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U.S. Small Business Administration



Championing America's Entrepreneurs

APPENDIX 11D

**SMALL
BUSINESS
WEEK '97**
A WEEK OF
POSITIVITY

Small Business Winners *for 1996*

**SMALL
BUSINESS
WEEK '96**
**SMALL
BUSINESS
WEEK '96**



Message from the President

Warm greetings to everyone gathered in our nation's capital for Small Business Week, 1996. I am delighted to welcome so many entrepreneurs who are pursuing the American Dream through small business ownership.

With your energy and confidence in America's free enterprise system, small business owners serve as the solid foundation upon which our nation builds its economic strength. My Administration will continue to work closely with the small business community to develop programs that will help to create jobs, increase incomes, and encourage entrepreneurship.

We can be proud that small businesses are enjoying another year of sustained growth and that new business formations reached another record level in 1995. About 800,000 new businesses were incorporated -- a five percent jump from last year -- while both business failures and bankruptcies declined. Industries dominated by small businesses contributed 75 percent of the 1.66 million new jobs created in 1995. In addition, small firms currently employ 54 percent of the private work force, contribute 52 percent of all sales, and are responsible for a full 50 percent of private sector products.

This week provides an excellent opportunity for Americans across the country to recognize the ongoing contributions of small business owners like you who add so much to our national life. Through your hard work and initiative, you exemplify the American spirit of ingenuity and determination, and your efforts are helping to create a brighter future for us all.

Best wishes for a productive and enjoyable week.

Bill Clinton



Message from the Administrator

Even a brief glance at the accomplishments of our fellow participants in Small Business Week 1996 leads to an inescapable conclusion: the free enterprise system is flourishing in our country, and small businesses continue to be a principal engine of our economy. You are the entrepreneurs who keep the economic engine performing at such a high level.

Of the more than 22 million non-farm businesses in the United States, approximately 99 percent are small firms; from 1990 to 1994, virtually all net new jobs were generated by small businesses. These last few years have been a remarkably healthy time for small business formation and growth, helping the U.S. economy to create about 8.4 million jobs since the start of the Clinton Administration.

President Clinton knows the importance of small business and set for the SBA five goals. First, expand access to capital. Second, reform Government regulations that are unduly burdensome to small companies. Third, reinvent the SBA so that it does more with less. Fourth, let the SBA be his "eyes and ears" in the small business community. Finally, enhance small business education and counselling. In response, this Administration is employing a range of public-private partnerships to expand SBA's programs, reduce our costs, and demonstrate to you that "this is not your father's SBA."

All of our work, including this week's celebration, seeks to champion America's entrepreneurs. That is why the President and I, and all of our SBA colleagues, are delighted you are here.

Congratulations!

Sincerely,

A handwritten signature in black ink, which appears to read "Philip Lader". The signature is written in a cursive style.

Philip Lader
Administrator

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Small Business Week 1996

Each year since 1963, the President of the United States has designated a week as national Small Business Week in recognition of the small business community's contributions to the American economy and society.

The 1996 Small Business Week celebration is taking place June 2-8, 1996. The U.S. Small Business Administration, in partnership with public and private sector small business supporters, sponsors special activities honoring the nation's entrepreneurs at the local, state and national levels.

Presentation of several prestigious awards highlights Small Business Week activities. At the district, state, and national levels, these awards spotlight the outstanding contributions of small business persons, advocates, exporters, young entrepreneurs and those who have developed their small businesses into large ones. At the regional and national levels, awards also highlight the contributions of outstanding small business federal government prime contractors and subcontractors.

Small business winners from all 50 states, the District of Columbia and Puerto Rico as well as national winners in the advocate and special award categories are invited to Washington, D.C., during Small Business Week for a series of special events in their honor. A national Small Business Person of the Year will be selected from among the state award winners and recognized during the celebration in the nation's capital.



Robert Ross, Jr., President
XANTE Corporation
4621 Spring Hill Avenue
Mobile, Alabama 36608
334/342-4840

Robert Ross had an idea that would eliminate the costliest headache known to graphic artists and desktop publishers: obsolescence.

As the lead engineer for a printer manufacturer in Mobile, Robert's research found that creating an upgrade for Apple LaserWriters would mean faster printing capabilities without the user having to spend thousands of dollars for a new printer.

His boss rejected the idea. In 1989 Robert left the firm, named his new company Perdido Systems, Inc., and hired three engineers. Together they manufactured the XANTE Accel-a-Writer upgrade controller for Apple Laser Writer printers. In 1990, the company became the XANTE Corp.

Owners of the first XANTE upgrade controller, which incorporates 600 by 600 dots per minute, were able to enjoy all the benefits of a new printer – higher resolution and increased capabilities – while still using the old one.

Since 1991, when XANTE shipped its first product, the company aggressively stayed ahead of the laser printer manufacturers' pack by introducing innovative products that reflected Robert's broad vision. In 1992, the company introduced the Accel-a-Writer 8000 laser printer. In

addition to the higher resolutions, the new printers were also capable of producing oversized formats, so that more graphics work could be done in-house.

Meanwhile, the company grew rapidly. In 1994, Robert was able to expand his operations with a \$350,000 SBA-backed loan. Later that year, *World Trade* magazine ranked the Mobile company the 11th fastest-growing high-tech company in the nation. XANTE, the only Alabama company on the list, was able to double its sales of \$8 million in 1992 to \$16 million in 1993. Last year, editors from *MacUser*, the leading magazine for buyers of Macintosh computers and products, selected XANTE's Accel-a-Writer 8200 as the best new Monochrome Printer. At the time, XANTE's product was the only laser printer to offer resolutions up to 1200 by 1200 dots per minute, as well as the ability to print on large format pages.

XANTE's achievement in earning the prestigious award was enhanced by the fact that it bested the industry giants – Hewlett-Packard and Apple Computer.

XANTE now has more than 100 employees, and has opened sales offices in Los Angeles, San Francisco, Chicago, Atlanta, Dallas, and a European office in Amsterdam, Holland. Last year, the company forayed into the Far East market with an introduction of the Accel-A-Writer 8200J, a Japanese version of the printer lauded by *MacUser* magazine.

Robert feels that paying attention to engineering is one reason a small company in Mobile, Alabama is challenging industry giants like Hewlett-Packard in domestic and international markets.

"There's no one in between me and the lowest level engineer," Robert told the *Mobile Register*. "I want to keep them focused and keep the product as fresh as it can be." □



Martha ("Marti") M. Steury
President/CEO
The Great Alaskan Bowl
Company, Inc.
4630 Old Airport Way
Fairbanks, Alaska 99709
907/474-9663

In a land purchased from Russia in 1867 and once known as Seward's Folly, Marti M. Steury, President and CEO of The Great Alaskan Bowl Company, Inc. is dishing up a birch bowl full of success with her manufacturing plant. Alaska might be better known for its gold rush days, polar bears, moose hunting and salmon fishing, but for Marti it has become the home of her profitable new bowl-making business.

In many ways Alaska has not changed. Rugged and beautiful, it offers challenge and opportunity to those with ingenuity and stick-to-itiveness. That's what Marti wanted. Shortly after completing high school at Ferris High in Spokane, Washington, Marti enlisted in the U.S. Army then went on to graduate from Dataline Computer School in Sausalito, California.

That's when Marti broke with tradition and struck out for Alaska where she has worked at everything from clerk typist to marketing

manager for Alaska Video Productions. In between she was race director and business manager for the 1,000-mile Yukon Quest International Sled Dog Race from Fairbanks, Alaska to Whitehorse, Yukon Territory, Canada. Marti has also been owner of a part-time administrative services company and partner in an image consulting firm.

These experiences seemed to stimulate and inspire Marti in a world where traditionally men were "the boss." She paid little attention to the skepticism that surrounded her. Marti became fond of saying "if you have lemons . . . make lemonade."

That's when Marti sought business counselling at the Fairbanks Small Business Development Center funded by the U.S. Small Business Administration. Here she was able to sharpen her business skills and fine tune her business plan that launched The Great Alaskan Bowl Company.

The first bowl was produced in 1991. But not everyone was bowled over. Lenders were not easily convinced. Business people said it had been tried before. The challenge only made Marti more determined.

Today Marti's birch bowl manufacturing plant employs 18 people, turns out over 100 bowls each day and has back orders on a waiting list. Marti says she's sold everything she's produced - literally.

By that Marti means nothing is wasted. The Great Alaskan Bowl Company is not merely ecologically friendly, it is ecologically frugal right down to the sawdust. Not one part of the wood is wasted. Bowls are carved out of logs cut in half. The hollowed-out logs are used all over Fairbanks as unique and popular planters. Wood shavings are used for decoration and shipping. Sawdust is used for pin-cushion dolls.

What's more, Marti has turned all of this manufacturing madness into a tourist attraction where more than 45,000 visitors passed through her showroom last year. It's a place where tourists can buy carved birch bowls, view the factory, snap photos and ask questions.

Marti's company was named the 1995 "Manufacturer of the Year" by Make it Alaska, Inc. and selected by the Alaska State Chamber of Commerce for the "Small Business of the Year Award."

At one time there were many birch bowl manufacturers in the United States. Today there are only two. One is in Vermont, the other in Alaska.

In the American tradition, hard work and determination have paid off. □



Mahasen Samaravijaya
President/CEO
Interface Data Systems, Inc.
3333 W. Flower Street
Phoenix, Arizona 85017-4802
602/484-0084

The fact that Mahasen Samaravijaya had never even seen a television before moving from his native Sri Lanka to the U.S. in 1973 - with \$100 in his pocket - didn't stop him from building Interface Data Systems, Inc. (IDS) into the fastest-growing membrane switch company in the country.

IDS, which Mahasen has built into a multimillion dollar high-tech company, specializes in computer membrane switches, elastomer keypads and custom keyboards. At the same time, IDS has built an

impressive clientele, which ranges from 3M, AT&T and Kodak to Baxter Healthcare, Johnson & Johnson, John Deere and Northern Telecom. IDS has export customers in Canada, Singapore and Germany.

A minority-owned company which became profitable in its eighth month, IDS has succeeded in a competitive marketplace by adhering to the strategy of producing and delivering quality products at competitive prices while establishing true partnerships with its customers, suppliers, employees, shareholders and representatives. This partnership philosophy has allowed IDS, under Mahasen's leadership, to develop an exceptionally strong customer base, a qualified supplier base, an experienced management team and a motivated work force.

Mahasen faced real obstacles as he began to build his company, starting in a recessionary economy against about 200 domestic membrane switch manufacturers. He met that challenge by defining a niche in the market for a high-quality, small to mid-sized volume, service-oriented custom membrane switch manufacturer.

Mahasen's company has seen dramatic changes since opening its doors in 1991, when IDS employed four people; today there are over 120 employees. During the same time period, IDS' sales have gone from \$805,000 to \$5.3 million in 1995 - a 550 percent increase, with 1996 sales expected to hit \$7 million and 1997 sales expected to double.

In 1995, Mahasen and his company were named Electrospace Minority Supplier of the Year as well as Arizona Innovator Company of the Year, one of Arizona's "AzTech 50 Fastest Growing High-Technology Companies" (IDS placed 12th), and an *INC.* magazine high-tech finalist for Arizona Entrepreneur of the Year. In addition, in 1994 Mahasen was SBA's Arizona Minority Small Business Person of the Year and was named the U.S. Department of Commerce's Phoenix Minority Manufacturing Company of the Year. □



William Bruce Johnson
President

White River Hardwoods/
Woodworks, Inc.
1197 Happy Hollow Road
Fayetteville, Arkansas 72701
501/442-6986

"We offer a concept, not just a product" - that's the motto of White River Hardwoods/Woodworks, Inc., a leading manufacturer of decorative hardwood mouldings, rail and stile doors, entry units and curved and radius moulding. Founded in 1979 by Bruce Johnson, at a time when Arkansas premium saw logs were being cut into railroad ties with little attention to grading-out the clear boards, the company's principal activity was selling hardwood lumber. The development of a full line of architectural mouldings and an independent line of embossed architectural mouldings would eventually propel the company into national and international marketplaces.

Bruce credits his success to his wife, Joan, who over the years has earned recognition for design, proportion and new applications for interior hardwood mouldings and millworks in general; and to his employees, who through quality performance and enthusiasm have given White River the reputation of superior customer service. The company is committed to supporting complete sell-through via two-step distribution by partnering with

distributors and dealers to create mutually profitable sales in concert with truly superior education, marketing programs and sales aids.

White River currently has 28 independent manufacturing representatives throughout the country and a national sales manager, in addition to a network of 32 stocking distributors and 314 dealers. The company's sales in 1995 approached \$5.5 million, up 72 percent overall since 1991.

Bruce acknowledges that SBA's support has been vital for his company. He received his first SBA loan in 1983 and a second one in 1992. The proceeds of these loans enabled him to expand warehouse space and purchase additional production equipment at the Fayetteville location and open a warehouse and showroom in Springfield, Missouri.

Some of White River's 1995 accomplishments include the production of: a 100-page, four-color product catalog, an embossed moulding training manual with programs and a product poster with total profile offering. The company also created and distributed its own two-floppy product and design-capable software, a first in the industry. They successfully pioneered a unique, entirely new product line of non-wood, medium density fibreboard embossed mouldings, a substantially lower-cost alternative to hardwood mouldings. This new line has opened up major dollar-volume opportunities for White River.

Bruce is an active board member for the University of Arkansas Division of Student Services and several other regional and national associations. His hobbies include golf, gardening, historical reading and various leadership programs. Both he and Joan like to travel and have attended business shows in Europe. □



George S. Gering
President/Founder
Claire G. Gering
Chief Operating Officer
George Industries
4116 Whiteside Street
Los Angeles, California 90063
213/264-6660



When the economic climate in sunny Southern California turned dark and inhospitable in the early 1990s, many businesses were forced to fold or leave the state.

While George Industries, a subcontractor to military and aerospace firms found themselves at the brink of failure, they were able to rebound and enjoy profits by devising a new business plan and modernizing with the help of government loans.

George Gering was a 19-year-old chemistry student at UCLA in 1951 when he devised a way to seal microscopic pores in metal parts. After sending his idea to a lab that was doing work for the Army and Navy, he was referred to Defense Department officials, who asked him to expand to anodizing – a process that protects metals against corrosion.

George borrowed \$1,500 from his mother, and a few months later began George Industries in East Los Angeles.

During the 1950s and beyond, George and his wife, Claire, who converted the company to automation and devised cost control measures, rode the swelling wave of the Southern California defense industry boom. George Industries cranked out anodized parts for missile launchers, bombs, and also subcontracted to the aerospace industry.

Wisely, George and Claire diversified, anodizing new products like eyeglass frames, hot water heater buttons, and backpack frames. They sought out customers, offering anodized finishes to beautify their products with colorful finishes, including patterns, logos and designs without requiring expensive production changes.

Still, neither planning nor forecasting would help Southern California businesses when a devastating recession fueled by defense downsizing hit the region in the '90s. Aerospace and defense contracts dried up, and home construction halted. George Industries, which was also anodizing brackets for wall shelves, shower door frames and bathroom cabinet closures, began to lose money.

George and Claire relied on savings to keep the business going, and had to lay off 40 employees.

In 1993, business consultant Jesus Arguelles helped George and Claire with a new business plan, while encouraging them to rethink their markets, reshape their finances and modernize. Jesus helped them secure a \$200,000 business loan from the County of Los Angeles. The Small Business Administration guaranteed a \$400,000 7(a) loan

extended by Valley Bank of Moreno Valley.

The company currently employs 320, up from 245 just a year ago. Revenues rose from \$12 million in 1994 to \$14 million in 1995. George Industries was also able to provide employment opportunities in East Los Angeles – a community that has the largest Hispanic population in the United States.

Back in the 1950s, George Industries anodized parts for bombs. Now, thanks to new equipment and technology developed by George and Claire, George Industries is putting a marble-like finish on products as diverse as golf club heads, Fender guitars, wheelchairs, and even Peugeot bicycles. □



Joseph M. Aragon
President/CEO
ProServe Corporation
730 Seventeenth Street
Suite 817
Denver, Colorado 80202-3518
303/571-0900

Joseph M. Aragon has never forgotten the 12 years he spent working with the federal government, including an appointment as CEO and director of the Bureau of Prisons' correctional food service training academy. Throughout his career, Joe applied the philosophy that hands-on attention to detail and results are the keys to a successful

food operation. Joe continues to implement this philosophy today as president and CEO of ProServe Corporation.

Started in 1984, ProServe Corporation has become a quality leader in franchised food operations, food management and janitorial services. With nearly 2,000 employees and sales expected to exceed \$45 million in 1996, the firm has quickly become one of the largest Hispanic-owned businesses in the nation.

ProServe Corporation landed major concession contracts at the new Denver International Airport (DIA). In a joint venture with Duty Free International, the firm is the largest retail operator at DIA with 12 locations.

The company's biggest business accomplishment is the recent acquisition of 42 Pizza Hut restaurants in Lincoln and Omaha, Neb. The restaurants are projected to have annual sales totalling more than \$25 million.

"ProServe is a dynamic, quality-oriented group that is a perfect match for the world-class Pizza Hut family. It was our commitment to quality service and going that extra mile that won us the opportunity to run these restaurants," said Joe. "This commitment to service is instilled in each of our employees and management staff."

As a current SBA 8(a) participant, the business is very successful in accessing the federal procurement market with contracts at the U.S. Air Force Academy, Cheyenne Mountain Air Station, Peterson Air Force Base, and Grand Forks Air Force Base.

ProServe faced its greatest challenge in 1994 with the loss of a major contract due to an Air Force Base closure. The closure resulted in yearly losses of approximately \$5 million – more than half the company's annual revenue – and nearly closed ProServe. But rather than blaming the base closing, Joe developed a new business strategy and identified new business opportunities which helped the company win contracts with the Denver International Airport and Pizza Hut.

ProServe is the winner of the prestigious Hemmery Award recog-

nizing the best food service program in the U.S. Air Force. The firm also won the SBA Region VIII Prime Contractor of the Year Award, and has been named an SBA Denver District Office Success Story.

Joe is a current presidential appointee to chair the Federal Prison Industries, Inc. board of directors. He also is an active member of the Metro Denver Chamber of Commerce, Denver Zoological Foundation, Hispanic Chamber of Commerce, and Cherry Creek Arts Festival. □



Samuel S. Bergami
President

Alinabal, Inc.
28 Woodmont Road
Milford, Connecticut 06460
203/877-3241

Samuel Bergami began his career in 1962 as a tool and die maker apprentice. While earning a Journeyman License, Sam worked as a manager at Alinabal, Inc., a manufacturer of rod end bearings, DOT matrix and thermal printers, laminated steel sheets, metal stampings and electromechanical products. Several years later, while still at Alinabal, Sam founded two companies, both of which – Milford Electrical Contractors and Saber Electrical Supply – are still in operation today, and growing.

In 1993 Sam participated in a leveraged buyout of Alinabal, Inc.

along with two other employees from the original company. Sam and his partners restructured the company, renaming it Alinabal Holdings Corporation, and created three subsidiaries, established to codify each manufacturing operation. Today, Alinabal Holdings and its subsidiaries is a broad-based manufacturing company providing components, parts and assemblies to the military, aerospace, recreational vehicle and agriculture equipment market. Alinabal's parts have been used on the U.S. Space Shuttle as well as U.S. and NATO fighter planes.

