

NSBA Members Stress 'Tax Gap' Awareness

SBC attendees hear from speakers, select small-business priorities

By Molly Brogan, Jody Milanese,
and Rob Yunich

NSBA Staff

Every two years, NSBA members receive the unique opportunity to vote for the organization's priority issues for the upcoming session of the U.S. Congress—a ritual that occurs during NSBA's Small Business Congress (SBC). This year's event, held Feb. 15-17 in Scottsdale, Ariz., began with a session called the "Summit on the Tax Gap and Increased Internal Revenue Service Enforcement."

SBC also included a host of other speakers, featuring Steven Preston, the administrator of the U.S. Small Business Administration (SBA). The event concluded with a morning full of caucuses, where attendees had a chance to discuss what they had learned and prepare to vote for NSBA's priority issues.

The result of the voting confirmed a growing concern about the new burdens that could be imposed by efforts to close the so-called "tax gap," which rocketed that issue to the very top of the list. (See p. 6 for more information.)

Candace Ewell, assistant chief counsel for tax at the SBA's Office of Advocacy, began the "tax gap" session. Ewell provided a thorough overview of the history of the "tax gap" and highlighted several congressional proposals—ranging from changes in tax law to changes in the IRS' tax administration.

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PICTURES BY ROB YUNICH

ABOVE: SBTC Executive Director Jere Glover greets Steven Preston, administrator of the U.S. Small Business Administration, during the Small Business Congress.

BELOW: Lawrence Hunter and Candace Ewell discuss the "tax gap" during the event.



Ewell then discussed President George W. Bush's budget proposal for fiscal year 2008 that includes provisions for narrowing the "tax gap." The legislative proposals to improve tax compliance with minimum taxpayer burden include expanding information reporting requirements, improving business compliance, strengthening tax administration and expanding penalties. However, Ewell said that some proposals are disguised to address the issues, but in reality would not contribute to "tax gap" revenue. She encouraged members to be mindful of distinguishing between a revenue raiser and a "tax gap" proposal.

Lawrence Hunter, president of the Social Security Foundation, followed Ewell. According to Hunter, the "tax gap" has been a persistent problem over the last 20-30 years despite myriad efforts by Congress and the IRS to reduce it. He stated the rate at which taxpayers comply with tax laws (approximately 87 percent) barely has changed since 1984 and described the large inefficiency and complexity of the tax code accounts for the gap—making 100 percent compliance unlikely.

Instead, Hunter suggested a complete overhaul of the system by mov-

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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.



PHOTO BY ROB YUNICH



PHOTO COURTESY SUSAN RATLIFF

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LOGO DESIGNED BY ROB YUNICH

NSBA Members Stress 'Tax Gap' Awareness (continued from p. 1)

ing to a possible flat tax, which he argues will reduce the burden by more than half. The flat tax is intended to make the tax code simpler, fairer and more conducive to economic growth. It achieves this goal by taxing all household income and corporate profits at the same marginal rate.

During his thought-provoking presentation, Hunter showed a conservative estimate that the Gross Domestic Product is at least 15 percent smaller than it could be under a more economically-rational tax system. Hunter's conclusion was based around his findings that the IRS' rules are incomprehensible and unintelligible even to the experts who prepare the tax returns, enforce the law and collect taxes.

Hunter cited both former Treasury Secretary John Snow and IRS Commissioner Mark Everson, who agree that the complexity of America's current tax system is a significant reason for the "tax gap."

(More information about the "tax gap" can be found on p. 6.)

SMALL-BUSINESS CONCERNS

Preston kicked off Friday's session with a candid look at the SBA. After congratulating NSBA on its 70th anniversary, Preston launched into a review of the SBA's latest activities—starting with disaster relief.

"I came to the agency almost 11 months after [Hurricane] Katrina. While SBA had made progress addressing the disaster's challenges, 120,000 disaster victims were still somewhere in our process, and they were desperate to get their lives back," he said. "If that doesn't motivate you, just spend time in the Gulf seeing the devastation, looking at people's faces, and listening to their stories—it's not hard to get a sense of mission."

Preston told the SBC crowd that the SBA needed to fix its disaster loan processes, focusing on customer service—something Preston said the agency is stressing across the board.

Preston also discussed the SBA's other loan programs and the process by which small businesses attain government contracts.

Following Preston's speech, the session appropriately focused on environmental and regulatory affairs. Byron Kennard, founder and executive director of the Center for Small Business and the Environment (CSBE), discussed the need for small businesses to be consulted and involved in national energy and environmental decisions. He detailed the cutting edge and profitable solutions many small businesses were providing to environmental problems through the development of various alternative energy and energy efficient innovations.

