

“Celebrating 30 Years of Small Business Success”



August 11, 2014

In Today's Weekly Connection:

- ✚ **Is a Gap In Small Business Credit Holding Back the Economy?**
- ✚ **GrowthWheel Statistics**
- ✚ **Advantage Illinois**
- ✚ **Program Success of the Week – Signature Virtual Assistance**
- ✚ **Resource of the Week – Rural Entrepreneurship Challenge**
- ✚ **Neoserra Update – My Open Clients & Active Bid Match Clients**
- ✚ **Moves and News - Fall National SBIR/STTR Conference**
- ✚ **America's SBDC Annual Conference Newsletter**

Is A Gap In Small Business Credit Holding Back The Economy?

By Karen Mills on Forbes.com, 7/23/14 - Small businesses are core to America's economic competitiveness. Not only do they employ half of the nation's private sector workforce—about 120 million people—but since 1995 they have created approximately two-thirds of the net new jobs in our country. They are also instrumental in driving the innovation that provides a competitive edge in the global market. Small firms produce 13 times more patents per employee than larger firms, and employ more than 40 percent of high-tech workers in America. The recession saw an unprecedented deterioration in labor market conditions. This is consistent with economic literature that tells us small businesses are always hit harder during financial crises because they are more dependent on bank capital to fund their growth and operations.

Is there a credit gap for small businesses?

There is disagreement over whether there is indeed a credit gap when it comes to small business. Banks say that there is currently a lack of demand and that they can't find enough qualified borrowers. Small business owners feel that despite being creditworthy today, banks remain either wary or entirely unwilling to lend to them. There is no data that definitively measures either the credit gap for small business or the impact of that gap on the economy. However, the information that exists paints a troubling picture. Currently, one of the most indicative metrics of the relative availability of credit is the Federal Reserve's Senior Loan Officer Survey (SLOS). This survey shows that demand for small business loans tightened significantly in 2009 and began loosening slightly in 2010, but only at relatively low levels. By contrast, the loosening of standards for large businesses has outpaced that for smaller firms in recent years. In addition, most major surveys of small business owners point to credit access being more difficult during the five years since the recession.

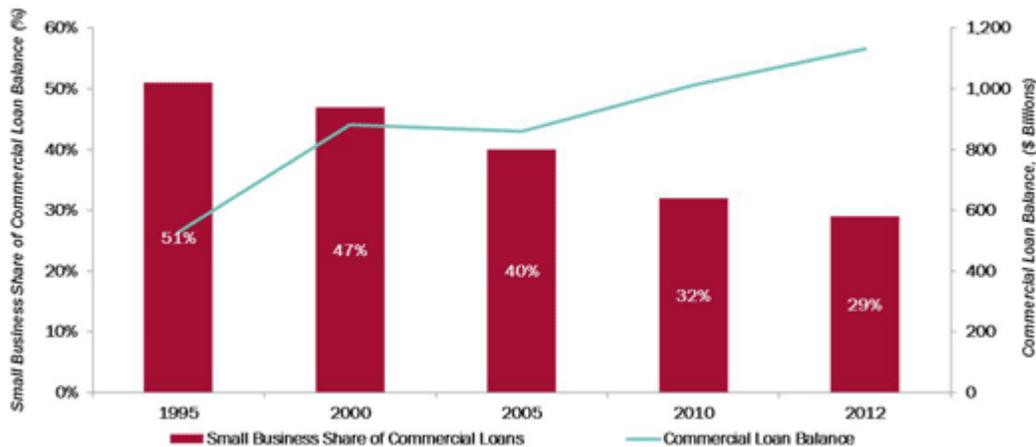
One of the most frequently cited snapshots of small business credit markets is the Federal Deposit Insurance Corporation's (FDIC) Call Report data. According to this data, commercial bank loans on the balance sheets of banks with principal less than or equal to \$1 million, which are often extended to small firms, have shown declines through the first half of 2013, and are down about 21 percent since the financial crisis.

It is important to outline some caveats on this data. First, data from FDIC Call Reports is available only for the size of the loan and not for the size of the business, so small business loans are defined as business loans under \$1 million. This can be problematic when a range of larger businesses are paying down their larger loans and the outstanding value of those loans falls below the \$1 million threshold. Second, this data does not measure the flow of credit to small businesses, but rather just what small business owners are actually using.

