

# Landmark legislation brings federal support

**By: Patricia Brown-Dixon**  
Region 7 Administrator of the U.S. Small Business Administration

This year is the 25th anniversary of the enactment of the Women's Business Ownership Act of 1988.

This Act is a landmark piece of legislation that has laid the foundation for increased federal support of one of the largest and most important segments of the nation's economy: women-owned businesses.

According to a recent report by American Express OPEN, as of 2011, there are over 8.1 million women-owned businesses in the United States, generating nearly \$1.3 trillion in revenues and employing nearly 7.7 million people. The report also estimates that, between 1997 and 2011, women-owned firms increased by 50 percent - a rate of 1.5 times the national average.

Clearly, women-owned firms are a major force in the U.S. economy and the U.S. Small Business Administration offers a wide range of programs and services to help women establish and grow their small businesses.

### Small Business Administration Loan Programs

According to the Urban Institute, Small Business Administration guaranteed loans are three to five times more likely to go to women than non-Small business Administration loans. While there aren't any Small business Administration loan programs specifically for women business owners, the Small Business Administration is one of the largest loan guarantors in the country.

Rather than direct lending, the Small Business Administration provides a guarantee to banks and other participating lenders for the funds they lend to small businesses owners.

Small Business Administration offers a variety of loan programs through our participating lenders that can be used for most business purposes: to purchase or improve real estate, to purchase machinery and equipment and inventory or to assist in the acquisition, operation or expansion of an existing business. Small Business Administration also backs working capital loans and revolving lines of credit as well as loans to refinance existing debt under certain conditions.

You can explore loan programs based on your business profile and needs using Small Business Administration's Loans and Grants Search Tool at SBA.gov, or visit Small Business Administration's Small Business Loans and Grants home page. Alternatively, you can take Online Courses for Financing Your Business which explains Small Business Administration's loan programs.

### Small Business Administration Training and Counseling

Small Business Administration's Office of Women's Business Ownership oversees more than 100 Women's Business Centers throughout the United States and its territories designed to assist women to start and grow small businesses. These centers operate with the mission to "level the playing field" for women entrepreneurs, who still face unique obsta-

cles in the world of business. Through the management and technical assistance provided by the centers, entrepreneurs are offered comprehensive training and counseling on a vast array of topics in many languages to help them start and grow their own businesses. In FY 2012 the Women's Business Centers network served 137,942 clients throughout the country and supported \$40.5 million in capital infusion (loans and equity investment).

Small Business Administration also delivers counseling and training through our network of Small Business Development Centers, SCORE and Veterans' Business Resource organizations. These organizations offer an inclusive series of relevant seminars and conferences and workshops to help get your idea for a new service or product off the ground - or take your existing enterprise to the next level. And the best part is that these services are low cost or free. Small Business Administration data has shown that businesses that receive counseling assistance have significantly better survival rates than those that don't receive similar support.

### Contracting

At the Small Business Administration, one of our priorities is making sure that more qualified women-owned small businesses have access to government and commercial supply chain opportunities. That's the purpose of the Women's Contracting Rule. For the first time, federal agencies have been able to set aside contracting opportunities for women-owned small businesses

## A day's take...



There was plenty of sunshine and heat for the Norton Archery Club's Carp Shoot held on Saturday. Club members shot carp at various area lakes then met up at Sebelius Reservoir for the weigh-in. (Pictured) Dustin Pfannenstiel weighs a fish as Club president Randy West looks on. The winning team was Jake Haines and Kyle Beck of Colby, with 93 carp. The biggest fish, which weighed 19.34 pounds, was hauled in by Mick and Josh Keir.

-Telegram photo by Mike Stephens

# Comments about passage of farm bill

"The legislation puts vital risk management tools and conservation programs back in place, providing farmers and ranchers with the long-term certainty they need to produce food, fiber and fuel for our country and the world."

U.S. Senator Jerry Moran (R-Kan.) released the following statement upon passage of the U.S. Senate Farm Bill:

"The Farm Bill passed in the Senate meets the two benchmarks most important to Kansas farmers and ranchers: strong, stable crop insurance and disaster programs to provide livestock producers with confidence when faced with Mother Nature's uncertainty. The legislation puts vital risk management tools and conservation programs back in place, providing farmers and ranchers with the long-term certainty they need to produce food, fiber and fuel for our country and the world. While I prefer the Farm Bill that passed a year ago, the new bill's passage will help to reduce our swelling national debt by reforming costly

programs, and gives farmers and ranchers the tools necessary to make certain the United States remains the most food secure country in the world."

The Farm Bill passed the Senate by a vote of 66 to 27. The Senate Farm Bill saves \$24 billion and will impact a myriad of food related programs over the next decade including food stamps and nutrition, commodity programs, crop insurance, conservation, trade and energy.

Sen. Moran offered a budget neutral amendment to the Farm Bill, amendment #987, which was approved and directs the Federal Crop Insurance Corporation (FCIC) to conduct research and development regarding a policy to insure alfalfa. Amendment #987 will give animal agriculture less expensive inputs and allow farms to diversify their production. Additionally, consumers will be provided with a less expensive and more abundant food supply.