Michael Hull—regional advocate for Arizona, California, Guam, Hawaii, and Nevada for the SBA's Office of Advocacy—spoke about the office's efforts to protect small businesses from burdensome regulations. He also gave a local view of their efforts to foster small-businesses growth.

David Holt, executive director of the non-profit Consumer Energy Alliance, provided a federal energy outlook. Holt discussed the House's passage of the *CLEAN Energy Act of 2007 (H.R. 6)* and the stalling of the same bill in the Senate. Holt added that at least 40 energy-related bills—covering issues such as alternative fuels/biofuels, climate change, and tax incentives—were expected to be introduced during the 110th Congress.

Tax policy was next on the agenda. Ewell returned to speak about pending tax legislation in the House and Senate, primarily the minimum wage/tax cuts package that was being considered in the House that day. She highlighted the differences between the Senate's \$8.3 billion set of tax breaks and the House's \$1.3 billion package of small-business tax incentives.

Additionally, Ewell discussed the inequity faced by the self-employed

with respect to health insurance affordability. She explained that the self-employed are not permitted to deduct their health insurance premiums when calculating their payroll taxes. This unfair practice adds a 15.3-percent tax to their health insurance premiums that other working Americans do not pay.

Ewell also spoke about the Office of Advocacy's strong support for making health care more affordable for the 10 million self-employed taxpayers and their families.

Russell Orban and Mike Smullen, senior staffers with the House Small Business Committee, subsequently joined Paul Murphy, owner of Eagle Eye Publishers, Inc., to discuss myriad issues facing small-business owners regarding economic development.

Murphy highlighted the existing problems with contracting for small business, focusing on the lack of transparency and accuracy in data reporting. Murphy unveiled, for the first time publicly, his most recent data on small-business contracting with the federal government and cited an estimated 20 percent of federal dollars going to small businesses.

Orban discussed the SBA budget and the committee's priorities for the 110th Congress, while Smullen outlined the SBA reauthorization process that tops the group's agenda.

Health care was the final topic of the day. Len Nichols, who directs the health policy program at the New America Foundation, joined SMC Business Councils President Cliff Shannon for a thought-provoking discussion.

Nichols outlined various pieces of the proposed California health care reform under Gov. Arnold Schwarzenegger and also compared that legislation to a Massachusetts plan and various federal proposals that have been introduced.

Shannon discussed the importance of quality reporting and improved technology as a viable way to significantly reduce health care costs. ★

Chair's Message

Marching Towards the Washington Presentation

By Grafton H. "Cap" Willey, IV

NSBA Chair

Despite severe ice storms in the East, which made travel plans across the country a nightmare for many of us, NSBA's Small Business Congress (SBC) met in Scottsdale in February. The event, detailed in the cover story of this issue of the *Advocate*, was a smashing success and provided attendees an opportunity to learn about the latest small-business issues and then discuss them among their peers.

In the days following the event, your fellow NSBA members voted for the organization's priority issues. This is what sets us apart from other organizations. We may not be the biggest, but we're the best at getting the pulse of small business. These efforts focus on advocacy, where we always reaffirm what's on the mind of small-business owners and we speak not just for our members, but for all small businesses.

This year's voting stresses our members' growing concern about the "tax gap," which was voted the top small-business priority for the 110th Congress. Broad health care reform, an issue we've been passionate about for a long time, was No. 2 and small-business tax equity was voted third.

It makes me quite pleased that



NSBA FILE PHOTO

tax issues comprised two of the top three priorities. I might be a bit biased as a certified public accountant, but I also realize that small businesses are not on equal footing when it comes to taxes. As discussed in my last column, the Internal Revenue Service determined that 75 percent of the "tax gap" came from the small-business sector.

We firmly believe that the IRS has misinterpreted its data and has reached an erroneous conclusion about where the "tax gap" lays. Our *Tax Equity Report* of a few years ago proved that small business pays more than its share of federal taxes. We believe that the IRS information is incorrect and its conclusions are faulty. Many of us remember the congressional hearings of the early 1990s that railed against the abuses

of the IRS against the taxpayers. Will this be *déjà vu* all over again?

Our health care proposal, which we unveiled during the 2005 SBC, is most impressive and continues to make a difference as time progresses. Many of its underlying principles have been picked up in some of the proposals that are forthcoming in various states.

