagued by high unemployment and poverty, and the agriculture, fishing, mining, and timber industries have been hurt recently—in some cases by regulatory burdens. Rural areas have also been hurt by land purchases that have affected the tax base. Northern Florida has water, and southern Florida has the people, a situation that has caused tension among the regions. Without rural jobs, families flee rural areas.

A number of state agencies cooperated to establish the Rural Economic Development Initiative (REDI) in support of rural communities. REDI goes into a community only if invited and addresses only issues and areas the community has asked to have addressed. The initiative works closely with local governments, chambers of commerce, and other organizations.

For example, when it appeared that a Department of Transportation (DOT) road improvement effort would have had an adverse effect on several small businesses, REDI stepped in and the DOT made a design change to avoid the adverse small business impact. REDI also created a communication system to allow small businesses and rural communities to avoid certain permit fees.

### Richard Valdez

Richard Valdez, an attorney practicing law in the areas of utilities, zoning, the environment, oil, gas, and water, in Albuquerque, New Mexico, also serves on several committees dealing with rural populations. He applauded the Clinton Administration and Congress for establishing empowerment zones, which provide \$40 million for environmental and other kinds of assistance. He encouraged use of this tool, which gives rural communities added ability to create jobs. The community must play a major role in developing the plan for an enterprise zone and the plan must have benchmarks for evaluating its success. Without community input the plan cannot succeed.

He said that rural areas, while not strictly agrarian, represent the last of the American frontier and noted that rural residents and communities are still often hesitant to embrace change. Economic developers need to determine who in the community is willing to be a partner in needed change.

Federal and state governments spend a great deal on environmental cleanup that can assist rural areas. Rural areas often have poor water quality, a cause of disease in some regions, but some \$3.5 billion is available for rural water cleanup.

Adequate education and training is another concern for rural communities, which often have low property taxes and cannot spend as much on education. As a result, the rural work force may have lower skills, on average, and may require businesses to spend more for training. Valdez called attention to training funds available from the federal government.

Economic development and business assistance are provided by the SBA, and housing support is also available from the federal government. The bottom line, said Valdez, is that resources are available to rural communities, but it is important to listen to community leaders in planning for development. In El Paso in the 1980s, failure to involve the community in planning led to failure of an economic development initiative.

### **Jan Fredericks**

Jan Fredericks is a Small Business Development Center representative and co-owner with her husband of an Alaska construction company. Alaska has the lowest population density of the 50 states and only three urban areas (Anchorage, Juneau, and Fairbanks). There are more than 200 villages of native Alaskans. Because only one major road traverses the state from south to north, access to most rural areas is by airplane only.

Rural Alaska's economy has three parts: subsistence, market, and transfer payments. Fewer rural Alaska jobs exist today than 40 years ago. Rural areas used to receive many—now fewer—federal subsidies. The rural social services movement of the 1960s still functions, but the business emphasis has been lost.

SBDC counseling and training were originally concentrated in three areas to make maximum use of the few funds available. Demand from other areas has forced a new approach. The SBDC got support from a local bank to assist small businesses over a five-year period. The SBDC partners with a telecommunications company, a pipeline company, and the U.S. Department of Agriculture. Empowerment zones were helpful, and chambers of commerce, local banks, and tribal governments have also helped to plan business assistance. More money is needed to develop infrastructure. Putting money into small businesses helps establish an economic base that will create more wealth.

### **Charles Cayton**

Charles Cayton represents the Southeast Oklahoma Enterprise Community (SEOEC) and its lead agency, the Little Dixie Community Action Agency, as well as the Choctaw Nation of Oklahoma. The Choctaw Nation includes the territory covered by LDCAA and the SEOEC, as well as an additional eight counties in Southeast Oklahoma.

Cayton said that rural America presents unique challenges as well as unique opportunities for people involved in efforts to revitalize rural economies. Among the challenges are a lack of basic infrastructure—waste-water treatment facilities, roads, quality drinking water, higher education, telecommunications, and business supports like industrial parks. Strengths and opportunities in rural areas include labor surpluses, a good work ethic, abundant and affordable land, low- or lower-cost utilities, and an attitude of wanting to do better.

The preparation that SEOEC went through during the competitive stage of the enterprise community (EC) selection process has proven to be of real benefit. Communities that had been in competition with each other learned to work together. Work began in earnest following the area's designation as an EC in December 1994.

Since the July 1995 funding date, more than 70 businesses employing more than 300 people have been created, and more than 200 jobs retained. Infrastructure, tourism, and many other projects have been funded and are in progress. The original EC grant of \$2.5 million has been leveraged to more than \$40 million.

The latest project, just approved by local boards, will result in an \$11 million long-term sub-acute care hospital being built in the EC. The hospital will employ more than 300. Even with the EC's success, it became apparent that partners were needed if the area was to continue growing. SBA funded a Business Information Center/One-Stop Capital Shop that has become the centerpiece for business development in

the EC. Partners in the BIC/OSCS include Rural Enterprises of Oklahoma, the Oklahoma Department of Commerce, the Oklahoma Small Business Development Center, the Little Dixie Community Action Agency, and the Choctaw Nation of Oklahoma. The partnership between Little Dixie and the Choctaw Nation is critical to long-term success. The Choctaw Nation opens many doors that had been closed and Little Dixie provides the expertise in recruiting businesses to the Choctaw Nation that will hire the Choctaw people to work in and manage their operations.

In summary, to be successful in developing rural America, Cayton said, partner with any and all visible and credible entities that share your goals in order to fully leverage the scarce assets of each community or entity. In the end, the community, the state, and all of rural America wins, and the rural quality of life is improved.

### **Questions and Answers**

**Q:** How do you get business to use rural area telecommunication services?

**A:** (Fredericks) Alaska does not yet have very effective telecommunications. (Blakeslee) Telecommunications reform causes some worry in my area.

**Q:** Have federal dollars for Native Alaskans been sent to rural areas?

**A:** (Fredericks) Federal infrastructure expenditure in rural Alaska is not occurring as much as hoped, as much of the funding is going to social services.

**Q:** Are companies going into rural areas just for cheap labor?

**A:** (Cayton) I have seen this in Oklahoma. These businesses often lease buildings that are mobile. (Blakeslee) I have seen this in Florida and have already seen turnover. (Valdez) Rural communities need to deal with pull-outs and need to attract sustainable businesses.

## Breakout Session D

### A Booming Market for Microenterprise Programs

*Moderator:* Jeffrey Ashe, Director of Innovation and Research, Working Capital, Cambridge, MA

*Panelists:* Carolyn K. Perry, Director, Microenterprise Loan Program, Raleigh, NC

Patrick Borunda, Executive Director, ONABEN, Portland, OR

Pam Curry, Director, YWCA Center for Economic Options, Charleston, WV

Mary DuPont, Center for Economic Options, Wilmington, DE

#### Jeffrey Ashe

Jeffrey Ashe began the program by briefly explaining that a microenterprise is often defined as a business with fewer than five employees.

Emphasizing that a microenterprise is often a one-person operation, Ashe joked that compared with microenterprises, even a mom-and-pop operation is a big business because micros are often just a “mom” or one-half of a “pop.”

Ashe also said that in the 1989-1991 recession, an SBA study indicated that virtually all net job creation was in microenterprises. Microenterprises also address “reverse redlining” because they go in and create jobs when other businesses flee.

Ashe is a veteran of the microenterprise movement who has worked to understand and develop programs for microenterprises since the 1970s. He founded “Working Capital” in

Massachusetts, which has now been extended to numerous cities in the United States as well as overseas. Working Capital is a recipient of the Presidential Award for Excellence in Microenterprise Lending.

#### Carolyn Perry

Carolyn Perry is director of the microenterprise loan program of the Rural Economic Development Center in Raleigh, North Carolina. The organization, founded in 1989, is one of the older microenterprise support programs in the nation. Microenterprises are defined for this program as businesses with fewer than 10 employees. The program is funded by a combination of the state general assembly and private foundations such as Ford and Mott.

The program handles primarily peer group—but also individual—loans ranging from \$250 to \$25,000. The program targets low-wealth individuals who do not have access to traditional lenders, primarily because the loan amounts sought are too low.

The program also partners with local organizations to provide technical assistance after microenterprises receive their loans. To date, 981 entrepreneurs have been assisted by the program in a service area that includes 85 of the 100 counties in North Carolina. The challenge is to get the service out to the densely wooded areas of rural North Carolina.

The emphasis of the program is on peer review and monitoring, group responsibility, and training and education. After six weeks of a certification program, a group is formed and can begin the process of accepting loans, then reviewing and making loans to their members, with some supervision by program staff. The group gets together frequently to exchange information and monitor the loans.

The program is a 1996 recipient of the Presidential Award for Excellence in Micro-Enterprise Lending. Future challenges include developing cost-effective programs to make the program sustainable, and continuous program adjustments to meet the competition

in the market, especially competition from banks’ easy credit card lending.

#### Patrick Borunda

Patrick Borunda is executive director of ONABEN, a Native American business network in Oregon. ONABEN is designed to help Native Americans form business enterprises, keeping in mind the cultural and socioeconomic characteristics of Native American communities. Native American communities have high rates of unemployment (more than 50 percent), below-median household income and rates of business ownership that are less than 20 percent of average. For example, a total of 356 Native Americans own businesses in Oregon, and 14 per thousand Native Americans own businesses, compared with 80 per thousand white Americans.

ONABEN was founded in 1992 and began services in 1993 with the charge to “create a private sector in Indian country,” to transform the economic landscape of Native America. Ten tribal BSCs (business service centers) are in operation with a local, culturally sensitive organizational structure. In place of the dominant culture’s emphasis on building individual wealth, ONABEN focuses on the Native American cultural values of contributing wealth to—and gaining respect and stature in—the community. The approach is to educate participants about business opportunities and the potential for income generation. Various educational and technical services are provided to help participants develop bankable business plans. Once business plans are completed, participants are eligible for other program benefits, such as loans up to \$5,000 for 36 months at the prime rate plus 2 percent. The program helps Native American microbusinesses market craft products through the Internet, offers an online virtual store, and publishes a directory of Native American businesses.

Since ONABEN started, there have been 289 business starts, putting \$35 million into the region’s economy. These businesses are returning \$2 million in federal income taxes this year

and the federal tax contribution to date is \$4.7 million. Last year, the program served 1,688 individuals and had a 100 percent increase in business yield from the year before. The program helped 114 new businesses get started.

The program has developed a “knock-off” called Tribal Business Information Centers (TBIC) sponsored by SBA and local SBDCs in 17 places around the country. These centers are also organized to be sensitive to local culture and organizational structure.

ONABEN’s program works in Native America, but should also work in other insular urban communities and rural areas where people have a strong common identity.

### **Pam Curry**

Pam Curry has been executive director since 1988 of the Center for Economic Options in West Virginia. Curry said that West Virginia has a socioeconomic and cultural climate similar to the Native American culture that Patrick described. It was an insular area in which entrepreneurship was not encouraged much previously, but is now.

The Center for Economic Options has worked in the microenterprise field on and off since 1983. Microenterprise programs work well in the mountainous, rural regions of West Virginia. In this context, microenterprises are smaller than small businesses, typically sole proprietorships with fewer than five employees, often home- or farm-based. The program responds to small capital needs and uses the existing skills, talents and resources of the entrepreneurs.

Enterprise networks are very effective ways to work in West Virginia. These networks enable related businesses to pool resources for better profitability, to grow and learn from each other. The program was started because the Esprit Corporation, about six years ago, approached the Center for Economic Options to ask whether a group of local knitters could produce a designer line. The center set up a broker-type business where commercial knitters throughout West Virginia were

able to produce high-end sweaters for Esprit that were marketed internationally. The program grew well and ultimately was spun off as a free-standing nonprofit called “Appalachian by Design” which continues to work with a network of about 50 home-based commercial knitters. The center now provides brokerage and training for the network.

West Virginia also has an informal economy based on small farm businesses or “agribusinesses.” A network of 50 specialty food producers all around West Virginia were already doing informal business. The center organized them into a close network to help access corporate markets like retail chains around the Appalachian region and to combine products from various producers into gift baskets for sale in markets the growers could not reach by themselves.

Through the Appalachian Flower Network, the center had a similarly successful experience with West Virginia locally grown flowers, turning them into upscale designs. The center assisted the flower growers with marketing research and networking with other growers. Some members picked up on training others.

The center has been a partner with the West Virginia Small Business Development Center to host the Appalachian Small Business Expo, which consists of trade shows that give training to local microbusinesses through experts who come as speakers. Microbusinesses cannot stand alone, so the program brings them into a community that can support them. The center works with other nonprofit organizations so that there is a large network of support.

The center is also involved in policy advocacy and legislation, working with various trade and nonprofit organizations to push for microenterprise development. The center trains microenterprises to become advocates for themselves. In this effort, the center became partners with foresters in the recently organized Forest Enterprise Network. Years ago, West Virginia forests were exploited by the lumber industry,

which paid little to local foresters for their timber. Now the forest has regrown, and the center is working to educate private forest owners in the value of the forests and the natural products that grow in them, such as shitaki mushrooms and ginseng.

The West Virginia Microbusiness Center was established to help people stay in home-based businesses. A women’s business center has been established, sponsored by the SBA, with one of the first projects on Internet business potential.

### **Mary Dupont**

Mary Dupont is the director of Working Capital Delaware. In 1994, the Women’s Center for Economic Opportunity and the YWCA conducted a strategic plan to ascertain some of the unmet needs of women-owned businesses in the community. One need identified was for services to the smaller-than-small microbusinesses. These businesses often operate in the informal sector, sometimes without licenses. They already exist, but need a support system. And while there are already more than 400 programs providing credit, business training, support, and marketing assistance that they could make use of, microbusinesses need help to locate and learn how to use them.

Working Capital Delaware was founded in January 1995 as a partnership of community organizations including the YWCA of New Castle County and the First State Community Loan Fund. The organization has served 450 customers and financed about 450 loans with 97 percent repayment. The target market is microbusiness owners, especially home-based, women- and minority-owned microenterprises.

The program uses a peer lending model, encouraging businesses to form a support group that also works as its own loan review committee for the members’ loans. Once a loan is made to the group, Working Capital Delaware does not do any further reviews, nor do any banks get involved. Loans range from \$500 to \$6,000.

Here's how it works: each person is entitled to start with the smallest loan of \$500 and when it is fully paid off, is eligible for the next loan level of \$1,000, followed in sequence by loans of \$2,000, \$4,000, and \$6,000. The rule is that any one member of the group can move up to the next increment loan amount only as long as every member of the group remains current on loan payments. Working Capital Delaware does not require collateral, assets, loan history, or credit. It's up to each member of the group to make good decisions for the loans they approve.

In four years, the organization has learned many lessons. The program requires constant effort in monitoring and making changes. Microbusinesses tend to stay small and isolated from the mainstream economy, and need more exposure to the larger business community, including chambers of commerce. They are unable to purchase affordable health insurance and have limited business capacity to serve larger customers. They encounter difficulties in dealing with government and larger businesses. To support the microbusiness community, the Micro-Business Chamber of Commerce was formed in a partnership with the Delaware State Chamber of Commerce, the YWCA, and the SBA's Office of Women's Business Ownership. The goal is to create growth and opportunities for microbusinesses by increasing their access to markets.

The Micro-Business Chamber of Commerce gives members all the benefits of a Delaware Chamber of Commerce membership, including programs in education, networking events, procurement seminars, Internet site access, and other benefits.

### Questions and Answers

**Q:** Regarding working with the Native American community and cultural sensitivity training, who does the sensitizing from your organization?

**A:** (Borunda) ONABEN has 60-70 percent Native American instructors, who are trained as a group.

**Q:** Are the Native American businesses mostly craft businesses, and how has the establishment of these community-based businesses affected the community?

**A:** (Borunda) Businesses in these communities cut across diverse Standard Industrial Classification codes. Obviously because manufacturing requires heavy capitalization, Native Americans are light on manufacturing. There are many craft businesses, but these are not necessarily the mainstay. Some businesses embody very creative approaches. For example, one woman provides culturally essential natural food products for those who have no access to them. A wife follows her husband through rodeos, bringing along a trailer full of products to sell. Indian gaming is a hot industry, although the Native American community doesn't get rich directly from the industry. By producing wages for Native American workers, the industry benefits the community indirectly.

**Q:** Coming from Montana, I understand how diverse Native Americans are. How do you handle diversity among Native Americans and how does your program work across all Native American communities?

**A:** (Borunda) The program works because it is modeled after all of the functions for creating a microenterprise, from conceptualization to the first assessment of the market. It also works because it assigns the work to three distinct individuals: the tribal coordinator, the tribal counselor, and the instructor. The coordinator's role is to work with the political power and the community at large and keep them apprised of the program and what is happening. The tribal counselor interprets complex business concepts into what can be understood at the local level by using local legends unique to that community. The instructor is charged with providing first-class business instruction and keeping completely out of the politics of the local community.

When the program enters a new

community, the three individuals are selected for the three positions, but the local community is allowed to determine how they interact with each other. As long as the functions get done, it works best to let the three individuals work to interpret the model in locally accepted terms.

**Q:** Weren't there issues about piecework when working with the knitters?

**A:** (Curry) Yes. Originally the program utilized a network of home-based knitters and was almost dependent on Esprit. But the leaders remembered the history of coal mines that came and hired local people and then when they pulled out, the community was left behind. So they made sure the knitters were not going to be dependent and had other places to go when Esprit pulled out. Another concern was that the nonprofits that provide assistance might get too close and if they folded, the network would fall apart. Now the network of knitters is not set up as employees handling piecework, nor are they tied to the broker role of the center. The center helps and allows them to find their own contacts and markets. There was also a big issue with the Department of Labor, which tried to classify them as an employer and employees. The center had to use lawyers and work with the Department of Labor to clarify their proper role.

**Q:** Just a comment that there are lots of opportunities for microbusinesses and don't be concerned about questions of legitimacy. Microbusinesses are serving a critical role for many people who would otherwise be unemployed or disenfranchised. Keep up the good work in supporting the development of microbusinesses.

**A:** (Ashe) Lots of studies of microenterprises indicate that the survival rate is nearly 97 percent. Nobody wants to go out of business. Also, revenues go up steadily as they mature and profit margins go up. Also, as microbusiness entrepreneurs network and get active with other microenterprises, they also

develop self-esteem and commitment to active involvement in the community and civic activities.

(Curry) Also, microbusinesses give people a chance to stay in the community rather than leaving for other opportunities when the company leaves town. Also, they spend locally and this helps develop wealth for the local community.