The banking industry appears less focused on small-business lending

Figure 5: Small Business Loans as a Share of Total Loans Are in Secular Decline

Small Business Share of Loans at Banks (%) vs. Total Outstanding Commercial Loans (\$ Billions)



Source: Federal Deposit Insurance Corporation, Call Report Data. As of June 2012.

The banking industry in the aggregate appears increasingly less focused on small business lending. The share of small business loans of total bank loans was about 50 percent in 1995, but only about 30 percent in 2012. Moreover, small business owners report that competition among banks for their business peaked in the 2001 to 2006 period, and has sharply declined from 2006 to the present. The reality is that for most banks, lending to small businesses, especially in the lower dollar range, is costly and risky. But it is these lower dollar loans that are most important to startups and small businesses.

Is the current credit environment dampening job creation?

Washington has been engaged in a debate over macro-economic issues like deficit reduction and the size of government. These are important issues, and we've made progress. But, if we're going to raise the trajectory of job creation, we must focus on micro-economic strategies that give small businesses and entrepreneurs the resources they need to grow and create more well-paying jobs. One of the most critical of these is capital.

As the pace of the recovery continues to be slow, we need to ask whether the current credit environment is having a dampening effect on small business job creation, and thus, the jobs gap overall. Although there is no way to accurately measure the gap in this market, the evidence strongly suggests an imperfect market and acute impediments to creditworthy borrowers that must be addressed if we are going to accelerate job creation.

See the full story with more graphs

at: <http://www.forbes.com/sites/hbsworkingknowledge/2014/07/23/is-a-gap-in-small-business-credit-holding-back-the-american-economy/>

GrowthWheel Statistics

The listing below contains information from the latest users report for GrowthWheel by the certified GrowthWheel business advisors in the Illinois SBDC. The 16 members of the Illinois SBDC Network below are shown as GrowthWheel power users in the latest report. These members are being recognized for their use of these valuable tools and resources to assist their clients. The top list of very active users are these in order of activity:

1. Timothy Montague Illinois SBDC at Champaign County EDC
2. Elizabeth Binning Illinois Small Business Development Center at ISU
3. Melissa Brown Illinois SBDC at the Joseph Center
4. Schawana Williams Illinois SBDC at the Joseph Center
5. Carol Nichols Illinois SBDC at DACC
6. Barney Brumfiel Illinois SBDC @ Illinois Eastern Community Colleges
7. Lauren Esolato Illinois Small Business Development Center at GSU
8. Joanne Osmond Small Business Spoken Here- Illinois SBDC at CLC
9. Giovanna Di Maggio Illinois SBDC at SIUE

10. Chad Stamper	Illinois SBDC at Bradley University
11. Brian McIntyre	Illinois SBDC at EIGERlab Rock Valley College
12. Kailey Perez	Illinois SBDC at Illinois State University
13. Denise Ching	Illinois SBDC at UIC Institute for Entrepreneurial Studies
14. Martha Carney	Illinois SBDC International Trade Center at the College of DuPage
15. Gregory Gonda	Illinois SBDC Champaign County EDC
16. Paul Hummel	Illinois SBDC at Rock Valley College

The top eleven users above are among the Top 5% of GrowthWheel users across the globe. Again, congratulations to the business advisors and directors listed for their strong use of the GrowthWheel tools.

Advantage Illinois

As you know the goal of Advantage Illinois is to accelerate private lending in Illinois, not suppress it. Although State Small Business Credit Initiative (SSBCI) provides a large allocation from the federal government, the intent is to supplement credit that is available in the Illinois economy, not displace it. The State encourages all lending institutions and venture capitalists to increase their support of small businesses in all sectors. The Illinois SBDCs are a source of information for Illinois small businesses and entrepreneurs to find out more information about these financing programs and resource to help them access these funds. Additional information is available at [the Advantage Illinois website](#) and also through a video that is posted on the [Illinois WorkNet website](#). The Advantage Illinois video is the second one listed under [the Business Services Lending Webinar Series](#).