But the Small Business Congress only is the beginning of our issues development cycle. Issues developed and prioritized here are worked on by our staff and issue committees. Every May, we bring the troops (that's you, the members) into Washington, D.C., to talk directly to your elected representatives. On May 9-10, NSBA will celebrate its 70th anniversary as part of a very special Washington Presentation.

As usual, attendees get a chance to go to Capitol Hill and meet with their elected officials. Additionally, the event will include a 70th anniversary gala and several other special events to commemorate this significant milestone. The event also will include briefings from members of the Bush Administration, the Small Business Advocate of the Year luncheon, and a congressional breakfast.

I really want to see a big crowd for this very special event. Please make every effort to be there. Register now at nsba.biz/70th.

Finally, I would like to commend my fellow NSBA volunteers for their continued great work. NSBA exists for you and is successful because of your efforts. ★

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NSBA Honors Immediate Past Chair Paul Hense



PHOTO BY ROB YUNICH

NSBA Chair Grafton "Cap" Willey (right) honors Paul Hense, NSBA's immediate past chair and owner of Hense and Associates in Grand Rapids, Mich., during the SBC lunch on Friday, Feb. 16. Willey presented Hense with a plaque and a rocking chair to thank him for many years of hard work on behalf of NSBA.



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NSBA Announces Priority Issues

NSBA members recently set the top small-business priorities for the 110th Congress. The voting followed the biennial Small Business Congress. Concern about the new burdens that could be imposed by efforts to close the so-called “tax gap” rocketed that issue to the very top of the list:

1. THE ‘TAX GAP’

NSBA opposes burdensome and invasive reporting and withholding requirements—and IRS enforcement techniques—that could be imposed on small business by proposals to address the “tax gap.” Many of these proposals would place excessive and obtrusive burdens on honest small-business owners without meaningfully addressing the root causes of tax avoidance.

Instead, NSBA believes that the simplification of the tax code would serve to significantly narrow the “tax gap” and reduce noncompliance.

The “tax gap”—the difference between total taxes assessed and those paid on time—was estimated at nearly \$350 billion in 2001. It continues to be the focus of congressional tax writers and budgeters.

Senate Budget Chairman Kent Conrad (D-N.D.) continues to look at “tax gap” proposals as a means of closing the budget deficit. Conrad and Finance Committee Chairman Max Baucus (D-Mont.) have agreed to address the “tax gap” and “off-shore” tax schemes, where corporations identify a low-tax country such as the Cayman Islands as a corporate headquarters for tax purposes.

2. BROAD HEALTH CARE REFORM

NSBA’s health care proposal (nsba.biz/healthreform) urges broad reform of the system that will reduce health care costs while improving quality, bring about a fair sharing of health care costs, and focus on the empowerment and responsibility of individual health care consumers.

NSBA will continue pushing to improved health information technology, pay-for-performance measures, and other responsible short-term goals. Additionally, NSBA will continue to head the fight against Association Health Plans.

3. TAX EQUITY

NSBA supports small-business tax equity, including the elimination of the self-employment tax on health care, establishment of pension contribution parity, and an end to owner exclusion from cafeteria plans.

The Coalition Supporting Equity for Our Nation’s Self-Employed, which NSBA helps lead, is increasing efforts to have legislation introduced that removes the inequity in the tax code requiring sole proprietors to pay self-employment (payroll) taxes on their health insurance premiums.

Sens. Jeff Bingaman (D-N.M.) and Craig Thomas (R-Wyo.) have committed to lead efforts and reintroduce last year’s legislation (*S.663*). The coalition also is searching for a House Ways and Means Committee member to introduce and champion the bill. Small Business Committee leaders Reps. Nydia Velázquez (D-N.Y.) and Steve Chabot (R-Ohio) have stated that they support the legislation.

Additionally, President George W. Bush announced a new health care proposal during the State of the Union address—echoed in the administration’s FY2008 budget—that would change current law by making health insurance fees taxable income and offering a standard deduction for health coverage (\$7,500 for individuals, \$15,000 for families) from income and payroll taxes.

If this proposal becomes law, it would address the inequity the coalition is working to correct.

4. SBIR REAUTHORIZATION AND INCREASED PERCENTAGE

NSBA urges Congress to build upon the successes of the Small

Business Innovation Research (SBIR) program during its reauthorization process and increase the percentage of agencies’ research and development funds reserved for small businesses.

