

NSBA Issues Energy Star Challenge

Organization asks members to increase their energy efficiency

By **Kyle W. Kempf**

Government Affairs Director

Starbucks recently announced that it was increasing the price of some of its more popular beverages, partly in response to rising energy costs. Airlines have started adding fuel surcharges onto the cost of tickets. In Washington, D.C., taxicab drivers have been granted the ability to charge customers an additional dollar per ride. As attractive as these price-coping techniques may sound, they are not an option, for a variety of reasons, for many small-business owners.

In fact, more than half of the respondents to a 2006 NSBA energy survey reported not passing along their increasing energy costs to their customers. It is not surprising, therefore, that more than three-quarters of the survey respondents said that reducing their energy costs would increase their profitability.

Short of turning off the lights and going home, the simplest way to reduce the energy costs of a small business is to increase its energy efficiency. Unfortunately, only a third of the small-business respondents to the same energy survey reported having invested in energy-efficiency programs for their businesses. It is time for this to change.

To achieve this change—and in keeping with its grass-roots tradition—NSBA is partnering with the federal Energy Star Small Business program to challenge each of the small businesses the organization



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NSBA is partnering with the federal Energy Star Small Business program to challenge each of the small businesses the organization reaches to voluntarily reduce their energy consumption by at least 10 percent through increased energy efficiency.

reaches to voluntarily reduce their energy consumption by at least 10 percent through increased energy efficiency.

The endeavor already is being met with bipartisan praise.

“I applaud NSBA for taking the initiative to help small businesses become more energy efficient,” said Sen. John Kerry (D-Mass.), chair of the Senate Committee on Small Business and Entrepreneurship. “By mobilizing their members around a good energy policy, NSBA is tapping into the true power of small business to shape the direction of this country by taking steps to reduce their energy

consumption and boost the economy at the same time. I hope this is just the beginning of a larger effort to bring together small businesses around the country to create a cleaner, greener America.”

“As the ranking Republican on the Senate Small Business Committee and as a longstanding steward of the environment, I firmly believe that small businesses have a pivotal role to play in forging a solution to global climate change and rising energy prices,” Sen. Olympia Snowe (R-Maine) said. “I applaud NSBA’s partnership with the Energy

continued on p. 3

Inside the Advocate

- ★ Summer Thoughts (p. 4).
- ★ National Survey Results (p. 6).
- ★ Golden [State] Advocacy (p. 8).

In This Issue

Chair

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Mission Statement

NSBA is a volunteer-led association. Our primary mission is to advocate state and federal policies that are beneficial to small business, the state, and the nation—and promote the growth of free enterprise.



8

NSBA FILE PHOTO

4 SUMMER THOUGHTS

NSBA Chair Grafton H. "Cap" Willey provides an update on the "tax gap" and prepares for the NSBA board meeting in his home state of Rhode Island.

6 NBSA RELEASES RESULTS OF NATIONAL SURVEY

Take this opportunity to read the results of NSBA's 2007 Survey of Small and Mid-Sized Businesses.

8 GOLDEN (STATE) ADVOCACY AND EDUCATION

Small Business California continues to garner well-deserved recognition for their advocacy efforts.

MORE NSBA NEWS

4 Attend NSBA's annual membership meeting in Las Vegas...

10 NSBA at work... 11 NSBA calendar... and more.



4

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NSBA Issues Energy Star Challenge (continued from p. 1)

Star Small Business program to challenge small businesses to reduce their energy consumption by 10 percent or more through increased energy efficiency. Clearly, we need to incentivize small businesses to make a smaller carbon 'footprint.' NSBA's Energy Star Challenge will help to do just that."

"I commend NSBA for taking action to help their small-business members become more energy conscious. Congress can set guidelines and create incentives for energy efficiency, but it is also critical that small firms themselves recognize the benefits of doing so," said Rep. Nydia Velázquez (D-N.Y.), chair of the U.S. House Committee on Small Business. "NSBA is not only helping to jump start the process for many small businesses, but they also are leading the way in educating and encouraging their members to take part in creating a more eco-friendly environment."