Today, with annual sales in excess of \$36 million and 325 employees, Alinabal Holdings is one of Milford's leading employers and responsible for expanding business employment in the Greater New Haven area. Sam's employee-oriented approach to management has prompted the University of New Haven, as part of its curriculum on Total Quality Management (TQM), to have students visit Alinabal as a successful TQM model.

Sam's positive impact on the community extends beyond his business skills. He is actively involved in the community, serving on the Board of Directors of the Milford Chamber of Commerce; vice chairman of the City of Milford's Board of Finance; and is a member of the Board of Directors of the University of New Haven. Despite his overwhelming success with Alinabal and his other business ventures, Sam is not content to simply lie back and enjoy the fruits of his labor. In his continuing quest to take Alinabal to new heights, Sam aspires to become the number one rod end bearings manufacturer in the country. The goal he has set for himself and his company is to make Alinabal a world class company providing state-of-the-art products for an ever-increasing and diversified market. □



William D. Budinger
President
Rodel, Inc.
451 Bellevue Road
Newark, Delaware 19713
302/366-0500

The small manufacturing firm that Bill Budinger founded in 1968 is now a global competitor. The solid growth of Rodel, Inc., a company which makes reinforced textiles for worldwide electronics industries, is based on the strength of a most important resource – the inventions of its founder.

In the 1970s, Rodel penetrated the semiconductor market with a product line designed to polish silicon wafers. Rodel's invention was seen as a time-saver in the mass production of micro-chips.

As Rodel continued to innovate and improve the polishing pads used by the electronics industry, Bill, who holds several dozen domestic and international patents, saw it was time to think and act globally. In 1983, a joint venture was established between Rodel and Nitta Industries of Nara, Japan. Rodel also merged with Geos Corporation, a company that produced the world's leading line of polishing pads. Today, many of Rodel's customers – Hitachi, Mitsubishi, Toshiba and Samsung, to name a few, are based in Asia. Rodel's huge export surplus is growing at over 40 percent annually. The company now has offices in Germany and South Korea.

From two employees in 1968, the company has grown to more than 500 employees, with earnings of more than \$17 million.

Small companies are at a disadvantage in global markets, said Bill, because the large multinational corporations "don't take kindly to newcomers." Innovation and the ability to move quickly, he added, is a weapon small manufacturers can employ.

To this end, Bill is an activist, fighting to protect the intellectual property of inventors. He has been involved in the congressional debate on patent law reform, and last year co-authored two "prior user rights" bills.

"Without good patent protection, the fruits of our innovation can be taken from us," said Bill. "We must have good patent protection, and it must be global."

Last year, Bill served as a delegate to the White House Conference on Small Business. He also participated in former Soviet Premier Mikhail Gorbachev's summit of 100 global business and political leaders.

Bill has become a community leader in Delaware. He founded Delaware Innovation Fund, a non-profit organization making loans and grants to beginning entrepreneurs. He is also working on the preservation of Thomas Alva Edison's "invention factory" in West Orange, New Jersey. □



Santos F. Garza, CEO
Counter Technology Inc.
4733 Bethesda Avenue, #200
Bethesda, Maryland 20814
301/907-0127
(District of Columbia winner)

Santos Garza learned what it took to beat the "big guys" when she was only six years old, entering public school in Naperville, Ill. She spoke no English, having spent her early years in the fields where her parents were migrant workers. She understood that those who come from behind must run faster, smarter and harder than those up front.

A few years later, in 1976, Santos applied those lessons to her first dream, following her older brother into police work. Santos graduated first in her class at the Illinois State Police Academy, and spent two years in communications and nine years on the beat as Aurora's first Hispanic female officer.

By 1987 Santos realized that her opportunities in police work were limited. She pooled all of her savings and severance pay and sold her small gun collection to buy a fledgling, cash-starved security business in Bethesda, Md. The company's only employee was a consultant she had helped with some debugging work, and their annual income was \$54,000.

Matching her instincts and street cop background with her new employee's technical expertise in security systems design, engineering and integration, Santos turned

Counter Technology Inc. (CTI) into a \$10 million-a-year company with nearly 400 employees in eight short years.

Her expansion plan was based on airport security, but she found that her company was too small to win contracts. Bringing family members on board and charging expenses to credit cards, the firm landed subcontractor work at O'Hare and Midway airports in Chicago. Still, Santos found that no one was willing to give a major airport security contract to a small company like CTI. Santos turned to the SBA's 8(a) program, which led CTI to protective services contracts with several federal agencies, and eventually, a more challenging role in security development at the U.S. Holocaust Museum. Meanwhile, CTI kept growing and earning a reputation for quality work.

Santos volunteered considerable manpower and resources to the committees, task forces and advisory groups from the Federal Aviation Administration, the Department of Transportation and aviation industry associations. The efforts have paid off by making CTI the home of the principal aviation industry security experts at a time when the industry's technology and regulatory environment were evolving.

Currently, the firm has security contracts for both Midway and O'Hare International, and at airports in New Orleans, St. Louis and Austin, Texas. It holds subcontracts at BWI Airport in Baltimore and Hartsfield Airport in Atlanta. The firm regularly wins contracts now in open competition with much larger firms. CTI's five divisions provide a diversified menu of security services to 13 federal agencies, 10 major U.S. airports, several major airlines and Fortune 500 companies, and the firm was listed in 1995 by *Hispanic Business* magazine as the second-fastest growing Hispanic-owned business and by *Inc.* magazine as the 37th fastest growing business in the United States.

Santos has put her business sense to good use not only for CTI, but for other small businesses as well. She has served as a mentor to Maryland businesses in construction,

auto leasing and manufacturing. She is a charter member and President of the Montgomery Police Foundation and is actively involved in the Airport Minority Advisory Council, which represents minority vendors in the airport industry.

Through Santos' perseverance and savvy strategic planning, CTI has proven it could successfully compete with the "big guys." Years after learning her earliest lessons on competition in the elementary schools of Naperville, Ill., Santos is standing up front with the leaders. □



John M. Zagrobelny
General Manager
J.T. Foods Company
dba The Olde World Restaurant
14415 South Tamiami Trail
North Port, Florida 34287
941/426-1155

There aren't many people who have a street renamed in their honor, especially while they are alive, but John Zagrobelny is an exception. He is, in fact, an exceptional man.

A transplanted New Yorker, John sold his first entrepreneurial venture – a Park Avenue pharmacy he had purchased in 1972 – after learning he had muscular dystrophy in 1982. John and his wife, Christine, moved to North Port, but John didn't retire. Today, as general manager and co-owner of The Olde World Restaurant (with his wife, and her brother and sister-in-law Joe and

Theresa Skoczylas, all active in the business), John has become North Port's largest private employer.

North Port is a small, seasonal retiree town of 13,000 in Southwest Florida. Determined to open a restaurant franchise there, John encountered two immediate obstacles: franchisors would not approve North Port because of its size and demographics, and there was a severe restriction on water use by new business ventures. John was instrumental in removing the restriction, which paved the way not only for his business, but for others that followed. Next he persuaded The Olde World Cheese Shop to approve a franchise.

Four years after opening in 1988, John left the parent company and renamed his business The Olde World Restaurant. He knew that to survive in a small, seasonally populated town he would need to attract out-of-town customers. So, John literally put North Port on the map, persuading a television station to include the city on the weather map used during the nightly news. The restaurant itself has become the focal point of North Port; at least 11 area businesses and clubs now hold their regular meetings there, and if there's a family reunion, wedding or party, you can bet it's there, too. Regular customers get a frequent diner card and discounts. And if the monthly calendar that goes out to a mailing list of more than 2,000 is late, the phones start ringing.

Although confined to a wheelchair since 1992, John stays on top of every aspect of the business, checking the kitchen, restaurant, lounge and waiting area via a video monitoring system. Sales have increased nearly 18 percent over the last three years, topping \$2 million in 1994. There are now 85 employees.

Among an amazing number of civic activities, John is a charter member and former president of the chamber of commerce. In addition to numerous awards, he has won national recognition for his and North Port's contributions to the Muscular Dystrophy Association. The business also sponsors several sports teams. □



Mary Ann Roberts, Owner
Roberts Little Ones Day Care Center
2721 Highway, 138 S.E.
Jonesboro, Georgia 30236
770/473-9152

For some people, success is not enough; they need to make other people successful as well. Meet Mary Ann Roberts, who has not only built an enormously successful day-care business, but has also become a consultant to other aspiring day-care owners. She has even brought 14 of them to the SBA for loans and each time, the loan has been granted: nearly \$11 million in loans over six years, creating 526 full-time and 112 part-time jobs, including the 176 that Mary Ann employs herself.

It all started during the recession in the 70s. Mary Ann's husband, Jack, was a builder, and there was not much work. But Mary Ann had always wanted to do day care, so they borrowed \$25,000 against their house and bought a small day-care center for \$125,000. Within five years, it grew from five teachers and 57 children to 40 employees and 357 children. Whenever they outgrew the space, Jack, who had gone back to teaching, added another room.

By 1989, the area was booming, and it was time to expand. With help from the SBA's loan program, Mary Ann and Jack built a second day-care center for 200, then added a gymnasium to house 150 more; it filled the day it opened. In 1994, the SBA

backed another expansion; in three months, they were full again. By this time, they had 111 employees in two locations. They also opened centers in Smyrna (which grew from 51 to 340 kids in one year) and McDonough (from 76 to 155), creating another 65 jobs. The four centers are expected to earn \$2.5 million annually; Little Ones cares for more children than any other center in Georgia.

Little Ones incorporated swimming pools and skating rinks into its operations, and Center II has a gym for basketball, volleyball, karate, and gymnastics. The stage is used for dance recitals and graduations. Classes are given during day care hours, making participation easier for children - and their parents. More than 500 children take dance and karate. Little Ones has kindergarten classes and provides after-school care for children up to age 12; a fleet of buses delivers and picks up from 30 schools.

Mary Ann and Jack have been recognized by the Georgia House of Representatives for their contributions to the community, for providing a safe, secure place for children, jobs, food and clothing for low-income kids (they are also "secret Santas" to many at-risk kids each year), and support for the military and their families during Operation Desert Storm. Mary Ann won the SBA's Outstanding Service Award in 1990 and was listed in *Who's Who* and the *Elite Registry of Extraordinary Professionals* in 1992/1993. Mary Ann says she expects to work until she is 90. □



Richard A. Moody
President

Aloha Conferencing Service,
Incorporated
1001 Bishop Street
Puahi Tower, 18th Floor
Honolulu, Hawaii 96813
808/523-1111

"There is nothing stronger than an idea whose time has come." That anonymous quote, paraphrased from *Nations* magazine, April 15, 1943, describes, at least in part, the huge success of Aloha Conferencing Service, Inc. of Honolulu, Hawaii, founded and headed by Richard A. Moody.

In 1989 Richard's two-person operation could accommodate 24 phone lines and 10 conference conversations at the same time. Today, less than seven years later, his company can handle 900 participants from anywhere in the world. Richard connects some of the most influential people in Fortune 500 companies and government through conference calls every day. Some of his clients include such notables as CNN, IBM Corporation, WANG, State of Washington, State of Kentucky, Microsoft, Sears and the White House.

Richard has accelerated his company from two to 70 employees where five out of eight are women and three of the five are minorities, from zero clients to 3,000 clients,

from zilch to more than \$4.1 million in revenues in 1994. His company expects its income will have topped \$5 million for 1995.

With the help of the U.S. Small Business Administration Richard got his big break when the State of Hawaii Department of Business and Economic Development agreed to fund a \$200,000 start-up loan. Richard had originally asked for \$500,000, but lenders were leery of a new venture in an unproven field of telecommunications in a Pacific paradise more accustomed to dealing with tourists than high-tech entrepreneurs. Richard was given 15 years to pay back the \$200,000 loan. He paid it off within the first year then went on to internally finance \$2.3 million in additional upgrades.

Born and raised in Tennessee, Richard is a single parent. In his younger years Richard was restless. He left high school to join the military which he credits for putting his life in perspective. Richard says the military gave him goals, a desire to succeed, fueled his ambition and built self-confidence.

After leaving the military Richard returned to Tennessee where he worked as a shoe salesman for a year then moved on to Washington, D.C., where he was employed by a small loan company for six months. After that, Richard worked as a floor manager for a high-end department store and moved up the ladder to Toy Department Manager and Assistant Buyer.

Richard then went back to school enrolling at Control Data Institute, a four-year high technology vocational school and went to work for Compress, Inc. as an administrative assistant to the comptroller. Richard remained at Compress for four years. He was then hired by Marriott Corporation as Manager of Contracted Food Service Facilities where he stayed for three years. He then moved on to MCI and became the Washington, D.C. Branch Sales Manager.

Afterwards Richard headed to California where he was solicited by U.S. Sprint Communications. He became their top salesman. He opened Sprint's offices in Atlanta,

Georgia, in Dallas, Texas and finally in Hawaii where Richard discovered the "idea whose time had come."

Sprint required its managers to meet weekly on conference calls.

When Richard realized the company arranging the conference calls was on the U.S. East Coast, Richard thought "why not Hawaii." He did his homework and the rest is, as said, history.

Richard's firm was recognized by *Pacific Business News*, First Hawaiian Bank and Coopers & Lybrand as the 19th fastest growing company in Hawaii in the "Hawaii's Fastest 50" competition.

In giving back to his community Richard currently serves as Vice-Chair of the State of Hawaii High Technology Development Corporation, and has served on the Board of Directors for the Better Business Bureau and as Vice-Chair for the State of Hawaii High Technology Advisory Council. In addition, his company provides Disaster Recovery Service free of charge to companies, organizations and states. □



Larry Lee Howerton
President

Dara Lee Howerton
Vice President

Buck's Bags, Inc.
2401 W. Main Street
Boise, Idaho 83702
208/344-4400

His 18 years of experience as a sporting goods salesman gave Larry Lee Howerton ideas – ideas about how to better serve customers with superior, innovative products that more closely met their needs. For example, when he noticed that small high schools couldn't afford to buy both equipment bags and sideline capes, he designed a reversible bag/cape to serve both purposes. And when he couldn't find a manufacturer for the bag, he set up a sewing machine in his home.

That's how, in 1978, Larry and his wife, Dara, went into business as Buck's Bags, Inc. Because of the credit crunch of the 1980s, Larry kept his job as a sporting goods salesman and still devoted 30-40 hours a week to his new company, but after 1983 he has worked full-time with Buck's Bags; Dara has co-managed the business since the beginning. Larry and Dara began Buck's Bags, Inc. in 1979 with three employees – including themselves. Today, Buck's Bags is a multimillion dollar manufacturing concern that employs 70 people.

Since 1978, Buck's Bags has expanded and diversified, and Larry and Dara are proud to produce a

variety of top-quality products that are "Made in the USA." Today, their business, built with assistance from SBA 7(a) loans, sells in both national and international markets, and customers include 12 NBA teams, every major league baseball team, and every PAC-10 school.

Larry and Dara have broadened the product line for Buck's Bags, Inc. to include bags and accessories for Western and English tack and rodeo competition, hunting, fishing, law enforcement and firefighting. Their diverse customer base also includes L.L. Bean, Titleist, Dunlop, Hewlett-Packard and Coors, and Buck's Bags also exports to Japan, Canada, the United Kingdom, Sweden, New Zealand, Australia, Mexico and Germany.

Larry and Dara's strategy is to identify and serve the unique needs of their customers. When he noticed that professional baseball players liked to wear shiny helmets, and that helmets were transported in one bag and then shined and polished, Larry designed an innovative product to meet that demand – The Pro Helmet Bag. Since then, other companies have tried to reproduce this bag but, because of the detail in Larry's design, have been unsuccessful. Today, every major league baseball team purchases helmet bags from Buck's Bags.

Because they recognize that extracurricular activities are important for young people, Larry and Dara donate time and resources to a number of organized athletic teams in the Boise Valley, including Little

League Football, Little League Baseball, and to the High School Interscholastic Activity Association. □



Leticia Herrera
Owner & CEO
Extra Clean, Inc.
1929 W. 43rd Street
Chicago, Illinois 60609
312/ 843-1000

It all started when Leticia Herrera returned a favor. In 1989 she was working as a paralegal and political activist when a friend told her that he was looking for a minority-owned company to help clean the Chicago Board of Education headquarters. When the firm Leticia found backed out just 10 days before it was contracted to work, she incorporated under the name Extra Clean, Inc., got bonding and insurance, bought \$350 worth of supplies, and spent a weekend with her mother and an aunt doing the job. Then she forgot about it.

A month later Leticia received a check for \$1,000 as payment, more than she made in two weeks, and her life took a dramatic change. Leticia's fledgling business would grow from one employee with \$30,000 in sales into an over \$2 million a year business with 135 employees, and an expectation of 250 employees soon.

Initially, ECI only handled general janitorial work, but Leticia saw a potential niche. She sought contracts for marble and stone

cleaning and restoration, chandelier cleaning, and construction-site cleanup, specialized higher-skilled jobs other firms didn't want. Today, ECI is an industrial and commercial maintenance firm serving private businesses, public agencies, institutions and others. A recent SBA-backed \$73,500 LowDoc loan is helping fund further expansion.

This art/business major and former art importer is devoted to her employee family and the work they do. The company works with geologists, metallurgists, sculptors and other specialists to maintain building interiors and exteriors with the same skill and devotion necessary to maintain fine works of art. Its client list includes the Art Institute of Chicago, the Sears Tower and many more. Leticia says ECI really stands for excellence, consistency, and integrity.

Leticia is a committed activist who has given significant time and energy on behalf of small business and community activities. In 1993 she received a Women of Achievement award from the Mexican American Business & Professional Women of Chicago. In 1995 she was recognized as one of Chicago's top women business owners by the National Association of Women Business Owners, and was named Hispanic Businesswoman of the Year by the U.S. Hispanic Chamber of Commerce. She was also co-chair of the Illinois delegation to the 1995 White House Conference on Small Business. Leticia is a frequent speaker at programs designed to assist minority, small, and woman-owned businesses and entrepreneurs. □



Albert Chen, President
Telamon Corporation
5406 W. 78th St.
Indianapolis, Indiana 46268
317/471-6655

Telamon Corporation, the invisible telephone company, has demonstrated its ability to provide high quality customized products and services to the telecommunications industry since its establishment in 1984. Over the last 12 years, Telamon has emerged as a quality driven, award winning vendor that provides customized telephone products and services for many large communications companies, including Bell Atlantic, NYNEX, GTE and AT&T.

Telamon's president, Albert Chen, was born in Taipei, Taiwan, the oldest of nine children. After graduating from Taiwan's Ching Che University and Portland State University in the U.S., Albert worked for GTE for 13 years and eventually had responsibility for a 700 employee work force. As a result of a management decision to downsize, Albert was faced with having to issue pink slips to 200 workers. He dreaded carrying out the task and finally quit in anguish. It was then that Albert decided to start his company.