**Q:** What criteria are used for peer lending and are there limits on how they can use the money?

**A:** (Perry) There are no limits on what the money can be used for, nor are there any criteria defining who can be included in a group. The four or five individuals in the group are trained through a classroom component and they become a lending committee. The program provides technical assistance throughout the process. While no traditional criteria apply, there are still sets of criteria that the program helps establish for the group.

## Breakout Session E

### Working with Local Chambers of Commerce and Other Associations

*Moderator:* Judy Gray,  
President and CEO,  
Fairfax County Chamber  
of Commerce,  
Vienna, VA

*Panelists:* Barbara Peek,  
Executive Director,  
North Philadelphia  
Business Chamber  
of Commerce,  
Philadelphia, PA

Wayne Ford,  
State Representative and  
Director, Urban Dreams,  
Des Moines, IA

Katherine Loucks,  
Director,  
Empire State Development,  
Albany, NY

### Barbara Peek

Barbara Peek began by discussing the particular focus of the North Philadelphia Business Chamber of Commerce, including the chamber's special focus on microbusinesses. The clout of the chamber comes in its membership, not its finances. This requires working together with others, especially local governments, state representatives, and members of Congress.

### Wayne Ford

State Representative Wayne Ford also commented on his successful collaboration with the local Chamber of Commerce and pointed out that such efforts require a two-way street. Working to see legislation enacted means lobbying, something that organizations should not hesitate to pursue. Legislators need help to more fully understand what is before them. With a creative partnership, much can be done.

### Kathy Loucks

Kathy Loucks pointed out that she has had to work with a large number of business organizations from around the state. The overall mission, though, is the same for all: jobs and a business-friendly climate. Groups of various sorts can be most effective when they work together in coalitions. Grassroots support is essential. Business networks make possible good business policy and programs.

### Judy Gray

Judy Gray runs the largest metropolitan chamber of commerce in the Washington, D.C., area and it is composed largely of small business. She has two full-time lobbyists, one of whom works on strictly local matters. County commissioners are made ex officio members of the board of directors of the chamber. The chamber sponsors many monthly events designed to improve communications between government officials and programs and

small business members of the chamber. These programs include particular emphasis on procurement and "how to do business," utilizing volunteer members of the chamber.

### Questions and Answers

**Q:** How do you communicate to get information out?

**A:** (Peek) Efforts include quarterly outreach meetings, newsletters, word of mouth, an intention to establish a Web page, and the utility of finding pro-bono ad sponsors. (Ford) As a legislator, I have good access to media and other resources, including my own talk radio show.

**Q:** What are the biggest business challenges ahead?

**A:** (Peek) Problems with licensing and quality-of-life issues. (Ford) Urban/rural transition. (Loucks) Getting information out on a timely basis—particularly to diverse audiences. (Gray) Time constraints inherent with small business ownership.

**Q:** I'm aware that a particular Member of Congress holds meetings at a local Chamber of Commerce but still does not seem to listen to the business point of view.

**A:** (Loucks) You have to keep working to get your point across. Further, you must be bipartisan in your approach. (Gray) We've seen an evolution toward more politically active chambers compared with the old way of doing business, which placed more emphasis on traditional ceremonial activities.

**Q:** It seems important to maintain a careful line between advocacy and partisan politics.

**A:** (Peek) Chambers need to have both a business side and a political side. (Gray) Again, it's important to be non-partisan and to maintain a focus on business concerns rather than party

lines. There is the danger, otherwise, of losing credibility.

**Q:** What about grassroots efforts?

**A:** Panelists seemed to agree that communications and the distribution of sound and timely information are key. This is not always easy, however.

**Q:** What about youth assistance programs?

**A:** (Michelle Griffin of the U.S. Chamber of Commerce) The U.S. Chamber of Commerce has a booklet that spotlights several programs from around the country.

## Remarks

**Jere W. Glover**

Chief Counsel for Advocacy  
U.S. Small Business Administration

I hope all of you have been enjoying the conference so far and gaining some new and useful ideas that you can carry home to implement in your states.

We've had a wealth of information about some great small business initiatives. Yesterday, we heard a panel of outstanding state legislators talk about why small business is so important in their states.

I can tell you from looking at our data that small business is the linchpin of our economy. Our Small Business Answer Card summarizes it—small businesses represent more than 99 percent of all employers, provide 51 percent of private sector output, and employ 52 percent of the work force. They also create more than their share of innovations and much more than their share of new jobs. And their numbers have been increasing steadily over recent decades.

But that's just the big picture. If you want detail on how small businesses are faring in your states and localities, you can keep up to date by looking at your state's latest state profile on our Advocacy website. We also have small business data by standard metropolitan

statistical area.

We heard from Whitney Johns and another outstanding panel on some of the states' great Innovations for Capital Development. We in the Office of Advocacy have been working on a variety of strategies to get more capital to the small business marketplace. On the theory that information is power, we've taken the data from a relatively new source—the call reports now required to be filed by banks—and used it to rate all the banks in this country for their “small-business friendliness.” We believe this effort has done two things: given small businesses the information they need to choose a bank likely to lend to them, and given banks a reason to be more friendly to small businesses.

On the equity capital side, we're developing the Access to Capital Electronic Network, which puts investors together with promising new firms. ACE-Net is activated through network operators across the country and makes use of the latest Internet technology. It's a powerful tool designed to reach dynamic new firms in many areas of the country that have not been reached by venture or angel capital.

From Bette Tatum and a group of former White House Conference delegates, we heard about progress as a result of the 1995 White House Conference on Small Business. The 1995 conference currently has an 86 percent rate of success in implementing the recommendations, compared with 43 percent in 1986 and 66 percent in 1980. More than a dozen laws enacted since the conference have addressed some part of the recommendations. With the continuing help of the implementation teams—many of whom are here today, we continue to work on initiatives that will bring the success rate even higher.

Two panels headed by Consuelo Miller looked at state programs for minority- and women-owned businesses. This past year we published a short report which addressed the question of why small businesses are important. It's called *The New American Evolution*,

and you can find it also on our website. That reports notes many reasons for small business' importance to the economy, but one of the key reasons is this: by creating opportunities for women, minorities, and immigrants, small businesses are an essential way in which millions of people enter the economic and social mainstream.

The numbers of women and minority business owners have been increasing at phenomenal rates, and two new Advocacy reports give you detail on those numbers. The full *Women in Business* report is available on our website and here in the Resource Center. The full *Minorities in Business* report will be up on our website very soon.

We also heard from Tom Seth Smith and his panel about reaching the rural business. Our data show that while urban and suburban business locations and business employment grew at rapid rates over the 1990-1995 period, rural small firms have been on the decline. This is especially true of small rural businesses, which have had a hard time competing with larger businesses in rural areas. These small rural businesses decreased by 2.2 percent nationwide over the 1990-1995 period.

Employment in small rural businesses also declined. So your efforts to reach these rural populations, while they may seem at times to be bucking the tide, are really key, and we're interested in hearing how they are faring, what's working and what's not.

Another reason for the importance of small business is that, as sources of experimentation and innovation, they are a necessary part of the renewal process in our market economy. Small businesses create many kinds of innovations. We're excited about the boom in microenterprise innovations that has the potential for renewing the economy in many areas across the country. Jeff Ashe and his panel gave us a feel for how those programs are progressing. We have a special interest because the Office of Advocacy had a hand in bringing microenterprise to national visibility in the focus groups leading up to the White House Conference on

Small Business. SBA's microloan programs are also among those addressing the needs of very small startup businesses across the nation.

And finally yesterday, we heard from Judy Gray and her panel about working with local chambers and associations. I encourage all of you who are not already doing so to see how you can bring these organizations into your partnerships. Here we find we cannot get anything done—including conferences like this—without help from our private sector partners. This is an excellent opportunity to say thank you again to the U.S. Chamber of Commerce and all our private sector partners supporting this conference.

So what's on the agenda for today? Just ahead, we'll look at the Models of Excellence that a number of states have laid out for us in their state conferences. The National White House Conference process is both a model for and a beneficiary of the state conferences. We're excited about the gains being made by our award winners in the states of Washington, Hawaii, Delaware, and Colorado. These small business conferences are a great tool of democracy that gets the small business voice heard—and they can easily be replicated around the country. There are certainly many states organizing such conferences—and we'll count on hearing about them from all of you.

And last but not least, Betti Jo Toccoli will head up a panel of experienced small business advocates talking about policies and programs that reduce regulatory burdens. And it's a big burden. Our research has found that firms spend an average of \$17,000 per employee on regulatory compliance. The smallest firms—those with 1-4 employees—spend almost twice that much—as much as \$32,000 per employee. Firms with 20-49 employees appear to be hardest hit, spending nearly 20 cents of every dollar on regulatory compliance.

Advocacy has a mandate to address regulatory burdens under the Regulatory Flexibility and Small Business Regulatory Enforcement Fairness Acts. I must say that we have had excellent

experience in developing working relationships with other federal agencies over the past three years—but there is always much left to be done.

Peter Barca, who has a different role as SBA's Regulatory Fairness Ombudsman, can give you an idea of the kinds of complaints small businesses have for the federal government—and I'm sure your experience at the state level is often similar.

In sum, I want to encourage you to take a look at Advocacy's research resources on our Website and let us know how we can help you serve small business better.

Before we close this assembly, a few thank yous are in order. Thanks to our sponsors and to the U.S. Chamber of Commerce for hosting this conference. Thanks to Dave Voight, Jody Wharton, Barbara George, and all of our regional advocates for really putting it all together. And thanks to all of our Advocacy staff, who pitched in where help was needed.

And finally, I want to thank all of you—award winners, presenters, participants, and our sponsors—for your involvement, attention, interest, and very stimulating contributions. You are the choir we've all been preaching to.

Some of you who have been working with us for a long time—or even a short time—know that once we have your name, we don't let go. Unless you say you don't want to hear from us, we're likely to call upon you to testify, give us feedback, or serve on a board covering an important small business issue. By showing up here today, you're our partners. So keep in touch, let us know what is happening, what concerns you have, where you want to see policy moving in the 21st century. Our goal is never to hear any governor say "I've never heard of anyone doing this for small business."

And if you're sitting there thinking you didn't get an award, get busy on your package for the next conference. Take away the awards booklet and the compendium of state laws—and all the new tools in your tool kit—and make a difference for small business in 1999 and the year 2000.

## Panel III

### Benefits of a State Small Business Conference

*Moderator:* Warren Gulko,  
Director,  
Small Business  
Technology Development  
Center at UNC,  
Wilmington, NC

*Panelists:* Sam Waltz,  
President,  
Sam Waltz & Associates,  
Wilmington, DE

Deirdre Jersey,  
Public Images II,  
Raleigh, NC

Carol O'Dowd,  
President,  
Athena's Consulting  
Network,  
Arvada, CO

Chris Crowley,  
King & Crowley,  
La Center, WA

### Sam Waltz

Sam Waltz began by describing the logistics of coordinating a conference for a small, three-county state. The Delaware Small Business Conferences of 1995 and 1997 came together over a period of four and six months respectively—a rather short timeframe. As Sam observed, the conferences first came together as a result of the 1995 White House Conference on Small Business.

The objective of the Delaware conferences was to address state issues and to energize business leaders about public policy. The approach included the following components: sponsorship / endorsement by government leaders; support and acceptance of business organizations; a conference agenda with breakout groups focused on "where are we, where do we want to go, and how do we get there;" and an

outcome-based session with recommendations relayed to state legislators and business groups.

The Delaware conferences, which cost approximately \$45 per person, attracted 180-185 attendees in both 1995 and 1997. As a result of the conferences, observed Sam Waltz, the state cultivated better-educated small business leaders.

### **Deirdre Jersey**

The North Carolina state conference was also initiated as a result of the 1995 White House Conference. In North Carolina, the group began by developing preliminary issues. They also met immediately with the governor, who served as host of the conference. As co-chairs, Deirdre Jersey and Warren Gulko developed a steering committee, raised funds (\$65,000) used to pay for some conference workers, and solicited the participation of 300 delegates. Delegates were sought through extensive mailings to chambers, SBDCs, business organizations, and trade associations. Every attendee had the responsibility of submitting at least one issue for consideration at the conference.

North Carolina held 10 regional conferences in order to get delegates involved in the process. In all, the conference identified 200 issues in eight categories. One rule instituted in North Carolina that was acclaimed as particularly useful was that issues could not be combined.

The registration fee in North Carolina was \$95, and 300 delegates attended the 1997 conference. The number one issue, as also identified by the governor, was education. North Carolina published a final report after the small business conference. They spent \$300 per participant for the conference.

### **Carol O'Dowd**

In Colorado, Carol O'Dowd began planning the 1997 Colorado Statehouse Conference on Small Business with a vision of the end of the conference. The focus was on implementable solutions

and on being able to walk away with results. Carol and her co-chairs organized task forces, a 20-point agenda, an action plan, and a vision of how to get to the end.

Fifteen regional meetings were held. In Colorado, a state with diverse regions, it was necessary to address the needs of the different regions. However, issues introduced for the conference had to be statewide issues. Carol made sure that all of the committees were well-informed and that every piece of information was shared. As the regional process went along, the issues were continually revised and refined.

The Colorado conference drew 280 delegates, representing diverse groups. The budget for the conference was \$45,000, and the registration fee for attendees was \$50, which included both a regional meeting and the state conference. The conference was divided into a half-day session on identifying the top issues and a half day on developing action plans for those issues.

### **Chris Crowley**

In Washington, Chris Crowley worked with a Small Business Council to organize the state conference, which took its inspiration from the 1995 White House Conference on Small Business. Initially characterized as "weak," the council came out of the experience as a strong and rejuvenated group. The council hired a consulting firm to handle some aspects of the conference, such as publicity and fund-raising, but made sure it remained their conference.

Attendance was marketed through mailings to a wide list of trade associations and other councils. Attendees paid a \$49 registration fee. The conference was held for a partial day (8:00-2:30) instead of a full day to allow for travel and traffic considerations. The format consisted of two breakout sessions with moderators, in which delegates consolidated their top issues. All breakout groups reported on their session during a plenary meeting. Voting was held using a punch ballot to identify the 10 top issues. Chris pointed out that they should have had a speaker

during the vote-counting period.

Washington used a mailing to attendees after the conference to report the results of their balloting. The Small Business Council now represents a more diverse community, has refocused its efforts, and works actively with the governor's key staff.

All participants in the panel observed that the volunteer chair and committee must come from the small business community, that such conferences should seek out high-visibility participants, and that a final report is critical.

Followup was identified as a particularly important component. Other important advice is to involve legislators early and to involve a diverse group of small business owners. All of the state conferences represented on the panel allowed only small business owners to vote on ballot issues, although others with small business interests were permitted and encouraged to attend. All panelists agreed that, although there are many different methods for holding small business conferences in different states, the experience is great for raising consciousness and is well worth it.

## **Remarks**

### **Peter W. Barca**

National Regulatory  
Enforcement Ombudsman  
U.S. Small Business Administration

The Small Business Regulatory Enforcement Fairness Act of 1996 is significant in a number of ways. It is significant because it involves every branch of government with regulatory enforcement authority. It is significant because it involves Congress—the Congress now has congressional review authority. It is significant because it involves the SBA—the chief counsel for advocacy has expanded authority under the act. The White House Conference delegates are the reason that SBREFA legislation passed.

We have only begun to see the

impact of SBREFA. President Clinton has put forth executive orders and memoranda asking agencies to change the way they do business. In addition, the regulatory process has been made easier for many small businesses. For instance, in Denver, Colorado, the homebuilders industry was confronted with onerous regulations. To better accommodate small businesses in the industry, an easy-to-follow 69-page guide was published outlining the 10 standards with which the industry had to comply. The guide succeeded in making it easier for businesses to comply with the regulations.

I encourage participation of your small business communities in the regulatory fairness hearings. An appraisal form is available for their use when federal agencies enforce regulations unfairly.

## Panel IV

### Policies and Programs that Reduce Regulatory Burdens

*Moderator:* Betty Jo Toccoli,  
President,  
California Small  
Business Association,  
Los Angeles, CA

*Panelists:* Larry Okinaga,  
Partner, Carlsmith Ball,  
Honolulu, HI

Jeff Miller, Administrator,  
Income and Miscellaneous  
Tax Division, Montana  
Department of Revenue,  
Helena, MT

Bernard Ryan,  
Small Business Advocate,  
Commonwealth of  
Pennsylvania,  
Harrisburg, PA

Gwen Moore,  
GEM Associates and  
former State  
Assemblymember,  
Sacramento, CA

### Larry Okinaga

Larry Okinaga said that this year Hawaii enacted the Hawaii Small Business Regulatory Flexibility Act. It is already recognized as effective for three reasons:

First, it includes an innovative concept of a small business defender. This office is attached to the legislature, not the administrative branch of government, making it completely independent of the executive branch agencies. Small businesses can call on the small business defender to assist them in dealing with a citation from a government agency if the citation is for less than \$25,000. In addition, the small business defender can advocate and can investigate ways in which laws or regulations disadvantage small businesses.

Second, the law allows a waiver or reduction of penalties for small businesses and makes the waiver mandatory in a number of cases: if the small business corrects the cited problem within 30 days of being notified, if the violation was the result of an excusable misunderstanding of an agency's interpretation of a rule, or if the violation was unintentional or the result of excusable neglect. In other words, for once, ignorance of the law is an excuse.

Third, the law makes state agencies accountable and responsive to small business. Agencies must prepare a small business impact analysis for all rules and consider alternatives that are innovative, creative and flexible. Every two years, agencies must also look at existing rules. Agencies must consult with small businesses when developing rules that affect them, may appoint small business advisory committees, and must submit proposed rules to an 11-member small business regulatory review board made up exclusively of current or former small businesspersons.

When asked whether the legislation had a budget attached to it, Okinaga said it did not, though he expects the cost for the agency advisory committees and the review board to be minimal.

### Jeff Miller

Jeff Miller reported on encouraging developments in relieving regulatory burdens from a state in which 70 percent of businesses have fewer than five employees. Montana is approaching regulation in a new light and is seeking implementable solutions with the help of the National Federation of Independent Business, chambers of commerce, the Montana Taxpayers Association and others.

Montana has consolidated unemployment insurance and income tax withholding into a single form and single check as of January 1, 1999.

Significant progress has occurred in breaking down barriers between the Departments of Labor and Revenue.

Phase II, also beginning in January 1999, will provide a single point of entry for paper or fax filing of combined federal and state wage employment tax reporting. In addition, as the state registers new employers, it can issue federal employer identification numbers under a partnership agreement between Montana and the Internal Revenue Service.

