

BUSINESS

BUSINESS EXCHANGE

CONGRESSIONAL CHECK KITING

By William Reed

What good is a government that only helps itself. A government that is suppose to be of and for the people is proving itself to be for and by professional and permanent politicians.

In the latest example of government run amuck, note that the people who are suppose to be in charge of fixing a failing U.S. banking system are, in fact, bouncing checks themselves. To the detriment of the American public the Congress has been running the government for and of themselves for a long time. Their latest actions illustrate the Congress' lack of consideration of the "of and for the people" concept and gives plenty cause for Americans to consider term limitations for the Capitol Hill Gang. The managers and framers of the nation's budget and fiduciary system are spending millions of their own monies in the way they've been spending billions of ours for years, on accounts that have insufficient balances. Programs such as Term Limitations should be considered by American taxpayers and sufficient numbers of them are starting to demand that

Congressional free lunches cease.

With annual salaries of \$125,100 each, many of the members of the U.S. House of Representatives bounced 8,331 checks last year on accounts that already gave them a private and privileged House banking system. An audit of those accounts revealed overdrafts time and time again for House members. Nearly one-third of the Congress - 134 unidentified numbers - bounced 581 checks of at least \$1,000 each at the House bank. Also, House members have collectively ran up over \$300,000 in unpaid eating and drinking tabs at Capitol Hill restaurants in a continual pattern of thumbing their noses at the American people. In spite of the obvious failing of the Congress, the American public continues to return incumbents to Capitol Hill at a 98 percent retention rate.

Black Americans are as bad as the rest of the country in continuing to send proven foxes to guard the Capitol Chicken Coop. Every two years we send back to Congress, black and white people who've illustrated

their inability to balance the federal budget and stimulate national economic growth. Even though we've caught the foxes with feathers between their collective teeth, we continue to rely on them to advance our nation's interests. Unless they die or resign, America will send back to Congress next year the same people who will not balance the nation's budget nor their own.

At least two members of the Congressional Black Caucus

SMALL BUSINESS PACKS POWERFUL PUNCH

RENO, Nev. — More than 98 percent of all Nevada's industry is small business — organizations with less than 50 employees, grossing less than \$10 million a year.

These small businesses pack a powerful punch. In fact, if small businesses collapsed nationwide, so would the economy, says Carol Popoff, assistant state director of the Nevada Small Business Development Center (NSBDC) at the University of Nevada, Reno.

Unfortunately, the failure rate for small business is perilously high.

"As many as eight out of 10 small businesses fail, primarily due to poor planning," Popoff says. "The NSBDC can help reduce that number to five in 10."

The NSBDC serves businesses statewide with branch offices in Elko, Winnemucca, Carson City and Las Vegas. With the exception of mining, small business is the primary industry in rural Nevada.

have admitted to the current round of personal check kiting. Representative Louis Stokes from Cleveland and Brooklyn Congressman Eldolphus Towns are African-American House Members who've have been caught with their hands in the till. Both Stokes and Towns are long time members of the Congress and along with 20 other blacks who've been there a decade, or longer, need an accounting of what they've done for their con-

tribution.

Many Americans feel that the check bouncing antics of House members are outrageous. American citizens have to pay fines for bad checks, balance their accounts from time to time, and have to be continually evaluated for their contributions on the job site. Americans should bring the Congress back to the contribution on the job site. Americans should bring the Congress back to the principles



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of, "of and for the people." A way to give congressional representatives incentive to balance their personal budgets and the federal one too is to employ term limitations. Americans should abolish the permanent and preputal Congress and at the same time eliminate the insolvency and insufficiency existing on Capital Hill.

counseling to training programs.

"We provide a service like none other in the state," says Popoff. "All the information a small business owner needs to know is under our roof," she adds, pointing toward shelves overflowing with free "how-to" pamphlets.

"People often have the misconception that they can run a business without any management training," cautions Leslie Metcalfe, NSBDC training coordinator. "To ensure business success, however, small-business owners need to acquire training in fields like marketing, advertising and accounting."

That training is available through NSBDC seminars, held approximately four Saturdays a month. These compact courses, available for a small fee, focus on a wide array of business concerns.

"The seminars are real nuts-and-bolts, three hours long and packed full of practical, concise information business owners need," says Metcalfe.

The NSBDC also provides training and support for specialized businesses in fields like high-tech, hazardous waste and international trade.

"We provide networking ability for high-tech businesses and can help them obtain patents, market products and conduct feasibility studies," Metcalfe says.

Businesses handling hazardous wastes also find a helping hand through NSBDC seminars, EPA reports, a monthly newsletter and from the center's hazardous waste hotline (1-800-882-3233) that operates Monday through Friday from 8 A.M. to 5 P.M.

With more than 250 businesses in Nevada operating on a worldwide market, international trade has also become a special concern for the NSBDC.

"Our focus is on experts," Popoff says. "Through the Nevada World Trade Council, we're working with the state Department of Commerce to get Nevada recognized as a market for international trade. At the same time, we're helping business owners identify products they can market internationally."

The NSBDC includes minority business interests on the same time, we're helping business owners identify products they can market internationally."

The NSBDC offers a "Women in Business" program, has helped Native Americans at Pyramid Lake study the feasibility of building a marina, and presents a business basics course for fourth and fifth graders. In the future, the NSBDC hopes to have bilingual counseling services for the Hispanic business community.

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