Through his acquaintances in the industry and with the help of his wife, Margaret, Albert established Telamon, which is Greek for "support." Taking advantage of the entrepreneurial opportunities created

by the break-up of the world's largest telephone corporation in 1984 and the deregulation of telephone equipment, Telamon found a unique outsourcing market niche in helping major communications companies better serve their customers. Today, Telamon employs 125 people with top management being 46 percent minority and 40 percent female. Telamon boasts annual sales of approximately \$108 million.

"Whatever telephone companies do, we want to help them do it; but better, faster, and at a lower cost," Albert says. "All these services require an investment that phone companies would rather not make themselves, so we take the headaches out for them."

An SBA-approved, 8(a) contractor since 1990, Telamon also received a \$200,000 SBA-guaranteed loan which provided working capital to help fund the company's growth. The SBA's certified development company program is also helping to fund the construction of a new \$3 million building.

Because performance depends on quality, Telamon has its own company-wide program called "Quality Through Efficiency and Commitment" or QTEC. QTEC is based on individual ownership where quality is the responsibility of everyone. As Albert says, "Everything I've achieved has come from the people who have helped me, and the dedication of our staff."

Albert's list of honors include being named the SBA's Indiana Minority Small Business Person of the Year and to *Inc.* magazine's list of the 500 fastest-growing companies in the country. Albert is a strong supporter of education and personal growth and motivates his employees and their children to become productive citizens of the community. Albert received the Family Life Enhancement Award for offering family-friendly policies for its employees. He is a leader in the local Asian community and is involved with numerous charitable organizations. □



Matthew W. Grundman

Owner

M.G. Machining

904 State Street

Bedford, Iowa 50833

712/523-2840

It all started in a basement with one milling machine, one manual lathe, one account and a prayer. That was 1988, and Matt Grundman put in five to eight hours each night after working another job all day, but before long, the prayer was answered: in 1989, he was able to quit the other job and today he has two machine shops, employs 20 and expects to crack the million-dollar mark this year. He also expects to add another six workers.

Matt graduated from Iowa Western Community College with a degree in mechanical technology in 1982. He went to work as an engineer for Vulcan Industries in Magnolia, Iowa, helping design wastewater treatment maintenance products. In 1984, Matt and his family moved to his wife's hometown of Bedford, and Matt went to work for Laclede Chain Manufacturing in Maryville, Mo., where he gained experience with the tool and die machines he had learned to design. Matt also learned the value in investing in the best: downtime with old or inferior machines can cost more.

As Matt saw industries scale down their in-house tool-and-die operations and contract work out, he

recognized the potential for a small, flexible, responsive machine shop. And so it was that, after lots of calculations and prayers, he started M.G. Machining in the basement of a restaurant. Today Matt owns the building - M.G. Machining uses all but a small rental space - and recently opened a second shop in Clarinda, 20 miles away to better respond to a large client there. He owns that building as well.

M.G. Machining makes replacement parts for industrial production machinery, and the work requires extremely tight tolerances. Matt's machinery is all state-of-the-art and he is continually upgrading. Matt also plans to expand into perishable tooling, making parts that are consumed on a regular basis in production.

Matt is very involved in his community. He has coached Little League baseball and basketball, junior high baseball, and flag football, and has helped with high school athletic events. He also plays basketball on a competitive level. Matt is the Civil Defense director for the city, is on the water board and is a member of the chamber of commerce. He is also very involved with his church, giving back some of what he has been given. □



Lloyd J. Parker, President
Contract Services, Inc.
801 W. 6th Street, Suite C
P.O. Box 3019
Junction City, Kansas 66441
913/762-6161

By looking at his career, from his distinguished service in the U.S. Army to his formation of Contract Services, Inc. (CSI), it's easy to tell that service has always been one of Lloyd Parker's top priorities. After his retirement from the Army, Lloyd prepared himself for the world of business by attending SBA-sponsored seminars and meeting with active and retired business executives to learn from their entrepreneurial experience.

Armed with learning experience and a \$16,000 Certificate of Deposit, as well as with ambition, ability and experience in hard work and fairness, Lloyd formed CSI in 1989 with two other employees. CSI, a prime defense contractor, provides qualified management, supervisory, technical and administrative personnel to support maintenance functions in many procurement-related areas.

When CSI won its first contracts in 1990 at Fort Riley and with the General Services Administration, employment at CSI jumped by an astounding 3333%, to 103 people. In 1995, CSI employed a total of 225 people, and is a successful graduate of the SBA's 8(a) program.

Lloyd enables CSI to remain on the cutting edge by anticipating

customer demand. For example, after he noticed that one customer needed the same repairs done to many vehicles, he invented and patented a unique bumper that resulted in a significant decrease in damages to the equipment. Through his innovation and long-term vision, Lloyd saved his customer money while benefitting his company through sales of the patented product.

Lloyd's philosophy of Total Quality Management and Continuous Improvement Process, combined with his commitment to innovation, flexibility, dependability and leadership, have built CSI into a multimillion dollar company with a mission of excellence. This was most evident during Operation Desert Storm, when the rapid mobilization and deployment of Army equipment and personnel required CSI to repaint 8,000 pieces of equipment for transportation to desert locations within a 45-day time frame.

Lloyd, named Minority Small Business Advocate of the Year by the Kansas State University Small Business Development Center and Minority Small Business Person of the Year by the SBA's Wichita District Office, is a City Commissioner in Junction City and also participates in numerous civic and charitable activities. □



Robert W. Patterson, Jr.
President
Consumers Choice Coffee, Inc.
4271 Produce Road
Louisville, Kentucky 40218
502/968-4151

When Bob Patterson joined Consumers Choice Coffee as President and partner in 1990, the company had just had its worst financial performance in its (then) 20-year history.

The company suffered a loss of 60 McDonald's restaurants in Tennessee, a 40-unit C-Store chain in Ohio (its fourth largest customer), and the number one customer, Thorton Oil, gave notice they would be reviewing continuing the contract unless service issues were not dealt with.

With an attrition rate of 20 percent, Bob had to immediately begin an aggressive action to save the company and the business and employee base. Externally, he personally met the top 20 customers in his first month to sell the NEW Consumers Choice Coffee. Internally, he focused sales people on major sales instead of small accounts, greatly enhancing performance. Bob constructed job descriptions and standards for all sales and management staffers, and reviewed the incentive programs to enhance the rewards for better performance towards goals and objectives.

Bob has embarked on an improvement strategy to replace a 10-year-old computer system that tracked proposals, accounts, cost estimates and Profit & Loss statements with a PC-based network designed to increase speed and efficiency. Bob also upgraded and recycled the coffee brewing machines which reduced maintenance costs and enhanced sales and profitability.

Within two years, Bob has stopped the loss of profits and customers. He successfully penetrated the lucrative fine dining restaurants in the core markets of Louisville, Lexington and Evansville. As a result of his efforts, the company now serves more than 1,200 restaurants throughout Kentucky, Indiana and Ohio. Bob was elected to the board of the Kentucky Restaurant Association in 1993 and worked for the rights and interests of the industry as co-chair of the Legislative committee, making numerous trips to Frankfort and Washington, D.C.

When many competitors were scaling down, Consumers Choice Coffee has expanded its staff by five. They have also introduced Seattle Roast (TM) to provide Kentucky with a dark roast gourmet product to address the challenge of the recent specialty coffee market expansions. They also added flavored coffee creamer to augment sales at convenience stores, resulting in a 10 percent increase in sales. Other innovative products to augment their coffee sales include: Iced Tea Brewers, Bag in Box Orange Juice, UHT Half & Half, Toranni Coffee Syrup flavorings and Polar Wave Gourmet Iced Tea.

Not content with just doing business as usual, the 19-person company is also active in Dare to Care, March of Dimes' Chef's Adventure Auction, and Healing Place's Super Chef Series, which generates funds for the adult homeless shelter. Bob also uses the resources of the company to help the Family Place, the Salvation Army, Rotary Club of Downtown Louisville, the Ronald McDonald House and the Boy Scouts of America.

As President and CEO, Bob has met the challenges of this highly

competitive industry, increasing the company's bottom line from the worst in its history to the best performance ever. □



S. Todd Burns, President
Time-It Lube, Inc.
1205 E. Bert Kouns
Industrial Loop
Shreveport, Louisiana 71105
318/797-0702

When Todd Burns opened the doors to his first Time-It Lube in Bossier City, Louisiana in 1987, the scene around him was dismal at best. Businesses were going bankrupt. Sales of automobiles, homes and retail shops were down. Construction was at a standstill.

Being a driven, tenacious, self-motivated individual, Todd knew that he could run a small business successfully. So, when he saw the opportunity to purchase a failed, quick oil change business through the assumption of an SBA loan that was in default, Todd borrowed money against a rental house he and his wife owned and became a business owner.

Approximately nine months after opening the first location, Todd felt the company was ready to open another. However, he had no way to fund a store from the ground up. Todd felt that Time-It Lube would be left behind, because the industry was growing so fast, so he put together a loan package and tried to sell it to

traditional lending institutions. Due to his short track record and youth, he was unsuccessful in securing bank financing. Refusing to let this obstacle stop the growth of the company, Todd found a businessman who was looking for places to invest his money and convinced him that Time-It Lube could repay a \$200,000 loan. This investor continued to invest in the company until the fourth location was financed with a loan from a local bank, guaranteed by SBA.

Almost 18 months after opening the fourth location, Todd located a choice piece of property in Bossier City, La. and with a combination of a conventional loan and another SBA guaranteed loan, he opened his fifth location in August 1994. A sixth location opened in Shreveport in December 1995.

In eight years Time-It Lube has become a leader in the quick oil change and lube industry nationwide. Through his uncompromising dedication to customer service, Todd has achieved a level of success seldom enjoyed by a person his age. The company currently has 40 employees.

In the early years of operation Todd realized that to make the company a success he was going to have to come up with innovative ideas to provide the best customer service available in Louisiana. Time-It Lube was the first quick oil change business to offer to check and top off all fluid levels, free of charge, at the time the oil is changed. That practice has now become standard for the industry. The company was also the first to use computer-generated reminder notices to customers. Todd was instrumental in the development of this computer software program that has been sold nationwide.

Todd is committed to the support of quality-of-life in the Shreveport/Bossier City community. His company regularly sponsors area schools' athletic teams. Time-It Lube is also a sponsor for the Muscular Dystrophy Association and March of Dimes activities. The company was instrumental in raising funds for construction of Sci-Port in Shreveport. □



Gregor Davens, President
 Susan Davens, General
 Manager
 Harborside Enterprises, Ltd.
 dba Harborside Graphics
 4 Airport Road
 P.O. Box 346
 Belfast, Maine 04915
 207/338-4509

"Earn a fair profit. Provide a safe and environmentally sound workplace. Create secure and rewarding employment opportunities. Be our customers' best vendor. To accomplish our mission, we will be true to our values." That vision has built a tiny retail shop and T-shirt printing business into an \$11.4 million-a-year firm that is state-of-the-art not only in its products, equipment and employee benefits, but also in its ecologically sound production.

Gregor and Susan Davens started printing wildlife and environmental designs on T-shirts in 1976 for their outdoor clothing shop. In 1978

a puffin T-shirt was included in the National Audubon Society's catalog, and by 1981, the company was supporting six full-time employees. That year they moved to a new facility in Belfast, and again in 1985. The retail operation was sold and Gregor and Susan devoted themselves to printing sportswear. In 1994, they added an embroidery line. Today Harborside's 105 employees supply L.L. Bean, REI, Orvis and Monterey Bay Aquarium among others.

In 1990, with the help of an SBA-backed loan, Gregor, Susan and their employees designed and built a 22,000 square-foot, state-of-the-art plant, expanding their space to 35,000 square feet in two locations. A safe, clean, energy-efficient environment that far exceeded national standards for energy-efficiency, its site was also naturalized to attract wildlife. That approach is typical of Gregor and Susan's devotion to environmental concerns and to their workers. They seek suppliers who meet both ecological and quality standards. Water-based inks and

cleaners protect the environment and workers. Regular exercise breaks help prevent work-related injuries. Health programs and a fitness club improve health, while literacy and GED incentive programs, opportunities for advancement, a pension plan and many recreational activities improve employee well-being. Through ingenuity, reducing, reusing and recycling, the employees cut waste in half over the last five years.

Gregor, Susan and their employees give very generously of their time, products and money to many environmental and civic organizations. □



Rafael S. Correa, President
 MaTech, Incorporated
 27120 Ocean Gateway
 Hebron, Maryland 21830
 410/548-1627

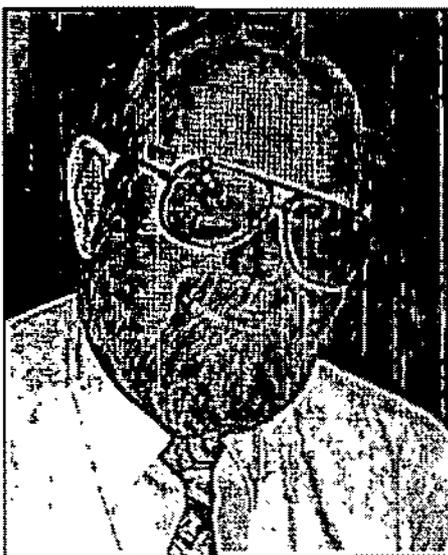
Passion. It's a word not often used to describe a business executive, but it is defining for Rafael Correa. His passion has been the driving force behind MaTech, Inc., a company that, in under seven years, has grown into a multimillion dollar firm that employs more than 90 and projects \$6 million in sales for 1996. It is what inspires Rafael's employees to exceed their own expectations. And it is what has made him a leader in Maryland, fighting for better technical training for today's work force and the work force of tomorrow. Rafael's advice is sought by Congress, before which he has

testified, and by the Maryland governor.

Rafael came from Chile with his parents, brother and three sisters in 1964. With limited or no skill in English, they worked hard to make the American Dream come true. To augment their income, Rafael's father started a machine shop in the family basement, and even when the children were grown and working, they returned to the Correa Machine Tool Co. at night. After duty in Vietnam, where, as an expert diver, he salvaged and disposed of explosives, Rafael became vice president of manufacturing of the firm. In 1974 he became vice president of international sales and exports, and later founded a firm that exported fast-food equipment to South America.

In 1988, Rafael, his sister, brother-in-law and a lifelong friend founded MaTech to make high-quality, close-tolerance metal parts for the military. Realizing, in 1991, that the defense industry faced massive reductions, Rafael diversified into telecommunications and MaTech absorbed the slowdown without layoffs. In 1992, MaTech joined the SBA's 8(a) program. Today, while only a third of sales are defense-related, they are significant: MaTech's design made it the sole source for the "black box" on the Air Force's most sophisticated aircraft, the F-16 and F-22; another design saved the Army over \$63,000.

Rafael has also worked tirelessly in his community and the educational system statewide. His leadership was clearly recognized when MaTech's nomination as the Salisbury Area Chamber of Commerce's Small Business of the Year scored higher than any other firm in the history of the awards. □



Michael P. Downes
President

Tri-Star Technologies Co., Inc.
126 Merrimack Street
Methuen, Massachusetts
01844
508/794-5100

Mike Downes is a true local hero for many people in his region. When he purchased Tri-Star Technologies Co., Inc. in 1993, it was a skeleton facility on the verge of shutting down. Today, Tri-Star's employment has gone from 50 people to 250, and sales have gone from less than \$4 million annually to approximately \$30 million a year and growing.

Tri-Star is a manufacturing operation established to design, fabricate and assemble printed circuit boards and related materials for the national and international marketplace. It was originally established by Wang Laboratories in 1980, and operated under Wang's direction until Wang filed for bankruptcy in 1992; Mike had worked for Wang since 1969 and was Senior Vice President for Worldwide Manufacturing. After the filing, Wang told Mike to close the Methuen facility, terminate its 250 employees, and liquidate the facility for its raw asset value.

At that time, because of Mike's experience and reputation, he was offered many other opportunities. However, rather than joining another company, he chose to invest his

savings – and his future – to save those jobs and implement his vision for what Tri-Star could be: a one-stop facility to provide a full range of on-site services, including design, fabrication and assembly of printed circuit boards from prototype through high-volume production. This was a combination unique in the industry at the time. In fact, the name "Tri-Star" derives from the three services Mike wanted his business to provide: Design, Manufacture and Assembly.

Without Mike's perseverance and creativity in putting together his plan to save the facility, and without his resourcefulness, leadership and vision during a severe economic recession, Tri-Star and the amazing success it has generated would never have become a reality.

Today, Tri-Star, forged through a partnership between Mike, two Massachusetts state agencies, a lender and the SBA, and using the first-ever \$1 million export guarantee in New England, is one of the largest facilities in the world to offer such a wide range of services. By making a choice most businessmen would never have made, and by challenging the conventional wisdom that said that the facility could never be made productive, Mike restored jobs and productivity to the area and has built Tri-Star into an industry leader in America and across the globe. □



Paul R. Argall, President
PCBM Management Co., Inc.
1000 Country Lane, Suite 100
Ishpeming, Michigan 49849
906/485-1029

Ishpeming, on Michigan's Upper Peninsula, was in danger of losing its largest employer, the Tilden Mine. The town was already in decline, and the future looked dim. But Paul Argall saw potential for his hometown of 7,000, and decided to turn things around.

A CPA who, after working for Ernst & Ernst and the Michigan Financial Corp. before opening his own firm in 1978, Paul dreamed of building a "village" of assorted businesses that would support tourism and boost the local economy. The highway, US-41, had plenty of traffic, and the National Ski Hall of Fame and Museum was in the works, but there were virtually no hotel rooms. In 1984, Paul founded PCBM (the initials of his children) and began working on making his dream reality: the Country Village Plaza.

In 1987, with the acquisition of 35 acres along US-41, Paul's dream began to take shape. After getting the acreage rezoned from mining and deferred development to commercial, he sold a five-acre parcel to Pamida Discount Center, which opened a 40,000 square-foot store, providing 50 jobs. A \$600,000 grant from HUD helped Paul build a motel and restaurant as well as infrastructure work; at a cost of \$2.6 million,

the 50-room Best Western Country Inn and 165-seat Country Kitchen were completed in 1989. Another 20 acres were soon added, as were a McDonald's, a bowling center/billiards parlor, a service station/convenience mart, a bank branch, a Blimpie's restaurant, a car wash/lube station, and, next to the village, a grocery store. Recent additions include a bakery, miniature golf, bookstore and laundromat. Plans are in the works for a 500-seat movie theater.

Today, PCBM has six subsidiaries, including a maintenance/general contractor and a commercial and residential real estate developer. The company owns 200 acres along US-41 and continues to develop. Recently, PCBM completed a 16-room addition to the Inn, started a housing development, built two more Country Village Plaza buildings and started work on a microbrewery. PCBM has grown from 70 employees in 1989 to over 121 in 1995; sales have increased from \$691,000 in 1989 to about \$3.4 million in 1994. In 1994, PCBM made the *Inc. 500* as well as the Michigan Private 100, a list of the state's fastest-growing companies. PCBM was recognized by the Michigan Jobs Commission in 1995 for its long standing commitment to Michigan and Ishpeming.