When the Department of Revenue took a look at how much small businesses must do to operate legally, they were appalled to find that many businesses must provide largely duplicative information to seven agencies, involving 10 separate forms, payments and calendars. The department got very strong support in the legislature for a pilot program combining all of these into one-stop business licensing, administered by the Department of Revenue. The pilot, involving grocery and convenience stores and gas stations, was implemented July 1, 1998. It permits a single point of contact, payment by credit card rather than separate checks, and a single anniversary date for renewals. It has been very successful. Miller hopes the next legislature will extend it to other businesses and allow transactions over the Internet. Not only are business people happy to have simplified and reduced burdens but Department of Revenue employees

are glad to be able to take care of more businesses' concerns.

Miller urged participants to go their legislatures, agencies and governors, find out how many licenses businesses need and see if any of the steps can be combined. When asked whether the one-stop center covers city and county taxes, Miller said the pilot does not, but he expects those processes to be opened up in the future.

### **Bernard Ryan**

Ryan said his "Small Business Advocate" title may suggest more than his office can deliver. The office was created to advocate for small business before the Public Utilities Commission (PUC), then was given the task of advocating for all employers on workers' compensation issues before the Pennsylvania Insurance Department. Fortunately, the legislature in 1993 enacted workers' compensation reforms that have enabled rates to be reduced every year since.

The office was created in 1988 and is one of two state utilities offices, along with the Illinois office, that advocates for small business, unlike the more common people's counsel or consumer advocate offices. The distinction is important, because small businesses often have significant utility expenses but are not represented by either consumer or large business interests in rate proceedings.

The office currently has four lawyers, three support staff and a budget of around \$1 million, which is funded by an assessment on utilities. The utilities in turn pass the cost on to their customers, rather than taxpayers. For several years, all of the office's work was in rate proceedings, especially the issue of how to divide a given increase among classes of ratepayers. The office was able to demonstrate that small businesses had been paying a disproportionate share of rate increases and to bring the share down. The Legislative Budget and Finance Committee gave the office high marks for its work. Now the office is heavily involved in electric utility deregulation,

which begins in earnest in the state on January 1, 1999.

It's important, Ryan believes, that a counsel for small business be separate from a people's counsel and from the PUC's own staff, that it be able to appeal PUC decisions, and that it get its funds from nontax sources.

### **Gwen Moore**

After forming her own business, Gwen Moore found herself asking, with respect to specific regulatory requirements, "Did I vote for this?" or "What idiot wrote this?" All legislators want to claim they are friends of small business, the backbone of the economy. Yet they sometimes become backbone-breakers, passing burdensome legislation that they believe will help small business. An example is when the California Division of Occupational Safety and Health required all businesses to come up with a safety plan. While that wasn't supposed to be onerous, it created a cottage industry of consultants designing plans for businesses to satisfy the rule.

Now there is a small business legislative counsel for each district that should help the 80 assembly members and 40 senators understand the impact on small business of proposed legislation.

A second initiative is to get a small business ombudsperson in the California PUC in addition to the one for residential ratepayers that exists now. Moore expects that will be enacted in 1999.

Third is an intervenor program to make sure small business gets represented before the PUC, not just big business. A number of issues have been altered and shaped by intervenors. Small business is usually the last to hear how to function in a changing regulatory environment. Moore's office is now offering education for small businesses on the deregulation of electricity and telecommunications.

### **Betty Jo Toccoli**

To summarize, Betty Jo Toccoli said,

Larry Mocha said we should either move to Hawaii or copy its legislative model for regulation. Jeff Miller said Montana offers a good example of how to lower burdens on small business. Bernie Ryan provided a new definition of a small business advocate, with a \$1 million budget line item for utility and workers' compensation advocacy. Gwen Moore said legislators don't want to be backbone-breakers, and fortunately, with the Office of Advocacy's help, she has been appointed to the Federal Communications Commission's rural advisory panel.

Participants heard previously about the tax chairs from the White House Conference on Small Business, who have remained active and are in attendance. A one-man band on pension issues from the White House Conference is Sam Gilbert, also a participant in the Vision 2000 conference.



# Resource Materials

- Jack Bonny, Oklahoma (Panel 1) 47**
- Joe Dean, Arizona (Panel 1) 48**
- Phyllis Gutierrez Kenney, Washington (Panel 1) 50**
- Bette Tatum, Hawaii (Breakout Session A) 57**
- Alicia Burgos, Puerto Rico (Breakout Session A) 60**
- Eric Blackledge, Oregon (Breakout Session A) 61**
- Cathy McClelland, Michigan (Breakout Session B) 70**
- Barbara Mistick, Pennsylvania (Breakout Session B) 73**
- Carolyn Perry, North Carolina (Breakout Session D) 76**
- Pam Curry, West Virginia (Breakout Session D) 80**
- Mary Dupont, Delaware (Breakout Session D) 82**
- Carol O'Dowd, Colorado (Panel III) 86**
- Peter Barca, National Regulatory Enforcement Ombudsman 90**
- Larry Okinaga, Hawaii (Panel IV) 92**
- Jeff Miller, Montana (Panel IV) 98**
- Bernard Ryan, Pennsylvania (Panel IV) 103**
- Gwen Moore, California (Panel IV) 109**

## **Note:**

This Adobe Acrobat version of the Vision 2000 conference proceedings does not contain the resource materials that make up pages 45 through 113. The next page is numbered 114.



# Awardees

## **Chief Counsel's Special Awards for Small Business Advocacy**

Sen. Jim Maddox,  
Rep. Jack Bonny,  
The Committees on Small Business of  
the Oklahoma Senate and the  
Oklahoma House of Representatives  
Oklahoma City, OK

The Honorable Tom Ridge,  
Governor of Pennsylvania  
Harrisburg, PA

Mr. John Burris,  
The Delaware State Chamber of  
Commerce, Wilmington, DE

Mr. Richard Truly,  
The National Renewable Energy  
Laboratory, Golden, CO

Ms. Hattie Bryant,  
SMALL BUSINESS 2000,  
New Orleans, LA

Mr. David W. Herlinger,  
The Colorado Public Employees  
Retirement Association and the  
Colorado Housing and Finance  
Authority, Denver, CO

The Honorable Windy Sitton, Mayor,  
for the Y2K Initiatives of Lubbock, TX

## **Community and Economic Development**

Mr. Michael C. Finnerty,  
The Utah Business Resource Network,  
Salt Lake City, UT

Dr. Maury Forman,  
The Education and Training Program  
of the Washington State Department of  
Community, Trade and Economic  
Development, Seattle, WA

Ms. Jennifer R. Powell,  
The Delaware Small Business Resource  
Partnership, Wilmington, DE

Ms. Debi Durham,  
The Siouland Chamber of Commerce's  
W. Edwards Deming Business Center,  
Sioux City, IA

Mr. Ed Geiger,  
The Pennsylvania Community  
Development Bank of the Pennsylvania  
Department of Community and  
Economic Development,  
Harrisburg, PA

Mr. Sean Moss,  
The New York State Industrial  
Retention Network,  
New York, NY

Mr. Michael P. Verchot,  
The University of Washington's  
Business and Economic Development  
Program, Seattle, WA

Mr. Rick Kuk Kahn,  
City Manager  
City of Scottsbluff, NE

Mr. Bob Baldwin,  
Jacksonville Chamber of Commerce,  
City of Jacksonville, FL

Mr. Michael V. Reagen,  
The Greater Des Moines Chamber of  
Commerce Federation,  
Des Moines, IA

Ms. Nita D. Fulbright,  
The Greater Raleigh Chamber of  
Commerce, Raleigh, NC

Mr. Dennis Manshack,  
The Louisiana Economic Development  
Corporation, Baton Rouge, LA

Mr. William D. Howell,  
The Southeastern Utah Business and  
Technical Assistance Center,  
Price, UT

Mr. Norm Sims,  
The Illinois Department of Commerce  
and Community Affairs,  
Springfield, IL

Mr. William F. Pfaff,  
The Small Business Development  
Center, Sussex County, DE

Ms. Dorothy C. Wing,  
The Fort Worth Business Assistance  
Center, Fort Worth, TX

Mr. James R. Tomlinson and Oak Park Village, Boise, ID

### **Entrepreneurial Education**

Ms. Mary Lou Bessette,  
The Center for the Advancement of Small Business, Arizona State University, Tempe, AZ

Ms. Karla M. Graham,  
The Oklahoma State Department of Commerce's Program,  
Energizing your Local Economy—  
Business Tax Incentive Training,  
Oklahoma City, OK

Dr. Courtney Price,  
The Premier FastTrac Program of the Entrepreneurial Education Foundation,  
Denver, CO

Ms. Barbara K. Mistick,  
The "Camp Entrepreneur" Program of the National Education Center for Women in Business at Seton Hill College, Greensburg, PA

Mr. John Ciannamea,  
The Entrepreneurial Education Network of the North Carolina Technological Development Authority, Inc., Research Triangle Park, NC

Ms. Mary Jo Flood Shaub,  
Ms. Nancy Jo Chavez  
The "Train the Trainer" Program of the Pennsylvania Department of Community and Economic Development, Harrisburg, PA

Mr. James L. King,  
The Self Employment Assistance Program of the New York State Small Business Development Center and New York State Department of Labor, Albany, NY

### **Home-Based Business Development**

Ms. Trina Pulliam,  
SOHO Station—The Home-Based Business Association of South Florida, Jupiter, FL

Mr. Randy Johnson,  
The Rocky Mountain Home-Based Business Association,  
Aurora, CO

Mr. Cesar J. Claro,  
The Staten Island Economic Development Corporation's Home-Based Business Development Program,  
Staten Island, NY

Ms. Nancy Engel,  
The Sunny Window,  
Southboro, MA

### **International Trade**

Ms. Dawn M. Wivell,  
The New Hampshire International Trade Resource Center,  
Portsmouth, NH

Mr. Brian Davis,  
The Alabama International Trade Center, Tuscaloosa, AL

Mr. Jay Moon,  
The International Division of the Mississippi Department of Economic and Community Development,  
Jackson, MS

Ms. Louise Aron,  
The Colorado Export Legal Assistance Network, Lakewood, CO

Ms. Mary Ellen Lawson,  
The Office of International Trade of the Georgia Department of Agriculture,  
Atlanta, GA

Mr. Merritt A. Mulman,  
The North Carolina-Israel Partnership,  
Durham, NC

Mr. Joop Bollen,  
The Native American Trade Incubator sponsored by the South Dakota International Business Institute at Northern State University,  
Aberdeen, SD

### **Microenterprise Development**

Mr. Frank Ballestreros,  
The MICRO Industry Credit Rural Organization and the Microbusiness and Housing Development Corporation, Inc., Tucson, AZ

Mr. Phil Black,  
The North Carolina Microenterprise Loan Program operated by the North Carolina Rural Economic Development Center, Raleigh, NC

Mr. Daniel W. Diener,  
Dr. Jan Triplett,  
The Entrepreneurs' Association,  
Austin, TX

Mr. Bill Bolin,  
The Micro Loan Program of the South Central Kansas Economic Development District, Wichita, KS

Ms. Robyn Hampton,  
The MicroBusiness Finance Program of the Montana Department of Commerce,  
Helena, MT

Mr. David Miller,  
The Bloomington Business Incubator, L.L.C. and Small Business Development Center,  
Bloomington, IN

Mr. David Ammann,  
Business Capital of Colorado, Inc.,  
Denver, CO

Ms. Kathy Ricci,  
The Utah Microenterprise Loan Fund,  
Salt Lake City, UT

Mr. Ron Thomas,  
The Foundation for Entrepreneurship, Inc., New York, NY

### **Minority Business Development**

Mr. James L. King,  
The Native American Jump-Start Program of the New York State Small Business Development Center, Albany, NY

Ms. Barbara C. Peek,  
The North Philadelphia Business  
Chamber of Commerce,  
Philadelphia, PA

Mr. Michael Maroney,  
The New Community Development  
Corporation, Omaha, NE

Dr. Robert L. Jeffrey, Sr.,  
Black Dollar Days Task Force,  
Seattle, WA

Mr. Larry McHugh,  
The Side Street to Main Street Business  
Development Program of the Middlesex  
County Chamber of Commerce,  
Middletown, CT

Ms. Kit Williams,  
The Colorado Minority Business  
Advisory Council, Denver, CO

Mr. Thomas Giassi,  
The Lowell Small Business Assistance  
Center, Lowell, MA

Ms. Pamela L. McKee,  
The Greater Washington Board of  
Trade's Community Business  
Partnership Project, Washington, DC

### **Regulatory Reform**

Mr. David S. Bradley,  
The New York State Governor's Office  
of Regulatory Reform,  
Albany, NY

Ms. Mary Bryson,  
The State of Montana's One-Stop  
Licensing Program, Helena, MT

Mr. Vernon J. Thompson,  
The Maryland Business License  
System, Baltimore, MD

Mr. Hugh M. Farley,  
The Georgia Department of  
Administrative Services State  
Purchasing, Atlanta, GA

### **Rural Development**

Mr. Tom Seth Smith,  
Rural Enterprises of Oklahoma, Inc.,  
Durant, OK

Mr. Henry Bourgeois,  
The Maine Governor's Regional  
Conferences on Small Business,  
Augusta, ME

Mr. Bill Bear,  
The Alaska Small Business  
Development Center's Rural Outreach  
Program, Anchorage, AK

Ms. Renay Robison-Scheer,  
The Northeast Nebraska Economic  
Development District,  
Norfolk, NE

Mr. Walter C. Scott,  
The Mississippi Rural Minority  
Business Development Center,  
Jackson, MS

Mr. John Sandefur,  
Alabama's Small Business Development  
Week, Birmingham, AL

Mr. Phillip W. Danhauer,  
The Jackson County Entrepreneurship  
Center, McKee, KY

Ms. Chantal Matthews,  
The Georgia ARC Business  
Development Revolving Loan Fund,  
Atlanta, GA

Mr. Tony Grindberg,  
Fargo-Cass County Economic  
Development Corporation,  
Fargo, ND

Ms. Melissa Taylor,  
The Business First Stop Support Center  
of the Mountain Association for  
Community Economic Development,  
Berea, KY

Cornell Cooperative Extension of  
Monroe County, Rochester, NY

### **Small Business Advisory Councils**

Ms. Laila F. Cully,  
The Governor's Small Business Council  
of the State of Oregon,  
Portland, OR

Lt. Gov. Dennis A. Wicker,  
The North Carolina Small Business  
Council, Raleigh, NC

Ms. Christine Lynch,  
The Rhode Island Advisory Council to  
the U.S. Small Business  
Administration,  
Providence, RI

Mr. Sean Moss,  
The Queens Borough President's  
Economic Development Networking  
Council, New York, NY

Mr. Michael N. York,  
The Arizona Friends of Small Business,  
Tempe, AZ

### **Small Business Advocacy**

Lt. Gov. Mary Fallin,  
Oklahoma Small Business Advocate,  
Oklahoma City, OK

Mr. Joseph T. Dean,  
Arizona Small Business Advocate,  
Phoenix, AZ

Mr. Terrence Sawyer,  
The Maryland Office of Business  
Advocacy, Baltimore, MD

Mr. Scott Daugherty,  
North Carolina Small Business and  
Technology Development Center,  
Raleigh, NC

Ms. Charlene Murdock,  
The Campbell County Chamber of  
Commerce, Gillette, WY

### **State Small Business Conferences**

Mr. Chris Crowley,  
The Washington State Governor's  
Conference on Small Business,  
Olympia, WA

Ms. Bette Tatum,  
The Hawaii Congress on Small  
Business, Honolulu, HI

Ms. Carol O'Dowd,  
The Colorado Statehouse Conference  
on Small Business, Denver, CO

Mr. Sam Waltz,  
The Delaware Governor's Conferences  
on Small Business,  
Wilmington, DE

Ms. Deirdre Jersey,  
North Carolina 1997 Governor's  
Conference on Small Business,  
Raleigh, NC

### **Tax Incentive Initiatives**

Mr. Joseph L. Driskell,  
The State of Missouri Capital Tax  
Credit Program,  
Jefferson City, MO

Ms. Chantal Matthews,  
The Georgia Business Expansion and  
Support Act, Atlanta, GA

Ms. Christine Lynch,  
The Rhode Island U.S. Small Business  
Administration Advisory Council,  
Providence, RI

### **Technology**

Secretary Samuel A. McCullough,  
The Pennsylvania Governor's  
"Technology 21" Initiative,  
Harrisburg, PA

Hon. James Gilmore,  
Governor of Virginia, and  
Hon. Donald Upson,  
Secretary of Technology,  
Richmond, VA

Mr. Jerry Donahue,  
Boulder Technology Incubator,  
Longmont, CO

### **Venture and Seed Capital Development**

Mr. Milton L. Lohr,  
The California Capital Formation and  
Business Investment Committee,  
San Diego, CA

Mr. Laurance A. Milov,  
The PROMISE Program of the West  
Virginia High Technology Consortium,  
Fairmont, WV

Ms. Marcia Schirmer,  
The Colorado Capital Alliance,  
Boulder, CO

Mr. Mark S. Clevey,  
Michigan's Small to Medium-Sized  
High Tech Business Development  
Program, Michigan Angel Investors  
Network, Michigan's Access to Capital  
Electronic Network (ACE-Net),  
Farmington Hills, MI

Mr. Michael V. Reagen,  
The Venture Network of Iowa,  
Des Moines, IA

Mr. Sherman McCorkle,  
Technology Ventures Corporation,  
Albuquerque, NM

Ms. Helen LeBoeuf-Binninger,  
Self-Employment and Economic  
Development Council, Inc.,  
Clarkston, WA

Mr. Thomas V. Thornton,  
Technology Development Bridge  
Program, Illinois Development Finance  
Authority, Chicago, IL

Ms. Denise M. Arend, The California  
State Loan Guarantee Program,  
Sacramento, CA

Mr. John Ciannamea,  
Centennial Venture Partners, LLC,  
Research Triangle Park, NC

Mr. Roger A. Jensen,  
the Anoka Sherburne County Capital  
Fund, Coon Rapids, MN

### **Women's Business Development**

Ms. Maria Semidie-Otero,  
The Women's Venture Fund, Inc.,  
New York, NY

Ms. Nicole Gray,  
The Women Business Owners' Trade  
Show '98 and Women's Entrepreneurial  
Mentoring Systems, Inc., Boise, ID

Mr. David W. Herlinger,  
Ms. Colleen Schwarz,  
The Colorado Credit Reserve Program,  
Denver, CO