Program Success of the Week – Signature Virtual Assistance

Lorie Nelson, founder and owner of Signature Virtual Assistance, knows that the Illinois Metro East Small Business Development Center's path crossed with hers at just the right time. The entrepreneur credits the local SBDC and its director, Patrick McKeehan, with providing the right expertise on her marketing brochure. Thanks to the Illinois Metro East SBDC, says Nelson, her company learned precisely how to reach the ideal clientele.

After 32 years of working for others in multiple administrative assistant and bookkeeping capacities, Nelson launched her admin firm, Signature Virtual Assistance, in August 2012.

"My previous employer is now one of my top clients," Nelson said, who is a motorcycling enthusiast. "I was on the plane coming home from a 3,000-mile biking adventure in Alaska a couple of summers ago when I knew it was time to follow my dreams and start my own company doing what I love."

By the time Nelson's path intersected with the SBDC, she'd had a number of key elements already in place including a board of directors, a clear knowledge of the virtual administrative services she planned to offer and a website. But where the SBDC was able to step in quickly and support her was in identifying her market – small businesses – with instructions on how to specifically target to them.

"Patrick and the Small Business Development Center helped me categorize my services, introduce testimonials into my marketing, describe my professional background and skills, and then identify my primary target market," said Nelson. "The SBDC provided constructive criticism of my existing marketing pieces and worked with me one-on-one to improve them."

A calculated risk taker with a strong faith, Nelson had prayed for months about launching her start-up business. She says it was not luck at all that brought McKeehan and the SBDC to her.

"I had joined the Edwardsville/Glen Carbon Chamber of Commerce in the summer of 2013, one year after my official new business launch," Nelson said. "One of the chamber's ambassadors, Robert Pickerell, referred me to Patrick and the SBDC."

"I know Patrick was put in my path at exactly the right time. I believe God sends us the people and the guidance we need if we're faithful to ask Him for it." SBDC staff met with Nelson every four to six weeks, coaching her on her marketing efforts. "The organization definitely benefitted me," she said.

Because Nelson's services are conducted virtually, her business and the number of potential clients know no bounds. Reaching well beyond Southwestern Illinois, she is currently working with new clients based in California, Florida and Texas. Many of these clients have already provided Nelson with new business opportunities through their own referrals.

Signature Virtual Assistance's services include email newsletters, email management, calendar management and a host of bookkeeping expertise in areas such as accounts receivable/payable, expense reports and payroll.

Her company also offers document creation services including policies and procedures manuals. In summary, Nelson's firm supplies "virtually" any administrative service that a small business needs.

"Particularly since the economic downturn in 2008, small business owners and managers have been intently focused on reducing expenses and overhead," said Nelson. "Studies have proven that the average business owner saves between \$80,000 and \$100,000 annually by using a virtual assistant.

"Our goal is to take care of any and all administrative functions a small business requires and free them up to do what they do best."

The Illinois Metro East Small Business Development Center assists start-up ventures like Nelson's as well as existing businesses located in the nine-county region of Calhoun, Jersey, Madison, Bond, Clinton, St. Clair, Washington, Monroe and Randolph. The Center provides no-cost business counseling service funded, in part, by the Small Business Administration, Illinois Department of Commerce and Economic Opportunity, and Southern Illinois University Edwardsville.

By aiding entrepreneurs and companies in defining their path to success, the SBDC positively impacts the Metro East by stabilizing and strengthening the region's economy. These impacts are achieved by providing direct, one-on-one assistance through counseling, training, research and advocacy for new ventures and existing small businesses. When appropriate, the SBDC strives to affiliate its ties to the region to support the goals and objectives of both the SIUE School of Business and the University at large.

To learn how the Metro East SBDC at SIUE can help your entrepreneurial efforts or small business, contact the Center at (618) 650-2929 or sbdcedw@gmail.com.

This article was posted in the Edwardsville Intelligencer on Wednesday, July 30, 2014 12:03 pm

Resource of the Week – Rural Entrepreneurship Challenge

The first national business competition focused exclusively on rural entrepreneurs, the Farm Bureau Rural Entrepreneurship Challenge is the marquee event of the Rural Entrepreneurship Initiative. Booming interest in entrepreneurship has led many people to think that entrepreneurship is synonymous with Silicon Valley. This Challenge instead highlights entrepreneurship and innovation from the heartland of Rural America.