Paul gives generously of his time and money to many organizations and charities and is very active in his church, the Salvation Army, and an aid program for children in Third World countries. He is also on the board of the National Ski Hall of Fame. □



Thomas L. Schlough
President
Park Industries, Inc.
6600 Saukview Drive
St. Cloud, Minnesota 56302
612/251-5077

Tom Schlough's dream of owning his own business was made a little easier when he joined his father's stone-working equipment manufacturing company and later became president. But then it turned into a bit of a nightmare in 1989, when a severe contraction in the architectural stone industry, coupled with some major missteps, pushed the company into a near bankruptcy situation.

Founded in 1954 by Tom's father, Park Industries grew steadily over the year. Tom joined the company in 1969 after serving in Vietnam and then bought it and became its president in 1976. In 1985, the company had \$3.27 million in sales and 65 employees. By 1988, those figures had grown to \$6 million and 80 employees. Then disaster struck. Over the next three years, Park Industries lost \$600,000 after losing sales to a business slow-down and losing momentum because of too-fast, unplanned growth, increased costs for warranties, labor and administration. Insolvency loomed.

Although many businesses simply close their doors when they reach that point, Tom put his entrepreneurial abilities and leadership

skills to work and turned the company around.

Tom met personally with customers, suppliers and lenders and worked out deals to eliminate problems while keeping the business working. He cut staff. Ten employees poured their profit-sharing money back into the company. He actually cut back on sales and put a major effort into a quality improvement program and customer service.

At one point, Tom found himself at the bank, trying to talk the banker into not calling in the company's loan. The bank accepted his argument that the turn-around was in progress, and said it would take a new look in six months. By that time, Park Industries was making money again, and it hasn't looked back.

Tom developed a system in which teams which work on particular product lines – the firm makes stone-working machines for a variety of industries, including memorials, building facings, landscape materials, countertops and kitchen and bathroom fixtures. The teams manufacture, install and service the machines they produce and every member works with customers. This specialization has proven a boon for the company and, most important, its customers.

Problems, Tom tells his employees, occur not when something goes wrong, but when something goes wrong and the customer thinks no one cares. Tom's persistence at improving customer service has paid off. Park Industries is now the largest manufacturer of stone-working equipment in North America, with more than 1,300 machines in operation in 16 countries. Park manufactures every machine it sells, from Hydrasplit stone splitting systems and diamond sawing equipment to polishing machines and several lines of specialized stone-working systems. By 1991, the company was back in the black, registering \$5.18 million in sales with 50 employees. In 1995, sales reached \$8.68 million and employment was back up to 65.

Tom's leadership extends to the St. Cloud community. He is presi-

dent of the Central Minnesota Council of the Boy Scouts of America and was named in 1982 as St. Cloud's Outstanding Employer by the local Jaycees. He is a volunteer fundraiser for the St. Cloud United Way, Colloge of Benedict/St. John's University, and the Minnesota Private College Fund. □



Faith and Gary Vaughn Owners

Vaughn's, Inc., dba Popeyes
Chicken & Biscuits
P.O. Box 3839
Meridian, Mississippi 39303
601/482-4057

Walk into either of the two Popeyes Chicken and Biscuits owned by Cary and Faith Vaughn in Meridian, Miss., and if you're a regular customer – as most people are – you'll be greeted by your first name and invited to order some of that New Orleans-style cooking. Good food, friendly atmosphere and a deep involvement with the community are the hallmarks of this local enterprise.

Poultry has factored into the Vaughns' life since the early '80s, but the initial exposure had Cary employed as an executive at a chicken processing plant in Jackson, Miss. Neither he nor his wife, Faith, a freelance artist at the time, expected an economic layoff in 1992 that would

force them into radical transitions.

A change in location, from Madison to Meridian, and the good fortune to have a mentor like John Solomon, an experienced Popeyes' franchisee, and backing from the SBA convinced the local bank to extend the aspiring restaurateurs a loan. It was an intensive nine-week course in systems operation and in June '93 the Vaughns found themselves at the helm of their first unit complete with 65 employees.

But in an area dotted with other fast-food facilities, the Vaughns had to distinguish themselves. Much of what developed centered on the southern hospitality exuded by a staff that eventually settled in at between 25 and 35, depending on demand. It's a Vaughn policy that even among co-workers it's "please" and "thank you," so much so it's contagious and customers are the chief beneficiary.

So how do the Vaughns sustain the high employee morale that's so evident from the moment the customer hits the front doorstep? It isn't easy when those customers average

about 3,500 per week per store, but the Vaughns do it by addressing their employees with a first-name cordiality and marking each birthday with a Family Pak Dinner. In addition, there's the 'Employee of the Month' program and the annual service awards presented at the Christmas party.

So what does this recipe of scrumptious sustenance, mixed with contagious congeniality and garnished with large dollops of community involvement yield? Sales that in 1993 topped \$550,000 with a single unit grew to more than \$1.7 million last year through the addition of a second unit and, by the end of this year, the combination may hit \$2 million. The local economy benefits from a \$15,000 bi-weekly payroll shared by about 80 employees and managers.

But the benefits don't stop there. Community has been mentioned several times as being important to the Vaughns and it shows as they serve as benefactors to the local public schools and colleges, the Meridian Chapter of Habitat for Humanity, a pair of local homeless shelters and the Meridian Public Library, among others.

Add to this the personal commitment by Cary and Faith to the local chapter of the National Restaurant Association and their support for the Boruta Classic Bike n' Run, which benefits the Wesley House, a local charitable organization, and it becomes obvious that being a good corporate citizen is not a learned trait for this operation, it's ingrained in the spirit. □



Phyllis A. Hannan
President

Laser Light Technologies, Inc.
5 Danuser Drive
Hermann, Missouri 65041
314/486-5500

As president and owner of two laser marking job shops in California and Missouri, Phyllis Ann Hannan is an extremely successful business woman in a tough and competitive field.

In just 10 years, her companies - Laser Mark-It, Inc. in Glendale, Calif. and Laser Light Technologies, Inc. in Hermann, Missouri - have become the industry leaders in high-tolerance micro marks for high-technology applications.

Phyllis' success did not come easily but she always believed in herself and her abilities. Phyllis began her career in the laser technology field as a salesperson for laser manufacturer Quantrand Corporation. There she learned everything she could about lasers and how to sell and market them. She opened her first company, Laser Mark-It, Inc. in 1985 using her life savings and personal loans. Laser Mark-It specialized in laser engraving, marking, cutting, scribing and other laser services.

Laser Mark-It was so successful that Phyllis soon had more business than her plant could handle and began looking into expansion. The high cost of expanding in the Los Angeles area and the difficulty in

developing new customers in the Midwest and East Coast led to the decision to open another plant in Hermann, Mo.

With the help of a local bank and SBA's 504 loan program, Laser Light Technologies, Inc. opened in 1992. Exceeding its first year sales projections within the first seven months, the company has since expanded to accommodate its exceptional growth. Again the SBA 504 program and a local bank provided the basis for the building expansion and to acquire additional laser equipment and computers.

Today, Laser Light Technology has nearly 50 full-time employees with annual sales topping the \$2 million mark. It is also the only laser marking job shop in the U.S. to operate a Class 100 clean room for customers whose products need to be cleaned and packaged in a sterile environment.

Major customers for both the California and Missouri companies include I.T.T., Teledyne, Hughes, Dow Company, Rockwell International, IBM, McDonnell Douglas and numerous others. An executive for 3-M Company calls Laser Light Technologies "number one in both quality and delivery."

Phyllis is active in many business and community projects and encourages her employees to do the same. She heads the Hermann Chamber of Commerce, works with the strategic planning board to improve the local school system, and has tackled the Missouri Highway Department to secure funding for public infrastructure improvement projects. Phyllis contributes to many other worthy business, community and school-related projects. □



Ernest G. (Skip) Hanson
President

Hanson Trucking, Inc. and
Resin Haulers, Inc.
P.O. Box 218
Columbia Falls, Montana
59912
406/892-3900

Ask a close friend to describe Skip Hanson and the words flow easily. "He is truly an honorable gentleman with a great zest for life. . . Strong as a grizzly bear, with hands the size of snowshoes, a heart just as big and a spirit that just will not quit." Then comes the clincher, "Skip is an excellent role model as a businessman, as a husband, as a father and as a friend."

These are the qualities that have propelled Skip Hanson from truck driver, to supervisor and to where he is today, owner of two thriving operations, Hanson Trucking, Inc., and the newer firm, Resin Haulers, Inc., both headquartered in Columbia Falls, Montana.

A dedication to staff was evidenced from that first day on August 19, 1991 when Skip bought eight trucks and 11 trailers from the Plum Creek Lumber Company. Plum Creek was getting out of the hauling business after deciding to focus their corporate energies elsewhere. Skip offered all 13 employees jobs with his new company.

Today, the employee roster numbers about 40 and the annual payroll for 1995 was expected to hit \$1 million. This is in line with gross revenues that in the first full year of operation topped slightly over \$1.5 million, but now are expected to best \$2.8 million. The bottom line is that in a little over four and-a-half years, Hanson Trucking has nearly doubled its volume.

Along the way, Hanson Trucking has had a little help in this expansion. The SBA provided two loan guarantees that, along with a helpful banker, led to the acquisition of new equipment that now lets Skip, his wife Marie and their four sons boast of a family enterprise consisting of 19 trucks and 31 trailers. But the government got a good return on its investment since the firm has now paid over \$350,000 in federal and state taxes.

But to limit Skip's success to just running an efficient and profitable truck hauling business would only be telling part of the story. Skip is a savvy player in the innovation game.

Pulp plants used to buy wood chips almost exclusively as a sawmill byproduct, but the supply began to dwindle. Plum Creek Timber, along with a subcontractor, figured out a way to do the chipping right there in the woods, but they needed a firm nimble enough to accomplish the difficult task of hauling chips from work site to railroad yard. There was Skip Hanson and crew ready to fill the need.

Skip also fills the need in community service. The 4-H Club is a frequent recipient of Hanson Trucking assistance, as is the Flat-head Valley Community College Logger Day contests. And the units can be seen rolling down the street as part of the Nights of Lights and Heritage Days parades. The list goes on, but it seems to bring us back where we started. Skip Hanson is an excellent role model as a businessman, as a husband, as a father and as a friend. □



Rodney R. Tompkins
President

Heritage Homes of Nebraska,
Incorporated
E. Highway 35
P.O. Box 37
Wayne, Nebraska 68787
402/375-4770

No, George Washington never slept in a Heritage Home, but Queen Elizabeth II of England has visited one - former Wyoming Senator Malcolm Wallop's 1600 square-foot modular home in Sheridan, Wyoming.

Recognized by industry members as the "Cadillac" of modular homes in Nebraska, the Heritage Home has been manufactured in Wayne since Rod Tompkins and several associates produced their first 1,400 square-foot house in May 1978. Today, Heritage Homes sells homes through builders in a five state region and produces nearly one house every 12 working hours. Resilient, innovative, and determined, Rod has weathered many economic storms during the 18 years in between.

Modular homes are only part of his story. Through the years Rod's vision and perseverance have led him to develop new products and niches. Heritage Industries became a separate operation producing modular commercial buildings, townhomes and multifamily units, all-steel ATM kiosks for bank islands and shopping center parking lots,

and a transportation company that delivers products across the country. In 1995 Heritage Industries produced about one ATM kiosk every five hours. Together Heritage Homes and Heritage Industries employ 145 with sales exceeding \$12 million.

The SBA has worked with Heritage since Rod and his family moved to Wayne in 1978. Two SBA loans – one to build a 47,000 square-foot factory and one for equipment, inventory and operating expenses – enabled the first Heritage Home to be built in May of 1978. The agency and the State National Bank restructured the firm's loan payments after the recession of the early 1980s, helping Heritage Homes stay in business.

Rod's vision extends far beyond the confines of Heritage's divisions. He is a corporate citizen in the truest sense of the term. While he has fully repaid these early SBA loans, he engaged the assistance of the SBA once again in 1993 to purchase, renovate and create a new conference and banquet center to benefit Wayne and the surrounding communities. The center has become a gathering place for wedding receptions, functions for Wayne State University, reunions and other major social events. Rod has also purchased and renovated several downtown commercial buildings, which has kept the area viable and productive. □



Paula L. Brown, President
JB Chemical Company, Inc.
3880 East Craig Road
North Las Vegas, Nevada
89030
702/644-7787

JB Chemical Co., in business in the Las Vegas area for 15 years, owes its start in the chemical business to rising prices. It owes its success to the vision, hard work and tenacity of Paula Brown and her husband, Jim.

Jim Brown, a Marine Corps veteran, arrived in Las Vegas back in 1978 as a chemical sales representative for a major east coast chemical manufacturer. He built a loyal following among customers in his sales area of Nevada, California and Arizona. Problems arose when his company's prices kept rising, and Brown's customers urged him to start his own chemical supply business.

Paula and Jim started operating out of their home in 1981. "We were the only house on the block with our own forklift," says Paula. They had \$500 in their checking account, two employees and a dream. Paula worked outside the company in a variety of jobs while Jim kept the business going. Now, after weathering some bad years in the early 1990s, JB Chemical has 23 employees distributing or manufacturing more than 800 chemical products with sales – after a 15.5 percent increase in 1995, in the \$1.7 million range.

The keys to their success are

many, but probably the most important are sacrifice, discipline and hard work. The Browns continually put the company's earnings back into the business and lived modestly. In fact, at one point, Paula and Jim sold their home and moved into a trailer so they could use the money to buy land for a new manufacturing plant.

The Browns' strategy was rather simple. With its single product in 1981 – a water-based degreaser – JB Chemical gradually got requests to develop other chemical solutions to fill the needs of their customers. A research and development lab began spawning a wide list of products developed specifically for each customer. Then Paula and Jim sought other customers whose needs might be similar.

In 1983, JB Chemical was incorporated. In 1986, they bought out The Chemical Company, a business serving auto detailers operated out of a traveling van, and Paula "quit her day job" and started working full time for the company – driving the van. It was common in those years for the Browns to sell and deliver their products by day and package them by night.

The effort paid off. By 1989, Paula found someone else to handle the mobile sales unit – she convinced a competitor to merge his route in a new JB Chemical department – and came inside to full-time management.

Problems arose in 1991 when sales fell, raw materials prices rose and regulatory agencies imposed steep new fees on some products and forced others off the market. Paula responded by reorganizing the company, cross-training employees, cutting back employee working hours, reducing inventory, negotiating with suppliers for longer pay-back terms and selling off the least successful product lines. Her crisis intervention worked, and sales improved by 24 percent over the next three years.

JB Chemical is well known in the North Las Vegas community, with its friends extending well beyond their industrial, cleaning, institutional, automotive, military and commercial customers. Paula

was the American Business Women Association's 1989 Woman of the Year, and is active in the National Association of Women Business Owners. She is a member of the board of directors of the Lake Mead Hospital Medical Center, chairwoman of the North Las Vegas Park and Recreation Advisory Board and vice chairwoman of the North Las Vegas District Library Board.

Paula and Jim have four children and five grandchildren, all of whom live in southern Nevada. □



Charles "Chuck" Henderson, President
Chuck Roast Equipment, Inc.
Odell Hill Road
Conway, New Hampshire
03818
603/447-5492

Charles "Chuck" Henderson jokingly attributes his business success to "the fear of ever having to work for anyone else!" Yet those who know him attribute it to his perseverance, extraordinary management capability, and his ability to adapt new knowledge and technology to his company as it grows.

His hard work has paid off in a big way: he's grown a part-time business into a \$3 million-a-year operation that employs 47 workers and has a national reputation for high-quality outerwear.

And Chuck credits the SBA for much of his success. He has benefited from several SBA loans and the agency's export finance program, and has worked closely through the years with both the New Hampshire Small Business Development Center and Service Corps of Retired Executives counselors.

Chuck grew up in the White Mountain area of Conway, N.H., and began his business while still in high school. He developed his first product in response to a problem: wet socks and pants during cross-country skiing. His mother stitched up the first few pairs of snow gaiters (leg protectors) for him, but when he got his first order for six dozen she told him it was time to learn to sew.

After graduating from the University of New Hampshire in 1973, he turned Chuck Roast (derived from his high school nickname) into a full-time venture. While building the business, he personally served in a number of roles: sewer, purchaser, designer, salesman, marketer, shipper and production manager.

Chuck Roast has been one of the leaders in pile clothing, and the company now has more than 100 products in its line, sells to 300 retailers, operates three "Chuck Roast" retail stores and exports to six countries. Its brightly colored and patterned fleece products include jackets, pullovers, hats, mittens, daypacks, blankets and baby buntings - and they all come with a lifetime guarantee. After 27 years in business, Chuck is proud that "generations of people are growing up in Chuck Roast clothing."

Chuck believes strongly in giving back to the community. Through the "Celebrate Families" program, he donates a baby bunting to every child born at the local hospital. He serves as a state director of the New Hampshire Council on Literacy, whose goal is literacy for all adult state residents. He is also actively involved in the re-creation of the classic children's book *The Polar Express* in North Conway at Christmastime each year and he has donated the costumes for Santa and the 46 elves. In 1990, he donated

desperately needed new uniforms for the Russian team that came to New Hampshire to compete in the World Nordic Disabled Championships.

Chuck is the father of two daughters, Natalie, 13, and Alexa, 9, who can often be seen helping out at the Chuck Roast offices. □



Richard A. Yobs, Sr.
Owner
Painten' Place
150 East Main Street
Denville, New Jersey 07834
201/627-4050

The entrepreneurial spirit can sometimes be difficult to resist. Just ask Richard Yobs, Sr., owner of Painten' Place in Denville, N.J.

In 1971 with a wife, two young children, a car payment and a mortgage, Dick left the security of employment to become an entrepreneur. He decided to buy a retail paint and wallpaper store.

Since Dick purchased the store, it has managed to show a remarkable increase in profits each year. That success is attributable to Dick's principal business policy of honesty - being truthful to salespeople, vendors, creditors, lenders and other merchants, alike.

Since 1971, Painten' Place profits have risen from \$60,000 to nearly \$1.5 million in 1995. The company, which specializes in computer color matching, product knowledge, and preparation proce-

dures, employs 10 people and provides services to more than 200 painters and commercial accounts. Painter's Place also carries home and commercial lines of wallcoverings and power equipment for the application of their products.

Dick's success didn't come easy. He faced difficulties in 1979 which forced him to close his second location. This could have resulted in bankruptcy, but Yobs' honest business ethic would not allow that to happen.

In the 1980s, financial gains were good and Dick planned to expand his Denville location. However, he had to pull out of the deal when the economy took a nosedive. Once again, Dick held the company together and paid all his debts.

Dick's true desire was to purchase his own building and with the help of a local bank and an SBA loan, he purchased property across the street and renovated it into a model retail establishment - Painter's Place's current location.