Ms. Patricia H. Wesson,  
The Women in Business Advisory  
Council and Women in Business  
Development Center,  
Memphis, TN

### **Work Force Development**

Mr. Scott Hauge,  
The "Job Network" Initiative of the  
San Francisco Small Business  
Network, Los Angeles, CA

Hazel Kroesser Palmer, Ph.D.,  
The West Virginia Small Business  
Development Center's Small Business  
Work Force Program,  
Charleston, WV

Mr. Alan Kutz,  
The State of Maryland's Partnership for  
Workforce Quality,  
Baltimore, MD

Mr. Gary L. Fields,  
The Minnesota Jobs Skills Partnership,  
St. Paul, MN



# Attendees

George Abbott  
President  
MCG, Ltd.  
8616 North 30th Street  
Omaha, NE 68112  
Phone: (402) 933-5055  
Fax: (402) 933-5779  
E-mail: [mcgtsi@aol.com](mailto:mcgtsi@aol.com)

Orville E. Abrams  
Arkansas Economic Development  
Commission  
1 State Capitol Mall  
Little Rock, AR 72201  
Phone: (501) 682-5060  
Fax: (501) 324-9856  
E-mail: [oabrams@aedc.state.ar.us](mailto:oabrams@aedc.state.ar.us)

James H. Ackley  
President, CEO  
Ohio Business Development  
Organization, Inc.  
3171 Research Blvd., Suite 106  
Kettering, OH 45420  
Phone: (937) 259-1361  
Fax: (937) 259-1303

Nariman Ajluni  
Microbusiness Coordinator  
Catholic Charities – Juan Diego Center  
5211 S 31st Street  
Omaha, NE 68107  
Phone: (402) 731-5413  
Fax: (402) 731-5865

Pedro Alfonso  
President  
Dynamic Concepts, Inc.  
2176 Wisconsin Avenue  
Washington, DC 20012  
Phone: (202) 944-8787  
Fax: (202) 333-8543  
E-mail: [Palfonso@DCIHQ.com](mailto:Palfonso@DCIHQ.com)

Judy Allen  
Director  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [jkka@i5cdurant.com](mailto:jkka@i5cdurant.com)

Robert G. Allen  
Consultant  
National Business Association  
4011 Braddock Road  
Alexandria, VA 22312  
Phone: (703) 750-9504  
Fax: (703) 750-9504

James Anderson  
Project Manager  
Staten Island Economic Development  
Corporation  
One Edgewater Plaza  
Staten Island, NY 10305  
Phone: (718) 442-4356  
Fax: (718) 442-4430

Pat Archibald  
President  
National Business Association  
5151 Beltline Road, Suite 1150  
Dallas, TX 75240  
Phone: (800) 456-0440  
Fax: (972) 960-9149

Denise M. Arend  
Director  
Trade and Commerce Office of Small  
Business  
801 K St, Suite 1700  
Sacramento, CA 95814  
Phone: (916) 324-5068  
Fax: (916) 322-5084  
E-mail: [darend@commerce.ca.gov](mailto:darend@commerce.ca.gov)

Jayne Armstrong  
District Director  
U.S. Small Business Administration  
168 West Main Street  
Clarksburg, WV 26301  
Phone: (304) 623-5631  
Fax: (304) 623-0023  
E-mail: [jayne.armstrong@sba.gov](mailto:jayne.armstrong@sba.gov)

Elise Ashby  
Program Director  
Friendship House (FH/SEV SBDC)  
921 Pennsylvania Avenue, SE  
Washington, DC 20003  
Phone: (202) 547-7933  
Fax: (202) 547-7195

Jeff Ashe  
Director of Innovation & Research  
Working Capital  
99 Bishop Allen Drive  
Cambridge, MA 02139  
Phone: (617) 576-8620  
Fax: (617) 576-8623

Tim Ayers  
Manager, Small Business  
Nashville Area Chamber of Commerce  
161 Fourth Avenue  
Nashville, TN 37219  
Phone: (615) 259-4775  
Fax: (615) 256-3074  
E-mail: [tayers@nashvillechamber.com](mailto:tayers@nashvillechamber.com)

Mike Bailey  
Assistant Chief  
Choctaw Nation of Oklahoma  
P.O. Box 1575  
16th & Locust St.  
Durant, OK 74702  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-Mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Frank Ballesteros  
Deputy CEO  
P.P.E.P.  
1100 E Ajo Way, Suite 209  
Tucson, AZ 85713  
Phone: (520) 806-9513  
Fax: (520) 806-9515  
E-mail: [MRCDFI@FLASH.NET](mailto:MRCDFI@FLASH.NET)

Charlotte Banks  
Director, Small Business  
Texas Department of Economic  
Development  
P.O. Box 12728  
Austin, TX 78711  
Phone: (512) 936-0097  
Fax: (512) 936-0435  
E-mail: [charlotteB@TDED.state.tx.us](mailto:charlotteB@TDED.state.tx.us)

Sharon Baroncelli  
Executive Director  
Mt. Vernon-Lee Chamber of Commerce  
P.O. Box 8010  
Alexandria, VA 22306  
Phone: (703) 660-6602  
Fax: (703) 660-8609  
E-mail: [Info@mtvernon-leechamber.org](mailto:Info@mtvernon-leechamber.org)

Malcolm Barrett  
475 N. Sixth Street  
Prescott, AZ 86301  
Phone: (520) 776-1881  
Fax: (520) 445-4778  
E-mail: [mbarrett@lankaster.com](mailto:mbarrett@lankaster.com)

Jane A. Baxter  
Program Specialist  
California Trade & Commerce Agency  
801 K Street, Suite 1700  
Sacramento, CA 95814  
Phone: (916) 327-8093  
Fax: (916) 322-5084

Susan Baxter  
The Rhode Island SBA Advisory  
Council  
Providence, RI

Henry Beale  
Principal Economist  
Microeconomic Applications, Inc.  
4354 Warren Street, N.W.  
Washington, DC 20016-2438  
Phone: (202) 362-5536  
Fax: (202) 362-2923  
E-mail: [McEcon@aol.com](mailto:McEcon@aol.com)

Ginny Beauchamp  
Vice President  
The National Association for the Self-  
Employed  
1023 15th Street, N.W., Suite 1200  
Washington, DC 20005  
Phone: (202) 466-2100  
Fax: (202) 466-2123  
E-mail: [ginnybeauc@aol.com](mailto:ginnybeauc@aol.com)

Mary Lou Bessette  
Principal, Bessette & Company  
Center for the Advancement of Small  
Business  
Arizona State University  
2515 E. Carol Avenue  
Phoenix, AZ 85028  
Phone: (602) 493-1589  
Fax: (602) 493-0076  
E-mail: [bessette@asuvm.inre.asu.edu](mailto:bessette@asuvm.inre.asu.edu)

John Bienko  
Presidential Management Intern  
U.S. Small Business Administration  
409 3rd Street, SW  
Washington, DC 20416  
Phone: (202) 205-6622

John A. Birdsong  
Director, Office of Minority Business  
Enterprise  
Dept. of Economic & Community  
Development  
320 Sixth Avenue, N., 7th Floor  
Nashville, TN 37243-0405  
Phone: (615) 532-8896  
Fax: (615) 532-8715

Debbie Bishop  
State Director  
Kansas Small Business Development  
Center  
214 S.W. 6th Street, Suite 205  
Topeka, KS 66603-3719  
Phone: (785) 296-6514  
Fax: (785) 291-3261  
E-mail: [ksbdc@cjnetworks.com](mailto:ksbdc@cjnetworks.com)

Eric Blackledge  
President  
Blackledge Furniture  
P.O. Box 639  
233 SW 2nd Street  
Corvallis, OR 97339-0639  
E-mail: [Eric@furniture-direct.com](mailto:Eric@furniture-direct.com)

Mary Blakeslee  
Rural Advocate, State of Florida  
Executive Office of the Governor  
The Capitol  
Tallahassee, FL 32399-0001  
Phone: (850) 922-8743  
Fax: (850) 487-3014

Eric Bonaparte  
Area Director  
The University of Georgia  
DeKalb Chamber of Commerce  
750 Commerce Drive  
Decatur, GA 30030-2622  
Phone: (404) 373-6930  
Fax: (404) 687-9684  
E-mail: [bonapart@sbdc.uga.edu](mailto:bonapart@sbdc.uga.edu)

Honorable Jack Bonny  
State Representative  
State of Oklahoma  
P.O. Box 595  
Burns Flat, OK 73624  
Phone: (405) 521-2711

Alice Borodkin  
Publisher  
Women's Business Chronicle  
P.O. Box 24028  
Denver, CO 80222  
Phone: (303) 320-1474  
Fax: (303) 320-1494  
E-mail: [aborodkin@relay.hcp.net](mailto:aborodkin@relay.hcp.net)

Patrick Borunda  
Executive Director  
ONABEN - A Native American  
Business Network  
520 SW Sixth Avenue, Suite 930  
Portland, OR 97204  
Phone: (503) 243-5015  
Fax: (503) 243-5028  
E-mail: [borunda@onaben.org](mailto:borunda@onaben.org)

Thomas W. Bowden  
Assistant SBDC State Director  
The University of Georgia Small  
Business Center  
Chicopee Building  
1180 East Broad Street, Room 2081  
Athens, GA 30602-5412  
Phone: (706) 542-3616  
Fax: (706) 542-6776  
E-mail: [tbowden@sbdc.uga.edu](mailto:tbowden@sbdc.uga.edu)

David S. Bradley  
Acting Director  
Governor's Office of Regulatory Reform  
17th Floor, P.O. Box 7027  
Albany, NY 12225  
Phone: (518) 473-0620

Sandy Brill  
Manager, Membership Division  
Lancaster Chamber of Commerce  
100 S. Queen Street  
P.O. Box 1558  
Lancaster, PA 17608-1558  
Phone: (717) 397-3531  
Fax: (717) 293-3159  
E-mail: [sbrill@lcci.com](mailto:sbrill@lcci.com)

Karen Brown  
Ombudsman  
Environmental Protection Agency  
401 M Street, SW  
Washington, DC 20460  
Phone: (202) 260-1390  
Fax: (202) 401-2302  
E-mail: [Brown.Karen@epa.gov](mailto:Brown.Karen@epa.gov)

Rana Brown  
Economic Development  
Oklahoma Department of Commerce  
P.O. Box 26980  
Oklahoma City, OK 73126-0980  
Phone: (405) 815-5143  
Fax: (405) 815-5142  
E-mail: [Rana\\_Brown@odoc.state.ok.us](mailto:Rana_Brown@odoc.state.ok.us)

Marie Burdham  
Foundation for Entrepreneurship, Inc.  
60 East 42nd Street, Suite 1146  
New York, NY 10165  
Phone: (212) 689-5214

Alicia Burgos  
President  
PR Chapter - NAWBO  
Loiza St. Madrid 1760  
Suite 206  
San Juan, PR 00911  
(787) 728-8900  
Email: [pac206@prtc.net](mailto:pac206@prtc.net)

Cristina C. Caballero  
President/CEO  
Dialogue on Diversity, Inc.  
1730 K Street, NW, Suite 304  
Washington, DC 20006  
Phone: (703) 631-0650  
Fax: (703) 631-0617  
E-mail: [Dialog.Div@internetMCI.COM](mailto:Dialog.Div@internetMCI.COM)

Barry Cargill  
Vice President, Government Relations  
Small Business Association of Michigan  
222 N. Washington Square, Suite 100  
Lansing, MI 48933  
Phone: (517) 482-8788  
Fax: (517) 482-4205  
E-mail: [bsc@sbam.org](mailto:bsc@sbam.org)

Annie Carter  
President  
Viewtech Market Studies  
P.O. Box 47906  
Forestville, MD 20747-1853  
Phone: (301) 350-1111  
Fax: (301) 350-1428

Herman L. Carter III  
Ombudsman  
Maryland Dept. of Business and  
Economic Development  
217 East Redwood Street, 10th Floor  
Baltimore, MD 21202  
Phone: (410) 767-0862  
Fax: (410) 333-1836  
E-mail:  
[heartert@mdbusiness.state.md.us](mailto:heartert@mdbusiness.state.md.us)

Hubert J. Carter, Jr.  
Deputy for Small Business  
U.S. Army Corps of Engineers  
215 North 17th Street  
Omaha, NE 68102-4978  
Phone: (402) 221-4110

Jerry Cartwright  
State Director  
Florida Small Business Development  
Center Network  
19 West Garden Street  
Pensacola, FL 32514  
Phone: (850) 595-6060  
Fax: (850) 595-6070  
E-mail: [jcartwri@uwf.edu](mailto:jcartwri@uwf.edu)

Charles Cayton  
Choctaw Nation of Oklahoma  
P.O. Box 1575  
16th & Locust Street  
Durant, OK 74702  
Phone: (580) 924-8280  
Fax: (580) 920-3143  
E-mail: [reds@1starnet.com](mailto:reds@1starnet.com)

Sidney Chambers  
US Agency for International  
Development  
OSDBU, RRB, Room 7.8E  
Washington, DC 20523  
Phone: (202) 712-1500  
Fax: (202) 216-3056

Kathy Chance  
Managing Director  
Business Assistance Center  
Dept. of Community, Trade &  
Economic Development  
P.O. Box 48300  
Olympia, WA 98504-8300  
Phone: (360) 586-4848  
Fax: (360) 586-0873  
E-mail: [kathyc@cted.wa.gov](mailto:kathyc@cted.wa.gov)

Ohm Chareonslip  
Evergreen Associates  
206 G Street, NE  
Washington, DC 20002

Linda Chatmon  
President and Executive Director  
POWER Associates, Inc.  
1500 Massachusetts Ave, NW  
Suite 34  
Washington, DC 20005  
(202) 833-3453

Nancy Chavez  
Manager  
Dept. of Community and Economic  
Development  
Small Business Resource Center  
357 Forum Building  
Harrisburg, PA 17120  
Phone: (717) 783-5700  
Fax: (717) 234-4560

Monique H. Cheek  
Small Business Liaison  
Executive Office of the Governor  
Office of Tourism, Trade, and  
Economic Development  
The Capitol, Suite 2001  
Tallahassee, FL 32399-0001  
Phone: (850) 922-8742  
Fax: (850) 921-5395  
E-mail: [Cheekm@eog.state.fl.us](mailto:Cheekm@eog.state.fl.us)

Gary Christensen  
The Christensen Corporation  
P.O. Box 2781  
Boise, ID 83701  
Phone: (208) 345-7776  
Fax: (208) 345-4480

John Ciannamea  
President  
North Carolina Technological  
Development Authority  
2 Davis Drive  
Research Triangle Park, NC 27709  
Phone: (919) 990-8558  
Fax: (919) 558-0156  
E-mail: [jciannamea@tda.nctda.org](mailto:jciannamea@tda.nctda.org)

Mercedes Cintron  
Statewide Manager, Community  
Outreach  
New York Dept. of Taxation and  
Finance  
State Office Building  
Veterans Memorial Highway  
Hauppauge, NY 11788  
Phone: (516) 952-6212  
Fax: (516) 952-6445

Robert Clark  
President  
Clark Communications  
250 E. Short Street  
P.O. Box 23692  
Lexington, KY 40523-3692  
Phone: (606) 233-7623  
Fax: (606) 233-7421  
E-mail: [clarkpub@mis.net](mailto:clarkpub@mis.net)

Mollie Cole  
Manager  
Small Business Research Initiative  
Illinois Small Business  
100 West Randolph Street, Suite 3-400  
Chicago, IL 60601  
Phone: (312) 814-7170  
Fax: (312) 814-5247  
E-mail: [mcole@commerce.state.il.us](mailto:mcole@commerce.state.il.us)

Betsy Cooksey  
Director  
Maryland SBDC  
8730 Mitchell Road  
P.O. Box 910  
LaPlata, MD 20646-0910  
Phone: (800) 762-7232

Joan Coplan  
Regional Advocate  
U.S. Small Business Administration  
721 19th Street, Suite 400  
Denver, CO 80202-2599  
Phone: (303) 844-0503  
Fax: (303) 844-0506

Daniel Cornell  
Director  
National Renewable Energy Laboratory  
1617 Cole Blvd.  
Golden, CO 80401  
Phone: (303) 384-7549

Samuel J. Crawford  
Sr. Franchise Consultant  
The American Franchisee  
53 West Jackson Blvd., Suite 205  
Chicago, IL 60604  
Phone: (312) 431-0545  
Fax: (312) 431-1132

Phil Crook  
ITRMC Project Team It Analyst  
Department of Administration  
650 W. State Street, Len B., Room 100  
Boise, ID 83720-0089  
Phone: (208) 334-4784  
Fax: (208) 334-2307  
E-mail: [pcrook@adm.state.id.us](mailto:pcrook@adm.state.id.us)

Chris Crowley  
King & Crowley  
P.O. Box 1000  
La Center, WA 98629  
Phone: (360) 263-1000  
Fax: (360) 263-1001  
E-mail: [ccrowley@pacifier.com](mailto:ccrowley@pacifier.com)

Kevin Cunningham  
Assistant Chief of Staff  
Office of the Governor  
P.O. Box 94004  
Baton Rouge, LA 70802  
Phone: (225) 342-7015  
Fax: (225) 342-8373  
E-mail: [Cunninghamk@gov.state.us.la](mailto:Cunninghamk@gov.state.us.la)

David D'Onofrio  
National Small Business United  
1155 15th Street, NW, 7th Floor  
Washington, DC 20005  
Phone: (202) 293-8830

Sandra Dalida  
Director  
Kaiser Permanente  
1800 Harrison Street, 18th  
Oakland, CA 94612  
Phone: (510) 267-2830  
Fax: (510) 267-2829  
E-mail: [Sandra.Dalida@kp.org](mailto:Sandra.Dalida@kp.org)

Brian Dancause  
Dept. of Community and Economic  
Development  
33 Stone Street  
59 State House Station  
Augusta, ME 04333  
Phone: (207) 287-2656  
Fax: (207) 287-2861

Brian Davis  
Associate Director  
Alabama International Trade Center  
The University of Alabama  
Box 870396  
Tuscaloosa, AL 35487  
Phone: (205) 348-7621  
Fax: (205) 348-6974  
E-mail: [bdavis@aitc.ua.edu](mailto:bdavis@aitc.ua.edu)

Joe Dean  
Arizona Small Business Advocate  
Arizona Department of Commerce  
3800 N. Central, Suite 1650  
Phoenix, AZ 85012  
Phone: (602) 280-1486  
Fax: (602) 280-1339  
E-mail: [joed@ep.state.az.us](mailto:joed@ep.state.az.us)