But why should small businesses bother?

SAVE MONEY

Energy savings of 25 percent or more are typical for small businesses that undertake energy-efficiency improvements—depending on operating hours, condition, equipment, and original energy expenses—according to the Energy Star Small Business program. And many energy-efficiency improvements are not difficult or expensive to complete.

You can save money by simply switching your traditional light bulbs for Energy Star-qualified replacement bulbs and lighting fixtures—which use about 75 percent less energy than standard lighting, produce 75 percent less heat, and last up to 10 times longer. Installing occupancy sensors can save 20-to-75 percent of the energy your business consumes for lighting as well. Cleaning or replacing dirty heating, ventilating and air-conditioning filters also can save you money, and may lengthen the life of your equipment.

GOOD BUSINESS SENSE

More and more businesses across the country are going green—or at least becoming greener—and their concern for the environment is only part of the equation.

Companies also are increasing their energy efficiency, reducing the packaging of their products, and developing sustainable alternatives to current products and services because of customer demand.

"I commend NSBA for taking action to help their small-business members become more energy conscious. Congress can set guidelines and create incentives for energy efficiency, but it is also critical that small firms themselves recognize the benefits of doing so. NSBA is not only helping to jump start the process for many small businesses, but they also are leading the way in educating and encouraging their members to take part in creating a more eco-friendly environment."

— Rep. Nydia Velázquez (D-N.Y.), chair of the U.S. House Committee on Small Business

According to a recent survey from the Wells Fargo/Gallup Small Business Index, 47 percent of small-business owners already report taking steps to show customers and potential customers that they are environmentally-friendly.

SAVE THE PLANET

President George W. Bush has acknowledged that "global warming is a serious problem" and has said that climate change "is an issue that must be addressed by the world... The policy challenge is to act in a serious and sensible way, given the limits of our knowledge. While scientific uncertainties remain, we can begin now to address the factors that contribute to climate change."

Increasing the energy efficiency of America's 26 million small businesses is one of the easiest, most-sensible, and most-cost-effective actions the U.S. can take to help tackle climate change.

INCREASED U.S. SECURITY

It is not only the environment being threatened, however. America's oil dependence is endangering its national security and undermining its foreign policy objectives.

"Improving America's energy efficiency must be a central component of any national effort to confront [America's] energy dependence... At an average cost of about one-half of the typical cost of new power sources

and about one-third of the cost of natural gas supply, well-designed energy efficiency programs also are much more cost effective than increasing supply and usually can be deployed much faster," states the recently-released NSBA Energy Policy.

NSBA ENERGY STAR CHALLENGE

Through the NSBA Energy Star Challenge, small-business owners across the country will be able to acquire expert technical advice and support—both through e-mail and telephone inquires.

They also will be able to assess and track the energy performance of their facilities using Energy Star's rating tool, Portfolio Manager. This will allow them to set their energy-efficiency goals and monitor their progress.

For more information about NSBA's Energy Policy or to register for the NSBA Energy Star Challenge, visit nsba.biz/energystarchallenge. ★

Chair's Message

Summer Thoughts

By Grafton H. "Cap" Willey, IV
NSBA Chair

I certainly hope that everyone is having an enjoyable summer. In my home state of Rhode Island, we live for the summer months with plenty of beaching, boating and good fun. It seems as though my home has been a revolving door of company visiting from all over. We also have enjoyed having our daughter, Rhonda, and our two grandchildren, Lexi and Kailey, staying with us for most of the summer. They do keep us busy.

At the end of August, the NSBA board will be meeting in Newport, R.I. The meeting will be held in conjunction with the America East Conference of U.S. Small Business Administration lenders. Newport is an exciting place in the summer and I look forward to the board visiting my part of the world.

On the legislative front, summers in Washington tend to be hot and slow. And the summer of 2007 seems to be following suit—although the political rhetoric and posturing may be generating more heat and humidity than the local weatherman can predict.

