SMALL BUSINESS ADMINISTRATION AWARDS **MORE THAN \$1.2 MILLION FOR THE TRAINING COUNSELING OF WOMEN BUSINESS OWNERS**

WASHINGTON, D.C. -Erskine Bowles, Administrator of the U.S. Small Business Administration (SBA), today announced awards of more than \$1.2 million to 11 organizations for long-term training and counseling for women starting and expanding businesses.

The new training programs are part of the national Demonstration Project that was established by the Business Ownership Act of 1982. The new awards will bring the total number of training projects to 38 in 21 states. To date, more than 15,000 women have received assistance.

Administrator Bowles calls the program, "an excellent example of how a public/private sector partnership can create jobs and be a catalyst for local economic development efforts." Bowles adds, "The 11 new projects will match SBA funds with private sector dollars. This partnership strives to ensure deep

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nority market for their customers, and their owners are better educated and equipped.

"If business success is achieved on a wider scale in urban minority communities," Bates explains, "the process of economic growth will tend to reverse the resource drains that exacerbate ghetto poverty. Profitable operations will create additional capital and attract reinvestment; the ownership of local businesses by local residents will strengthen flows of income within the ghetto; and the most capable business people will be more willing to remain in the minority community, where their own enterprises can create yet further income and jobs.'

Bates' documentation of the barriers minority owners still face when trying to obtain start-up

MONEY MANAGEMENT

local board.

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If you can't settle the issue with the assessor, you can appeal your case to the local appeals board, which is typically comprised of three to five local business people.

To make your case for a property tax reduction, take along relevant materials such as property maps, photographs of your home and similar ones in the neighborhood, and most importantly, assessment figures on at least three comparable homes as well as sales prices of comparable homes that sold recently

If possible, bring a supporting appraisal from a recent mortgage refinancing or home equity loan application.

If you lose your case or still are not satisfied with your asroots in the community

The Demonstration Project is monitored by SBA's Office of Women's Ownership. Carol White, Acting Director of the office, said, "Through the training offered by these Demonstration Programs, we have seen many new businesses open and prosper. These women were once limited by low wages and few opportunities. We are very pleased to participate in the expansion of this program and look to helping to create more businesses in these new localities." Listed are the 11 organizations funded through SBA's Office of Women Business Ownership this year. For more information on training and counseling programs, please contact the organization directly:

American Woman's Economic Development Corporation (AWED) to open two sites, one in Southern Connecticut - 212/ 688-1900 and in Orange County, California - 310/938-3747

Women's Initiative for Self Employment (WISE) to open a site in Miami, Florida - 312/853-3477

Maldan Management Company. Inc. to serve women business owners in Fargo, North Dakota - 701/235-6488

National Association of Women Business Owners (NAWB) to serve women business owners in Pittsburgh, Pennsylvania - 412/261-1235

White Earth Reservation Tribal Council to establish a site in the Reservation in White Earth, Minnesota - 218/938-3285

Venture concepts to establish a site in Lexington, Kentucky - 202/289-0300

Ohio Women's Business Resource Network to establish an Ohio business owners in Mobile, Alabama - 205/472-5320

Women's Opportunity & Resource Development Inc. to establish sites in five countries in Southwestern Montana - 406/ 543-3550

capital has brought it before the attention of Congress. JoAnne Price of the National Association of Investment Companies, a minority-owned investors' group, recently cited Bates' study in her testimony before the House Ways and Means Committee.

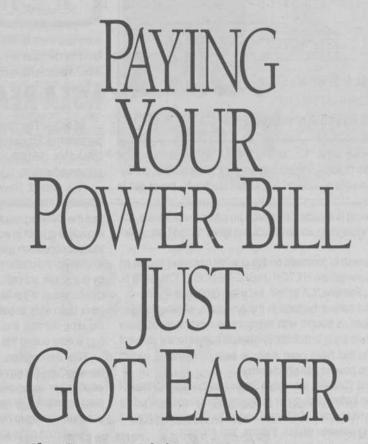
"Banking on Black Enterprise" has been described as "a definitive public policy manifesto for our cities" by Franklin Lee, chief counsel of the Minority Business Enterprise Legal Defense and Education Fund, and is listed as "highly recommended" by "Booklist" (May 15 issue).

Bates is chairman of the Urban Policy Analysis Program at the New School for Social Research. His previous books include "The Political Economy of the Urban Ghetto" (1984) and "Financing Black Economic Development" (1979).

sessment, you can appeal to the giving up your time, and hiring state review board which follows the professionals you need to a procedure similar to that of the help you win your case. MONEY MANAGEMENT is

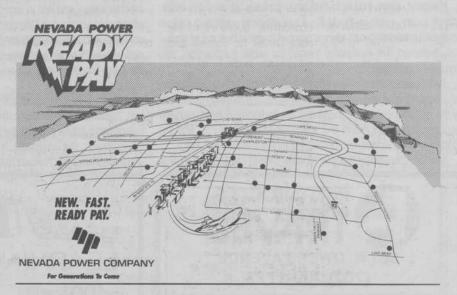
Your last resort is to take a weekly column on personal your case to tax court. CPAs finance prepared and distribpoint out that this is a more costly uted by Certified Public Acoption that you should consider countants. Contact: Nevada only if the potential savings are Society of CPAs, 5270 Neil likely to exceed the cost of get-Road, Suite 102, Reno, NV ting a professional appraisal, 89502





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Las Vegas Lucky Stores 2747 Maryland Pkwy. 1300 E. Flamingo Rd. Payless Drug Stores 8530 W. Lake Mead Blvd. 3651 S. Maryland Pkwy. 1501 N. Decatur Blvd. 3830 W. Sahara Ave. 3330 E. Flamingo Rd. 4530 E. Charleston Blvd. 3130 N. Rainbow Blvd. 911 S. Rainbow Blvd.

4911 W. Craig Rd. 4230 S. Rainbow Blvd. Albertson's Albertson's 4790 E. Flamingo Rd. 1570 N. Eastern Ave. 840 N. Decatur Blvd. 3160 N. Rainbow Blvd. 9200 W. Sahara Ave. 8570 W. Lake Mead Blvd. 4921 W. Carie Dd. 4821 W. Craig Rd. 3884 W. Sahara Ave. 120 S. Rainbow Blvd. 1255 S. Lamb Blvd. 1955 N. Nellis Blvd.

6150 W. Flamingo Rd. 2475 E. Tropicana Ave. Brothers Market 1000 N. Rancho Dr 1000 N. Rancho Dr. Stewart Market 2021 E. Stewart Ave. Henderson Albertson's 150 N. Boulder Hwy. 2271 N. Green Valley Pkwy. Payless Drug Stores 2255 N. Green Valley Pkwy. 716 S. Boulder Hwy. 2255 N. Green Valle 716 S. Boulder Hwy