5. SMALL-BUSINESS CONTRACTING

NSBA urges Congress and the administration to pursue policies that encourage wide participation in government contracting, eliminate fraud, ensure accurate and reliable data, end contract bundling, improve authority, transparency, and oversight over contracting dollars, and provide for the appropriate treatment of subcontractors. Congress will address some of the problems surrounding federal contracting this year.

6. ACCESS TO CAPITAL

NSBA urges Congress and the administration to recognize the importance of small businesses to the nation’s economy and strengthen policies that would increase these businesses’ access to capital—including improved start-up financing opportunities, a fully-funded 7(a) program, debt versus equity financing, international trade financing assistance, and interest-bearing checking accounts for small businesses.

Issues that are expected to be addressed during the 110th Congress include credit card practices, the many SBA loan programs, and the SBA reauthorization process.

7. ESTATE TAX

NSBA supports permanent estate tax relief and urges Congress to enact legislation that removes the burden of the estate tax from the country’s small businesses and ensure that high rates and low exemption levels do not return in 2011.

The estate tax is a graduated rate based on an estate’s size and caps at 46 percent. Recent congressional proposals have sought to eliminate

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Serious Advocacy in the Grand Canyon State

ASBA leads the way for small businesses in Arizona

By Rob Yunich

Director of Communications

The Arizona Small Business Association (ASBA), an NSBA affiliate, resides in one of the most popular vacation spots in the nation. Despite its exotic locale, ASBA is very serious about advocacy—and continues to make a difference for small-business owners in the Grand Canyon State.

“Washington D.C., and Arizona are so many miles apart and yet what’s happening in the nation’s capital affects so many facets of our local business climate,” ASBA Chief Executive Officer Joan Koerber-Walker said. “When the legislative climate gets hot for small businesses in Arizona, our members look to ASBA to amplify their voice with all branches of state and local government. When things heat up in Washington D.C., our affiliation with NSBA allows us to be in the know—be represented—and be heard at the federal level too.”

Much like NSBA, one of ASBA’s top priorities is health care. According to its policy statement, ASBA “supports efforts to make health care coverage affordable through the promotion of tax cuts, and tax credits, retention of medical professionals, tort reform and reduction in government regulation to allow health care insurance providers to offer a wide range of affordable coverage to small Arizona businesses.”

The organization opposes any legislation or regulation that would increase health care costs.

To demonstrate this concept, ASBA offers plans and other health care solutions for its members. ASBA continually strives to find value-added programs for its members, such as the ASBA Group Health Insurance program. Participating in this program provides ASBA member businesses and their employees with access to



PHOTO COURTESY SUSAN RATLIFF

Susan Ratliff (left) serves as president of Exhibit Experts in Phoenix, while Joan Koerber-Walker excels as ASBA’s chief executive officer. Both play a key role in NSBA and ASBA.



PHOTO COURTESY ASBA

medical, dental, vision and life insurance. ASBA also offers a health care tool-kit to educate members about health programs and options for family members and employees.

Other top issues for ASBA include workforce development, economic development, employer sanctions, transportation, and workers’ compensation. As part of these mission statements, the organization supports efforts to help Arizona companies employ local residents, furnishes young people with the skills needed to make a valuable contribution to the work place, supports initiatives that would spur economic development within the state, and aids efforts to reform workers’ compensation and ensure that it is kept affordable for small businesses.

ASBA also offers a Workers’ Compensation Association Safety Plan, through which they offer free safety training sessions and features safety tips and articles in the monthly newsletter, as well as other benefits.

“What you don’t know can hurt you,” Koerber-Walker said. “Our affiliation with NSBA allows ASBA to keep a finger on the pulse of cur-

rent and proposed legislation and regulations that affect our members. And when action is needed, it is good to know that we have the NSBA team on our side to move our small-business agenda forward.”

DISTINGUISHED HISTORY

ASBA, founded in 1973, has offices in Phoenix and Tucson. In the more than 30 years since its inception, ASBA has become a voice representing nearly 3,000 member companies and more than 200,000 employees in Arizona. ASBA offers quality education, resources, workshops, mentoring, seminars, legislative advocacy and tools for its member companies to develop and expand.

Voted the number one professional association by *The Phoenix Business Journal*’s “Book of Lists” for four years, the association also acquired a reputation for being one of the best business networking organizations by its members, peers and *The Business Journal*.

ASBA strives to build long-lasting relationships with community partners, government agencies and corporate sponsors to broaden its

influence.