With a Congress that is having trouble getting focused on much other than the war in Iraq and the 2008 elections—along with a president that is steadfast (or stubborn, depending on your viewpoint) in his positions—it has been difficult to identify any legislation that has a



NSBA FILE PHOTO

hope of gaining traction.

NSBA has remained diligent working with both sides of the aisle and has often taken a more defensive position protecting small businesses from the unintended consequences of suggested legislation.

Our two biggest issues—protecting small businesses from potential abuses by the Internal Revenue Service regarding the “tax gap” and health care reform—continue to be at the forefront of our current efforts. We are still very concerned about the validity of the numbers quoted in the “tax gap” discussions and we are more concerned about the tactics that will be used to close this perceived gap.

We fear that many innocent small businesses will be burdened with further regulations—and those that are not paying their fair share, that should be paying, will still escape taxation. NSBA will be releasing a “tax gap” white paper in the coming months further discussing

this very important issue.

But we're not the only ones who are starting to monitor the “tax gap.” In late June, a handful of organizations—including the American Bar Association Section of Taxation, the American College of Tax Counsel, the American Institute of Certified Public Accountants, the American Tax Policy Institute and Tax Executives Institute—sponsored a conference intended to help government officials develop new ideas for combating the “tax gap.”

Most presenters were in agreement that early intervention and taxpayer education should be key priorities, but there was less accord on the correct mix of service and enforcement to encourage more taxpayers to pay their fair share of taxes. Panelists stated that a serious plan to combat the “tax gap” should occur incrementally over a number of years and care should be taken in crafting approaches to target different classes of taxpayers.

Regarding health care reform, we are closely watching what is happening at the state level with initiatives in California and Massachusetts. In fact, NSBA's affiliate in the Golden State, Small Business California, is featured in this issue of the *Advocate*. And not surprisingly, their top priority for this year is health insurance.

Again, I hope everyone has a wonderful remainder of the summer wherever you are located. ★

An Invitation to Attend NSBA's Annual Membership Meeting

When: Sunday and Monday, Oct. 28-29

Where: The Wynn, 3131 Las Vegas Blvd., Las Vegas

Questions/RSVP: Call Rosa Wright, 202-293-8830, or e-mail her, rwright@nsba.biz.

Note: If you would like to nominate a member (or yourself) to serve a three-year term on the board of trustees, please forward their name to Rosa Wright using the contact information listed above.

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NSBA Releases Results of National Survey

NSBA recently released the results of its 2007 Survey of Small and Mid-Sized Businesses. The national survey explored the state of the small-business community and business owners' opinions on a broad range of topics—including economic outlook, employee and labor issues, financing, technology and public policy.

In addition to this year's data, the survey also compares current results with past NSBA surveys and presents trend data dating from 1993. The survey sampled 500 small and mid-sized businesses from a wide variety of industries.