Linda Decker  
Director/CEO  
The Flory Small Business Development  
Center, Inc.  
10311 Sudley Manor Drive  
Manassas, VA 22110  
Phone: (703) 335-2500  
Fax: (703) 335-1700

Carlos M. Deplet, Esq.  
General Counsel  
United Retailers Association of Puerto  
Rico  
P.O. Box 190127  
San Juan, PR 00919-0127  
Phone: (787) 763-5528  
Fax: (787) 763-3466  
E-mail: [cub@retailerspr-cud.org](mailto:cub@retailerspr-cud.org)

Mark S. Deion  
President  
Deion Associates & Strategies, Inc.  
106 Tyler Street  
Warwick, RI 02888-2704  
Phone: (401) 732-0457  
Fax: (401) 732-8767  
E-mail: [marks@deionassociates.com](mailto:marks@deionassociates.com)

Scott W. DiBiasio  
Legislative Program Manager  
National Assn. of Home Builders  
1201 15th Street, NW  
Washington, DC 20005-2800  
Phone: (800) 368-5242x326  
Fax: (202) 822-8873  
E-mail: [Sdibiasio@nahb.com](mailto:Sdibiasio@nahb.com)

Ted Dosh  
Tribal Council Member  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Paul T. Doucette  
Technology Development Bridge  
Program  
IL

Brad Douglas  
Regional Advocate  
U.S. Small Business Administration  
323 W. 8th Street, Suite 307  
Kansas City, MO 64105-1500  
Phone: (816) 374-6380  
Fax: (816) 374-6339

Ann Dugan  
Executive Director  
Small Business Development Center  
University of Pittsburgh  
208 Bellefield Hall  
Pittsburgh, PA 15213  
Phone: (412) 648-1542  
Fax: (412) 648-1636  
E-mail: [adugan@ums.cis.pitt.edu](mailto:adugan@ums.cis.pitt.edu)

Mary Dupont  
Director  
YWCA/Women Center for Economic  
233 King Street  
Wilmington, DE 19801  
Phone: (302) 658-7161  
Fax: (302) 658-7548

Randle Durant  
Tribal Council Member  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Kelly Durham  
Small Business Services  
Tennessee Dept. of Economic and  
Community Development  
320 Sixth Avenue North  
7th Fl. Rachel Jackson  
Nashville, TN 37243-0405  
Phone: (615) 741-8913  
Fax: (615) 532-8715  
E-mail: [kdurham@mail.state.tn.us](mailto:kdurham@mail.state.tn.us)

Dorothy Erlinger  
Erlinger, Inc.  
Richmond, VA

Anne Evans  
Connecticut Small Business  
325 Main Street  
Farmington, CT 06032  
Phone: (860) 677-2000  
Fax: (860) 677-7909  
E-mail: [Tyres2000@aol.com](mailto:Tyres2000@aol.com)

Jenny Fair  
Senior Loan Officer  
Philadelphia Commercial Development  
Corp.  
1315 Walnut Street, Suite 600  
Philadelphia, PA 19107  
Phone: (215) 790-2225  
Fax: (215) 790-2222

L.J. Fay  
President  
Alpha Management Group  
2814 Camino Del Rios, Suite 405  
Thousand Oaks, CA 91320  
Phone: (805) 375-6096  
Fax: (805) 376-2675  
E-mail: [Ljfay@vcnet.com](mailto:Ljfay@vcnet.com)

Honorable Cleo Fields  
Senator  
State of Louisiana  
2147 Government Street  
Baton Rouge, LA 70806  
Phone: (225-343-5377  
Fax: (225) 343-5311

Michael Finnerty  
State Director  
Utah Small Business Development  
Center  
1623 South State Street  
Salt Lake City, UT 84115  
Phone: (801) 957-3480  
Fax: (801) 957-3489  
E-mail: [finnermi@slcc.edu](mailto:finnermi@slcc.edu)

David Fisher  
Center Director  
Hawaii SBDC Network – Maui Center  
590 Lipoa Parkway, Suite 130  
Kihei, HI 96753  
Phone: (808) 875-2402  
Fax: (808) 875-2452  
E-mail: [dfisher@maui.com](mailto:dfisher@maui.com)

Ellen Fishman, J.D.  
Advocacy Coordinator  
California Trade & Commerce Agency  
801 K Street, Suite 1700  
Sacramento, CA 95814  
Phone: (916) 322-5790  
Fax: (916) 322-5084  
E-mail: [efishman@commerce.ca.gov](mailto:efishman@commerce.ca.gov)

Joseph Foglia  
District Director  
U.S. Small Business Administration  
2120 Riverfront Drive, Suite 100  
Little Rock, AR 72202  
Phone: (501) 324-5871  
Fax: (501) 324-5199  
E-mail: [joseph.foglia@SBA.gov](mailto:joseph.foglia@SBA.gov)

Marilynn Force  
Director  
Boulder Small Business Development  
Center  
2440 Pearl Street  
Boulder, CO 80306  
Phone: (303) 442-1044  
Fax: (303) 938-8837  
E-mail:  
[marilynn@chamber.boulder.co.or](mailto:marilynn@chamber.boulder.co.or)

Tony Ford  
Entrepreneur in Residence  
Kauffman Center for Entrepreneurial  
Leadership  
129 Bluff View  
Aledo, TX 76008  
Phone: (817) 441-5538  
Fax: (817) 441-7189  
E-mail: [tford@emkf.org](mailto:tford@emkf.org)

Honorable Wayne Ford  
State Representative, Director  
Greater Des Moines Chamber of Commerce  
1400 6th Avenue  
Des Moines, IA 50314  
Phone: (515) 288-4742  
Fax: (515) 284-5886

James Frazier  
Tribal Council Member  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Jan Fredericks  
State Director  
Alaska Small Business Development  
Center  
430 W. 7th Avenue, Suite 110  
Anchorage, AK 99501  
Phone: (907) 274-2194  
Fax: (907) 274-9524  
E-mail: [anjaf@uaa.alaska.edu](mailto:anjaf@uaa.alaska.edu)

Nita Fulbright  
Vice President for Small Business  
Greater Raleigh Chamber of Commerce  
800 S. Salisbury Street  
Raleigh, NC 27602  
Phone: (919) 664-7031  
Fax: (919) 664-7073  
E-mail: [nfulbright@the-chamber.org](mailto:nfulbright@the-chamber.org)

Rowena J. Fullinwider  
President  
Rowena's Creator & Producer of  
Gourmet Foods  
758 West 22nd Street  
Norfolk, VA 23517  
Phone: (757) 627-8699  
Fax: (757) 627-1505  
E-mail: [rowenas@infi.net](mailto:rowenas@infi.net)

Kenneth J. Gardner, Jr.  
Procurement Specialist  
NJ Commerce & Economic Growth  
Commission  
20 West State Street  
P.O. Box 835  
Trenton, NJ 08625-0835  
Phone: (609) 984-9668  
Fax: (609) 292-9145  
E-mail: [cevgard@commerce\\_state.nj.us](mailto:cevgard@commerce_state.nj.us)

F. Edward Geiger, III  
Community Development  
PA Department of Community &  
Economic Development  
313 Forum Building  
Harrisburg, PA 17120  
Phone: (717) 787-7401  
Fax: (717) 234-4560  
E-mail: [ed.geiger@dced.state.pa.us](mailto:ed.geiger@dced.state.pa.us)

Diane George  
Environmental Protection Agency  
401 M Street, S.W.  
Washington, DC 20460  
Phone: (202) 260-2135  
Fax: (202) 401-2302  
E-mail: [George.Diane@epa.gov](mailto:George.Diane@epa.gov)

Blanch Geyer  
Deputy for Small Business  
Naval Surface Warfare Center  
Building 47, Code 303  
Philadelphia Naval Business  
Philadelphia, PA 19112-5083  
Phone: (215) 897-1519  
Fax: (215) 897-7165  
E-mail: [geyerb@nasys.dt.navy.mil](mailto:geyerb@nasys.dt.navy.mil)

Sam Gilbert  
President  
United Plan Administrators, Inc.  
31255 Cedarvalley Drive, Suite 218  
Westlake Village, CA 91362  
Phone: (818) 879-1889  
Fax: (818) 889-1055

Thomas Giossi  
Executive Director  
The Lowell Small Business Assistance  
Center  
169 Merrimack Street  
Lowell, MA 01852  
Phone: (978) 441-1889

Honorable Jere W. Glover  
Chief Counsel for Advocacy  
U.S. Small Business Administration  
409 3rd Street, SW, Suite 7800  
Washington, DC 20416  
Phone: (202) 205-6533  
Fax: (205) 205-6928

Robert W. Goehring  
Attorney  
Robert W. Goehring & Associates  
404 Grant Building  
310 Grant Street  
Pittsburgh, PA 15219  
Phone: (412) 281-6525  
Fax: (412) 281-5126  
E-mail: [RgoehLaw@aol.com](mailto:RgoehLaw@aol.com)

Lawrence Goldsmith  
Business Development Executive  
Dept. of Community & Economic  
Development.  
324 So. State Street, #500  
Salt Lake City, UT 84114-7360  
Phone: (801) 538-8822  
Fax: (801) 538-8773  
E-mail: [lgoldsmi@dced.state.ut.us](mailto:lgoldsmi@dced.state.ut.us)

Linda Goldstein  
Director  
Dept. of Community & Economic  
Development  
Forum Building, Room 357  
Harrisburg, PA 17120  
Phone: (717) 783-8950  
Fax: (717) 234-4560

Michael O. Gordon  
Senior Vice President  
Greater Columbus Chamber of  
Commerce  
37 N. High Street  
Columbus, OH 43215  
Phone: (614) 225-6935  
Fax: (614) 469-8250  
E-mail: [michael\\_gordon@columbus.org](mailto:michael_gordon@columbus.org)

Wanda Gozdz  
President  
W. Gozdz Enterprises, Inc.  
320 S. University Drive  
Ft. Lauderdale, FL 33324  
Phone: (954) 452-9651  
Fax: (954) 370-8550  
E-mail: [wgozdz@wgozdz.com](mailto:wgozdz@wgozdz.com)

Tom Grabowski  
Chairman  
Small Business Alliance  
Delaware State Chamber of Commerce  
P.O. Box 671  
Wilmington, DE 19899  
Phone: (302) 576-6578  
Fax: (302) 654-0691  
E-mail: [jpollak@inet.net](mailto:jpollak@inet.net)

Karla Graham  
Director of Business Development  
Oklahoma Department of Commerce  
P.O. Box 26980  
Oklahoma City, OK 73126-0980  
Phone: (405) 815-5140  
Fax: (405) 815-5142  
E-mail:  
[Karla\\_Graham@odoc.state.ok.us](mailto:Karla_Graham@odoc.state.ok.us)

Judy Gray  
President  
Fairfax County Chamber of Commerce  
8230 Old Courthouse Road, Suite 350  
Vienna, VA 22182  
Phone: (703) 749-0400  
Fax: (703) 749-9075

Marcus Gray  
Regional Advocate  
U.S. Small Business Administration  
500 West Madison Street, Suite 1240  
Chicago, IL 60661-2511  
Phone: (312) 353-6070  
Fax: (312) 353-3426

Nicole Gray  
Operations Project Manager  
American Direct Credit  
456 North Kimball Place  
Boise, ID 83704  
Phone: (208) 472-5443  
Fax: (208) 472-5410  
E-mail: [ngray98@hotmail.com](mailto:ngray98@hotmail.com)

John Green  
Board Member  
Rural Enterprises of Oklahoma, Inc.  
P.O. Box 1335  
Durant, OK 74702-1335  
Phone: (580) 924-5094  
Fax: (580) 920-2745

Honorable Sherri Greenberg  
State Representative  
State of Texas  
P.O. Box 2910  
Austin, TX 78768  
Phone: (512) 463-0700  
Fax: (512) 320-0455  
E-mail: [sherri.greenberg@house.state.tx](mailto:sherri.greenberg@house.state.tx)

Honorable Tony Grindberg  
State Senator  
State of North Dakota  
51 Broadway, Suite 400  
Fargo, ND 58102  
Phone: (701) 237-6132  
Fax: (701) 293-7819  
E-mail: [tony@fedc.com](mailto:tony@fedc.com)

Ruben Guerrero  
Regional Administrator  
U.S. Small Business Administration  
4300 Amon Carter Blvd., Suite 108  
Ft. Worth, TX 76155  
Phone: (817) 885-6581  
Fax: (817) 885-6588

Dr. Warren Gulko  
Director  
Small Business and Technology  
Development Center  
University of North Carolina—  
Wilmington  
601 South College Road  
Wilmington, NC 28403  
Phone: (910) 962-3744  
Fax: (910) 962-3014  
E-mail: [gulkow@uncwil.edu](mailto:gulkow@uncwil.edu)

Matt Gunther  
Small Business Specialist  
The Greater Kansas City Chamber of  
Commerce  
911 Main Street, Suite 2600  
Kansas City, MO 64105  
Phone: (816) 374-5438  
Fax: (816) 221-7440  
E-mail: [gunther@kcchamber.com](mailto:gunther@kcchamber.com)

Tom Guthrie  
President  
Southern Nevada CDC  
2770 S. Maryland Parkway #212  
Las Vegas, NV 89109  
Phone: (702) 732-3998  
Fax: (702) 732-2705

Robert J. Haft  
Professor  
Georgetown University Law Center  
600 New Jersey Avenue, N.W.  
Washington, DC 20001  
Phone: (202) 662-9082  
Fax: (301) 320-6723

Susan Hager  
Chair & CEO  
Hager Sharp  
1090 Vermont Avenue, NW, Suite 300  
Washington, DC 20005  
Phone: (202) 842-3600  
Fax: (202) 842-4032  
E-mail: [jhovinen@erols.com](mailto:jhovinen@erols.com)

Ronald Hall  
State Director  
Michigan - SBDC  
2727 Second Avenue, Suite 107  
Detroit, MI 48201-2671  
Phone: (313) 964-1798  
Fax: (313) 964-3648  
E-mail: [ron@misbdc.wayne.edu](mailto:ron@misbdc.wayne.edu)

Katherine Hamilton  
Manager, Government Relations  
National Renewable Energy Laboratory  
409 12th Street, S.W., Suite 710  
Washington, DC 20024  
Phone: (202) 651-7521  
Fax: (202) 651-7501  
E-mail: [katherine.hamilton@nrel.gov](mailto:katherine.hamilton@nrel.gov)

Brenda Hampton  
Director of Membership  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Robyn Hampton  
Program Officer  
Montana Dept. of Commerce  
MicroBusiness Finance Program  
1424 9th Avenue, Box 200505  
Helena, MT 59620-0505  
Phone: (406) 444-4325  
Fax: (406) 444-1872  
E-mail: [rhampton@mt.gov](mailto:rhampton@mt.gov)

Ann Harrelson  
Consultant  
Auburn University SBDC  
108 College of Business  
Auburn, AL 36849  
Phone: (334) 844-4220  
Fax: (334) 844-4268  
E-mail: [Ann@Business.auburn.edu](mailto:Ann@Business.auburn.edu)

Raymond L. Harshman  
District Director  
U.S. Small Business Administration  
Oklahoma Tower  
210 Park Avenue, Suite 1300  
Oklahoma City, OK 73102  
Phone: (405) 231-5521  
Fax: (405) 231-4722

Carmen Hart  
State Director  
Puerto Rico Small Business  
Development Center  
Union Plaza  
416 Ponce deLeon Avenue  
San Juan, PR 00918  
Phone: (787) 763-6811  
Fax: (787) 763-6875  
E-mail: [cmarki@prsbdc.org](mailto:cmarki@prsbdc.org)

Mark Harter  
Oklahoma House of Representatives  
405 State Capitol Building  
Oklahoma City OK 73105  
Phone: (405) 521-3201

Scott Hauge  
CEO  
San Francisco Small Business Network  
2311 Taraval Street  
San Francisco, CA 94116  
Phone: (415) 680-2109  
Fax: (415) 601-2254

William Healy  
Regional Director  
FIU Small Business Development  
Center  
46 S.W. 1st Avenue  
Dania, FL 33004  
Phone: (954) 987-0100  
Fax: (954) 987-0106

Michael Heftka  
Advisor  
Buffalo State College SBDC  
1300 Elmwood Avenue, BA 117  
Buffalo, NY 14222-1095  
Phone: (716) 878-4030  
Fax: (716) 878-4067

Thomas A. Henschke  
Director, Central Region  
SMC Business Councils  
1017 Mumma Road, Suite 104  
Wormleysburg, PA 17043  
Phone: (717) 761-11660  
Fax: (717) 761-2550

David Herlinger  
Executive Director  
Colorado Housing and Finance  
Authority  
1981 Blake Street  
Denver, CO 80202  
Phone: (303) 297-7329  
Fax: (303) 297-2615  
E-mail: [colleens@colohfa.org](mailto:colleens@colohfa.org)

Debra Hickerson  
Executive Director  
National Association of Women  
Business Owners  
1100 Wayne Avenue, Suite 830  
Silver Spring, MD 20910  
Phone: (301) 608-2590  
Fax: (301) 608-2596  
E-mail: [debra@nawbo.org](mailto:debra@nawbo.org)

Gregory Higgins, Jr.  
State Director  
Pennsylvania SBDCs  
The Wharton School  
3733 Spruce Street, 4th Floor  
Philadelphia, PA 19104-6374  
Phone: (215) 898-1219  
Fax: (215) 573-2135  
E-mail: [ghiggins@wharton.upenn.edu](mailto:ghiggins@wharton.upenn.edu)

Susie Hill  
Strategy 2000  
711 Houston Street  
Fort Worth, TX 76102  
Phone: (817) 212-2665  
Fax: (817) 212-2668

Mary Hinton  
Deputy Executive Director  
The Workshop in Business  
Opportunities  
23 Gramercy Park South  
New York, NY 10003  
Phone: (212) 982-6925  
Fax: (212) 982-6886  
E-mail: [mhinton@wibo.org](mailto:mhinton@wibo.org)

Honorable Fred Hochberg  
Deputy Administrator  
U.S. Small Business Administration  
409 3rd Street, SW  
Washington, DC 20416  
Phone: (202) 205-6605

Donna Hockensmith  
STARRS  
Washington, DC

Kate Hoelscher  
Assistant State Director  
Florida Small Business Development  
Center Network  
19 West Garden Street  
Pensacola, FL 32501  
Phone: (850) 595-6060  
Fax: (850) 595-6070  
E-mail: [khoelsch@uwf.edu](mailto:khoelsch@uwf.edu)