Dick's basic principle of honesty also shines through in his commitment to his civic duties and interaction with various organizations. Dick is active in the Denville Kiwanis, the Denville Chamber of Commerce, the Eastern Decorating Products Association, and numerous other community and civic organizations, where he has served in elected offices and on various committees and boards. □



Floyd R. Correa
President/Owner
Correa Enterprises, Inc.
5600 Wyoming Blvd., NE
Albuquerque, New Mexico
87109-3149
505/821-1234

The young man of the Eagle Clan always showed an affinity for math, science, and solving problems. He rode a school bus 120 miles round trip leaving and ending in darkness, did his chores, and then hit the books. He finished in the top two percent, 11th out of 285 of his high school class, and earned a scholarship.

He would go to New Mexico Highlands University and then graduate from the Anderson School of Management. He would be one of the first to work with the first PC, the MITS Altair developed in Albuquerque, and recognize it as the wave of the future.

His first office would be the kitchen of his reservation home, equipped with a used metal desk, a \$20 rotary phone, and a government surplus typewriter. He did have the best staff, his wife and two sons, to get his business going.

Today his colleagues credit him with uncommon vision. But back then, he had no idea he was on his way to a White House appointment, election as the youngest chairman of his tribe or becoming the head of a high tech company that generated close to \$10 million in revenue in 1995.

His name is Floyd Correa and his company is Correa Enterprises, Inc. (CEI). Headquartered in Albuquerque, the company has offices in Los Alamos and Las Cruces, N.M., Idaho, Texas, Colorado, Va., and Washington, D.C., and employs over 140 individuals.

CEI began in 1980 as a small energy consulting firm. In 1985 the company received its 8(a) certification as a Small Disadvantaged Business from SBA. Soon contracts started coming in and success was not far behind. Over the years the company would also receive a loan and a line of credit guaranteed by SBA.

Currently CEI is divided into four divisions: Technologies, Systems, Technical Conference, and Software Engineering. They provide advanced information technology products and support. The company also offers expertise in modeling/simulation, systems design and analysis, realtime applications programming/analysis, database management techniques, computer aided instruction, computer facilities management, services on local area networks and wireless telecommunications networks, and two and three dimensional visualization software applications.

Floyd's vision, along with his determination and resilience, have allowed Correa Enterprises, Inc. to become one of the most successful Native American owned companies in the United States, with clients like Martin Marietta, Ball Aerospace, Phillips Labs, Lockheed-Martin, Atlantic Richfield and the U.S. Air Force Operational Test and Evaluation Center.

Believing that he has to give back to the community in which he lives and works, Floyd dedicates much of his time to community improvement efforts mainly in the areas of science/engineering and technology development, economic and planning goals, Native American concerns, and the educational enrichment of our youth.

Floyd has served on numerous boards and committees and is the recipient of many awards. □



Mark Golden, President
Golden Artist Colors, Inc.
Bell Road
New Berlin, New York 13411
607/847-6154

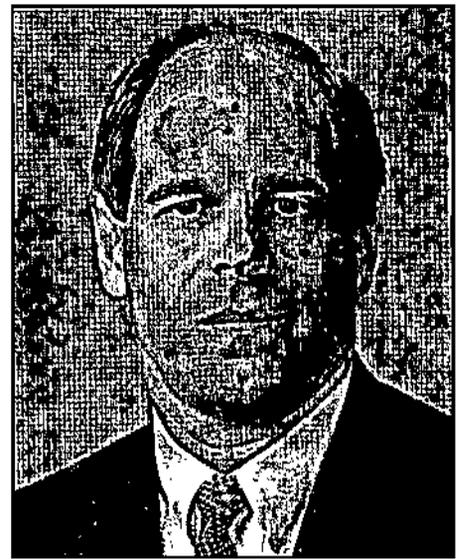
Some people just can't leave well enough alone; they just have to keep at something. That was the case with Sam Golden, the man credited with developing the first acrylic artist's paints back in the 40s. In 1980, at the age of 67, Sam was bored with retirement and wanted to go back to what he loved: making paint. And he wanted his son Mark to do it with him.

Mark grew up putting tubes of paint into sets and stuffing letters at Bocour Artist Colors, where his father was a partner. But he didn't follow in his father's footsteps, working first in restaurant management and later in commercial art. It wasn't until Sam and his wife, Adele, decided to sell paintings from their collection to start a new paint company and asked Mark and his wife, Barbara, to join them, that he came back to his roots.

While Barbara supported them by teaching (she joined the company full time in 1983), Mark devoted his time to getting the business going. In spite of the extraordinary quality of the artist's colors, stores were reluctant to stock the new line, so on weekends, Mark and Sam visited artists in their studios. When they couldn't afford to have color charts printed, they handpainted them, a

practice so popular that it continues today. And Golden offered something unique that has earned them tremendous loyalty: to this day, when an artist wants something unavailable on the market, Golden's laboratory is available to develop it. The company has pioneered many new products, leading the industry; its reputation and market are worldwide, and sales were \$3.6 million in 1994. With the help of several SBA loans, it has grown from a 900 square-foot dairy barn next to Sam and Adele's house to a 20,000 square-foot state-of-the-art facility with another expansion underway. Yet Golden has resisted offers to move to more convenient locations, preferring to stay with its dedicated team of 62 employees in a supportive and beautiful rural community. The company does all it can to protect that environment, often exceeding federal and state guidelines. Employees are encouraged to be creative and to grow, and the company provides lots of support, from a continuing education program to free events involving families to child-care subsidies. In 1993, when other sponsors pulled out, it supported a controversial art show highlighting the Native American view of Europeans' arrival in the New World. The show received national attention. The company donates generously locally and around the world, and has received numerous community service and business awards.

Mark is well known throughout the art and conservation world, and has been a speaker at conferences, colleges and museums around the world. He serves on numerous committees, but only if he can give enough time to make a difference. □



Larry A. Bowman
President and CEO
Prodelin Corporation
1700 NE Cable Drive
Conover, North Carolina 28613
704/464-4141

When Larry Bowman and his partner led the company in a "management buyout" in 1987, the company, which manufactured and sold home-satellite, was in a phase-out mode. The number of employees had dropped from an all-time high of 200 down to just 35. The consumer satellite dish market was oversaturated and the parent company was determined to close the business.

Larry refocused the company away from consumer markets into commercial markets. The move paid off. The company had steadily grown in revenues, profits, and employment – the company now boasts 300 new jobs in Catawba County created during the past eight years.

The Prodelin Corporation develops, manufactures, tests, and installs satellite communication antennas for domestic and international applications. It specializes in providing high quality, low cost antennas for the two-way, Very Small Aperture Terminal (VSAT) marketplace. They pioneered the use of compression molding technology in the manufacture of earth station antennas.

Prodelin manufactured and installed more than 100,000 1.2, 1.8,

2.4 and 3.8 meter antennas world-wide of two-way communications. They have two patents on antenna feeds with selectable relative polarization and non-penetrating roof mounts, and have been honored by their customers, including awards from the United States Postal Service "Quality Supplier - 1990," and Hughes Network Systems "Superior Performance - 1992."

NASA selected Prodelin to design, develop, and manufacture 20/30 GHz antenna systems for six Advanced Communications Satellite (ACTS) programs.

Larry takes pride in being active in civic and community activities while continuing to manage the company. He is currently chairman of the local advisory board of First Citizen's Bank and serves on the boards of several organizations including: the Frye Regional Medical Center; YMCA of Catawba Valley - also serving as vice-chair in the "Exercise Your Commitment" Capital Campaign; and the Catawba Valley Community College, where he is also on the finance subcommittee. Larry also serves as district secretary of Rotary International District 7670. He has presided over the Catawba County Chamber of Commerce for a two-year period, and is a former member of seven boards and commissions.

While redirecting the focus of the business from consumer to commercial has paid off, he has continued to focus on the customer focused philosophy - a "can do" attitude that is evident throughout the organization. This has yielded benefits to customers and, in turn, strengthened Prodelin as well. □



L. Russell (Russ) Brown
CEO
AGSCO, Inc.
2600 Mill Road
Grand Forks, North Dakota
58201
701/775-5325

Founded on the windswept plains during the Depression, the Agricultural Supply Company, better known as AGSCO, has survived economic change and natural challenges to bloom into the successful agricultural products and services business owned today by Russ Brown and his family.

Leaving college with only one semester to finish, Russ Brown assumed a sales position with AGSCO, the company his father, Larry Brown and partner, Clarence W. Sande established in 1934. Assuming the Sales Manager position in Grand Forks, North Dakota in 1962, Russ Brown went on to be named President and Chief Executive Officer in 1976. Under his direction during the past 20 years, AGSCO has grown to a company that currently employs 90 full-time with seasonal employment of nearly 100 people.

AGSCO carries a diverse product line of over 100 products including seed treatment, fungicides, insecticides, adjuvants, row crop and small grain herbicides. Sales to over 4,500 accounts in four states and

Canada have seen a 63 percent increase over the past three years. Revenues exceeded \$33 million in 1995.

Maintaining a high level of consciousness on environmental issues, AGSCO employs two full-time regulatory people in their safety/environmental/regulatory division. The two products funded through the SBIR program, SCOIL and SUN-IT II, are herbal additives that benefit the nation's farmer, ensure proper environmental conservation, and stimulate rural economic development.

Russ Brown is known as a strong family man, an exceptional employer and a "dreamer." One of his employees describes Russ as, "A man that anyone would want as a boss." Apparently Russ is known as a dreamer because he frequently comes to work saying, "I had a dream last night, why don't we try it."

A strong community leader, Russ has been active with numerous charitable organizations including the Salvation Army, March of Dimes, American Heart Association and countless others. He has been active in his profession serving on the board of directors of the North Dakota Agriculture Association, North Dakota University System Economic Advisory Council and the National Agricultural Retailers Association.

AGSCO looks to the future under the direction of Russ Brown. They continue to strive to find ways to be innovative and continue on the cutting edge of technology. They continue to expand territory and markets and to produce and manufacture top quality agricultural products for today's farmers. □



Otis L. Buckner, President
Buckner and Sons Masonry, Inc.
3225 West Broad Street
Columbus, Ohio 43204-1153
614/279-9777

1992 is a year Otis Buckner will probably never forget. While revenues were twice that of the year before, his company had a serious cash-flow problem. Work had been completed on a job, but \$10,000 in payables was still due. Otis made certain that before he drew any money out of the business, his suppliers and employees were fully paid.

It is this type of integrity and dedication that has enabled Buckner and Sons Masonry to grow from six employees in 1989 to 40 during peak work periods in 1995. Otis started Buckner and Sons with little more than support from his wife and business partner, Bailene. In 1995, company revenues were approximately \$2 million. Otis has built his business on the foundation of trust that he established with his suppliers in 1989.

Buckner and Sons specializes in the masonry laying of brick, tile, concrete block and glass block for industrial, residential and commercial properties. Based in Columbus, Ohio, the business services the tri-state area of Ohio, Indiana and Kentucky.

A key ingredient in the firm's success is the personal attention Otis gives to each job. When a job is

completed, he makes personal contact with his client to ensure the job was done to the client's complete satisfaction.

Otis is a youth minister in his church, working to provide direction and support to the teenagers in his community. Having had a mentor when he was learning the masonry business, he knows how valuable such guidance can be.



Kenneth M. Chapman
President
Classic Sportswear, Inc.
1700 S.E. 15th Street
Oklahoma City, Oklahoma
73129
405/670-4360

Kenneth Chapman learned early in life that it would take hard work and dedication to reach his goals. In fact, he was eight years old when he persuaded a local barber to let him shine shoes in his shop in Shidler, Okla. Later, he picked cotton during the summer break and, during high school, worked in a bakery in the evenings.

Ken found a niche a few years later, after he had owned a carpet business and a gift shop, when he worked as a salesman for a company that produced college logo sweatshirts and T-shirts. He decided he could better serve his customers by adding a line of ball caps. But when Ken had problems with poor delivery time on the orders he sold,

he decided he could do a better job himself.

It turned out that the embroidery work on the front of the caps was causing the slowdown, so Ken bought an embroidery machine and started doing the work in his own home. At the start, he acquired the caps' front panels from various manufacturers, bought digitized designs from design companies and graphic artists, embroidered the logos and returned the cap fronts to the manufacturers for finishing.

Ken had to add a few employees as the business continued to grow. He soon found he could do better if he produced his own caps and digitized his own custom designs. Ken had one style of cap and two salesmen and grossed less than \$50,000 that first year. By 1993, the firm moved into a new 50,000-square-foot production facility in Oklahoma City, financed in part by an SBA-backed 504 Development Company loan.

Now, Classic Sportswear's still-rising sales have grown to nearly \$10 million per year, with 300 employees turning out and selling a full line of more than 25 different cap styles and 20 different fabric types with an ever-growing clothing line. With capacity at 7,000 caps per day, Ken is laying the groundwork for a new 100,000-square-foot facility that will employ 320 more workers.

Friends and business associates say it is Ken's creative initiative and energy that spark his company's growth. Last year, on March 2, a salesperson came in and showed Ken a variety of new fabrics. Ken's response was: "I see boxers!" Two days later, Ken took boxer shorts samples to two college product shows and came back on March 9 with orders for 8,000 pairs.

The company holds all college licenses and acquires most bowl game licenses, with Ken often setting up an embroidery pattern during championship games to speed the pace of the company's response to the winning team's merchandising needs. Under Ken's guidance, the company is moving into the corporate and resort markets.

Each cap is manufactured start-

to-finish in the Oklahoma City plant, with embroidery designs, embroidery, cutting, sewing and quality control done in-house.

Although he is devoted to his company, Ken still supports a number of community organizations. He contributes products to various college drawings and giveaways. Ken also has made sizable donations to relief efforts in Oklahoma City after last year's tragic bombing and to the victims of a hurricane in Louisiana and to missionary work in Mexico.

Clearly, Kenneth Chapman deserves to wear the cap of Oklahoma's Small Business Person of the Year. □



Gary D. Walls, President and Chief Executive Officer Trailblazer Fruit Products, Incorporated
dba Trailblazer Food Products
17900 NE San Rafael
Portland, Oregon 97230
503/666-5800

From the living room to the board room, Gary D. Walls and his wife, Joyce, have taken Trailblazer Fruit Products from zero to over \$12 million in annual sales in 1995.

As a youngster Gary picked berries in Salem, Oregon and worked in canneries during summer vacations. You could say Gary knows fruit inside and out. After graduating from Linfield College, Gary spent

the next 20 years as a teacher and football coach while continuing to pursue his interest in the fruit business and developing a 14-acre Gresham, Oregon blueberry farm.

Born into a family who were among the original pioneers to blaze the Oregon Trail, Gary has kept the tradition alive as one of America's finest entrepreneurs. Much of Gary's success is built on his respect for others and his love of people. One of his best customer's is Mr. Elmer of Elmer's Pancake House where Gary once worked as a busboy.

Incorporated in 1985, Gary's fruit processing plant manufactures jams, preserves, syrups, toppings, pie fillings, variegates and other value-added food stuffs. The company employs some 60 people and plans to create 25 to 40 additional jobs during the next two years.

Gary has made practical, thoughtful business decisions expanding his product line one product at a time. By doing so he has garnered the confidence of major Oregon food processing and grocery businesses such as Fred Meyer, Western Family, Boyd's Coffee and Jake's Fine Foods.

In 1995 a Small Business Administration 504 loan made possible the expansion of Trailblazer Food Products from a rented warehouse in Portland, Oregon to its own new 36,000 square foot plant. Ever blazing trails, Gary says he wants to eventually add a restaurant, tourist exhibits and food processing tours to his new facility.

Gary has fostered a strong and growing business with a vital commitment to his local community. Last year Gary employed students from Madison High School's "School to Work" program giving teenagers a hands-on job experience in a business environment.

Gary also serves as Oregon Agribusiness Council President and was invited by President Clinton to participate in the Pacific Rim Economic Summit in June of 1995. Gary's company placed 3rd in Portland, Oregon's Top Ten Growth Awards in 1993. □



Joanne M. Harmelin
President

Harmelin & Associates, Inc.
525 Righters Ferry Road
Bala Cynwyd,
Pennsylvania 19085
610/668-7900

Harmelin & Associates has come a long way since 1983, when founder and president Joanne Harmelin started the business in the kitchen of her suburban Philadelphia home.

Today, the company is the largest media buying agency in Philadelphia and the 15th largest in the country. The company has 60 employees with projected billings of \$120 million for 1996. Harmelin & Associates boasts 85 national and regional accounts including Today's Man, The Philadelphia Zoo, the Ford Dealership Association, Trop-World Casino & Resorts and Sunoco/A-Plus Mini Markets, among others. Many clients have been with the agency for nearly a decade.

The secret to this wonderful success story lies within the owner. Following high school and work as a file clerk for a year, Joanne became a student with the Maryknoll Missionary order. The positive influence of three years of service and instruction remains with her to this day and is evident in her humanistic approach with clients and employees. She refers to it as being "other-directed," that is, putting the needs of others before her own. This philosophy has

helped Joanne forge an impressive and well-deserved reputation for client and employee loyalty.

Although Harmelin & Associates has achieved great success, there were some lean times. During the formative years, Joanne went head-to-head with several heavyweight agencies for an important Atlantic City casino contract. After being assured the account was hers, the casino's corporate headquarters abruptly awarded the contract to another agency, along with a significant percentage of her company's projected revenue.

The incident proved to be a turning point and demonstrated the fortitude that has made the company so successful. Rather than eliminate positions or cut salaries, Joanne sacrificed her own salary for four months until new business could put the company back on stable financial ground. Her decision cemented a level of respect and company loyalty that would be envied by any company.

Joanne is proud of her agency's success, but what matters to her more are the opportunities for community involvement that success affords her.

She is a member of numerous professional and civic organizations including the Juvenile Diabetes Foundation and the Child Advocacy Center for sexually-abused children. In the agency's name, Joanne sponsors a foster child in El Salvador and a girls' basketball league. She is personally involved with an organization that helps inner-city youths get into college and her family sponsors a young Hispanic girl who is a freshman at a Philadelphia high school.

Joanne says, "I'm a humanist, someone who believes in the equality of man. It may not be a popular notion, but I believe a business can be humanistic. You can treat people well and still succeed." □



Jose Luis Leiva Abreu
President

Borinquen Beepers, Inc.
d/b/a Pronto Beepers
P.O. Box 11249 Cappare
Heights Station
San Juan, Puerto Rico
00922-1249
809/782-1383

"The Quest for Excellence Continues." So says Jose Luis Leiva Abreu, founder of Pronto Beepers, a firm providing paging and answering services to the Puerto Rican market. Seeking to penetrate the rapidly emerging trend in paging communications, Jose and his wife, Nancy, started Pronto Beepers in 1987 in a 2,000 square-foot office in Rio Piedras. It was the quintessential mom and pop business. Jose and his wife worked full time in the business with help from their three children and Nancy's stepfather.

Pronto Beepers initially began providing tone and voice beepers, with numeric message beepers following shortly thereafter. Adversity came early on for Jose, who had to fight a costly legal battle to prevent the monopoly of the Puerto Rican paging market by a competitor. Jose won that battle but was faced with another threat in 1995 when a competitor began interfering with Pronto Beepers' radio transmission system. At a cost of \$400,000, Jose installed a new Glenayre paging system that will enable the company to begin providing electronic mail

boxes as well as weather, stock market and news reports.

