

# Small business voices woes at state confabs

By SANDRA ARMBRUSTER

There are some small business owners around the state who are doing a lot of big planning. And one of them is Dave Willett, publisher of Associated Newspapers Inc., headquartered in Wayne.

Willett is one of 11 small business owners and operators from across the state who have formed an executive council to work with the Michigan Department of Commerce. Together, they are planning the state's first Small Business Conference.

"President Carter spoke of less government, and now the new president is saying the same thing," said Willett. "When both parties start talking the same language, you begin to find out what the real problems are."

Calling himself an "entrepreneur, not a flag waver," Willett believes this conference will, nevertheless, flag the problems of small businesses. The series of forums and delegate meetings will result in a report next May, directing the concerns of small business people toward state officials.

"Today government has gotten out of hand," said Willett recently at a meeting of the Westland Chamber of Commerce. "We are overregulated and overtaxed while government is over-spending."

"It's time something is done about it," he added. Willett calls small business the "awakening giant." It's where the growth in the economy will take place because big business is stagnant."

HOW BIG IS small when it comes to businesses in Michigan? Willett says that Michigan has adopted a definition of a small business originally approved at White House small business conference which he and others on the council attended last June.

"Basically it's determined by the number of employees you have," said Willett. "If you have 499 or fewer, you're a small business. There were people there (at the White House conference) with 2,000 people who were hostile because they considered themselves small business."

"But in Traverse City, they couldn't believe that (it the limit) was set that high," he said.

We suggest that the regulations and paperwork be tailored to the ability of an individual to deal with the paperwork, for an employer with four people to go through the same red tape as someone who can turn it over to a legal or accounting department."

Willett expects the statewide conference to "facilitate improved conditions

for small business." Here's how it will work:

TWELVE FORUMS are being held across the state this fall. The forums will have a double purpose. Workshops will focus on issues and recommendations from small business people who will attend them. Their comments will be noted by task forces established to study specific issues.

Task forces have been assigned to the following issues: Capital availability and retention, minority business, innovation and technology, state procurement practices, women in business, state government regulation, international trade, economic policy and government programs, education, training and technical assistance, business insurance, future of small business and energy.

Delegates also will be chosen at the

forums to study task force reports at regional caucuses and, finally, to formulate a report to the governor at a state conference in May.

Five of the forums have already been held. Others scheduled are Dec. 4 in Warren at the Imperial House, Dec. 11 in Troy at the Troy Hilton, Jan. 4 in Detroit at the Plaza Hotel, Jan. 15 in Flint at Mott Community College, Jan. 22 in Lansing at the Civic Center, Jan. 29 in Grand Rapids at the Grand Center and Feb. 3 in Kalamazoo at the Hilton.

To register for the forums, which run from 7:30 a.m. to 5:30 p.m., write to the Michigan Conference on Small Business, Michigan Department of Commerce, 4th Floor, Law Building, P.O. Box 3004, Lansing 48909.

Fee is \$10 in advance, or \$15 at the door.

Willett said that small business owners

and managers may attend and be elected as a delegate from any forum.

DELEGATES WILL be both appointed and elected. There will be 149, or 36 percent, appointed according to state House and Senate districts. Another 55 percent of the delegates will be elected at the forums. The remaining nine percent are those who also attended the White House Conference. The total number of delegates planned for the conference numbers 416.

"This isn't just one more thing that you don't have time for," said Willett, who added a story he once heard. "People who buy a quarter-inch drill don't want a quarter-inch drill. They want a quarter-inch hole."

Willett said his involvement in the conference is motivated by his "alarm with what we face today."

We have to recognize, according to

Willett, that the auto industry and tourism on which the state economy depends are in turn dependent on energy and foreign imports.

"We have to stop inflation by not living on tomorrow's income. That's something government must face and we all must face," he continued. "People have to be trained for other job opportunities, and we need to attract new industry with those new employment opportunities."

"Michigan is not seen as a good place to do business. Workman's compensation is the single biggest deterrent," Willett said. "The strength of labor unions and the unrealistically high labor rate bring about increased automation."

WILLETT CALLS the state small business conference a "rare opportunity and privilege to participate in the decision-making process."

## Mortgage payment ratio soon to change

With housing costs escalating daily, the old income-mortgage payment ratio formula is changing too.

Leading the campaign for change in this area are the Mortgage Guarantee Insurance Corp., the nation's largest private insurer of home mortgages, and the Federal Home Loan Mortgage

Corp., a quasi-public organization that is a major purchaser of mortgage loans from saving institutions. It is commonly called Freddie Mac.

The traditional rule of thumb for monthly mortgages payment should not exceed one quarter of gross monthly income.

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