The Challenge provides an opportunity for rural entrepreneurs to develop entrepreneurial ideas for a new business.

- Pitch your ideas to a team of judges who will provide feedback
- Win \$15,000 in prizes that will allow you to initiate your business
- Compete for an additional \$15,000 Entrepreneur of the Year Grand Prize
- Generate buzz and publicity about your businesses and your community

Rural communities around the United States are chock-full of interesting men and women inventing new products and technologies, delivering services in a new way, or filling a market niche. The Challenge is an opportunity to highlight and reward these rural entrepreneurs and a chance to WIN \$15,000.

For details go to:

http://www.strongruralamerica.com/challenge/?utm_source=Center+Newsletter+July+2014&utm_campaign=July+2014+Center+Newsletter&utm_medium=email

Neoserra Update – My Open Clients & Active Bid Match Clients

Open the link below to learn more details about these lists that appear on your Neoserra home page.

<http://support.outreachsystems.com/resources/help/neoserra/faq.jsp?id=n214>

Moves and News - Fall National SBIR/STTR Conference

Attention technology entrepreneurs: the Fall National SBIR/STTR Conference (NSC) will take place November 11 - 13 at the AT&T Executive Education and Conference Center (U. Of Texas) in Austin, TX. At this conference, attendees will learn from senior SBIR/STTR leaders and successful small businesses how to compete for SBIR/STTR funding in two dozen federal agencies. To see the event homepage, go to

www.defenseenergy.com/National_SBIR_Conference_Fall.html

The Fall NSC - held alongside the annual Defense Energy Summit and Smart Cities Innovation Challenge -- will be a busy marketplace for SBIR/STTR Agencies, industry leaders, veteran SBIR/STTR awardees, state support networks, and aspiring entrepreneurs, with emphasis on opening the SBIR/STTR pipeline to newcomers. Highlights include:

- 1-on-1 meetings with 20+ SBIR/STTR Agencies
- 20+ panel sessions featuring Agencies, successful small firms, Industry partners, and SBIR/STTR experts from state and private sectors
- Pre-event courses on must-know business basics for SBIR/STTR pursuit
- Abundant networking opportunities
- Exhibit Hall featuring SBIR/STTR Agency Pavilion, Fortune 1000 firms, universities, and SBIR/STTR-funded businesses

Discounted "early bird" registration ends September 16th. Register online at your earliest convenience at www.defenseenergy.com/register.html. The AT&T Center is also offering discounted room rates for SBIR/STTR Conference attendees; to book online, visit www.defenseenergy.com/about/venue.html.

The Fall National SBIR/STTR Conference is co-located with the Defense Energy Summit (DES) and Smart Cities Innovation Challenge, an exciting collaboration to accelerate clean energy and infrastructure solutions for the DoD. DES features hundreds of business and scientific presentations from around the world, focused on the rapidly growing energy sector.

America's SBDC Annual Conference Newsletter

Please scroll down to see the August 7, 2014 edition of America's SBDC Annual Conference Newsletter.



AMERICA'S SMALL BUSINESS
DEVELOPMENT CENTERS

ANNUAL CONFERENCE

SEPTEMBER 9-12, 2014  GAYLORD TEXAN  GRAPEVINE, TEXAS

In This Issue

[Hotel Info Update](#)

[Article Headline](#)

[Registration Info](#)

[Exhibitor/Sponsor Info](#)

[2014 State Stars](#)

[Featured Speakers](#)

[The Lounge](#)

Conference Newsletter

The 34th Annual America's SBDC Conference will take place in Grapevine, Texas. The theme for this year's conference is "Making Small Business Big Business." There are 3 special edition conference newsletters. One edition in July, August and September. Enjoy!

Hotel Info Update

America's SBDC hotel room block is sold out! If you have not made room reservation, we urge you to make one at a nearby property ASAP. There are a variety of options from which to choose. For a list of nearby hotels: [Click here](#).