Debbi Jo Horton  
CPA  
DJ Horton & Associates  
P.O. Box 14288  
East Providence, RI 02914  
Phone: (401) 965-4988  
Fax: (401) 944-2040  
E-mail: [DebbiJo@DJ-Horton.com](mailto:DebbiJo@DJ-Horton.com)

Jeffrey Horvath  
Regional Director  
Oklahoma Small Business Development  
Center  
616 South Boston, Suite 100  
Tulsa, OK 74119  
Phone: (918) 583-2600  
Fax: (918) 599-6173  
E-mail: [jeffhorvath@tulsachamber.com](mailto:jeffhorvath@tulsachamber.com)

Jenny Hovinen  
Account Supervisor  
Hager Sharp  
1090 Vermont Avenue, NW, Suite 300  
Washington, DC 20005  
Phone: (202) 842-3600  
Fax: (202) 842-4032  
E-mail: [jhovinen@erols.com](mailto:jhovinen@erols.com)

Laura Hudson  
Program Officer  
Maine Development Foundation  
45 Memorial Circle  
Augusta, ME 04330  
Phone: (207) 622-6345  
Fax: (207) 622-6346  
E-mail: [lhudson@maf.org](mailto:lhudson@maf.org)

Roger Hughes  
The Minnesota Jobs Skills Partnership  
Minnesota Department of Trade &  
Economic Development  
500 Metro Square  
121 7th Place East  
St. Paul, MN 55101-2146  
Phone: (651) 297-1291  
Fax: (651) 291-1290

Pamela Hunt  
Regional Director  
Salt Lake Small Business Development  
Center  
1623 South State Street  
Salt Lake City, UT 84115  
Phone: (801) 957-3480  
Fax: (801) 957-3489  
E-mail: [huntpa@slcc.edu](mailto:huntpa@slcc.edu)

Patricia Hunt  
Economic Development Specialist  
U.S. Small Business Administration  
Boise District Office  
1020 Main Street, Suite 290  
Boise, ID 83702  
Phone: (208) 334-1696x235  
Fax: (208) 334-9353  
E-mail: [Patricia.Hunt@SBA.GOV](mailto:Patricia.Hunt@SBA.GOV)

Chris Ingram  
Director  
American Society of Interior Designers  
608 Massachusetts Avenue, N.E.  
Washington, DC 20002  
Phone: (202) 546-3480  
E-mail: [cingram@asid.org](mailto:cingram@asid.org)

Beryl Jackson  
Curriculum Development/Network  
Manager  
Justice Distance Learning  
10905 Fort Washington Road,  
Fort Washington, MD 20744  
Phone: (301) 292-9800x113  
Fax: (301) 292-0829  
E-mail: [www.safety-net.org](mailto:www.safety-net.org)

Glenda James  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Leslie James  
Council Member  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Deirdre Jersey  
Public Images, II  
1464 Garner Station Blvd., Suite 144  
Raleigh, NC 27609  
Phone: (919) 639-2218

Mark D. Jette  
Senator Max Baucus  
United States Senate  
511 Hart Office Building  
Washington, DC 20510  
Phone: (202) 224-2651

Whitney Johns  
CEO  
Whitney Johns & Company  
Nations Bank Plaza  
414 Union Street, #2025  
Nashville, TN 37219  
Phone: (615) 254-1515  
Fax: (615) 254-1856

Glenn Johnson  
Tribal Council Member  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

James Johnson  
Economic Development Specialist  
Oklahoma Department of Commerce  
P.O. Box 26980  
Oklahoma City, OK 73126-0980  
Phone: (405) 815-5227  
Fax: (405) 815-5142  
E-mail:  
*James\_Johnson@odoc.state.ok.us*

Jim Johnson  
Regional Advocate  
U.S. Small Business Administration  
4300 Amon Carter Blvd., Suite 108  
Ft. Worth, TX 76155  
Phone: (817) 885-6579  
Fax: (817) 885-6590

Charley Jones  
Tribal Council Member  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: *tammie@choctawnation.com*

Theresa Jones  
Manager  
Business Assistance Division  
City of St. Petersburg  
P.O. Box 2842  
St. Petersburg, FL 33731  
Phone: (727) 893-7146  
Fax: (727) 892-5325

Walter Jones  
Director of Corporate Diversity  
Hensel Phelps Construction Co.  
420 Sixth Avenue  
P.O. Box 0 80632  
Greeley, CO 80631  
Phone: (970) 352-6565  
Fax: (970) 352-9311  
E-mail: *Rpettyjohn@HenselPhelps.com*

Linda Karl  
Vice President  
Philadelphia Commercial Development  
Corporation  
1315 Walnut Street, Suite 600  
Philadelphia, PA 19128  
Phone: (215) 790-5006  
Fax: (215) 790-5016  
E-mail: *micioloun@aol.com*

Honorable Phyllis Gutierrez Kenney  
State Representative  
P.O. Box 15314  
Seattle, WA 98115  
Phone: (206) 526-5236  
Fax: (206) 526-3290  
E-mail: *Kenney\_ph@leg.wa.gov*

Janet Kerley  
President  
LeadRite, Inc.  
8401 Spain N.E., Suite 2D  
Albuquerque, NM 87111  
Phone: (505) 856-8543  
Fax: (505) 856-8591  
E-mail: *jkerley566@aol.com*

Susan Kezios  
President  
American Franchisee Association  
53 W. Jackson, Suite 205  
Chicago, IL 60604  
Phone: (312) 431-1467  
Fax: (312) 431-1469  
E-mail: *skeziosWIF@aol.com*

Charroleene C. Ki  
Assistant to the Director  
Japan Small Business Corporation  
1221 Avenue of the Americas, 44th  
Floor  
New York, NY 10020  
Phone: (212) 997-6470  
Fax: (212) 997-6473  
E-mail: *kic@newyork.jetro.org*

James L. King  
State Director  
New York Small Business Development  
Center  
State University Plaza, Room S523  
Albany, NY 12246  
Phone: (518) 443-5398  
Fax: (518) 465-4992  
E-mail: *kingjl@sysadm.suny.edu*

Steve Kirke  
President  
Kirke-Van Orsdel Insurance Division  
Greater Des Moines Chamber of  
Commerce  
1776 West Lakes Parkway  
West Des Moines, IA 50398  
Phone: (515) 246-1776  
Fax: (515) 248-6080

Joseph Kopp  
President  
The Kopp Group  
1008 N. Broom Street  
Wilmington, DE 19806  
Phone: (302) 652-1012  
Fax: (302) 652-0118  
E-mail: *koppj@netscare.net*

John Koppelman  
The Campbell County Chamber of  
Commerce  
314 South Gillette Ave.  
Gillette, WY 82716-3701  
Phone: (307) 682-3673

Katherine Kottaridis  
Director  
Department of Neighborhood  
Development  
Office of Business Development  
26 Court Street, 9th Floor  
Boston, MA 02108  
Phone: (617) 635-0615  
Fax: (617) 635-0282  
E-mail: *katherine.kottaridis.obd@ci.bo*

Emma Kounine  
Small Business Consultant  
33 Kirk Lake Drive  
Mahopac, NY 10541  
Phone: (919) 628-7514  
Fax: (914) 628-1634  
E-mail: *emma@computer.net*

Myra Kranzel  
Senior Loan Officer  
Philadelphia Commercial Development  
Corporation  
1315 Walnut Street, Suite 600  
Philadelphia, PA 19107  
Phone: (215) 790-2239  
Fax: (215) 790-2222

Andy Lagueruela  
General Manager  
S&C Advertising & Public Relations  
4204 Gardendale, Suite 320  
San Antonio, TX 78229-3132  
Phone: (210) 614-7000x310  
Fax: (210) 614-7574  
E-mail: *ALagueruela@sapt.com*

Daniel Lamaute  
Retirement Investment Specialist  
Lamaute Capital, Inc.  
4601 N. Park Avenue, Suite 1409  
Chevy Chase, MD 20815  
Phone: (301) 654-6623  
Fax: (301) 654-6675

Karl Lampson  
Assistant State Director  
New York State Small Business  
Development Center  
State University Plaza, Room S523  
Albany, NY 12246  
Phone: (518) 443-5398  
Fax: (518) 465-4992  
E-mail: [lampsok@sbdc.suny.edu](mailto:lampsok@sbdc.suny.edu)

Marina Laverdy  
Associate Director for Special Projects  
MEVATEC Corporation  
1650 King Street, Suite 402  
Alexandria, VA 22314  
Phone: (703) 683-5201  
Fax: (703) 683-5253  
E-mail: [mlaverdy@mevatec.com](mailto:mlaverdy@mevatec.com)

Tom Lawton  
Dept. of Commerce and Community Affairs  
620 East Adams, 6th Floor  
Springfield, IL 62701  
Phone: (217) 524-5036  
Fax: (217) 524-0171  
E-mail: [tlawton@commerce.state.il.us](mailto:tlawton@commerce.state.il.us)

Calandria Lee  
Assistant Director  
Dept. of Administrative Services  
Office of Small and Minority Business  
200 Piedmont Avenue  
Atlanta, GA 30334  
Phone: (404) 656-6315  
Fax: (404) 657-4681  
E-mail: [CDLee@doas.state.ga.us](mailto:CDLee@doas.state.ga.us)

Mary Leon  
National Federation of Independent  
Business  
600 Maryland Avenue, SW, Suite 700  
Washington, DC 20024  
Phone: (202) 544-9000

Tim Leong  
External Relations  
PG&E  
77 Beale Street, #2989  
San Francisco, CA 94177  
Phone: (415) 973-0134  
Fax: (415) 973-0155  
E-mail: [TXL:2@pge.com](mailto:TXL:2@pge.com)

Luis J. Torres Llompart  
Partner  
Torres Llompart Sanchez Ruiz & Co.  
P.O. Box 193488  
San Juan, PR 00919-3488  
Phone: (787) 758-4620  
Fax: (787) 767-4709  
E-mail: [prcg@icepr.com](mailto:prcg@icepr.com)

Clover Lockard  
Regional Advocate  
U.S. Small Business Administration  
455 Market Street, Suite 2200  
San Francisco, CA 94105-2420  
Phone: (415) 744-2301  
Fax: (415) 744-2306

Allison Loftus  
Executive Director  
Southern Nevada CDC  
2770 S. Maryland Parkway #212  
Las Vegas, NV 89109  
Phone: (702) 732-3998  
Fax: (702) 732-2705  
E-mail: [loftusa@aol.com](mailto:loftusa@aol.com)

Henry H. Logan  
State Director  
University of Georgia Small Business  
Center  
1180 East Broad Street  
Chicopee Building, Room 2052  
Athens, GA 30602-5412  
Phone: (706) 542-6762  
Fax: (706) 542-7935  
E-mail: [hlogan@sbdc.uga.edu](mailto:hlogan@sbdc.uga.edu)

Milton L. Lohr  
The California Capital Formation and  
Business Investment committee  
C/o L.F. Global Investment, LLC  
12230 El Camino Real  
Suite 220  
San Diego, CA 92130  
Phone: (619) 509-8817

Katherine C. Loucks  
Director  
Empire State Development  
One Commerce Plaza, Suite 940  
Albany, NY 12245  
Phone: (518) 473-0499  
Fax: (518) 474-1512  
E-mail: [kloucks@empire.state.ny.us](mailto:kloucks@empire.state.ny.us)

Nancy Lu  
Outreach & Education Programs  
Coordinator  
VPP Participants' Associations  
7600 E Leesburg Pike, Suite 440  
Falls Church, VA 2204  
Phone: (703) 761-1146  
Fax: (703) 761-1148  
E-mail: [nlvpppa@aol.com](mailto:nlvpppa@aol.com)

Gus Lydahl  
National Business Association  
5022 Ascot Parkway  
Temple, TX 76502

Christine Lynch  
Chair  
The Rhode Island SBA Advisory  
Council  
380 Westminster Street  
Suite 511  
Providence, RI 02903  
Phone: (401) 438-4582  
Fax: (401) 528-4539

Tina Majors  
Special Assistant  
Lt. Governor of State of Oklahoma  
State Capitol Building, Room 211  
Oklahoma City, OK 73150  
Phone: (405) 521-2711

Toby Malichi  
President  
Malichi International, Ltd.  
Corporate Box 44165  
Indianapolis, IN 46244-0165  
Phone: (317)951-1111  
Fax: (317) 951-1122  
E-mail: [tmalichi@malichi.com](mailto:tmalichi@malichi.com)

Dennis Manshack  
Executive Director  
Louisiana Economic Development  
Corporation  
339 Florida Street, Suite 402  
Baton Rouge, LA 70808  
Phone: (225) 342-5675  
Fax: (225) 342-0142  
E-mail:  
*manshack@mail.lded.state.la.us*

Michael Maroney  
President and CEO  
New Community Development  
Corporation  
3147 Ames Avenue  
Omaha, NE 68104  
Phone: (402) 451-2939

Elaine Marshall  
Secretary of State  
North Carolina Small Business Council  
300 North Salisbury Street  
Raleigh, NC 27603  
Phone: (919) 733-5140

Carmen Marti  
Executive Director  
Puerto Rico Small Business  
Development Center  
Inter American Univ. of Puerto Rico  
Union Plaza Building  
416 Ponce de Leon Avenue  
Hato Rey, PR 00918  
Phone: (787) 763-6811  
Fax: (787) 763-4629

Mercurio Martinez, Jr.  
County Judge  
Webb County  
P.O. Box 29  
919 Houston Street  
Laredo, TX 78040  
Phone: (956) 721-2501  
Fax: (956) 726-6906  
E-mail: *cojudge@webbcounty.com*

Greg Massey  
Board Member  
Rural Enterprises of Oklahoma, Inc.  
P.O. Box 1335  
Durant, OK 74702-1335  
Phone: (580) 924-5094  
Fax: (580) 920-2745

Ann Parker Maust  
President  
Research Dimensions, Inc.  
1108 East Main Street, Suite 1000  
Richmond, VA 23219  
Phone: (804) 643-1082  
Fax: (804) 643-1085  
E-mail: *RDIM@erols.com*

Margaret Maxwell  
Small Business Legislative Council  
1156 15th Street, NW, Suite 510  
Washington, DC 20005

Susan A. McCartney  
Director  
Buffalo State College SBDC  
1300 Elmwood Avenue, BA 17  
Buffalo, NY 14222-1095  
Phone: (716) 878-4030  
Fax: (716) 878-4067

Cathy McClelland  
President/CEO  
Detroit Entrepreneurship Institute, Inc.  
455 W. Fort Street, 4th Floor  
Detroit, MI 48226  
Phone: (313) 461-8426  
Fax: (313) 961-8831  
E-mail: *deibus@aol.com*

Edith J. McCloud  
Director  
Howard University SBDC  
2600 6th Street, NW #128  
Washington, DC 20059  
Phone: (202) 806-1550  
Fax: (202) 806-1777  
E-mail: *emcloud@bschool.howard.edu*

Sherman McCorkle  
President and CEO  
Technology Ventures Corporation  
One Technology Center  
1155 University Boulevard, SE  
Albuquerque, NM 87106  
Phone: (505) 246-2882  
Fax: (505) 246-2891

Todd McCracken  
President  
National Small Business United  
1155 15th Street, NW, 7th Floor  
Washington, DC 20005  
Phone: (202) 293-8830

Woody McCutchen  
Executive Director  
ASBDCs  
3108 Columbia Pike, Suite 300  
Arlington, VA 22204  
Phone: (703) 271-8700  
Fax: (703) 271-8701  
E-mail: *woody@asbdc-us.org*

Michelle McEnany  
Executive Assistant  
The Greater Des Moines Chamber of  
Commerce  
601 Locust Street, Suite 100  
Des Moines, IA 50309  
Phone: (515) 286-4969  
Fax: (515) 286-4974

Bob McFarlane  
President  
Crockett and Associates, Inc.  
3030 N. Central Avenue, Suite 1202  
Phoenix, AZ 85012  
Phone: (602) 234-1551  
Fax: (602) 234-1642  
E-mail: *BOBM@Abacusnet.net*

Pamela L. McKee  
Staff Director  
Greater Washington Board of Trade  
1129 20th Street, NW  
Washington, DC 20036  
Phone: (202) 857-5900

Talaya McKinney  
Program Manager  
Greater Washington Board of Trade  
1129 20th Street, NW, Suite 200  
Washington, DC 20036  
Phone: (202) 857-5972  
Fax: (202) 223-5972  
E-mail: *TalayaMcKinney@bot.org*

Gary McKinsey  
Grimbleby Coleman  
817 Coffee Road, #B  
Modesto, CA 95355  
Phone: (209) 527-4220  
Fax: (209) 527-4247

Betty Meikle  
Sr. Acquisition Analyst  
Advanced Systems Development, Inc.  
2800 Shirlington Road, Suite 800  
Arlington, VA 22206  
Phone: (703) 998-3900  
Fax: (703) 824-5699  
E-mail: [bmeikle@asd-inc.com](mailto:bmeikle@asd-inc.com)

Larry Melby  
President/CEO  
Labor Locators  
P.O. Box 1276  
Carpinteria, CA 93014  
Phone: (805) 684-5280  
Fax: (805) 684-5842  
E-mail: [lemjr@aol.com](mailto:lemjr@aol.com)

Patricia A. Mellion  
Managing Partner  
Mellion, Erlacher & Company, CPAs  
175 North Main Street  
Branford, CT 06405  
Phone: (203) 483-4395  
Fax: (203) 483-4398  
E-mail: [melcpa@connix.com](mailto:melcpa@connix.com)

Beth Melnik  
Asst. Director for Marketing  
University of Georgia Small Business  
Center  
1180 East Broad Street  
Chicopee Building, Room 2001A  
Athens, GA  
30602-5412  
Phone: (706) 542-6989  
Fax: (706) 542-6776  
E-mail: [mmelnik@sbdc.uga.edu](mailto:mmelnik@sbdc.uga.edu)

Tony Messenger  
Director of Education  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Bridget Messer  
Business Consultant  
University of Georgia Small Business  
Center  
1180 East Broad Street  
Chicopee Building, Room 2025  
Athens, GA 30602-5412  
Phone: (706) 542-6784  
Fax: (706) 542-6803  
E-mail: [bmesser@sbdc.uga.edu](mailto:bmesser@sbdc.uga.edu)

Jeff Miller  
Montana Department of Revenue  
Sam Mitchell Building, Room 455  
Helena, MT 50620  
Phone: (406) 444-2460  
Fax: (406) 444-3696  
E-mail: [jmiller@state.mt.lls](mailto:jmiller@state.mt.lls)