ASBA is led by a distinguished group of small-business owners. Its president, Allan Starr, is president and CEO of Marketing Partners—a strategic marketing, advertising, and public relations

firm founded in 1976. Starr is extremely active in the Phoenix business community and was

elected to ASBA's board in 2002.

Eden Sunshine, the founder and president of the E Quest Development Company, serves as ASBA's vice president. Sunshine helps small businesses become more effective, efficient, and profitable.

Rena A.J. Huber, ASBA's secre-

tary, is director of the APS Academy for the Advancement of Small, Minority, and Women-Owned Enterprises, which mentors small, minority, and/or women-owned businesses in the skills needed to

“What you don't know can hurt you. Our affiliation with NSBA allows ASBA to keep a finger on the pulse of current and proposed legislation and regulations that affect our members. And when action is needed, it is good to know that we have the NSBA team on our side to move our small-business agenda forward.”

— ASBA Chief Executive Officer Joan Koerber-Walker

make their business more successful.

ASBA Treasurer Stephen Heitz is director of interactive development for the Lavidge Company, an advertising, public relations, and interactive technologies agency.

Susan Ratliff is a new member of both the ASBA and NSBA boards.

Ratliff serves as president of Exhibit Experts, which she founded in 1994. The company is the third-largest distributor of portable trade show displays for Featherlite brand exhibits—and the brand's exclusive Arizona

and Nevada representative. Exhibit Experts boasts a 3,300-square-foot showroom in Phoenix.

Koerber-Walker also is a member of

the NSBA board.

For more information about ASBA, call its Phoenix office at 602-265-4563 or its Tucson office at 520-327-0222, or visit asba.com.

ASBA Vice President of Communications Sherry Azzarella contributed to this article. ★

NSBA Announces Priority Issues (continued from p. 6)

the estate tax, but each one has failed when it was brought up for a vote.

With the leadership changes at the start of the 110th Congress, the prospect of estate tax repeal is all but dead for at least the near future.

Democrats have restored a fiscal rule that requires all tax cuts to be offset dollar-for-dollar by spending cuts or other tax increases. The high cost of full repeal—and other pressing priorities for the Democratic majority—makes such an effort highly unlikely.

The 109th Congress was unable to make many of the provisions of the current code permanent, and several will expire in 2010. If no reform measures are taken, tax laws could revert to pre-2001 rates and roll back any and all tax-planning advantages that were implemented over the past six years.

However, several influential moderate Democrats previously have discussed the concept of a more equitable reform of the estate tax's effects. Baucus has indicated support for modifications that would exempt

more family farms and small businesses from the estate tax.

8. IMMIGRATION REFORM

NSBA urges Congress, when addressing immigration reform, to consider the regulatory and financial burden imposed by over-reaching verification requirements and penalties.

Reform should include “good-faith effort” language, leeway for inadvertent errors, certain flexibility in the allowable time frames, and ensure that an appropriate workforce is available for small-business owners.

Sens. John McCain (R-Ariz.) and Edward Kennedy (D-Mass.) are expected to re-introduce their broad reform package in March with some minor changes expected to include citizenship language.

9. REGULATORY REFORM

NSBA urges Congress to improve the regulatory process as it relates to small businesses through enhanced cost-benefit analyses that take into

account the indirect costs of proposed regulations, improved small-business assistance, increased flexibility and exemptions, streamlined paperwork, and improved information collection.

10. FAMILY MEDICAL LEAVE ACT

NSBA urges Congress to oppose any move that would hinder an entrepreneur's ability to create jobs, such as mandatory sick time and reducing the employee threshold for FMLA compliance.

Kennedy is expected to reintroduce legislation from the 109th Congress entitled *The Healthy Families Act* that would mandate employers to provide seven sick days to employees.

Rep. Rosa DeLauro (D-Conn.) is expected to introduce companion legislation in the House.

More information can be found at nsba.biz/issues. ★

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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. Recent events include:

Jan. 11

House Member Meeting

NSBA staff met with Rep. Steve Chabot (R-Ohio) to discuss NSBA priority issues for the 110th Congress.

Jan. 16

Small Business IRS Forum

NSBA staff attended a meeting with the Internal Revenue Service to gain the latest information pertaining to small businesses.

Jan. 17

Senate Finance Hearing

The Senate Finance Committee held an executive session on tax incentives for businesses in response to the recently-passed minimum wage increase.

Jan. 19

Coalition Meeting

NSBA staff attended a meeting for the Government Withholding Relief Coalition to discuss lobbying efforts for the 110th Congress.