Some of these properties provide complimentary transportation to DFW Airport and the Gaylord Texan Convention Center. Cross-check

[Onsite Store](#)

[Don't Miss...](#)

[New Roundtables](#)

[Network Discussions](#)

[Mobility Access](#)

[Discounted Airfare](#)

[Article Headline](#)

Quick Links

[Schedule Overview](#)

[Conference Page](#)

[Conference](#)

[Registration](#)

[Hotel Info](#)

[Sponsor/Exhibitor](#)

[Registration](#)

[Volunteer](#)

[Local Info](#)

[Virtual](#)

[Tradeshow](#)

[Exhibitor Services Kit](#)

Mark Your Calendar

September 8th

Board Meeting
New State/Regional
Director Training
Precons

September 9th

Precons
Foundation Board
Meeting
State Star Reception

September 10th

Workshops
General Session

September 11th

Workshops
Evening on Your Own
[Grapefest!](#)

September 12th

Workshops
General Session
Luncheon
Chairmans Reception

complimentary transportation *with the property when you make your room reservation* and check with the Bell or Front Desk personnel when checking in.

Can you get wait listed at the Gaylord Texan? The answer is, "Yes", but, we need to hear from you. Simply complete the [Online Wait List Form](#). If a room opens up, America's SBDC staff will contact you to offer you a reservation. Requests will be fulfilled on a first-come, first-serve basis.



Have a reservation at the Gaylord Texan you won't be using?

Please call the hotel and cancel your reservation NOW. Call: 1-877-491-5138 or 1-866-782-7897. From now through August 17, any cancelled America's SBDC block rooms will remain in the block providing America's SBDC staff an opportunity to match-up released rooms with another attendee from our wait list.

Attendee Registration

There will be over 130 workshops, training sessions, and meetings being conducted during the entire conference for both seasoned SBDC participants and those new to the SBDC program. Programs include: Network Discussion Forums, Counselor Professional Development Core Competency Track, Advance Counselor training programs, Technology Commercialization programs and a full International Trade Training Track. [REGISTER NOW](#)

Reminders:

- **Early bird rate ends August 17th**
- There is a \$150.00 cancellation fee.
- If you would like to have someone replace you please email [Brett](#) for more information.
- Several programs require pre-registration and should be reviewed before you register. These programs require you to sign-up with your conference registration.
- Some programs have additional costs noted in their description. This additional cost will either be collected by America's SBDC or by the vendor.
- When inputting your badge info, be sure to note your SBDC name can only be 30 characters.

Exhibitor/Sponsor Info

First off, we want to thank you for participating in this years conference and for your support of the America's SBDC network. Without you our

Stay Connected

Got a question?

Contact Us:

Phone: (703) 764-9850

Event Coordinator:

Betsy Kaufman

Sponsor/Exhibitor

Contact:

Donna Etnenson

Registrar:

Brett Thibodeau

Facebook

Twitter

Conference Hashtag
#ASBDC2014

Sponsors

Google
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Microsoft
Business Value
Builders
Global Classroom
VISA, Inc.
Constant Contact
Uni-Data &
Communications
BizBuySell
National Association
for the Self Employed
BizBuySell
GoDaddy.com
GrowthWheel
International, Inc.
Palo Alto Software
Fundation
NIST EMP
U.S. Census Bureau
Xero
Web.com
Street Shares
SizeUp
PayChex
Hiscox
Lending Club
Laughlin USA
Traklight

Find us on Facebook 

Follow us on  twitter

annual conference simply could not be possible!

The Exhibitor Service Kit is here! If you are planning to exhibit at this year's conference you need to take a minute to review this kit. Order your electric, additional internet, TV's, computers, signage, furniture and more.

Please keep an eye out for your Sponsor Reception invitations, we look forward to celebrating all that you do for our wonderful network on Wednesday, Sept. 10th.

[Prospectus Website](#)

[Exhibitor/Sponsor Opportunities, Checklist and Exhibit Hall Floorplan](#)

[Checkout the 2013 Virtual Tradeshow](#)

[Checkout the America's SBDC Gateway \(online marketplace\)](#)

[Exhibitor Services Kit](#)



Grapevine, Texas Info

Welcome to Grapevine! Check out our [custom webpage](#) compliments of the Grapevine CVB. Highlights include:

- Shuttle Discounts
- The "Show Your Badge" Program (get discounts!)
- Local Hotel Info
- Local Attractions, Dining & Nightlife
- Getting Around Info
- and More!