Consuelo Miller  
President and CEO  
Cosmopolitan Chamber of Commerce  
1326 S. Michigan Avenue  
Chicago, IL 60605  
Phone: (312) 786-0212  
Fax: (312) 786-9079

Sharon Miller  
President  
Immediate Temporary Help  
415 Jerome Street  
Midland, MI 48640  
Phone: (517) 631-0080  
Fax: (517) 631-8632  
E-mail: [ith@cris.com](mailto:ith@cris.com)

Laurance A. Milov  
President and CEO  
West Virginia High Technology  
Consortium Foundation  
1000 Technology Drive  
Suite 1000  
Fairmont, WV 26554  
Phone: (304) 366-2577  
Fax: (304) 366-2699

Darrell J. Minott  
Director  
Delaware Economic Development  
Development Office  
820 N. French Street, 10th  
Wilmington, DE 19801  
Phone: (302) 577-8497  
Fax: (302) 577-8499  
E-mail: [dminott@state.de.us](mailto:dminott@state.de.us)

Barbara K. Mistick  
Director  
Seton Hill College  
Natl. Education Center for Women in  
Business  
Greensburg, PA 15601  
Phone: (724) 830-4625  
Fax: (724) 834-7131  
E-mail: [mistick@setonhill.edu](mailto:mistick@setonhill.edu)

Jeff Mitchell  
Acting Deputy Director  
Dept. of Commerce and Community  
Affairs/Small Business  
620 East Adams, 3rd Floor  
Springfield, IL 62701  
Phone: (217) 524-5700  
Fax: (217) 524-0171  
E-mail: [jmitchel@commerce.state.il.us](mailto:jmitchel@commerce.state.il.us)

Larry Mocha  
President  
Power Systems Company, Inc.  
P.O. Box 470948  
Tulsa, OK 74147  
Phone: (918) 622-5600  
Fax: (918) 665-2960

Jan Montgomery  
Board Member  
Rural Enterprises of Oklahoma, Inc.  
P.O. Box 1335  
Durant, OK 74702-1335  
Phone: (580) 924-5094  
Fax: (580) 920-2745

Robert S. Morgan  
President  
Council of Growing Companies  
8260 Greensboro Drive, Suite 260  
McLean, VA 22102  
Phone: (703) 893-5343  
Fax: (703) 893-5222  
E-mail: [morgancgc@aol.com](mailto:morgancgc@aol.com)

Midori Morgan-Gaide  
STARRS  
Washington, DC

Jim Morrison  
Senior Policy Advisor  
The National Association for the  
Self-Employed  
1023 15th Street, NW  
Suite 1200  
Washington, DC 20005  
Phone: (202) 466-2100  
Fax: (202) 466-2123

Shaw Mudge  
Chairman  
Shaw Mudge and Co.  
828 Bridgeport Avenue  
Shelton, CT 06484  
Phone: (203) 925-5003  
Fax: (203) 925-5098  
E-mail: [info@shawmudge.com](mailto:info@shawmudge.com)

Stephen P. Mullin  
Director  
Department of Commerce  
One Parkway—1515 Arch Street,  
Suite 1200  
Philadelphia, PA 19102  
Phone: (215) 683-2001  
Fax: (215) 683-2097  
E-mail: [stephen.mullin@phila.gov](mailto:stephen.mullin@phila.gov)

Andrew Munro  
Regional Advocate  
U.S. Small Business Administration  
1200 Sixth Avenue, Suite 1805  
Seattle, WA 98101-1128  
Phone: (206) 553-5231  
Fax: (206) 553-4155

Charlene Murdock  
The Campbell County Chamber  
of Commerce  
314 South Gillette Ave.  
Gillette, WY 82716-3701  
Phone: (307) 682-3673

Paul J. Murphy  
President  
Eagle Eye Publishers, Inc.  
10560 Main Street, PH-18  
FairFax, VA 22030  
Phone: (703) 359-8980  
Fax: (703) 359-8981  
E-mail: [pmurphy@eagleeyeinc.com](mailto:pmurphy@eagleeyeinc.com)

Gregory Nadeau  
Senior Policy Advisor  
Governor's Office  
#1 State House Station, Room 236  
Augusta, ME 04333-0001  
Phone: (207) 287-3531  
Fax: (207) 287-1034  
E-mail: [gregory.nadeau@state.me.us](mailto:gregory.nadeau@state.me.us)

Terry Neese  
National Association of Women  
Business Owners  
1100 Wayne Avenue, Suite 830  
Silver Spring, MD 20910  
Phone: (301) 608-2590

Tim Neugent  
President  
The Neugent Group, Inc.  
Greater Des Moines Chamber of  
Commerce  
1509 Michigan Street  
Des Moines, IA 50314  
Phone: (515) 243-1280  
Fax: (515) 243-1289

Lee Neumann  
Chairperson  
Bucks County Community College  
Swamp Road  
Newtown, PA 18940  
Phone: (215) 968-8225  
Fax: (215) 504-8509  
E-mail: [Neumann1@bucks.edu](mailto:Neumann1@bucks.edu)

Robin J. Nominelli  
Product Manager  
Upstart Publishing Company  
155 North Wacker Drive  
Chicago, IL 60606-1719  
Phone: (800) 621-9621  
Fax: (312) 816-1021

Paulette Norvel-Lewis  
Regional Advocate  
U.S. Small Business Administration  
1720 Peachtree Street, NE  
Suite 496 South  
Atlanta, GA 30309-2482  
Phone: (404) 347-3081  
Fax: (404) 347-2355

Dr. Joseph Nosiri  
Joseph and Associates, Inc.  
P.O. Box 1188  
Houma, LA 70361  
Phone: (504) 879-3344  
Fax: (504) 879-3344

Matthew N. Novick  
Managing Officer  
Choctaw Management/Services  
Enterprise  
P.O. Box 1525  
Durant, OK 74702  
Phone: (580) 924-8280  
Fax: (580) 920-3143  
E-mail: [moshan@aol.com](mailto:moshan@aol.com)

Carol O'Dowd  
President  
Athena's Consulting Network, Inc.  
7895 Alkire Street  
Building A  
Arvada, CO 80005  
Phone: (303) 422-4981  
Fax: (303) 431-2465  
E-mail: [carolo@cmconlin.com](mailto:carolo@cmconlin.com)

Larry Okinaga  
Partner  
Carlsmith Ball  
P.O. Box 656  
Honolulu, HI 96809  
Phone: (808) 523-2554

Olakunle S. Oludina  
Director  
Micro-Business Chamber of Commerce  
233 King Street  
Wilmington, DE 19801  
Phone: (302) 658-7161  
Fax: (302) 658-7548  
E-mail: [odo@diamond.net.udel.edu](mailto:odo@diamond.net.udel.edu)

Jack Oppenheimer  
Director of Tax Practice  
Geller, Ragans, James, Oppenheimer  
and Creel  
111 N Orange Avenue, Suite 1100  
Orlando, FL 32801  
Phone: (407) 425-4636  
Fax: (407) 648-1938  
E-mail: [joppy@junc.com](mailto:joppy@junc.com)

Anita Oswald  
Small Business Liaison  
National Renewable Energy Laboratory  
1617 Cole Blvd.  
Golden, CO 80401  
Phone: (303) 384-7325  
Fax: (303) 384-7352  
E-mail: [anita-oswald@nrel.gov](mailto:anita-oswald@nrel.gov)

Carmen A. Pacheco  
Principal  
Pacheco and Lugo, P.L.L.C.  
67 Wall Street, 25th Floor  
New York, NY 10005  
Phone: (212) 344-4900  
Fax: (212) 344-5252

Matthew Page  
Small Business Legislative Council  
1156 15th Street, NW, Suite 510  
Washington, DC 20005  
Phone: (202) 639-8500

Scott Palladino  
Senior Policy Analyst  
National Governor's Association  
444 North Capitol Street, NW #267  
Washington, DC 20001  
Phone: (202) 624-5392  
Fax: (202) 624-5313  
E-mail: [spalladino@nga.org](mailto:spalladino@nga.org)

Hazel Kroesser Palmer, Ed.D  
State Director  
West Virginia Small Business  
Development Center  
950 Kanewha Blvd., Suite 200  
Charleston, WV 25301  
Phone: (888) 982-7232  
Fax: (304) 558-0127  
E-mail: [hpalmer@wvsbdc.org](mailto:hpalmer@wvsbdc.org)

Honorable Lou Papan  
State Assemblyman  
State of California  
660 El Camino Real, Suite 214  
Millbrae, CA 94030  
Phone: (650) 866-3940  
Fax: (650) 866-3948  
E-mail: [lou.papan@assembly.ca.gov](mailto:lou.papan@assembly.ca.gov)

Jeanette D. Paschal  
Vice President  
National Association. of Small Business  
Investment Companies  
666 11th Street, NW, Suite 750  
Washington, DC 20001  
Phone: (202) 628-5055  
Fax: (202) 628-5080  
E-mail: [jpaschal@nasbic.org](mailto:jpaschal@nasbic.org)

Bob Pate  
Tribal Council  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Joyce Pearson  
Program Manager  
Clark Atlanta University  
James P. Brawley Drive at Fair Street  
Atlanta, GA 30314  
Phone: (404) 880-6090  
Fax: (404) 880-6303  
E-mail: [Joycepp@aol.com](mailto:Joycepp@aol.com)

Barbara Peek  
Executive Director  
North Philadelphia Business Chamber  
of Commerce  
800 West Montgomery Avenue  
Philadelphia, PA 19121  
Phone: (215) 684-6868

A. Marc Pellegrino  
Deputy Commissioner  
Empire State Development  
1 Commerce Plaza  
Albany, NY 12245  
Phone: (518) 473-8345  
Fax: (518) 473-9374

Joseph Pena  
President  
The Paz Group  
220 W. Jefferson Blvd.  
Dallas, TX 75208-0448  
Phone: (214) 942-5029  
Fax: (214) 942-5071

Damon Penn  
Director of Business  
Development Corp. of Columbia  
Heights  
3419 14th Street, NW  
Washington, DC 20010  
Phone: (202) 483-4986  
Fax: (202) 483-4982

Grady Pennington  
State Director  
Oklahoma Small Business Development  
Center  
Station A, Box 2584  
Durant, OK 74701  
Phone: (580) 924-0277  
Fax: (580) 920-7471  
E-mail: [gpennington@sosu.edu](mailto:gpennington@sosu.edu)

Carolyn Perry  
Director  
Microenterprise Loan Program  
4021 Carya Drive  
Raleigh, NC 27610  
Phone: (919) 250-4314  
Fax: (919) 250-4325

Lee Petillon  
The California Capital Formation and  
Business Investment Committee  
c/o L.F. Global Investment, LLC  
12230 Cel Camino Real  
Suite 220  
San Diego, CA 92130  
Phone: (619) 509-8817

William (Bill) Pfaff  
Center Director  
Delaware Small Business Development  
Center  
P.O. Box 610  
Georgetown, DE 19947  
Phone: (302) 856-1555  
Fax: (302) 856-5779  
E-mail: [wpfaff@udel.edu](mailto:wpfaff@udel.edu)

Till Phillips  
Regional Advocate  
U.S. Small Business Administration  
4300 Amon Carter Blvd.  
Suite 108  
Ft. Worth, TX 76155  
Phone: (817) 885-6582  
Fax: (817) 885-6590

Joshua Pollak  
Small Business Advocate  
Delaware State Chamber of Commerce  
P.O. Box 671  
Wilmington, DE 19899  
Phone: (302) 576-6578  
Fax: (302) 654-0691  
E-mail: [jpollak@inet.net](mailto:jpollak@inet.net)

Helena Potter  
Assistant Manager  
Embassy of Australia  
Office of Industry, Science and Tourism  
1601 Massachusetts Avenue  
Washington, DC 20036  
Phone: (202) 797-3289  
Fax: (202) 797-3254  
E-mail: [helena.potter@austemb.org](mailto:helena.potter@austemb.org)

James Powell  
President  
Powell Manufacturing Industries, Inc.  
258 35th Street, NE  
Washington, DC 20019  
Phone: (202) 398-5669  
Fax: (202) 398-6677  
E-mail: [JLPowell@aol.com](mailto:JLPowell@aol.com)

Jennifer R. Powell  
Communications Manager  
Delaware Economic Development  
Office  
Carvel State Office Building  
820 North French Street  
Wilmington, DE 19801-3509  
Phone: (302) 577-8477  
Fax: (302) 577-8499

Dr. Courtney Price  
President  
Premier FastTrac Program of Colorado  
7555 East Hampden  
Suite 501  
Denver, CO 80231  
Phone: (303) 338-1740  
Fax: (303) 338-5736

Judy Putnam  
Program Coordinator  
Washington State Community, Trade,  
and Economic Development  
2001 Sixth Avenue, Suite 2600  
Seattle, WA 98121  
Phone: (206) 956-3164  
Fax: (206) 956-3160  
E-mail: [JudyP@cted.wa.gov](mailto:JudyP@cted.wa.gov)

Gregory E. Pyle  
Chief  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Edith Quick  
Principal  
Quick Tax and Accounting Service  
2536 Via-Miralesta  
St. Louis, MO 63125  
Phone: (314) 638-2937  
Fax: (314) 631-6722  
E-mail: [Qtasesq@aol.com](mailto:Qtasesq@aol.com)

Roy Quick  
Principal  
Quick Tax and Accounting Service  
2536 Via-Miralesta  
St. Louis, MO 63125  
Phone: (314) 638-2937  
Fax: (314) 631-6722  
E-mail: [Qtasesq@aol.com](mailto:Qtasesq@aol.com)

Kuratibisha Xali Rashid  
President  
Rashid's Enterprises Unlimited, Inc.  
266 NW 26 Street  
Miami, FL 33127  
Phone: (305) 534-9000  
Fax: (305) 576-8800

DeVera Y. Redmond  
Small Business Liaison Officer  
Dames and Moore  
7101 Wisconsin Avenue #1  
Bethesda, MD 20814  
Phone: (301) 652-2215

Rosemary Reed  
President  
Double R Productions  
900 2nd Street, NE, Suite 309  
Washington, DC 20002  
Phone: (202) 842-2450  
Fax: (202) 842-0019  
E-mail: [REEDRR@aol.com](mailto:REEDRR@aol.com)

Martin Regalia  
Vice President and Senior Economist  
U.S. Chamber of Commerce  
1615 H Street, NW  
Washington, DC

Trinity A. Reid  
District Scheduler  
Congressman Norm Dicks  
1717 Pacific Avenue, Suite 2244  
Tacoma, WA 98407  
Phone: (253) 593-6536  
Fax: (253) 593-6551  
E-mail: [Trinity.Reid@mail.house.gov](mailto:Trinity.Reid@mail.house.gov)

Bill Renner  
Director, Single Family Finance  
National Association of Home Builders  
1201 15th Street, NW  
Washington, DC 20005-2800  
Phone: (202) 822-0597  
Fax: (202) 822-0333  
E-mail: [Wrenner@nahs.com](mailto:Wrenner@nahs.com)

S. M. Reznik  
President  
Documation, Inc.  
1301 Cornell Parkway  
Oklahoma City, OK 73108-1893  
Phone: (405) 947-0400  
Fax: (405) 942-7731  
E-mail: [Shell03@aol.com](mailto:Shell03@aol.com)

Penn J. Ritter  
Executive Vice President  
Business Lenders, LLC  
15 Lewis Street  
Hartford, CT 06103  
Phone: (860) 244-9202  
Fax: (860) 527-0884  
E-mail: [pitter@businesslenders.com](mailto:pitter@businesslenders.com)

John Robinson  
DC Delegate to WHCSB  
Black Diamond Enterprises, Ltd.  
610 Coal Street  
Easton, PA 18042  
Phone: (610) 559-7370  
Fax: (610) 559-8853

Matt Robison  
State Chamber of Oklahoma  
330 NE 10th Street  
Oklahoma City, OK 73104-3200  
Phone: (405) 235-3669  
Fax: (405) 235-3670  
E-mail: [mrobison@okstatechamber.com](mailto:mrobison@okstatechamber.com)

Kimberly Rodgers  
Project Manager  
Crockett and Associates, Inc.  
3030 N. Central Avenue, Suite 1202  
Phoenix, AZ 85012  
Phone: (602) 234-1551  
Fax: (602) 234-1642

Betty Rose  
Manager, Small Business Excellence  
Lancaster Chamber of Commerce and Industry  
P.O. Box 1558  
100 S. Queen Street  
Lancaster, PA 17608-1558  
Phone: (717) 397-1836  
Fax: (717) 293-3159  
E-mail: [brose@lcci.com](mailto:brose@lcci.com)

Robert C. Rose  
Associate Ombudsman  
Environmental Protection Agency  
401 M Street, SW  
Washington, DC 20460  
Phone: (202) 260-1133  
Fax: (202) 401-2302  
E-mail: [Rose.Robert@epa.gov](mailto:Rose.Robert@epa.gov)

Vincent Ruffolo  
1715 Taylor Avenue  
Racine, WI 53403

William P. Russell  
Economic Development Consultant  
University of Georgia Small Business Center  
230 South Jackson Street, Suite 333  
Albany, GA 31701-2885  
Phone: (912) 430-4303  
Fax: (912) 430-3933  
E-mail: [russellb@sbdc.uga.edu](mailto:russellb@sbdc.uga.edu)

Lee A. Samowitz  
Attorney at Law  
851 Clinton Avenue  
Bridgeport, CT 06604  
Phone: (203) 335-4540  
Fax: (203) 330-8427

John Sandefur  
State Director  
Alabama's Small Business Development Consortium  
1717 11th Avenue South  
Suite 419  
Birmingham, AL 35294-4410  
Phone: (205) 934-7260  
Fax: (205) 934-7645

Michael Sanders  
President and CEO  
Independence Marketing Corp.  
P.O. Box 1588  
Prescott, AZ 86302  
Phone: (520) 636-1079  
Fax: (520) 636-5190  
E-mail: [Aceone@goodnet.com](mailto:Aceone@goodnet.com)

Arthur E. Saulsberry  
Deputy for Small Business  
U.S. Army Corps of Engineers  
700 Federal Building  
601 E. 12th Street  
Kansas City, MO 64106-2896  
Phone: (816) 983-3927  
Fax: (816) 426-2279  
E-mail: [arthur.e.saulsberry@usace.army.mil](mailto:arthur.e.saulsberry@usace.army.mil)