Today, Pronto Beepers is FCC approved for three paging channels utilizing the most advanced technology in the market. In 1994 Jose moved Pronto Beepers from a small rented office to a two-story building in San Juan, purchased for \$535,000 with an SBA Certified Development Company 504 loan in 1994. This year, Pronto Beepers will be expanding with additional branch offices, including an office in Atlanta, Ga.

In nine years, Pronto Beepers has grown from two employees to 135 employees, with an additional 35 workers to be hired during the next 18 months. The company's sales have increased 54 times since 1988 with 1995 revenues in excess of \$3.7 million.

In his continuing efforts to remain ahead of the technology curve, Jose is planning on developing a new message center with the latest in fiber optics telephone technology later this year. □



Thomas A. Tanury
Chairman of the Board
Tanury Industries
Six New England Way
Lincoln, Rhode Island 02865
401/333-9400

When his number one customer, who represented 60 percent of his business, abruptly changed suppliers, Thomas Tanury was

convinced his business couldn't and wouldn't survive. That was 1978. Today, Tanury Industries is a multi-million dollar electroplating firm, transforming the way the electroplating industry does business.

Tanury Bros. was founded in 1946 by the Tanury Brothers, which included Thomas' father and his three brothers. In 1974 Thomas and his father bought the entire business and changed its name to Tanury Industries. In three years, Thomas quadrupled the size of the business and moved toward both expansion and diversification. In 1977, as demand from his customers grew for increased production, Thomas made the decision to move from the company's 2,400 square-foot facility in South Providence to its present 35,000 square-foot facility in Lincoln. It was shortly after this move that his number one customer suddenly changed suppliers. Thomas immediately reorganized and developed a plan for survival. Luckily, his reputation in the jewelry community, which comprised 90-95 percent of his business, was impeccable. After six months, Thomas had his business running at the capacity it had been before disaster struck.

It was also then that Thomas recognized the need to diversify. Today, his jewelry industry clients represent just 40 percent of his business.

In 1987 Thomas received a \$334,000 SBA guaranteed loan to purchase additional equipment. The company has grown from just one division with 15 employees in 1974 to a multi-faceted company with approximately 250 employees and annual sales exceeding \$11 million. This spring, Tanury Industries will expand once again, with a 15,000 square-foot addition to accommodate its still growing operations. Ironically, the customer who left Tanury Industries in 1978 came to Thomas at a later date to reestablish their relationship. Thomas had to turn him down. They were too busy.

In building his successful, multimillion dollar business, Thomas has implemented many innovative electroplating processes and, in response to the industry's demand

for specification plating, he established an innovative acid gold plating division, a quality assurance testing laboratory, state-of-the-art waste treatment and proprietary high technology plating equipment. In essence, Thomas has transformed the way the electroplating industry does business.

Thomas is a Board member of the Washington-based American Task Force for Lebanon, which focuses on peace in the Middle East and the rebuilding of Lebanon. He also served for several years as vice president of United Cerebral Palsy and in that capacity raised over \$1 million for that organization. He has received numerous business and humanitarian awards and is involved in many environmental and community projects. □



Patricia M. Green, President
The Chocolate Tree
507 Carteret Street
Beaufort, South Carolina
29902
803/524-7980

Imagine having a hobby you really love. Now imagine that people insist on paying you to do it, enough to pay a dozen other people to do it too. That's what happened to Pat Green. And it has made her famous - at least among chocoholics, including some pretty famous ones.

Back in 1964, Pat's Marine husband was stationed at Parris

Island, S.C. They loved "the Lowcountry" and when Norman retired, they put down roots in Beaufort. Meanwhile, Pat and a friend had discovered what fun it was to make candy. Soon they were making it for friends, then teaching classes. By 1980, so many people wanted their candy that they were compelled to open a shop. For two years, Pat worked full time then ran the shop and made candy at night and on weekends. By 1982, The Chocolate Tree was a clear success and a year later, operations had to move to the current, much larger location. They also opened a kiosk at the Parris Island base exchange.

Then Pat's partner decided to leave the company; Pat wasn't sure if the business would survive the loss, but it did. With SBA financial assistance and management help from the local business development center, The Chocolate Tree survived the buyout, a failed expansion, and a car that crashed through the showroom window. Today, the Chocolate Tree employs 12 and enjoys a national clientele through an 800-number and counts several movie stars among its customers. "Forrest Gump," "Prince of Tides," "The Great Santini," "The Big Chill," and "The Jungle Book" were all filmed in Beaufort, and many of their stars continue to have Pat's handmade candy sent to them. Sony and Columbia send birthday packages of the candy to Tony Bennett, Mariah Carey, Billy Joel and others. The shop was even featured on the award-winning children's cable show "Gullah Gullah Island."

Pat somehow finds time to be very active in her church and community as well. Among other things, she has served as a United Way chairman, president of the chamber of commerce (which named her 1987 Business Person of the Year), and a commissioner of the Technical College of the Lowcountry. She chaired a drive that raised \$26,000 to send the Beaufort High School band to the Peach Bowl. She gives generously of her time to help other business people as well and is a member of Zonta International, an executive women's service organiza-

tion. She has also won numerous honors, including several humanitarian awards and the Retail Confectioners International Best Packaging Idea.

Oh, and for you chocoholics, that number is (800) 524-7980. □



DeLon Buttolph, President
Janice F. Buttolph,
Vice President
Labelcrafters of South
Dakota, Inc.
1405 N. Cleveland Avenue
Sioux Falls, South Dakota 57103
605/335-2777

She was the designer, he was the print manager and customer service manager. Together, they pooled their talents to start and build a \$2 million company that has received national recognition for its products.

After college, Janice worked as a commercial artist for an international label company, and also gained experience in the financial end of the business. Del, meanwhile, was in the label business for years, working in prepress production planning and as a customer services manager. In 1987, the husband-and-wife team started Labelcrafters of South Dakota, with the philosophy that working together was the key to success. They were right.

Labelcrafters makes roll-form, pressure-sensitive product identification labels and specialty packaging products. Like most companies, Del

and Janice started out very small, just three people. The next year, they had five. In 1989, they grew by 60 percent, and today Del and Janice employ 27 people in a state-of-the-art plant. They can print up to six colors at the rate of 500 feet per minute on their newest press, or produce a four-color process comparable to offset lithography. Labels can be printed on any number of materials, and Del and Janice offer a wide variety of adhesives for nearly any application. Their graphic design is computerized and artwork can be transmitted back and forth to customers anywhere in the country. Del and Janice stress environmentally friendly processes, and have won an award for the removable label for Berkley fishing line that allows the spool and line to be recycled. And while their main competitor is downsizing, Labelcrafters continues to grow.

Del and Janice are very active in their church and community, and are members of the Kiwanis, the Sioux Falls Development Foundation and the chamber of commerce. They provide financial support to numerous charities and were major contributors to the proposed arts center in Sioux Falls. □



Joseph (Corky) D. Coker
President
Coker Tire Company
1317 Chestnut Street
Chattanooga, Tennessee 37402
423/265-6368

When Joseph (Corky) Coker took over the Antique Tire Division at Coker Tire Company in 1974, the department's total sales contributed five percent of the company's bottom line. Corky's job was to develop that side of the family business. Corky's vision of the future, matched with a sense of nostalgia for horseless carriages, has turned the company into the world's largest supplier of vintage tires in the world, with more than 60 percent of the world market. Young and ambitious, he looked around him in 1974 and remembered back to when his grandfather was teaching him to plow behind a mule. "Every time I plowed a row, I would look over my shoulder to make sure I was plowing straight, but by the time I reached the end of the row it was . . . just as crooked as a dog's leg. After watching me plow three crooked rows, my grandfather walked out to me and said, 'If you want to plow a straight row you have got to look where you are going, not where you've been.' I have remembered that all of my life . . . It is the only way to be successful."

And Coker Tire has been successful. From \$40,000 in sales in

1974, the Antique Tire Division now accounts for \$10 million in sales, about 95 percent of the company's total. Over the years, the company - established in 1958 by Corky's father, Harold Coker - has become synonymous with the world's best and most authentic vintage tires for cars, trucks, motorcycles, bicycles and even airplanes. Corky's tires are shipped to every state in the union and are exported to 27 foreign countries. They are on airplanes in the Smithsonian's Air & Space Museum. They were on cars featured in period films such as *Rahman*, *Driving Miss Daisy*, *Miller's Crossing* and *Who Framed Roger Rabbit?* Corky's customers include Reggie Jackson, Muhammad Ali and Hank Williams Jr.

Corky secured licensing agreements with many of the biggest tire manufacturers in the world, but early on determined that he would have to provide his own source on vintage tires to sell. He bought molds from the original makers if they still had them. He literally searched the world for tire molds, traveling to Uruguay, Columbia, Peru, the Philippines and Australia to acquire molds from old factories. Corky designed molds based on drawings of original tires, and negotiated with manufacturers to produce his goods.

Back in 1974, when the vintage tire market was young, Corky decided to go where the customers were, antique car shows, or swap meets. Last year, Coker Tire was represented at 40 such shows. He also relies on catalog sales and word of mouth, and his "No Sweat" return policy assures that the customer is always right at Coker Tire. Corky launched his export business by simply listing the company in European Telex directories. The customers found him.

Corky's love of antiques goes beyond the tires, toy antique trucks, posters and huge-wheeled turn-of-the-century bicycles he produces and sells. His father started restoring Model T Fords in the 1950s, and now the family owns nearly 50 classic cars, from a 1912 Nyberg to a 1971 Buick muscle car. The Nyberg was

the only car manufactured in Chattanooga. Not coincidentally, one of the six buildings Coker Tire occupies in Chattanooga is the former Nyberg Automobile Works.

Corky's life is based on four priorities: God, family, country and business. He has served in many different capacities at Brainerd United Methodist Church and has participated in two evangelical missions to Central America. The Boy Scouts of America also is a major focus of his volunteer efforts. Corky is a winner of the Silver Beaver Award and the Quality District Award for the Cherokee Area Council. He is a former president of the Kiwanis Club and is involved in the Chattanooga chapter of the Antique Truck Historical Society of America (a founding member), the Antique Automobile Club of America, the Horseless Carriage Club of America, the Cushman Club of America, the Appalachian Trail Club and the Chattanooga Chamber of Commerce.

In 1991, Corky and a few other businessmen on Chestnut Street organized the Chestnut Street Men's Club to raise money from local businesses for programs for homeless youth. □



Robert L. Lozano, President
Laurie G. Lozano, Secretary
Lynn Lee, Inc.
208 North Cage
Pharr, Texas 78577
210/787-8770

Working in food management during the mid 1980s, Robert Lozano's visits to the Dairy Queen restaurant in Pharr, Texas were made out of professional curiosity. He would never eat there.

Dairy Queen had a poor image in the Rio Grande Valley at the time, and it was reflected in sales. While other restaurants in the chain earned about \$400,000 annually, the Pharr restaurant grossed just \$46,000 in 1986.

Robert decided to take the challenge and made an offer on the decrepit Dairy Queen in 1987. Obtaining financing was the first obstacle. Few banks were willing to loan money to a young couple interested in purchasing a failing business. Robert and his wife, Laurie, who had also worked in the fast food business, had \$18,000 in savings. The owner wanted \$50,000.

Desperate, they turned to a former boss who agreed to co-sign a note for their initial capital. They were also able to get credit from a bank 130 miles away.

In less than nine years, Robert and Laurie have taken an eatery with an unappealing reputation and turned it into a profitable, wholesome family restaurant. Today,

Robert and Laurie own 15 Dairy Queen restaurants in three counties within the Rio Grande Valley.

Robert and Laurie worked diligently to clean up the Dairy Queen's image by remodeling the restaurant, training management to focus on customer service, and even went door-to-door asking residents to give the "new" restaurant a chance.

In 1987 Robert and Laurie had eight employees at their Pharr location. That year, they had sales of \$194,135. Their franchise has grown to 302 employees in 1995, with sales of \$6.6 million.

Two years ago, Robert and Laurie obtained a loan from the Alamo Bank of Texas backed by the Small Business Administration.

Despite the demands of running 15 restaurants and raising two children, Robert and Laurie make time to work with several charities. In 1994, their Dairy Queens were able to raise more than \$33,000 for Driscoll Children's Hospital in Corpus Christi, Texas.

The former greasy spoon in Pharr now produces more in sales per month – over \$46,000, than it earned in 1986. Last year, that restaurant received a Quality Purity Award, which is International Dairy Queen's top honor. □



John B. Norman, President
Progressive Woodworks, Inc.
2275 South 3200 West
West Valley City, Utah 84119
801/973-9663

Sometimes just one big sale changes the course of a business. When John Norman received a call from a jewelry chain in 1982 to make \$50,000 worth of retail fixtures, his year-old, three-person residential-cabinet company suddenly found itself in a new and sophisticated market. If Progressive Woodworks could provide a quality and price-competitive product, there would be more work. This single job became a springboard from which the company changed its focus to high-quality commercial fixtures. John has never looked back.

For John, customer satisfaction is truly a passion. Progressive Woodworks' designers can design a single cabinet or an entire store layout to exact specifications, accurately estimate the cost, and program computerized cutting and drilling equipment. Highly skilled carpenters assemble the pieces, which are then finished and expertly installed by an affiliate firm. This mix of personal commitment and technological precision has given the company record sales and growth. The firm has grown from two employees to 80-90 in peak seasons – and now boasts sales of \$5.5 million – up from \$2.2 million in 1989. This growth continues despite the untimely death

last August of minority owner Tom Bird, who performed many critical duties. Today, Progressive Woodworks counts among its customers The Nature Company, FranklinQuest and Starbucks Coffee.

The SBA played a key role in John's success. A \$400,000 SBA-guaranteed loan was used to buy state-of-the-art woodworking equipment and refinance high-cost leases. The loan also helped the company work out financial problems experienced in 1993: In spite of a banner year in sales (\$7.5 million), too-rapid growth and an increase in wood prices resulted in a net loss; subsequent growth has been carefully controlled. That same year, John developed WallWorks, a prefabricated wall system that makes installation – and removal – of fixtures faster and easier. The firm recently added custom, computer-carved molding to its line, and continues to produce high-end kitchen cabinetry.

John extends the passion for his business to his community. He has been an active member for a number of years in high school athletic associations, where he is a vice president of East High's booster club. John is also an active member of The Executive Committee, a group of Salt Lake Valley CEOs who meet to discuss business and economic issues. □



Allison R. Hooper, President
Robert A. Reese
Vice President
Vermont Butter and Cheese
Company
Pitman Road, P.O. Box 95
Websterville, Vermont 05678
802/479-9371

Chèvre, Mascarpone, Fromage Blanc. Wonderful French names – for American cheese? Yes, because some of the best European-style cheese that goats' and cows' milk can produce is made in the Green Mountains of Vermont.

Vermont Butter and Cheese is the pride of Vermont and the joy of co-founders Allison Hooper and Robert Reese. Not only has the firm found a niche in the specialty foods market by selling its high-quality products to fine restaurants, hotels and gourmet and specialty food stores around the country, it has fostered and helped improve the profitability of small-scale dairy goat farms in Vermont.

Goat cheese has been imported from France and other European countries for years. Since the 1980s, however, American entrepreneurs have endeavored to undercut the foreign market by producing their own brands of gourmet goat cheeses.

Vermont Butter and Cheese Company is doing its share to accomplish this. Established in 1984 on a small farm with 60 dairy goats, the firm just 10 years later purchased



more than a million pounds of milk from 19 local goat farmers with a total of 1,800 goats. In 1995, Vermont Butter and Cheese shipped more than half-a-million pounds of cheese around the country and to Mexico, and won an unprecedented nine national awards (including three first-place ribbons) at the American Cheese Society Conference and the American Dairy Goat Producers Association.

A growth rate of 25 to 30 percent a year caused Vermont Butter and Cheese to move from its small farm quarters in Brookfield, Vermont, to a new 5,000 square-foot facility in Websterville in 1987, where it expanded the space to 7,500 square feet. Another expansion in 1995 doubled that space.

The firm went through a period of adversity in 1988 when a massive equipment failure brought it to the brink of bankruptcy.

Robert said the company would never have recovered if it wasn't for the support it received from the SBA and other businesses in the area that extended it credit.

Allison and Robert met when both were employees of the Vermont Department of Agriculture. Having begun her career as a cheesemaking apprentice and herdsman in Brittany and Haute Alps while studying in France, Allison was a dairy products quality technician. Robert was Director of Market Development. Together they have worked with the Vermont Department of Agriculture to create a vital

and sustainable dairy goat industry in the state. Allison worked with the state to create the Vermont Dairy Goat Promotion Board which she formerly chaired, and to write the "Dairy Goat Manual," a guide for farmers starting a dairy goat herd.

In addition to its educational work with dairy goat farmers, Vermont Butter and Cheese and its employees make numerous donations of service and products in their community. □



John H. Broughton
Chairman and Chief
Executive Officer
Monty Blizzard
President and Chief
Operating Officer
Broughton Systems, Inc.
3001 Hungary Spring Road
Suite D
Richmond, Virginia 23228-2428
804/672-1122

"This is a business of relationships."

These are the words of Monty Blizzard, President and Chief Operating Officer of Broughton Systems, Inc. (BSI), a firm that specializes in technology consulting and systems development.

So where's the catch?

The fact is, there is none. While technology has changed dramatically



since John Broughton founded Broughton Systems, Inc. in 1981, and BSI has been on top of the change, the firm has stood steadfastly behind this principle. It is a business that fosters and values its relationships with its clients. The firm finds solutions to problems customers articulate rather than touting a product as the latest and greatest answer to any given problem.

Continually embracing new technology, BSI was one of the first companies to dedicate human and financial resources to developing expertise in microcomputers. It was also one of the first to seek and accept responsibility for on-site project management.

Jim and Monty are obviously doing something very right.

Between 1990 and 1994, gross sales increased from \$4,754,000 to \$11,527,000, and the number of employees increased from 71 to 157 (the current number is 174).

As one might expect from their attitude toward clients, the two men's philosophy regarding their employees is to treat them "like family." The firm offers opportunities for job sharing, seeks candidates who are re-entering the work force, and has creative compensation programs to reward performance. At least twice a year, town meetings are held to give all employees an opportunity to talk openly about work-related issues such as benefits, client management, and financial performance, among others.

Regardless of the state of the economy, BSI has never laid off an employee; not surprisingly, the firm's turnover rate is 14 percent, less than half of the industry average.

This *Inc.* 500 company and 1995 winner of the Greater Richmond Chamber of Commerce's "Entrepreneur of the Year" award contributes time and money to local charities. This includes pro bono work for not-for-profit organizations such as Children's Hospital, Junior Achievement of Central Virginia, the Special Olympics and the Multiple Sclerosis Society. □



Douglas J. Smith, President
 Jill A. Smith, Secretary
 Buckeye Beans & Herbs, Inc.
 15221 N. Shady Slope Road
 Spokane, Washington 99228
 509/484-5000

Smile! You have entered the world of Buckeye Beans and Herbs, the firm with the mission "to make people smile," and sell some great food in the process.

Doug and Jill Smith created a \$7 million enterprise out of what started in a basement in 1983 with a \$1,000 investment - mostly beans. Along the way they have created a successful mix of humor, originality and over 130 quality specialty food products.