PLUS, Don't miss [Grapefest](#) on Thursday, September 11th in downtown Grapevine.

Celebrating America's SBDC State Stars

America's SBDC will recognize an outstanding SBDC employee from each SBDC at its 34th Annual Conference, September 9-12, 2013 in Grapevine, TX. The State Stars are recognized throughout conference and a special reception will be held in their honor on Tuesday, September 9th. VISA, Inc. will be graciously hosting this champagne reception.



Guests should RSVP by August 22nd!

View our profile on [LinkedIn](#)

Forward to a Friend

[Join Mailing List](#)

VISA

Hosting the
State Star
Reception!

Booth 203



Visit Us at
Booth #223

Featured Speakers



[Bill Rancic](#)

Entrepreneur, Best-Selling Author and
Television Personality

Opening General Session

Wednesday, Sept. 10, 2014

Sponsored by Intuit



[Todd Rowe](#)

Managing Director

Global Channel Sales

Google

General Session Luncheon

Friday, Sept. 12, 2014

Sponsored by Google



[Maria Contreras-Sweet](#)

Administrator

U.S. Small Business Administration

Invited to Speak

General Session Luncheon

Friday, Sept. 12, 2014

What's happening in the lounge?

The America's SBDC Lounge is the perfect place to mix and mingle with other folks in the network throughout the week.

Lounge Agenda:

Wednesday, September 10

Award-winning personality Bill Rancic will autograph books during lunch, brought to you by *Intuit*

Thursday, September 11

TV Giveaway during breakfast

Palo Alto Software will be announcing the winner of their **Pitch Contest and \$20,000!**

Friday, September 12

TV Giveaway during breakfast

Visit Our Onsite Store

We will have a store outside the Exhibit Hall where you can purchase America's SBDC gear; coffee cups, ties, shirts, bag tags and more. Everything is reasonably priced and available onsite. Hours:

Tuesday, September 9, 2014

12:30 - 4:00 PM

Wednesday, September 10, 2014

11:00 AM - 2:00PM

Thursday, September 11, 2014

7:00 AM - 8:00 AM

11:00 AM - 2:00 PM

Friday, September 12, 2014

7:00 AM - Noon

5:30 PM - 6:30 PM

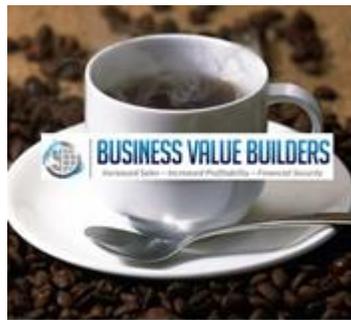
Interested in getting gear for your state? Visit our Lands End Store or contact our account representative and get your custom order in!

Contact Account Representative: Matthew Shipley

Email: matthew.shipley@landsend.com

Phone: (608) 935-8206

[Visit America's SBDC Online Store](#)



Enjoy a coffee on us!



America's First
Pitch Competition!

Visit us at Booth #412

Don't Miss....

-**The Coffee House** on the showroom floor with coffee served hot all day and plenty of computers to hop online. Hosted by *Business Value Builders*

-**The Chairman's Closing Reception** on Friday night with drinks, appetizers, music and fun. Sponsored by our *Patron Sponsors*

-**Two large smart TV's** will be given away in the lounge at breakfast on Thursday & Friday

-**Celebrity Bill Rancic** will be signing books in the lounge on Wednesday

-Visit the **America's SBDC Store** outside the showroom for branded gear

-**The FREE Internet** sponsored by our friends *Microsoft*, look for "SBDC2014"

-**The Marketing Meet-Up** where free USB's will be given away with the new *America's SBDC Marketing Toolkit*

NEW State Director Roundtables

The schedule and topics include:

- State Director Roundtable 1:
Visioning
pm - 3:30 pm
Wednesday, Sept. 10 2:00

- State Director Roundtable 2: Leadership Curriculum
Thursday, Sept. 11 2:00 pm - 3:30 pm
- State Director Roundtable 3: Critical Issues, Daily Challenges Friday, Sept. 12 8:00 am - 9:30 am
- State Director Roundtable 4: Programmatic Discussion Friday, Sept. 12 9:45 am - 11:15 am
- State Director Roundtable 5: Developing New Funding Sources Friday, Sept. 12 2:00 pm - 3:30 pm

These roundtables for State Directors Only.

