Female small business owners get assistance

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: womenowned 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

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 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 businessequipment and inventory or to es. These centers operate with

the mission to "level the playing field" for women entrepreneurs, who still face unique obstacles 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 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

"So Clumsy of Me!"

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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 potential 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-officescontent/1/2895 or visit one of our five district offices at www. sba.gov/mo; www.sba.gov/mo/ stlouis/ www.sba.gov/ks; www. sba.gov/ne; or www.sba.gov/ia.

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Ticks carry deadly disease to cats

Kansas State University veterinarians are warning pet owners to watch out for ticks carrying a disease that could kill cats.

Cytauxzoon felis, also known as bobcat fever, is a blood parasite that infects domestic cats and has a very high death rate. Susan Nelson, a veterinarian and clinical associate professor at Kansas State University's Veterinary Health Center, says this disease was thought to be carried only by the American dog tick, but now may be carried by the lone star tick, which is quite prevalent in northeast Kansas.

"Most people have probably seen a lone star tick even if they're not familiar with them by name," Nelson said. "They're the ones that have a bright white spot on their back."

Bobcat fever does not affect humans or dogs. It is called bobcat fever because bobcats are considered the main reservoir for the disease, as it is typically not fatal for them.

Most cases of bobcat fever occur from March through September, which coincides with the times cats are most likely to encounter ticks. Late spring and early summer are the peak times for ticks in Kansas.

Nelson says cats that live outside the city boundaries are at a higher risk of getting bobcat fever because they are more likely to encounter ticks in a rural environment; however, that doesn't necessarily mean that your city-living kitty can't get the disease. If your cat has contracted the disease, it can be anywhere from five to 20 days before symptoms appear.

"First, you're probably going to notice they're going to be really lethargic and tired," Nelson said. "Their appetite is going to decrease. They may feel very hot pathobiology at Kansas State to you as they will tend to run a high fever early in the course of the disease. As the disease progresses, you might see breathing problems, dehydration and the whites of their eyes or the inside of their ears might start looking yellow as they start getting jaundiced. Their body temperature will start to drop as they near the end stages of the disease."

A cat may be infected even if you don't see a tick on the animal, because the tick may have already fed and dropped off the cat before the animal starts showing symptoms of the dis-

No vaccine is available for this disease. Treatment can be expensive and often unsuccessful, so it is important to take precautionary steps to keep your cat from being bitten. Nelson says the best thing to do is to keep your cat indoors. If you can't do that, then keep your yard well maintained - it's a myth that ticks from fall from trees.

'If your cat likes to stay in the yard, try to keep your grass mowed down so it's not tall," she said. "The ticks tend to like the taller grasses. Keep the shrubbery trimmed short and remove debris around your house. Do daily tick checks on the cats and remember to look between their toes. If your cat lives with a dog, make sure you are using some type of tick control on the dog as it can bring ticks into your house, which can then feed on your cat."

Nelson also suggests talking to your veterinarian about types of tick control medications to determine which is best for your

Tick expert Michael Dryden, university distinguished professor of diagnostic medicine and

University, tracks the lone star tick and says they are mainly found in eastern Kansas and in the Southeastern states. So far,

he has not found any lone star ticks west of Clay Center, Kan., but he expects its territory will

NOTICE OF SUIT

First published in The Norton Telegram on Friday, June 21, June 28, July 5, 2013 3(T)

IN THE DISTRICT COURT OF NORTON COUNTY, KANSAS In the Matter of the Marriage of Lydia lacobucci (Name of Spouse Filing)

Ron Leslie Iacobucci (Name of Other Spouse) Case No. 2013-DM-25

NOTICE OF SUIT The State of Kansas to Ron Leslie Iacobucci (Name of non-filing spouse): You are notified that a Petition for Divorce was filed in the District Court of Norton County, Kansas asking that the person filing the divorce be granted a divorce and asking that the court make other orders in that divorce matter. You

Filing Spouse (Print): Lydia lacobucci City, State, Zip: Norton, KS 67654

must file an answer to the Petition for Divorce with the court and provide a copy to the filing spouse on or before August 1, 2013, which shall not be less than 41 days after first publication of this Notice of Suit, or the court will enter judgment against you on that Petition.

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PUBLIC NOTICE

IN THE MATTER OF THE ESTATE OF Irene M. McFarland Published in The Norton Telegram Will and Testament of Irene M.

on Friday, June, 14, Friday, June 21 McFarland, deceased, dated July and Friday, June 28, 2013.

IN THE DISTRICT COURT OF NORTON COUNTY, KANSAS In the Matter of the Estate of **IRENE M. MCFARLAND**

Case No. 2013-PR-11

NOTICE TO CREDITORS The State of Kansas To All **Persons Concerned**

YOU ARE HEREBY notified that on the 6th day of June, 2013, a **Petition For Probate of Will and** Issuance of Letters Testamentary. was filed in this Court by Scott Schrum, heir, devisee and legatee, and Executor named in the Last

9, 1997, praying that the Will be admitted to probate and record, and that he be appointed as Executor without bond and that he be granted Letters Testamentary.

All creditors are notified to exhibit their demands against the estate within four months from the date of first publication of this Notice, as provided by law, and if their demands are not thus exhibited, they shall be forever barred.

Scott Schrum, Petitioner

John F. McClymont No.09379 Ryan, Walter & McClymont, Chtd 120 S. State - PO Box 364 Norton, Kansas 67654 (785) 877-5183 Attorney for the Petitioner

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1 Year - \$76.00 • 6 Months - \$44.00 • Student (9 Mo.) - \$57.00 Less than 6 Months would be \$15 per month - TAX IS INCLUDED -

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