A commercial potter and artist, Jill provides the creativity, developing recipes and designing humorous labels with homespun yarns, puns and folk tales. Doug, a former Air Force pilot-turned-stockbroker, makes the business "work." And work it does. What started out with one product - Buckeye Bean Soup - now includes a line of all-natural soups, chili, bread mixes and pasta. In fact, Buckeye Beans & Herbs is the national leader in the specialty shaped-pasta market.

By diversifying products and packaging, the firm has established itself in several niches: Buckeye markets under the "Buckeye Beans" and "Judyth's Mountain" labels to the specialty food trade in the United States, Japan and Australia; under

the "Aunt Patsy Pantry" label to the grocery and mass market trade; and under the "Taste of America" label to the fund-raising trade. Its award-winning catalog also stirs up a brisk business.

The Smiths believe it was intensive, early research that made them so successful. Months were spent finding the best beans and grain sources and adapting home-cooked recipes to large-scale production.

Buckeye's 51 employees participate in every aspect of the company, from testing recipes to setting time schedules. This team approach won Buckeye the first "Family Friendly Better Workplace Award" this year from the Association of Washington Business. In 1992, and again in 1995, the firm was named Business of the Year by the Spokane Area Chamber of Commerce. It was also on *Inc.* magazine's list of the 500 fastest-growing private companies in America in 1993 and 1994.

As part of their purpose to provide healthful products that promote healthy lifestyles, Buckeye supports a variety of causes and sporting events in the Spokane area. Doug and Jill are very active in the business community, serving on several boards. Doug was a delegate to the White House Conference on Small Business, has been a scout leader, and is a youth soccer coach. □



Elizabeth N. Kraftician
 President
 Brian E. Joseph
 Laboratory Director
 Touchstone Research
 Laboratory, Ltd.
 The Millennium Centre
 Triadelphia, West Virginia
 26059
 304/547-5800

The story of Libby Kraftician, Brian Joseph and Touchstone Research Laboratory reads like an impossible dream come true. Fresh out of graduate school, where they met, they spent \$101 to buy a used, stripped-down electron microscope that needed work. Turning down job offers, they opened an applied research lab in the unheated basement of a former Carmelite monastery in Wheeling, W.Va.

Libby and Brian dreamed of revolutionizing the manufacturing technology world by providing cost-effective, customer-sensitive applied research and development to hundreds of U.S. companies, large and small. They risked everything they owned, struggled through years of poverty, and battled life-threatening disease to achieve their dream. Libby and Brian look on other jobs - doing renovations, selling real estate, whatever it took - to keep their lab afloat. And they succeeded.

The partnership extended beyond business; in 1985, Libby and Brian married and four years later

decided the business was stable enough to start a family. Then they learned that Libby had ovarian cancer; she was given less than a 50 percent chance of survival. Yet she continued to work from her hospital bed, dictating the draft of a proposal for a NASA subcontract. Her dedication paid off: they won a vital first government contract and both Libby and Touchstone survived.

The company now employs 40, mostly engineers, scientists and technicians. It serves as the chief technology agent and new product developer for hundreds of U.S. companies, providing a 10:1 to 15:1 return rate on investments (in one case, a \$900 research project saved a client \$600,000, a return of 667:1 in less than one month). The company was on the *Inc.* 500 in 1992 and 1993, showing a 1,000 percent growth over five years. It now has revenues of \$2.5 million annually.

When the lab needed more room, Libby and Brian envisioned its being the anchor tenant in West Virginia's first advanced technology park; they made that dream come true as well, in spite of lucrative offers to move to other states. Once a future site for a trailer park, The Millennium Centre now houses five companies with combined employment of 250 professionals and estimated revenues of more than \$7 million. Some 60,000 cars a day pass by, giving the park high visibility.

Libby has been awarded numerous honors, from Volunteer of the Year for her part in developing The Millennium Centre, to Distinguished West Virginian, presented by the governor. She serves on a number of boards and advisory councils, both business and educational. Brian was named West Virginia's Entrepreneur of the Year by the SBA in 1986. He has won national recognition for his work and testified as an expert witness before the Senate Commerce Committee. He is often called on as a speaker. In 1992, Libby and Brian were named Entrepreneurs of the Year by Ernst and Young, and given the Governor's Cup Award in 1994. □



Terry W. Anderson
President & CEO
Omni Tech Corporation
N27 W23676 Paul Road
Pewaukee, Wisconsin 53072
414/523-3300

Back in 1978, Terry Anderson thought it was a reasonably sound idea to put all of his eggs in one basket. Unfortunately, when a farm-state recession upset the basket a few years later, and business sagged 70 percent in just 18 months, Terry and his Omni Tech Corporation were sent reeling.

Terry bounced right back, though, with a combination of diversification, adaptability and creativity. Now, Omni Tech is one of the fastest growing businesses in Wisconsin, with annual sales improving from \$424,000 and seven employees in 1985 to about \$40 million and 80 employees in 1995.

After working two jobs to pay his way through the University of Wisconsin to a degree in mechanical engineering, Terry started out working for Rexnord Corp., as a designer. He moved to purchasing when he found his eyesight blurring after three hours at the design table. It was there Terry realized that the salesmen he dealt with made lots more money than he did, and that he was probably a better salesman than any of them.

Omni Tech was born in 1978. But Terry's reliance on two companies for 80 percent of his sales did

him in when they cut their orders from a combined \$5.5 million in 1980 to just \$125,000 in 1982. Terry responded by getting a second mortgage on his home and developing a new strategy: operate several businesses under one roof relying on different business cycles so that if one cycle declined, the other would keep the business going.

The first test was designing a custom security cabinet for the Milwaukee school district. When that proved successful, and orders poured in from school systems around the country, Terry created a computer division to assemble IBM-compatible computers.

The successful marriage of these two divisions – computers and design technology – has made the company as nearly recession-proof as it can be. His designs group has brought him such custom fabricated cabinet clients as Kentucky Fried Chicken, Taco Bell, 7-Eleven, McDonald's, Burger King, Delco Electronics, Owens-Corning and Harley-Davidson. The computer division sells business computers and systems to John Deere, Johnson Controls, the State of Wisconsin and Navistar.

Terry's civic commitments – and his carpentry skills – have brought him rave reviews in south-eastern Wisconsin. A regular contributor of both time and money to Habitat for Humanity, Terry pays salaried employees to take time off to build homes in inner city Milwaukee. He was named Wisconsin Entrepreneur of the Year – Socially Responsible Entrepreneur in 1995. He spends weekends working with inner city churches in Milwaukee. He became a corporate sponsor of "100 Black Men," a mentoring group for black teenagers, and serves on the board of the Council of Small Business Executives, focusing on a mentor program in which small minority-owned businesses work closely with small white-owned businesses to share skills and business experience.

Terry had a vision and a dream back in 1981, even when operating Omni Tech at a loss. He brought the company back from the brink by

creating win/win situations, constantly revising his business plan, doing business on a "golden rule" policy, hiring quality people and giving them the latitude to succeed, and staying involved in every phase of the business – and keeping his eggs in several different baskets. □



Robert W. Codner
President
RWC Inc.
P.O. Box 2061
Evanston, WY 82931-2061
307/789-7875
800/334-3173

As a mathematics teacher at Evanston High School in Evanston, Wyo., Bob Codner discovered several things: he had a keen desire to be a more effective teacher and to help his students get the most out of their math classes. He also discovered that he spent too much time developing study aids and testing materials. Codner then checked the published materials for math, but still couldn't find the types of workbooks, study aids and test packages that were needed.

That's when he decided to develop his own materials which were very successful. He realized that other teachers must have similar problems, so he decided to market his products. And the rest is, as they say . . .

A native Australian who moved to the U.S. in 1985, Codner started

his home-based business, RWC Inc., in 1988. His first attempt was a failure. After mailing several thousand fliers to potential customers, he received less than 10 responses. Codner realized that he needed to learn more about business and marketing techniques to be successful and set about teaching himself. His next effort was more successful and by 1991 his gross sales reached \$158,000.

Working after school and on weekends, Codner grew his business from a corner of his basement with an old computer and printer to a publishing company with anticipated sales of \$259,000 in 1995. He now operates from a 720 square-foot addition to his house that has a view of the Uinta Mountains and was completely paid for from his publishing earnings.

RWC Inc. currently employs two people and publishes materials for 12 authors in Wyoming, Texas, Arizona and Massachusetts. The company publishes unique mathematics resource packages for more than 5,500 schools in the U.S. and Canada. The packages, which include testing materials and student workbooks focusing on mathematics, science and literature, are also sold through catalogs. His catalogs – distributed to nearly 29,000 high schools in the U.S. and Canada – also include math-related topic T-shirts that are made by another local entrepreneur.

Codner shared the secrets to his entrepreneurial success in a book entitled *From Teacher to Tycoon* and has received national recognition for his work in *Home Office Computing* and *Entrepreneur* magazines. He also took first place in The Best Business Contest in 1994 and was nominated for the Presidential Award for Excellence in math teaching.

Codner is still a full-time math teacher at Evanston High School where he has been the mathematics department chairman for nine years. He coached the state math championship team and continues to promote academic excellence in his students.

Codner is a lector at St. Mary Magdalene Catholic Church, pre-

sents seminars for teachers and entrepreneurs and contributes to several charitable organizations. □



Accountant Advocate
of the Year

Sandra A. Abalos
President

Abalos & Associates, P.C.
7310 North 16th Street,
Suite 200
Phoenix, Arizona 85020
602/943-1984

In June 1978, while still in college, Sandra Abalos began part-time employment as a secretary and bookkeeper for David F. Schwarz, a certified public accountant who had a small sole proprietorship in Phoenix. A year later, Sandra graduated from Arizona State University and began working full time at the firm. She loved the work and the involvement with the small business clients. It didn't take Sandra long to realize that she wanted to be a small business owner herself. And in fact, on January 1, 1980, the firm became a partnership: Schwarz & Abalos, CPAs.

In 1988, Sandra became the sole owner and managing partner of Abalos & Associates, P.C., whose services include financial accounting and reporting, tax planning and preparation, business valuations, internal control evaluations, system software support, management consulting, and litigation support.

Having experienced many of the stumbling blocks that can stifle a small firm's progress, this advocate truly understands the problems

small firms encounter. Her tremendous dedication to small businesses is clearly evident in the considerable time she volunteers outside of the office to assist them with her expertise.

Sandra frequently speaks to groups of small business owners on issues of concern to them, devoting much personal time on weekends and in evenings. She participates in seminars and training sessions. In addition to assisting numerous individual firms, Sandra continues to work hard for changes that will enhance small business growth across the country.

In 1995, she advocated tirelessly for reduction of financial and regulatory requirements for small business. She was elected to represent Arizona at the White House Conference on Small Business. As state chair of the Arizona taxation committee, Sandra met with committee members to consider all of the issues raised at the state conference and prioritize them as to their importance to a broad base of business owners. Not only did Sandra make sure everyone's opinion was heard, she took time to explain many complex tax issues to the committee members. These meetings prepared the delegation for the regional conference in Denver and involved the commitment of many extra hours of time by Sandra during the tax season, when working hours are already stretched to the limit.

Could Sandra fit any more on her advocacy plate? She was elected regional chair for the taxation committee, and also national delegate to the June conference held in Washington, D.C. At the national conference, Sandra worked particularly hard on the independent contractor definition issue—which became the number one recommendation. Sandra will continue to monitor legislative changes in Washington as they relate to the final recommendations of the conference.

Sandra also supports small business through membership in the National Association of Women Business Owners (NAWBO), the National Federation of Independent Business (NFIB) and the National

Association for the Self-Employed (NASE). She provides informational presentations on various tax and business matters at no cost to these and several other organizations that promote the advancement of small business.

Tomorrow's entrepreneurs are quite important to Sandra, too. She has employed students through the cooperative office education program to provide these young people with an opportunity to explore careers firsthand.

Sandra's attention to financial and other concerns of small businesses has meant learning about the issues, respecting disparate viewpoints, building coalitions and consensus and, ultimately, delivering the results. She is emerging as a leader whose vision, passion and determination will strengthen the voice of small business in public policy. □



Financial Services
Advocate of the Year

Peggy J. Smith

Director, Business Finance
Metropolitan Tulsa Chamber of
Commerce

616 S. Boston
Tulsa, Oklahoma 74119
918/585-1201

Peggy Smith knows the problems faced by small business owners — from 1972 to 1977, she owned a landscape, nursery and retail garden

center in Stillwater, Oklahoma. She started that business with a \$25,000 SBA loan and built it into a thriving operation employing 30 people. As the business grew, she encountered and solved the problems of financing small business expansion.

Peggy carried that knowledge with her into a banking career where she experienced small business finance from the other side of the desk. Using the skills she had acquired in her own business and the training she received in banking, Peggy was able to help a large number of clients grow their own businesses.

In 1988, the Metropolitan Tulsa Chamber of Commerce recruited Peggy to develop programs that would support small business expansion – and the rest is history still in the making.

Peggy developed a program that exposed small businesses to potential investors. Begun in 1989 as the Tulsa Banking Forum, the first event had four businesses making presentations to nine investors from the southwest region. By 1994, the event was retitled the Oklahoma Investment Forum – and featured 30 businesses appearing before more than 100 national and international investors. In recent years, every presenting company has received at least two offers from attending investors, resulting in millions of dollars of equity injected into local firms.

As Peggy developed vehicles to assist entrepreneurs, she found herself focusing more and more on the problem of financing. She knew how to help clients whose projects were eligible for conventional financing, but she knew little about public financing vehicles. She began to read about it, attend seminars and interview professionals in the field. It was not at all uncommon for a staff member to drop by the office on a weekend and find Peggy with manuals and documents spread out all over her desk. In 1991, she was certified as an Economic Development Finance Professional by the National Development Council.

Peggy typically works 60 hours a week to make things happen – and

they do! When the chamber was working to charter the Small Business Capital Corporation (SBCC), Peggy put in even more extra hours to qualify herself in this area of public finance.

The SBCC charter was granted by the SBA in 1992, and its first SBA 504 loan was approved in September 1993. In the next 12 months, Peggy's efforts resulted in approval of eight more 504 loans, for projects totaling more than \$10 million. Additionally, 140 new jobs were created and 70 jobs saved.

Peggy also has worked with the Community Reinvestment Council to develop financing vehicles for riskier ventures. She served on the board of the Tulsa Economic Development Corporation where she was a staunch advocate for innovative approaches to evaluating applicants' potential for entrepreneurial success.

The quality of Peggy's efforts is evident in the recognition demonstrated by her appointment to important boards and commissions, including appointment by the Governor to the state treasurer's linked-deposit board. She has filled key positions in such varied organizations as the Oklahoma Private Enterprise Forum, Industries for Tulsa, Inc., and the Council for Industrial Development Bond Issues. She also has served as a small business advocate on the advisory boards of Tulsa Junior College and the Tulsa Technology Center.

Peggy's tenacity and hard work are implicit in the list of her accomplishments, as is her concern for what's best for her clients – entrepreneurs and investors alike. Her initiatives and programs have affected in the most positive ways more than a thousand small businesses in Oklahoma. □



Media Advocate of the Year
James T. Madore
Small Business Reporter
The Buffalo News
1 News Plaza, P.O. Box 100
Buffalo, New York 14240
716/849-4436

Founded – and written, edited, and managed – by teenager James Madore, the modest, single-sheet first edition of *The Stoddard Crier* rolled off an old mimeograph machine in 1979. It contained one advertisement.

James' experiences with this small, tourist newspaper in southwestern New Hampshire nurtured his initial interest in journalism. In 1984, the last year of publication, *The Stoddard Crier* had a circulation of 4,000 and turned a modest profit. And James had a better understanding of what it means to own and run a small business.

The experience proved invaluable to James who, since 1990, has been covering the small business beat as the financial writer for *The Buffalo News* – upstate New York's largest daily newspaper. With his insightful and empathetic coverage of small business issues, James has become a leading advocate for small business.

James' small business stories and special features provide color and context for readers who aren't yet used to thinking that America's economic engine is the third-generation family business, small manufac-

turer or technology firm founded by a recent college graduate.

Primarily focused on the importance of small business to the local economy, James' stories often show how entrepreneurs have helped the Buffalo area to excel in job growth and exports. His reports frequently include results of small business studies and profiles of major employers that were once fledgling operations.

James also has written extensively about scams and frauds that swindle small business owners. Additionally, he writes about various federal, state and local government policies that help or hinder small business. By doing so, James helps to unite entrepreneurs in efforts to improve the community's business climate.

Even if on the surface some broader political issues may seem to have no effect on small business, James seeks out knowledgeable business owners to find out their views. For example, entrepreneurs were featured in his recent series on labor issues, the New York State budget and the economic development aspects of sports stadiums.

James' small business column, which runs twice a month, has been expanded to include family business issues and a question-and-answer feature. Most recently, a self-help aspect was added that presents the ways in which some successful entrepreneurs have handled various challenges.

James also is an advocate for small business within the newspaper itself. He urges assignment editors to cover important small business events and to include the small business viewpoint in general news, features and editorials. In addition to his own stories, this effort has resulted in publication in *The Buffalo News* of hundreds of important small business items.

A much sought-after speaker on small business, James is frequently asked to address community groups. In these talks, he emphasizes the crucial role entrepreneurship played in Buffalo's economic comeback after the massive plant closings of the late 1970s and early 1980s. He usually has

at least one speaking engagement a month and has been interviewed by several local television and radio stations.

James has won many prestigious awards for his writing. One of his favorite stories, "Public Square," described how small businesses in Watertown, N.Y., had banded together to save the downtown commercial district. The story was awarded second place honors by the New York State Associated Press Association.

Recalling his entrepreneurial days with *The Stoddard Crier*, James says, "Like many small business owners, I never grew rich by being my own boss. But there were other rewards, such as friendship, and a feeling of confidence and satisfaction at knowing I was producing a good product." Today, James is still producing only the most excellent of products - this time in words and deeds - as journalist and advocate for small business. □



Minority Advocate of the Year

Carl W. Bailey

President/CEO

J.C. Neckwear & Scarves

1903 Walnut Street

Philadelphia, Pennsylvania

19103

215/735-2705

New business owners - especially minority business owners - looking for the "voice of experience"

have a mentor in Carl W. Bailey, President and CEO of J.C. Neckwear, a thriving specialty necktie and scarf company in Philadelphia.

For the last 18 years Carl Bailey has dedicated most of his free hours to establishing a minority business presence not only in Philadelphia, but in the mid-Atlantic region that includes all of Pennsylvania, Delaware, Maryland, Virginia and West Virginia. Besides serving on a multitude of boards and committees, he has provided business counseling and workshops for hundreds of minority entrepreneurs and prospective young entrepreneurs.

Carl got the idea for his own firm when he noticed that companies and organizations were looking for specialty items with strong identification value. J.C. Neckwear coordinates the manufacture and sale of custom neckties and scarves for campaign fundraisers, non-profit and church organizations, fraternal organizations and large companies. As he developed his business, Carl became more and more aware of the value of networking in organizations like the Greater Philadelphia Chamber of Commerce.