America's SBDC Network Discussion Forums Are Back

These popular programs provide Network personnel an opportunity to participate in one-on-one sharing of ideas, thoughts and provide a direct link to others in the network who have a common interest. This year's Discussion Forums include:

- Finance LEAD: Drew Tonsmeire (GA-Kennesaw)
Wednesday, Sept. 10 2:00 pm - 3:30 pm
- Center Management LEAD: Drew Tonsmeire (GA-Kennesaw)
Wednesday, Sept. 10 3:45 pm - 5:15 pm
- Manufacturing LEAD: Nancy Boese (MI) Thursday, Sept. 11 8:00 am - 9:30 am
- Shale Energy LEAD: Nancy Crickman (PA), Gilbert Gonzalez (TX-UTSA)
Thursday, Sept. 11 9:45 am - 11:15 am
- Retail LEAD: Brad Bunt (North TX-Kilgore)
Thursday, Sept. 11 2:00 pm - 3:30 pm
- Training LEAD: Glenna Cush (MD) Thursday, Sept. 11 3:45 pm - 5:15 pm
- Restaurant and Hospitality LEAD: Chris Tripoli (A'laCarte) Friday, Sept. 12 2:00 pm - 3:30 pm

Gaylord Texan Offers Mobility Access Accommodations for America's SBDC Conference

They say everything is bigger in Texas, and when it comes to the Gaylord Texan, the statement certainly holds true. At just under five acres, the Texan hotel and convention center is unusually self-contained. The property boasts a massive indoor/outdoor Riverwalk Atrium, four full restaurants, a couple of coffee shops, a bar, a night club, a spa and salon and six retail shopping locations. This is great for America's SBDC conference guests staying on property, but it can be a bit daunting when attempting to rush through to the convention center to attend a workshop or plenary event.

This is particularly the case for conference goers with limited mobility. A unique service the Gaylord Texan offers is an on-site mobile scooter rental service for guests. Some manual wheelchair users may find the fully carpeted convention center and exhibit hall difficult to traverse, so a motorized scooter of this kind could make the conference more enjoyable. One shortfall of the property is that there is only one elevator in the Convention Center area.

LaRhonda Thompson-Smith, Gaylord Texan Convention Services

Manager, offered this tip for anyone using assistive devices to get around during the conference: "Since the elevator can only accommodate two scooters at a time, it's advisable to make sure you leave yourself plenty of time to get to your breakout session." *Pre-tax scooter rental fees range from \$55 per day to \$150 for a week. For reservation information, call the main hotel (817-778-1000) 817-778-1000 and connect with a concierge. A follow up reservation form will need to be completed.*

Discounted Airfare

Dallas/Ft. Worth is the "home" for American Airlines and therefore a major connector airport for flights from all over the country. America's SBDC and American Airlines have teamed up to offer a special meeting discount for conference attendees. The discount can be booked on-line at www.aa.com for American Airlines/American Eagle Airlines flights only. Enter the Promo Code **6394BP** in the Promotion Code box. Itineraries involving any oneworld or codeshare partner airline must be booked through American Airlines Meeting Services Department at **1-800-433-1790** if calling from the US and Canada. *Please note a \$25.00 fee will apply for each ticket booked over the phone.* International attendees should call their local American Airlines reservations number. This discount is valid only for travel from September 4-14th, 2014.

The America's SBDC Conference Newsletter is distributed to ALL subscribing members of the nationwide network and America's SBDC Sponsors & Exhibitors. If you are a member of the SBDC network and would like to subscribe to the Network Connection, please [email](#) or call us (703)764-9850.

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The **WEEKLY CONNECTION** is distributed by the Illinois SBDC and DCEO Office of Entrepreneurship, Innovation & Technology each Monday to members of the DCEO Illinois SBDC Network to provide the service delivery partners with regular updates on small business issues, opportunities and resources. You may send any information to share with the Illinois SBDC Network to Tom.Becker@illinois.gov. Please feel free to forward this update to other interested resource providers and key stakeholders.
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Celebrating 30 Years of Small Business Success