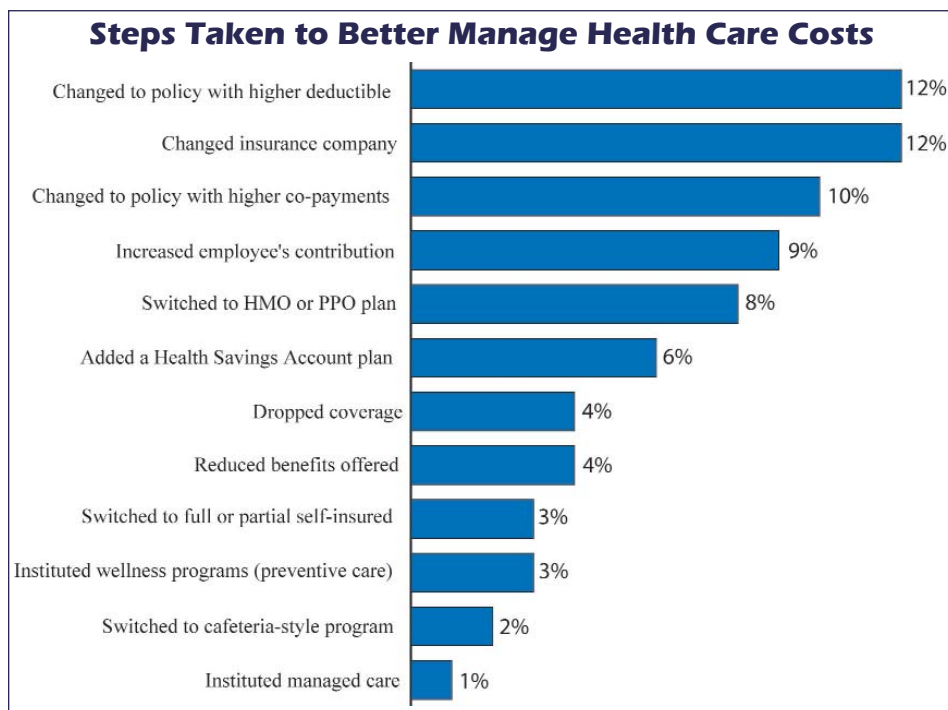
The cost of health insurance (39 percent) and lack of available capital (31 percent) once again are at the forefront of small-business concerns. The number of small businesses offering health insurance to their employees has tumbled nearly 17 percent during the past 10 years.

Fifty-eight percent of small businesses offered health insurance in 1997—a number that dropped to 51 percent in 2000 and slid to 41 percent in 2007. However, when asked which benefits are most important to prospective employees, 77 percent selected health insurance.

When presented with health care policy proposals, small-business owners expressed their support for ensuring every individual has health coverage—but strongly rejected a government mandate on businesses to provide it.

A large number of survey respondents (71 percent) supported an NSBA proposal (nsba.biz/healthreform) to require every citizen to secure a basic health care package—with the requirement that insurance companies offer coverage to the people with pre-existing conditions, while individuals and families be provided with federal assistance to help cover premiums based on income.

A smaller majority of business



DESIGNED BY JACKIE SCHAFFER

Thirty-seven percent of respondents were forced to cut costs—another sign that major reform of the health care industry is needed.

owners (60 percent) supported the creation of a federally-funded, government-administered health care system financed through taxes that would provide health care coverage for all citizens.

Opposition was widespread among respondents (71 percent) when asked if they would support a requirement that all employers provide health insurance to all employees.

Small businesses also are finding it more difficult to obtain adequate financing. Ten years ago, 24 percent of business owners reported that they were not able to obtain adequate funding, mirroring the 2000 NSBA poll results. But, this year, 33 percent cited this concern.

And credit cards remain the most popular (44 percent) way to attain financing—with using earnings of the business (43 percent) finishing a close second. Bank loans (29 percent) and private loans from friends or family (22 percent) were next on the list.

Furthermore, of the businesses that use a credit card as their financing method, 71 percent carry a bal-

ance from month to month. Of those businesses, 36 percent carry a balance of more than \$10,000.

To complicate matters, 53 percent feel their credit card terms have gotten worse—while only 10 percent think they have improved and 37 percent said they remained the same.

Meanwhile, 61 percent were not aware of the “tax gap,” but among NSBA members, that number decreased to 49 percent. Once informed of the IRS proposals, however, the majority of owners believed the proposals would increase burdens on their business.

More information about NSBA's new “tax gap” initiative can be found at preventirsabuse.org.

Reducing the tax burden (31 percent) and addressing health care costs (30 percent) were the top two issues on business owners' minds when thinking about the 2008 presidential election. Third on the list was reducing the regulatory burden on businesses (15 percent).

Complete survey results are available at nsba.biz. ★

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Golden (State) Advocacy and Education

Small Business California makes impact in unique environment

By Rob Yunich

Director of Communications

It's easy to lose your way in California. The most populated state in the U.S. has more than 50 congressional districts and is bigger than some countries. Things may be bigger in Texas, but the Golden State has a culture all its own.