Jan. 23

Senate Staff Meeting

NSBA staff met with the committee staff for Sen. John Kerry (D-Mass.), the new chair of the Senate Committee on Small Business and Entrepreneurship, to discuss NSBA priorities for the 110th Congress.

Jan. 23

Auto Show Presentation

NSBA staff attended a presentation by the National Automobile Dealers Association, entitled "Presenting Advanced Technologies," at the 2007 Washington Auto Show.



PICTURES BY ROB YUNICH

NSBA First Vice Chair Marilyn Landis (left) and NSBA Vice Chair of Advocacy Scott Hauge testified in March before the House and Senate Committee on Small Business, respectively.

Jan. 24

Coalition Meeting

NSBA staff attended a meeting for the Coalition for Fairness in Tax Compliance (CFTC).

Jan. 25

House Staff Meeting

NSBA staff met with the staff of Rep. Steny Hoyer (D-Md.), the House's new majority leader, to discuss NSBA health care and tax issues.

Jan. 25

SBA Meeting

NSBA staff met with the U.S. Small Business Administration (SBA) and its trade association partners.

Jan. 26

SBA Roundtable

NSBA staff attended an SBA securities law roundtable discussion on securities regulations that are of concern to small entities.

Jan. 31

Policy Luncheon

NSBA staff attended a policy luncheon called "Ten Big Ideas for a New America," featuring Sens. Hillary Clinton (D-N.Y.) and Lindsey Graham (R-S.C.).

Feb. 7

Coalition Meeting

NSBA staff attended a CFTC meeting to discuss President George W. Bush's FY2008 budget request proposals involving the tax gap.

Feb. 7

SBA Budget Briefing

NSBA staff participated in an SBA budget briefing.

Feb. 8

SBA Hearing

The House Committee on Small Business held a hearing about the administration's SBA budget proposal.

Feb. 12

National Health Policy Conference

NSBA President Todd McCracken was a featured speaker discussing NSBA's health care policy as well as competing proposals. This highly-attended conference also featured Health and Human Services Secretary Michael Leavitt and Sens. Max Baucus (D-Mont) and Ron Wyden (D-Ore.)

Feb. 23

Energy Alliance Meeting

NSBA staff participated in a board of advisors meeting of the Consumer Energy Alliance.

NSBA Calendar

DATE	SPONSOR	EVENT	LOCATION	REGISTRATION INFO
May 9-10	National Small Business Association	2007 Washington Presentation/70th Anniversary Gala	Wyndham Washington/ National Museum of Women in the Arts, Washington, D.C.	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .
August/ September 2007	National Small Business Association	Quarterly Board Meeting	Rhode Island	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .
October 2007	Small Business Technology Council	Third SBIR Conference/ Tibbetts Awards	Washington, D.C.	For more information, call Jere Glover, 202-785-4300 or e-mail jglover@tibbett-sawards.org .
November 2007	National Small Business Association	Quarterly Board Meeting/Annual Membership Meeting	Location TBA	For more information, call Rosa Wright, 202-293-8830 or e-mail rwright@nsba.biz .

Do you want to see your events appear on the calendar? Please send the information to Rob Yunich, 202-293-8830, fax to 202-872-8543, or e-mail press@nsba.biz.

NSBA At Work, continued

Feb. 24

Lending Panel Discussion

NSBA staff represented the small-business community at a panel discussion on “Expanding Member-Business Lending: New Policy Options” at the 2007 Government Affairs Conference of the Credit Union National Association.

Feb. 26

Coalition Meeting

NSBA staff attended a meeting of the Government Withholding Relief Coalition to discuss the latest House repeal bill (*H.R. 1023*) and the president’s FY2008 budget request.

Feb. 28

SBA Hearings

Senate Committee on Small Business and Entrepreneurship and the House Committee on Small Business each held a hearing focusing on the administration’s SBA budget proposal.

March 1

House Access to Capital Hearing

NSBA First Vice Chair Marilyn Landis testified before the House Committee on Small Business during a hearing entitled “Increasing Access to Capital for Our Nation’s Small Businesses.”

March 2

House Staff Meetings

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

March 8

Senate Energy Hearing

NSBA Vice Chair of Advocacy Scott Hauge testified before the Senate Committee on Small Business and Entrepreneurship during a hearing entitled “Small Business Solutions to Combating Climate Change.” ★

SAVE THE DATE

NSBA’s 70th anniversary gala and Washington Presentation, May 9-10, 2007
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Register today for NSBA's 70th Anniversary Gala at nsba.biz/70th



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