He encourages minority business owners to look at business organizations like the Chamber and the Businesses for Minority Enterprise as sources of information and mentoring. "Many of the people you talk to have already gone through what you are going through, so you can profit from their advice and experience," he says.

Carl is also an active member of the Service Corps of Retired Executives (SCORE), a national organization of approximately 14,000 volunteers - primarily retired executives - who provide technical and managerial guidance to existing and prospective small business people.

Carl recognized that while there were increasing numbers of minorities entering business in the mid-Atlantic region, they were not contacting SCORE for assistance. So he helped begin a minority recruitment program. Currently, eight chapters in the region have established pilot programs to attract minority counselors and clients.

As a result of Carl's efforts, more and more minority entrepreneurs are finding business information and mentoring help from SCORE. Bill Trueblood, president of SCORE's executive committee, wrote to commend him. "The work being done in your chapter gives us renewed hope," he said.

Through Carl's work, organizations such as the Ben Franklin Technology Center and the Philadelphia Commercial Development Corporation have committed their support to minority business people involved with SCORE. Carl is also an active participant on the City's Economic and Small Business Task Forces and on the Boards of the Private Industry Council and Pennsylvanians for Effective Government.

Carl's efforts on behalf of minority entrepreneurs are legion. When the Philadelphia Navy Yard closed, he established a program to counsel workers who were losing their jobs and were interested in starting a small business. He helped set up workshops for minority small business owners on such topics as workers' compensation, taxes and contracting. He worked to establish a minority business car wash to provide on-the-job entrepreneurial business training for formerly incarcerated youth.

His unflagging enthusiasm for minority advocacy has won him praise in many circles. Jack Shannon of the Mayor's Business Action Team said it well: "Carl truly epitomizes what it means to be an advocate. He is smart, enterprising, and forever aware of the needs of others. The energy with which he advocates only proves the adage that in life, your purpose truly sustains you." □



Veteran Small Business
Advocate of the Year
Gordon J. Kuivanen
Business Consultant
46501 350th Street
Emmetsburg, Iowa 50536
712/852-4980

In May 1992, the Vocational Rehabilitation and Counseling Division of the Department of Veterans Affairs in Des Moines, Iowa, contracted with Gordon Kuivanen for consultation services regarding the development of a computerized numerical cutting router business for a disabled veteran. Gordon's advice really paid off for Blong Custom Wood: within four years, the business was grossing \$750,000 per year.

Gordon's personal experience in business - which includes ownership and management of several manufacturing companies - has given him an invaluable expertise. This knowledge, coupled with Gordon's commitment to help Iowa's veterans, has meant new, successful beginnings in self-employment for many disabled veterans.

Besides the Blong project, which currently employs about 20 people, Gordon has provided guidance to a variety of veteran-owned small businesses, including a lumber yard, lawn and garden businesses, a gunsmith shop, a computer-aided drafting and design business, a housing design company, and a woodworking firm. At least 30 new small businesses have been

started because of Gordon's dedication to helping aspiring veteran entrepreneurs.

Gordon's influence continues to provide impetus to veterans across Iowa. He delivers the message loud and clear that disabled veterans can start and successfully manage businesses of their own.

Gordon's confidence in veterans as business owners plays a very important role in the veterans' belief in their own capabilities. Many of the veterans Gordon has helped now not only collaborate and network to support one another, but also to encourage and assist new aspiring veteran entrepreneurs.

This enthusiastic promoter of small business ownership for disabled veterans meets all challenges along the way to self-employment. Gordon's participation ends only when the businesses are operational, profitable and well-managed.

Gordon's involvement in several professional and community organizations affords him different opportunities to assist the state's veterans. In addition to serving as a business consultant for the Veterans Affairs Rehabilitation and Counseling Division, Gordon coordinates activities with Small Business Development Centers. With the U.S. Small Business Administration, Gordon negotiates and advocates on behalf of disabled veterans. He has served on the boards and advisory committees of many private associations and government policy-making groups that have an impact on service to disabled veterans, including the Great Lakes Small Business Incubator, the Industrial Development Board of Emmetsburg, Iowa, and Iowa Lakes Community College. Gordon also looks for opportunities to discuss the unique needs of these entrepreneurs with numerous private bankers.

Gordon has been recognized for his many contributions. Honors include the Distinguished Service Award, presented by Iowa Lakes Community College in 1988, and the Governor's Volunteer Award, presented in 1989 and 1990. □



Women in Business
Advocate of the Year

Judith A. Framan
President

Judith Framan Associates
P.O. Box 2284
Corrales, New Mexico 87048
505/897-8505

Judith Framan was an exception, right from an early age – the only young woman in her high school graduating class to go on to college and one of the first women to graduate from San Jose State University with a degree in marine biology. Like other women in this non-traditional arena, she experienced difficulty finding a job as a scientist. Unlike many of her predecessors, however, she had the good fortune to have a mentor who saw her talent and encouraged her – and she went on to a successful 17-year career as a neurological research scientist.

Judith ultimately left scientific work to pursue another successful career as a technical marketing manager. She held marketing management positions in industrial, high technology and scientific instrument organizations like Caltech's Jet Propulsion Laboratories, ITT Barton Instruments, and Bausch & Lomb.

In 1982, Judith left the corporate world to establish her own firm. Judith Framan Associates provides a complete range of marketing and public relations services to women-owned businesses and other entrepreneurial firms in New Mexico,

California and the Eastern seaboard. Focused primarily in the arenas of science and high technology, the firm also serves clients in industries ranging from temporary personnel services to hospitality, banking, health care, and brand-name marketing.

The lessons she had learned in her career were clear. She had achieved success by doing precisely the reverse of whatever society told her about how women were to think, act and be in the world. She saw that when women failed to achieve their potential, it was often because they lacked encouragement, a belief that all things are possible, and mentors and advocates to guide them.

After her success, Judith believed she had a responsibility to the women who followed. She began to use her beliefs, passions, skills and talents, and a large share of her waking hours, in advocacy and mentoring activities for women in business.

Judith helped convene a statewide conference of women business owners in 1992. The conference resulted in the formation of the New Mexico Women's Purchasing Council.

Thanks largely to Judith's efforts, the Northern New Mexico Chapter of the National Association of Women Business Owners (NAWBO) was officially chartered in 1994. Judith became its first president, serving for two years. She received the National NAWBO 1994 President's Award in recognition of her dedication and commitment to the organization.

Working closely with NAWBO economic directors, she planned and implemented the Economic Leadership Luncheon for top New Mexico women business owners. As a result of her volunteer efforts, numerous articles appeared in statewide media about women-owned business.

Judith initiated New Mexico NAWBO's participation in the 1995 White House Conference on Small Business. She recruited and educated delegates – and went on to help craft New Mexico's position on issues important to women business owners.

Judith was instrumental in the selection of Albuquerque as a pilot site for the SBA's women's loan program. This site became one of two in the nation allowed to operate on a statewide basis. She assisted the office of Vice President Gore in convening a meeting in September 1995 to discuss a wide range of key issues with New Mexico women leaders. She frequently testifies before U.S. congressional panels on small and women-owned business issues.

Judith understands the need to mentor young women, because it is they who will become the women entrepreneurs of tomorrow. She spearheaded the rollout of the "An Income of Her Own" (AIOHO) in New Mexico. The program focuses on bringing to young women the message of economic empowerment through entrepreneurship. As a result of her work in this area, AIOHO is currently exploring program opportunities among New Mexico pueblo communities.

Judith Framan is a fighter, a trailblazer, and a tireless advocate for women business owners. She lives her mission every day, leading by example and serving as a strong role model and an inspiration to all who come in contact with her. □



Small Business
Exporter of the Year
Tammy L. Flor
President
Laurel Engineering, Inc.
P.O. Box 3908
1151 Bay Boulevard, Suite B
Chula Vista, California 91911
619/424-4140

The establishment of international trade agreements and the softening of political boundaries have allowed mining companies to pursue mining development throughout the world. Laurel Engineering Inc., in business since 1983, specializes in custom-designed material handling systems for heap leaching operations – a chemical process that serves to extract gold, silver, copper and other valuable minerals from what conventionally was viewed as waste material. Under the leadership of Tammy Flor, Laurel has captured a dominant share of the market for heap leach portable conveyors, and has installed 15 of the 60 existing operating systems worldwide.

Laurel has the in-house capability to take the entire heap leach conveying and stacking portion of a project from concept to completion, including design, engineering, electrical services, fabrication and on-site installation. In addition to the demands of building large portable systems, Laurel has had to face transportation challenges. The

equipment, which is completely assembled and tested in Laurel's facilities before being shipped to any site, has to be specially designed to break down into sections to fit special containers for transport.

Perhaps most key to Laurel's success is the firm's ability to deliver support services of the highest caliber at mine sites in some of the world's most remote places in countries as diverse as Chile, Mexico, Saudi Arabia, Peru and Uzbekistan. Customer relations is at the heart of Tammy's strategy for Laurel's success. With the underlying goal of maximizing the customer's productivity, Laurel oversees each phase of every project and applies its experience in heap leach mine operations to produce high performance, cost-efficient customized systems.

The company provides its customers with a recommended spare parts list at the earliest stage of the project and manages procurement so that a minimum inventory is available on site when operations begin. In the event of failure or malfunction, Laurel will send a technical team with extensive experience in the mine operating environment, often accompanied by the components' supplier.

Additionally, Laurel's pool of skilled, multi-lingual employees allows the company to offer management contracts to its clients anywhere in the world. This linguistic and cultural plurality has been a distinct advantage for Laurel when competing in international markets and interacting with different business cultures.

Tammy has been recognized for Laurel's numerous successes. She has been interviewed by various media, including *US Latin Trade Magazine*, the *Chula Vista Star News* and *KLIS Morning News*. She was invited to speak at the California World Trade Commission conference about the impact of NAFTA on small business, and was presented with the Best Exporter of the Year award by the Governor of the State of California.

Tammy also is actively involved in charitable and social organizations. She has developed a corporate international charity program and

presides over Laurel's Charity Fund Raising Committee. Proceeds from special events organized by the committee are donated to philanthropic organizations in countries where Laurel conducts business.

Currently Laurel has a production facility in Chula Vista, California, one in Mexico, and one in Chile. Tammy Flor's leadership and dynamic corporate strategies have allowed Laurel to meet the challenges of global competition and become the lead player in its niche market. Plans for the firm's future include further strengthening its standing in the South American market while pursuing other promising markets in Asia, Africa and the Commonwealth of Independent States. □



Young Entrepreneurs
of the Year

Peter Mendoza, Jr.

President/Secretary

Brian H. Mendoza

Vice President/

Chief Financial Officer

MBE Electric, Inc.

9920 Arlington Avenue

Riverside, California 92503

909/352-2490

On January 17, 1994, one of the most destructive earthquakes in American recorded history laid waste to the Northridge, California, area, taking many lives and causing untold property damage. It also destroyed a key portion of Santa Monica Freeway 10, nearly immobilizing thousands of commuters who regularly traveled the route.

On the day of the earthquake, Peter Mendoza, then 25, and his brother Brian, 23, already had more than five years' experience guiding their electrical contracting business, MBE Electric, through many challenging projects. But helping put the Santa Monica Freeway back together - fast - would prove to be a key test.

MBE Electric was one of dozens of contractors called upon to replace the devastated stretch of freeway. The company's job was to design and install the new electrical system and to perform an impact study of the prior design. MBE's original contract was changed twice, which resulted in

the scope of work tripling. Yet under the leadership of Peter and Brian, MBE Electric was able to complete its portion of the project on time and on budget.

With all the contractors involved, the project took 400 workers and 66 days of around-the-clock construction to complete. MBE Electric's efforts helped put the world's busiest freeway back in operation in record time, vastly improving the daily commute for more than one million Southern Californians.

The Mendoza family moved from Mexico when Peter, the eldest of six children, was very young. Often in the summers when they were growing up, Peter and Brian spent time at their father's electrical company, where they acquired a broad, early exposure to the business. Through formal training, they achieved journeyman status at very young ages and learned the business from bottom to top.

Among the many reasons for MBE's success is the Mendoza brothers' commitment to quality. MBE is known and respected within the industry for its fine workmanship and knowledgeable field staff. Peter and Brian believe that quality begins with the first phone call and that it should be carried throughout the project.

One way the Mendozas ensure having a knowledgeable staff is to hire people who have been trained to meet industry standards and then

retrain them to meet the even higher standards of MBE Electric. A typical new hire will spend between one week and three months being trained by a journeyman.

Over the past three years, Peter and Brian have increased sales at MBE by 100 percent, from \$2.6 million to \$5.5 million. Initially, MBE acted as a subcontractor on most of its projects. Now MBE is the prime contractor for 50 percent of the work. This has resulted in more efficient operations, increased customer satisfaction and more employment opportunities at MBE.

Until recently, MBE was financed internally. As young entrepreneurs, Peter and Brian found that debt financing was not an option. They worked diligently to increase the financial strength of their company and achieved remarkable growth without incurring debt. Even after they were able to obtain debt financing, MBE continued to show outstanding liquidity and financial strength. The Mendozas' ability to make sound financing decisions is uncommon in entrepreneurs so young.

Peter and Brian believe in giving back to the community that has provided them with so much opportunity. Every year MBE sponsors two soccer teams for boys aged 10-12 and a women's softball team. Always willing to assist others, the brothers have already inspired and helped to mold some future entrepreneurs and inspectors.

But the Mendozas' primary concern is for their company and the quality of its product. Plainly and simply, they want MBE Electric to be known as the company that gets the job done, on time and right. And no one is questioning their success at that, least of all, the commuters on the Santa Monica Freeway. □



Entrepreneurial Success Award
Donald H. Dye
President and Chief Operating
Officer
Callaway Golf Company
2285 Rutherford Road
Carlsbad, California 92008
619/931-1771

While putting around on the golf course, Ely Callaway came across a club he liked so much that he bought the manufacturer. The "Big Bertha" driver's head is 25 percent larger – but not heavier – than an ordinary driver, so even a "duffer" is more likely to launch the ball with the power of a champion. Manufacturers of golf clubs have long dreamed of making a club with a bigger head; Callaway Golf Company took advantage of a new stainless steel casting technology to do it.

Donald H. Dye, president and chief operating officer, has served as the company's director since its founding in 1982. The company had 15 employees and annual sales of \$300,000 in its first year of operation. By 1988, annual sales had climbed to \$4.8 million. The worldwide success of its Big Bertha drivers led to explosive growth in the years that followed: from 1990 to 1993, sales more than doubled each year. For the fiscal year that ended December 31, 1994, the firm reported sales of \$448.7 million and employed approximately 2,200 people.

The company's basic objective is to design and manufacture its clubs in such a way that they are demonstrably superior to, and pleasingly different from, competitors' golf clubs. The clubs are sold at premium prices to both average and skilled golfers on the basis of performance, ease of use and appearance. Callaway's primary products currently include the Great Big Bertha™ Ruger Titanium Driver, Big Bertha® Metal Woods with the War Bird® soleplate and Big Bertha® Irons. Callaway Golf also makes a distinctive line of putters.

The main offices are located in Carlsbad, California. Callaway Golf (UK) Ltd., a wholly-owned subsidiary, is located in Chessington, Surrey, England. Full-time regional and inside sales representatives work together to maintain relationships with customers through frequent telephone calls and in-person visits. In 1994, Callaway Golf Company's foreign sales accounted for 31 percent of its total sales; the company's clubs are sold in 76 countries outside the United States.

In November 1994, Callaway Golf completed construction of a new \$4 million state-of-the-art private testing facility. The center is located in Carlsbad on 8.1 acres that include four greens, four bunkers and a 300-yard fairway with multiple teeing grounds on three sides. The center has a 9,500 square-foot research building that houses multiple hitting robots, air cannons and various high-speed video and computer analysis devices.

Callaway Golf vigorously protects its research and development investments by seeking and obtaining patent, trademark and trade dress protection for its products. The list of patents covering Callaway products is extensive and growing; Callaway Golf has more than 50 patents issued or pending in the United States, and more than 1,700 patent and trademark filings around the world.

But the Callaway Golf Company does more than make golf clubs. The Callaway Golf Company Foundation was established in November 1993 to fund activities

that will benefit the community and the lives of those who live in it. Three main areas have been identified for support: people unable to care for themselves; health and education projects; and community projects that will improve the emotional, physical and social environs.

The foundation, which receives funding from both the company and private donors, has made more than \$1.1 million in donations to various nonprofit organizations since its inception two years ago. These groups provide medical and human care services to abused and neglected children, homeless women and their children, at-risk youth, and the developmentally disabled.

Callaway Golf's progress is inspirational to many California entrepreneurs. Donald Dye's vision and commitment to quality have helped lead his company beyond success to real involvement in the community. □



National Chapter of the Year
SCORE Chapter 574
Northern Illinois,
Rockford, Illinois
Duncan Brown
Chapter Chair
815/962-0122

The Northern Illinois Chapter of the SCORE Association (Service Corps of Retired Executives) was recognized as the "National SCORE Chapter of the Year" for exceptional service to the small business community. The chapter serves seven counties, with a Rockford, Illinois office and branches in Belvedere and Freeport.

"This chapter represents the best characteristics of our 389 chapters nationwide and serves as a model for our 12,300 members who help over a quarter of a million entrepreneurs each year," said Bill Trueblood, President of SCORE. Trueblood added, "I want to congratulate Chapter Chair R. Duncan Brown and our local SCORE members whose daily efforts bring business resources, advice and seminars to the entrepreneurs in their local community."

SCORE's strength is derived from the success of chapters who meet specific community-based needs. The Northern Illinois Chapter is located in Rockford, Illinois, a community with over 140,000 residents. This SCORE chapter

increased its total counseling contacts by more than 76% in 1995. Expanded workshop offerings and the inclusion of a new, group counseling/workshop format helped meet the community's needs.

During 1995, The Northern Illinois chapter provided 20 *Before You Start Your Business* workshops, as well as 10 seminars for current small business owners. The chapter launched a new "group counseling program" in order to offer group discussions. As a result of this project's success, the chapter expanded its offering to include an additional topic titled a *Guide To Writing A Business Plan*.

This SCORE chapter has actively sought partnerships to extend community outreach. The local Rock Valley College Small Business Development Center (SBDC) co-sponsors SCORE seminars. And, the SCORE chapter works with the local SBDC, whose representatives speak at SCORE workshops. SCORE offices are located at the local chamber of commerce.

SCORE and Rock Valley College have an open referral policy to help clients reach the best small business resource for the entrepreneur, be it SCORE, SBDC or the college's Procurement Assistance Center. This working relationship has increased entrepreneurs' awareness and use of the services, which best meet specific business needs. In addition, Amcore, a local Rockford, Illinois bank, has been a sponsor in supporting chapter seminars and local newspaper advertising.

SCORE is a non-profit association and resource partner with the U.S. Small Business Administration. Since its beginning in 1964, SCORE has helped more than 3 million entrepreneurs. In 1995, volunteers donated more than 1 million hours to assist small businesses. SCORE supports the formation, growth and success of small business through counseling, mentoring, seminars and workshops. □

105th CONGRESS

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