Small businesses, therefore, struggle to find a voice amongst that sometimes-overwhelming climate—but one organization has discovered a way to navigate the terrain. Small Business California (SB-Cal), NSBA's newest affiliate, was founded in December 2004 by Scott Hauge—a small-business owner who devotes much of his time to advocacy.

"I founded the organization because I felt that the voice of grassroots small-business advocacy was not being heard in Sacramento on global issues," Hauge said. "These are issues that affect all small businesses—but would not be a top priority for trade associations, ethnic organizations or regional organizations."

Hauge, NSBA's 2007 Small Business Advocate of the Year and its vice chair of advocacy, has formed strong partnerships with Gov. Arnold Schwarzenegger, the state legislature, other organizations, and many of California's major media outlets. Hauge's contacts exceed 3,000—and he met many of those people during his years advocating for small businesses without the backing of an official organization.

SB-Cal employs a lobbyist, but for the most part, relies on the work of dedicated volunteers.

This year, the organization's priority issues—determined by an Internet survey—include health insurance, workforce/education, infrastructure, workers' compensation, regulations, taxation, and energy.

"In the health arena, we are recognized as one of the strongest advo-



NSBA FILE PHOTO

Small Business California Board Members (right-left) Scott Hauge, Hank Ryan, and Francis Laskey joined Lucien Wulsin Jr., director of the Insure the Uninsured Project, in a discussion of statewide issues during a 2005 NSBA event in Redondo Beach.

cates in Sacramento and speak weekly to the governor's point person and the president pro tem of the [state] Senate," Hauge said. "When the governor announced his health plan, we were part of a panel that responded to his announcement. In fact, we were the only small-business group that was represented."

Meanwhile, SB-Cal strongly supports workers' compensation reform measures that have reduced costs by about 65 percent over the last three-and-one-half years.

"We are the only small-business organization that is part of the governor's draft committee to merge workers' compensation and health insurance," Hauge said. "We are the only small-business organization on a fraud committee appointed by the insurance commissioner."

SB-Cal is sponsoring legislation (*S.B. 869*), which will go after employers who do not provide workers' compensation coverage. This is one of the major bills regarding workers' compensation in the state this year and Schwarzenegger is expected to sign it into law.

The Oakland-based Commission on Health and Safety and Workers' Compensation (CHSWC), a joint labor-management body that also

participates on the fraud committee, has been at the forefront of anti-fraud efforts to bring uninsured employers into compliance.

"CHSWC is pleased to be partnering with SB-Cal to achieve a level competitive playing field for employers and provide timely workers' compensation benefits for employees," CHSWC Executive Officer Christine Baker said.

ENERGIZING SMALL BUSINESS

SB-Cal's signature area, though, continues to be energy.

"SB-Cal is, without a doubt, one of the most significant organizations in California and the U.S. on small-business energy issues," Hauge said. "We got [Speaker of the House] Nancy Pelosi [D-Calif.] to make sure the House Committee on Small Business authored a small-business energy bill."

In March, Hauge testified before the Senate Committee on Small Business and Entrepreneurship on the issue as a representative of both NSBA and SB-Cal. The two organizations are steadfast in their belief that small businesses must be comprehensively involved in the effort if America is serious about confronting the specter of global climate change,

the deficiencies of its national energy policy—and the environmental, economic, and security threats posed by its oil dependence.

In August 2006, SB-Cal played a significant role in the passage of *Assembly Bill 32 (A.B. 32)*, the *Global Warming Solutions Act*—which limits the state’s global warming emissions to 1990 levels by 2020, providing incentives to businesses to reduce emissions through market mechanisms. With the passage of *A.B. 32*, California became the first state in the nation to limit statewide global warming pollution.

And SB-Cal was the first statewide organization to provide support of the landmark bill.

“Small Business California’s extraordinary leadership on environmental and energy issues is virtually unprecedented. They’ve helped win a voice for small business in environmental and energy policies not only in California, but in the nation as well,” said Byron Kennard, executive director for the Washington, D.C.-based Center for Small Business and the Environment. “Just as important, Small Business California has created a valuable model for action on environment and energy that other statewide small-business advocacy organizations can emulate.”