Tuesday, June 11, Secretary Vilsack made the following

statement on Senate passage of the Food, Farm and Jobs Bill:

"I'm very pleased that the Senate acted in bipartisan spirit to approve the Agriculture Reform, Food and Jobs Act. In particular, I appreciate the work of Chairman Debbie Stabenow and Ranking Member Thad Cochran for leading a bipartisan effort to approve the Agriculture Reform, Food and Jobs Act. Rural America has been too long without a comprehensive, multiyear Food, Farm and Jobs Bill. Passage of this legislation by the Senate is a promising development and an important one for rural communities and families. It provides a strong safety net for agriculture, while making needed reforms by eliminating the direct payment system and tightening payment and eligibility requirements. The Administration intends to continue to work with the Senate through the conference process to achieve the savings included in the President's Budget in the crop insurance and commodity programs while addressing the important priorities of the bill.

in over 300 industries where women are underrepresented.

Our latest efforts to engage women-owned small businesses in the federal procurement process is the ChallengeHER Campaign, an exciting new initiative that leverages the resources of Small Business Administration and our partners at Women in Public Policy and American Express OPEN to promote the

Women-Owned Small Business Federal Contract Program and bring more women-owned firms into the federal government's supply chain. Stay tuned for further information on the ChallengeHER Campaign and events near you.

Small Business Administration is committed to helping women entrepreneurs because we know how much poten-

tial they have to contribute to America's economic growth. To learn more about how Small Business Administration can help your business, visit <http://www.sba.gov/about-offices-content/1/2895> or visit one of our five district offices at [www.sba.gov/mo](http://www.sba.gov/mo); [www.sba.gov/mo/stlouis/](http://www.sba.gov/mo/stlouis/); [www.sba.gov/ks/](http://www.sba.gov/ks/); [www.sba.gov/ne/](http://www.sba.gov/ne/); or [www.sba.gov/ia](http://www.sba.gov/ia).

## Applications now accepted

Norton Conservation District is currently taking applications for State Cost Share. Practices eligible for cost-share in the Water Resource Program will include terraces, waterways, diversions, range seeding, livestock wells, livestock pipeline, dry pit ponds, field windbreaks, and feedlot windbreaks.

Also available will be cost share for plugging abandoned wells, upgrading failing septic systems and feedlot waste management.

To apply for cost share for these practices call the Norton County Conservation District at 877-2623 or stop by our office at 11506 Pineview Drive Norton, Kansas.

## Community Calendar



Please submit your events for the Community Calendar

which is printed in the Monday EXTRA.

Events may be e-mailed to: [nortontelegram@nwkansas.com](mailto:nortontelegram@nwkansas.com) or mailed to 215 South Kansas Avenue

THE NORTON TELEGRAM  
785-877-3361

215 S. Kansas Ave.  
Norton, Kan.  
67654

# Paws

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Nebraska Vocational Rehabilitation also helped Balderston with his wheelchair that is equipped with heavy duty tires, modifications so he can drive his pickup and he might be getting a flat-bed lift to get him into a tractor or combine. "If you're willing to do something, they'll help you," said Balderston.

"Duke's" first day on the job didn't go without a hitch however. He suffered a cut on his front leg and had to get stitches at a veterinarian clinic in Beaver City, Neb., but the prognosis looks good for "Duke" and Balderston.

So far, the PHARM Dog project has placed nine dogs with farmers, including six in 2011-12, and six more placements are expected in 2013. PHARM Dog creator, Jackie Allenbrand said, "raising and training PHARM

Dogs isn't cheap." Allenbrand estimates that it costs about \$1,650 to raise a puppy, and approximately \$5,000 to train service dogs.

As far as the therapeutic benefits, Allenbrand said PHARM Dog recipients have reported lower levels of depression and stress, and traumatic brain injury survivors have shown less nausea and dizziness. "The reactions of the farmers are what you need to see and hear in order to understand the value of the program," said Allenbrand.

Service dogs, according to Allenbrand, can be trained to do a variety of things. In the case of a farmer, helpful tasks include: retrieving tools, being taught to stand and brace if a farmer had arthritis and needed help getting up, open a latch gate system, herding, and the dog could also learn to go for help when

needed.

The resources available to assist agricultural workers with disabilities come in many forms, including the four-legged kind.

For more information about the PHARM Dog project contact:

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PHARM Dog Coordinator  
660-261-7782 work cell  
816-279-8558 ext. 1026  
e-mail: [pharmdog03@gmail.com](mailto:pharmdog03@gmail.com)

website: [www.pharmdog.org](http://www.pharmdog.org)



## HOME FOR SALE 402 South Second, Norton, KS

Stop - Call Home Range Real Estate Salesperson - Duane McEwen at 785-877-3032 or Broker - Gary Richards at 785-475-3740

Look at this tidy neat property at 402 South Second Street in Norton, Kansas Listen to all the extras that only adds super value

Stop, Look, Listen because this home is nestled on a corner lot with all the right remodeled construction a new owner would want. It features a large eat in kitchen, with pantry closet, living room, two bedrooms and bathroom on the ground level. The basement is one large unfinished area with a shower, stool and sink. Owner plans to leave the appliances. An oversized two vehicle garage provides plenty of space for those sport toys and lawn care equipment. Garage door has an automatic roll up door and a walk-in entry. Alley entrance at the back.



These extras were new one year ago: Carrier Furnace and Air Conditioner, Hot Water Tank, Shut Off Valve, Kitchen Refrigerator, Kitchen Stove, Steel Garage 24 x 24, Survey of Lot, and Three Fences.

These extras were new three years ago: Shingles, Vents, Porches, Steel Siding over Eaves, Gutters, Storm Door, Outside Doors, Storm Window, Double Insulation in Attic, Paint on Walls, Reinforced Basement Walls, Sewer Pipes, Storm Window, Kitchen Sink.