Joan B. Scheel  
Assistant State Director  
Utah Small Business Development Center  
1623 South State Street  
Salt Lake City, UT 84115  
Phone: (801) 957-3480  
Fax: (801) 957-3489  
E-mail: [scheeljo@slcc.edu](mailto:scheeljo@slcc.edu)

William K. Scheirer  
Techonomics  
2328 19th Street, NW  
Washington, DC 20009-1404  
Phone: (202) 232-8827  
E-mail: [ritabill@erols.com](mailto:ritabill@erols.com)

Colleen A. Schwarz  
Director of Commercial Programs  
Colorado Housing and Finance Authority  
1981 Blake Street  
Denver, CO 80202  
Phone: (303) 297-7329  
Fax: (303) 297-2615  
E-mail: [colleens@colohfa.org](mailto:colleens@colohfa.org)

Walter C. Scott  
Rural Minority Business Development Center  
Mississippi Department of Economic and Community Development  
1200 Walter Sillers Building  
Jackson, MS 39205-0849  
Phone: (601) 359-3449

Maria Semidie-Otero  
President, Women's Venture Fund  
45 John Street  
Suite 1009  
New York, NY 10038  
Phone: (212) 732-7500  
Fax: (212) 732-2296

Honorable Jeanne Shaheen  
Governor  
State House  
Concord, NH 03301-4990  
Phone: (603) 271-2121  
Web site: <http://www.state.nh.us/governor>

Lewis Shattuck  
President  
Small Business Alliance for Fair Utility Deregulation  
16 Murray Hill Drive  
Montpelier, VT 05602  
Phone: (802) 229-0225  
E-mail: [blessyou@sover.net](mailto:blessyou@sover.net)

Mary-Jo Shaub  
Women's Business Advocate  
Dept. of Community and Economic Development  
354 Forum Building  
Harrisburg, PA 17120  
Phone: (717) 720-7421  
Fax: (717) 234-4560  
E-mail: [mj\\_floodshaub@dced.state.pa.us](mailto:mj_floodshaub@dced.state.pa.us)

John Sirmans  
Director of Economic Development  
Choctaw Nation of Oklahoma  
P.O. Drawer 1210  
Durant, OK 74702-1210  
Phone: (580) 924-8280  
Fax: (580) 924-1150  
E-mail: [tammie@choctawnation.com](mailto:tammie@choctawnation.com)

Diane S. Sisson  
National Director for Women's Business  
Ownership  
SCORE  
P.O. Box 2947  
Daphne, AL 36526  
Phone: (334) 625-0016  
Fax: (334) 626-9615  
E-mail: [dsisson@gulftel.com](mailto:dsisson@gulftel.com)

Becky Smalley  
Delaware Small Business Resource  
Partnership  
Division of Revenue  
Carvel State Office Building  
820 N. French Street  
Wilmington, DE 19801-3509  
Phone: (302) 577-8667

Bennie Smith, Jr.  
President  
Beneco Enterprises, Inc.  
76 East 6790 South  
Midvale, UT 84047  
Phone: (801) 565-1122  
Fax: (801) 565-1761

Edward R. Smith, Jr.  
Special Assistant Executive  
Texas Legislative Council  
105 West 15th Street  
Austin, TX 78711-2128  
Phone: (512) 463-1909  
Fax: (512) 836-1100

Gary Smith  
Independent Business Association  
5011 E. Lake Sammamish Pkwy.  
Redmond, WA 98053

Greg Smith  
Director, Government Relations  
International Franchise Association  
1350 New York Ave., NW, Suite 900  
Washington, DC 20005  
Phone: (202) 662-0775  
Fax: (202) 628-0812  
E-mail: [greg@franchise.org](mailto:greg@franchise.org)

Tom Seth Smith  
Executive Director  
Rural Enterprises of Oklahoma, Inc.  
P.O. Box 1335  
Durant, OK 74702-1335  
Phone: (580) 924-5094  
Fax: (580) 920-2745

Joe Sobota  
Regional Advocate  
U.S. Small Business Administration  
900 Market Street, 5th Floor  
Philadelphia, PA 19107  
Phone: (215) 580-2805  
Fax: (215) 580-2800

Barbara Davis Solomon  
Attorney at Law  
Solomon and Robinson  
1775 Pennsylvania Ave., NW,  
Suite 400  
Washington, DC 20006  
Phone: (202) 467-0842  
Fax: (202) 467-0317

Gretchen Sorensen  
Regional Administrator  
U.S. Small Business Administration  
1200 Sixth Avenue, Suite 1805  
Seattle, WA 98101-1128  
Phone: (206) 553-0291  
Fax: (206) 553-4155  
E-mail: [gretchen.sorensen@sba.gov](mailto:gretchen.sorensen@sba.gov)

Renee C. Sprow  
Director  
Maryland SBDC Network  
7100 Baltimore Avenue, Suite 401  
College Park, MD 20740  
Phone: (301) 403-8300  
Fax: (301) 403-8303  
E-mail: [rsprow@rhsmith.umd.edu](mailto:rsprow@rhsmith.umd.edu)

Joan I. Stewart  
Vice President  
Small Business High Technology  
Institute  
346 West Georgia Avenue  
Phoenix, AZ 85013  
Phone: (602) 277-6603  
Fax: (602) 279-7175

Milton D. Stewart  
President  
Small Business High Technology  
Institute  
346 West Georgia Avenue  
Phoenix, AZ 85013  
Phone: (602) 277-6603  
Fax: (602) 279-7175

James L. Stroud, Jr.  
Board Member  
Northside Economic Development  
Council  
1830 Glenwood Avenue North  
Minneapolis, MN 55405-1342  
Phone: (612) 381-9992  
Fax: (612) 381-9998  
E-mail: [Stroud@freenet.msp.mn.us](mailto:Stroud@freenet.msp.mn.us)

Richard Sylvester  
Small Business Specialist  
California Trade and Commerce  
Agency  
Office of Small Business  
801 K Street, #1700  
Sacramento, CA 95814  
Phone: (916) 322-2749  
Fax: (916) 322-5084  
E-mail: [rsylvester@commerce.ca.gov](mailto:rsylvester@commerce.ca.gov)

Bette Tatum  
President  
Tatum Enterprises  
1588 Piikea Street  
Honolulu, HI 96818  
Phone: (808) 422-7002  
Fax: (808) 422-2163

Charlotte Taylor  
Director for Enterprise  
Creative Associates International  
5301 Wisconsin Avenue, NW, Suite 700  
Washington, DC 20015  
Phone: (202) 966-5804  
Fax: (202) 363-4771

Teresa D. Taylor  
Specialist, Business and Technology  
Development  
Tennessee Valley Authority  
400 West Summit Hill Drive  
Knoxville, TN 37902  
Phone: (423) 632-3135  
Fax: (423) 632-8085

Lois Tett  
Editor/Publisher  
The Voice of Small Business — DC  
Metro Area  
71 P Street, NW, Suite A  
Washington, DC 20001-1133  
Phone: (202) 332-3656  
Fax: (202) 332-7376

Bennie L. Thayer  
President  
National Association for the Self-  
Employed  
1023 15th Street, NW, Suite 1200  
Washington, DC 20005  
Phone: (202) 466-2100  
Fax: (202) 466-2123

Ron Thomas  
Chairman  
Foundation for Entrepreneurship, Inc.  
60 East 42nd Street, Suite 1146  
New York, NY 10165  
Phone: (212) 689-5214

Cindi Thomason  
Advisor  
Buffalo State College SBDC  
1300 Elmwood Avenue, BA 117  
Buffalo, NY 14222-1095  
Phone: (716) 878-4030  
Fax: (716) 878-4067

Vernon J. Thompson  
Assistant Secretary  
Department of Business and Economic  
Development  
217 East Redwood Street, 10th Floor  
Baltimore, MD 21202  
Phone: (410) 767-0082

Betty Jo Toccoli  
President  
California Small Business Association  
6101 W Centinela Avenue, #342  
Culver City, CA 90230  
Phone: (310) 642-0836  
Fax: (310) 642-0849  
E-mail: [bjtcsba@pacbell.net](mailto:bjtcsba@pacbell.net)

Emilio Torres  
President Elect  
United Retailers Assn. of Puerto Rico  
P.O. Box 190127  
San Juan, PR 00919-0127  
Phone: (787) 759-8405  
Fax: (787) 763-9494  
E-mail: [cud@retailerspr-cud.org](mailto:cud@retailerspr-cud.org)

Joseph Torsani  
Program Director  
Consolidated Safety Services, Inc.  
4031 University Drive, Suite 400  
Fairfax, VA 22030  
Phone: (703) 691-4612  
Fax: (703) 691-4615  
E-mail: [css@erols.com](mailto:css@erols.com)

James W. Turner  
James W. Turner and Co.  
Key Bank Tower, Suite 1450  
50 South Main Street  
Salt Lake City, UT 84109  
Phone: (801) 532-1099  
Fax: (801) 532-3099

Joy Turner  
President  
Jeffers Business Services  
P.O. Box 8606  
44 Stelton Road  
Piscataway, NJ 08855-8006  
Phone: (732) 968-6114  
Fax: (732) 968-6114  
E-mail: [jturner36@aol.com](mailto:jturner36@aol.com)

Todd M. Turner  
Legislative Attorney  
New York City Council  
75 Park Place, 5th Floor  
New York, NY 10007  
Phone: (212) 788-9073  
Fax: (212) 788-9112  
E-mail: [infturne@council.nyc.ny.us](mailto:infturne@council.nyc.ny.us)

Guy Ullman  
President  
Science and Technology Business  
7900 Sycamore Drive  
Falls Church, VA 22042  
Phone: (703) 876-9281  
Fax: (703) 876-9281  
E-mail: [guystb@aol.com](mailto:guystb@aol.com)

Cheryl Valdez  
C-17 Program Manager  
Honeywell Defense Avionics Systems  
Honeywell Inc.  
9201 San Mateo Blvd., NE  
Albuquerque, NM 87113-2227  
Phone: (505) 828-5181  
Fax: (505) 828-5181  
E-mail: [cheryla.valdez@das.honeywell.com](mailto:cheryla.valdez@das.honeywell.com)

Richard Valdez  
Attorney at Law  
2917 Carlisle N.E., Suite 109  
Albuquerque, NM 87110  
Phone: (505) 872-9553  
Fax: (505) 872-9556  
E-mail: [rvaldez@ibm.net](mailto:rvaldez@ibm.net)

Devron A. Veasley  
Director  
Auburn University SBDC  
108 College of Business  
Auburn, AL 36849  
Phone: (334) 844-4220  
Fax: (334) 844-4268  
E-mail: [Veasley@Business.auburn.edu](mailto:Veasley@Business.auburn.edu)

Andre Villagas  
Director  
Georgia Department of Agriculture  
340 Agriculture Building  
Atlanta, GA 30334  
Phone: (404) 656-3740

Robert H. Votaw  
Professor  
Amber University  
7302 Gillon Drive  
Rowlett, TX 75088  
Phone: (972) 475-0784  
Fax: (972) 475-9496  
E-mail: [rvotawo784@aol.com](mailto:rvotawo784@aol.com)

Gerri Walker  
North Philadelphia Business Chamber  
of Commerce  
800 West Montgomery Avenue  
Philadelphia, PA 19121  
Phone: (215) 684-6868

Sam Waltz  
President  
Sam Waltz and Associates  
3920 Kennett Pike  
Greenville Station  
Wilmington, DE 19807-0437  
Phone: (302) 777-4774  
Fax: (302) 777-4775

S. Terry Wells  
Director, Business Development  
FASTRAC  
7555 E. Hampden Avenue  
Denver, CO 80231  
Phone: (303) 283-4798  
Fax: (303) 338-5736  
E-mail: [stweeks@fasttrac.org](mailto:stweeks@fasttrac.org)

Patricia H. Wesson  
Business Development Coordinator  
Women in Business Development  
Center  
555 Beale Street  
Memphis, TN 38103-3297  
Phone: (901) 526-9300  
Fax: (901) 525-2357

Hughrine West  
State of Maryland's Partnership for  
Workforce Quality  
Division of Regional Development  
Department of Business and Economic  
Development  
217 E. Redwood Street  
10th Floor  
Baltimore, MD 21202  
Phone: (410) 767-0093  
Fax: (410) 333-1836

Durie White  
Operations Director  
Office of Small and Disadvantaged  
Business Utilization  
U.S. Department of State  
SA-6, Room 633  
Washington, DC 20522  
Phone: (703) 875-6824  
Fax: (703) 875-6825  
E-mail: [durie.white@mindspring.com](mailto:durie.white@mindspring.com)

Mike Williams  
Deputy Director  
Louisiana Economic Development  
Corporation  
339 Florida Street, Suite 402  
Baton Rouge, LA 70808  
Phone: (225) 342-5675  
Fax: (225) 342-0142  
E-mail: [mwilliam@mail.lded.state.la.us](mailto:mwilliam@mail.lded.state.la.us)

Ruth Lopez Williams  
CEO  
Beverly Oncology and Imaging  
Americade Home Health Agency  
9040 Telstar Avenue, #128  
El Monte, CA 91731  
E-mail: [Ruth@beverlyoncology.com](mailto:Ruth@beverlyoncology.com)

Kim Wilson  
Legislative Analyst  
Kentucky Legislative Research  
Commission  
700 Capitol Avenue, Room 405C  
Frankfort, KY 40601  
Phone: (502) 564-8100  
Fax: (502) 223-5094  
E-mail: [kwilson@mail.ice.state.ky.us](mailto:kwilson@mail.ice.state.ky.us)

Dorothy Wing  
Director  
Strategy 2000  
711 Houston Street  
Fort Worth, TX 76102  
Phone: (817) 212-2665  
Fax: (817) 212-2668  
E-mail: [dcw@ci.fort-worth.tx.us](mailto:dcw@ci.fort-worth.tx.us)

Ileana Winterhalter  
External Affairs Director  
Pacific Bell External Affairs  
140 New Montgomery Street,  
21st Floor  
San Francisco, CA 94105  
Phone: (415) 836-1471  
Fax: (415) 543-0934  
E-mail: [ileana.winterhalter@opactel.com](mailto:ileana.winterhalter@opactel.com)

Lisa Winton  
AICPA  
1455 Pennsylvania Avenue, NW  
Washington, DC 20004

Dawn Wivell  
Director  
Office of International Commerce  
17 New Hampshire Avenue  
Portsmouth, NH 03801-2838  
Phone: (603) 334-6074

Gary M. Woodbury  
President and CEO  
Small Business Association of Michigan  
222 N. Washington Square, Suite 100  
Lansing, MI 48933  
Phone: (517) 482-8788  
Fax: (517) 482-4205  
E-mail: [gmw@sbam.org](mailto:gmw@sbam.org)

Robert Woods  
Executive Director  
Northside Economic Development  
Council  
1830 Glenwood Avenue North  
Minneapolis, MN 55405-1342  
Phone: (612) 381-9992  
Fax: (612) 381-9998

Steve Woods  
National Federation of Independent  
Business  
600 Maryland Avenue, SW, Suite 700  
Washington, DC 20024  
Phone: (202) 544-9000

Cecile Yepes  
Assistant to the Minister, Financial  
Counselor  
Embassy of France  
4101 Reservoir Road, NW  
Washington, DC 20007  
Phone: (202) 944-6396  
Fax: (202) 944-6392  
E-mail: [cyepes@amb-wash.fr](mailto:cyepes@amb-wash.fr)

John P. Young  
Chapter Chair  
SCORE  
Montoya Federal Building  
Room 307  
Santa Fe, NM 87501  
Phone: (505) 988-6302  
Fax: (505) 988-6300  
E-mail: [score@rt66.com](mailto:score@rt66.com)

Nancy M. Young  
Florida Atlantic University  
777 Glades Road  
Boca Raton, FL 33431  
Phone: (561) 362-5633  
Fax: (561) 362-5623  
E-mail: [young@fau.edu](mailto:young@fau.edu)

David Zesiger  
Executive Director  
The Independent Telephone and  
Telecommunications Alliance  
1300 Connecticut Avenue, NW,  
Suite 600  
Washington, DC 20036  
Phone: (202) 775-8116  
Fax: (202) 223-0358

# Acknowledgments

## Thanks to our Vision 2000 conference sponsors:

American Institute of Certified Public Accountants

Association of Small Business Development Centers

National Association for the Self-Employed

National Business Association

National Small Business United

National Federation of Independent Business

National Association of Women Business Owners

Small Business Legislative Council

U.S. Chamber of Commerce

U.S. Small Business Administration, Office of Advocacy

Appreciation is extended to SBA Office of Advocacy staff who helped make the Vision 2000 conference a success.

## Regional Advocates

Region I  
(617) 565-8415

Michael Carbone  
Region II  
(212) 264-7750

Joseph Sobota  
Region III  
(215) 580-2805

Paulette N. Lewis  
Region IV  
(404) 347-3081

Marcus Gray  
Region V  
(312) 353-6070

Jim Johnson  
Region VI  
(817) 885-6579

Till Phillips  
Region VI  
(817) 885-6582

Brad Douglas  
Region VII  
(816) 374-6380

Joan Coplan  
Region VIII  
(303) 844-0503

Region IX  
(415) 744-2301

Andrew Munro  
Region X  
(206) 553-5231

## Vision 2000 Central Office Conference Team

David Voight  
Jody Wharton  
Barbara George

## Office of the Chief Counsel

Jere W. Glover,  
Chief Counsel for Advocacy  
Mary K. Ryan  
Terry E. Bibbens  
David Voight  
Luciette M. Wren

## Office of Interagency Affairs

Jeanne K. Bishel  
Kevin L. Bromberg  
Major Clark  
Gregory J. Dean  
Damon Dozier  
Angela T. Hamilton  
Nancy J. Ing  
Mark L. Keam  
Sal Lauricella  
Shawne M. McGibbon  
Brendan M. McKeon  
Eric Menge  
Claudia Rayford

Russ Orban  
Jennifer Smith

## Office of Economic Research

Robert Berney  
Marlene E. Delaney  
Brian Headd  
Harriett Lyles-Speight  
Charles F. Ou  
Bruce D. Phillips  
Alicia Robb  
David Schnare  
Kenneth D. Simonson  
Victoria Williams

## Office of Public Liaison

Anita Drummond  
Morgan Farmer  
Barbara George  
John Johnson  
Leah Marcus  
Rina Martinez  
Darlene Moye-Mahmoud  
Kathryn J. Tobias  
John T. Ward  
Jody Wharton

Special thanks to Advocacy intern Leah Marcus for her efforts in assembling this publication.