SB-Cal also is responsible for an U.S. Environmental Protection Agency grant that is dedicated to addressing market transformation in regarding energy efficiency—specifically addressing the food-service sector and financing development.

SB-Cal Executive Director Hank Ryan manages the organization’s grant activities. Ryan regularly meets with representatives of California’s investor-owned utilities to provide assistance in implementing on-bill financing and offering other opportunities to California small businesses during the process of financing new energy-efficient equipment.

“Energy efficiency is the smartest energy purchase a business can make,”



NSBA FILE PHOTO

“Small Business California’s extraordinary leadership on environmental and energy issues is virtually unprecedented. They’ve helped win a voice for small business in environmental and energy policies not only in California, but in the nation as well.”

— Byron Kennard (above)

Ryan said. “Cash flow is the single-most important barrier that stops these investments from being made and on-bill financing removes this barrier.”

In fact, zero-percent financing helps create new capital in these businesses as the funds used to pay for energy-efficiency improvements. The savings gives small businesses a change to use new capital to invest in their operations.

“Energy costs are increasing and energy-efficiency opportunities are growing,” Ryan said. “SB-Cal works to develop solutions so that small businesses can lower energy costs, while providing the innovations needed to assure America’s energy independence.”

With the scope of SB-Cal’s advo-

cacy continually increasing, the organization is gaining strength—and new members.

“The future of SB-Cal is bright. We have added several organizations to our affiliate membership and have gained Schwarzenegger’s respect—along with that of many members of the Democratic leadership—as the voice for grass-roots small business in California,” Hauge said. “We expect to continue to grow our membership both with individual small businesses and new affiliate members.”

And that future includes a strong partnership with NSBA.

“We provide a link for California small businesses to national legislation through our affiliation with NSBA,” Hauge said. “Like us, NSBA addresses global issues and truly represents grass-roots small business. Our affiliation adds value to our members and we encourage all of our members to join NSBA.”

Hauge and Ryan both currently serve on NSBA’s board. Hauge owns Cal Insurance and Associates, which specializes in providing insurance for small to medium-sized businesses. Founded in 1927, the firm currently has 32 employees. Ryan has worked in the energy efficiency field since 1980 and founded Efficiency Data and Development, based in Capitola. The company, as he describes it, “creates significant measurable improvements for energy-efficiency program design and implementation.”

For more information about the organization, please visit SB-Cal’s Web site, smallbusinesscalifornia.org. ★

THIS SPACE COULD BE YOURS!

For information about advertising in the *Advocate*, please call NSBA Director of Communications Rob Yunich, 202-293-8830, or e-mail him, press@nsba.biz.

NSBA At Work

Highlights of NSBA staff activities from the recent past

Every day, NSBA members and staff work to ensure that small-business owners are represented on Capitol Hill through meetings and events. Recently-attended events include:

June 5

World Environment Day

NSBA staff attended a conference for World Environment Day held at the National Geographic Society.

June 6

Regulatory Reform Meeting

NSBA staff met with the staff of Rep. Bruce Braley (D-Iowa) regarding a plain-language initiative.

June 12

House Staff Meetings

NSBA staff met with key House staffers to educate and garner interest for the reintroduction of the *Equity for Our Nation's Self-Employed Act*.

June 13

Patriot Express Launch

NSBA staff attended the announcement of the U.S. Small Business Administration's new Patriot Express Loan Initiative.

June 14

Energy Expo

NSBA staff attended the 10th annual Renewable Energy and Energy Efficiency Expo.

Microloan Hearing

The House Committee on Small Business held a hearing regarding the SBA's microloan program.

June 19

Regulatory Reform Meeting

NSBA staff met with the staff of the Senate Committee on Homeland Security and Governmental Affairs to discuss a plain-language initiative.

June 21

SBA Loan Programs

The Senate Committee on Small Business and Entrepreneurship held a hearing about small-business venture capital programs.

June 25

House Staff Meeting

NSBA staff met with Braley's staff regarding a plain-language initiative.

June 26

Regulatory Reform Roundtable

NSBA staff participated in a House Committee on Small Business roundtable on regulatory reform.

June 27

AMT Hearing

The Senate Finance Committee held a hearing on the Alternative Minimum Tax.

June 28

Cato Health Care Briefing

NSBA staff participated in a briefing with the Cato Institute on the status of the Massachusetts health care reform plan.

July 10

Senate Staff Meetings

NSBA staff attended meetings with Senate Finance Committee staff on the "tax gap."

July 11

White House Briefing

NSBA staff attended a briefing at the White House on the new deficit projection for the current fiscal year.

Small Business Hearing

The House Committee on Small Business held a hearing on small business and the green revolution.

July 12

Health Care Forum

NSBA staff participated in a Disclosure Project discussion forum on measuring patients' experiences with care and policy implications.

House Staff Meeting

NSBA staff met with key House staffers about the "tax gap."

July 13

Health Care Roundtable

NSBA staff attended a New America Foundation roundtable about improving the way health care expenditures are treated.

July 16

Energy Briefing

NSBA staff attended a briefing sponsored by the New America Foundation regarding U.S. energy policy.

July 17

Small Business IRS Forum

NSBA staff met with the Internal Revenue Service to gain the latest information pertaining to small businesses.

Energy Star Meeting

NSBA staff met with the Energy Star Small Business program staff.

July 18

Tax Mark-Up

The House Ways and Means Committee held a full committee mark-up of the *Tax Collection Responsibility Act of 2007* that repeals the use of private-debt collectors and also includes language on the three-percent withholding issue.

continued on next page

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NSBA Calendar

DATE	SPONSOR	EVENT	LOCATION	REGISTRATION INFO
Aug. 26-28, 2007	National Small Business Association	Quarterly Board Meeting	Newport, R.I.	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .
Oct. 10-11, 2007	Small Business Technology Council	Tibbetts Awards/Third SBIR Conference	Washington, D.C.	For more information, call Jere Glover, 202-785-4300 or e-mail jglover@tibbettsawards.org .
Oct. 18-19, 2007	COSE	Small Business Conference	IX Center, Cleveland	For more information, call 216-592-2222, e-mail cosesbc@gcpartnership.com , or visit cose.org/sbc .
Oct. 28-29, 2007	National Small Business Association	Quarterly Board Meeting/Annual Membership Meeting	The Wynn, 3131 Las Vegas Blvd., Las Vegas	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .
February 2008	National Small Business Association	Quarterly Board Meeting	TBA	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .
May 2008	National Small Business Association	Washington Presentation/Quarterly Board Meeting	Washington, D.C.	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .

NSBA At Work, continued

Senate Staff Meetings

NSBA staff met with key Senate staffers to educate and garner interest for the reintroduction of the *Equity for Our Nation's Self-Employed Act*.

July 18

Contracting Hearing

NSBA President Todd McCracken testified before the Senate Committee on Small Business and Entrepreneurship at a hearing entitled, "Increasing Government Accountability and Ensuring Fairness in Small Business Contracting."

sbea.org

July 19

House Staff Meeting

NSBA staff met with the House Small Business Committee's tax counsel to discuss NSBA's priorities.

July 23

Senate Staff Meetings

NSBA staff met with key Senate staffers to educate and garner interest for the reintroduction of the *Equity for Our Nation's Self-Employed Act*.

Coalition Meeting

NSBA staff attended a meeting of the coalition supporting the *Equity for Our Nation's Self-Employed Act*.

Presidential Debate

NSBA board members attended and participated in the Democratic presidential candidate debate, held at the Citadel in Charleston, S.C. ★

THE SMALL BUSINESS ADVOCATE OF THE YEAR AWARD IS BACK!

Nominations for the 2008 edition begin soon. Please visit nsba.biz for the latest information.



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