

Delegates to tackle small business concerns

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While such issues as federal tax policies, helping small business enter international markets, and improved entrepreneurial education will claim plenty of attention, local delegates selected the three issues likely to generate the most discussion:

- Preserving the U.S. Small Business Administration as an independent agency.

The White House has recommended moving the agency's functions to the Department of Commerce. Richard Francis, a Birmingham resident and director of merchant banking with Carleton Ward & Co., Birmingham, termed such a move unjustified and devastating to the small business community.

"We would be lost in the bowels of democracy if the SBA moved to the Commerce Department," Francis said.

Francis, the 1985-86 president of

the Small Business Association of Michigan, said the SBA is the advocate for small business and works through the Senate and House small business committees.

"Under the Commerce Department, we would be dominated by the big corporation viewpoint. The Small Business Administration should be elevated to a cabinet-level position."

Besides its advocacy role, the agency runs a loan guarantee program and offers management assistance to businesses.

Francis added that as long as the current director, Charles Heatherly, considered by many business owners as anti-small business, remains at the SBA helm, the mood of the conference will be distrustful and angry.

"I had a personal commitment from the White House that Heatherly would be removed before the conference."

- Capital formation.

Area delegates say that access to capital for startup or expansion is limited. Providing new tax incentives to financial institutions that make loans to small firms would ease the problem.

Michael Morton, vice president of Ludot Personnel Services, a professional and technical recruiting firm in Southfield, noted that small business investment is unattractive. He favors Small Business Participating Debentures (SBPD) as a way business owners can obtain financing.

"Currently investment in small business is an equity investment, and profits are taxed as corporate and as a dividend. With SBPDs, a business owner could sell an equity-type of security without giving up control of the company." Both investor and owner would receive favorable tax treatment under the plan.

- Liability insurance.

Southfield's Hoffert describes the liability crisis as a two-pronged

issue — high rates and lack of availability are leaving businesses without coverage, and those that remain covered are prey to unlimited claims. "Small business owners can't survive in such a climate. We need federal legislation to set limits on liability awards and encourage lower and more available insurance coverage."

MICHIGAN'S 61-member delegation is composed of 40 selected at a state business conference last September and 21 delegates selected by Gov. Blanchard and Michigan's congressional representatives. The delegation represents a cross-section of the commercial community with

such enterprises as retail outlets, insurance and investment firms, consulting companies, marketing agencies, a Coney Island restaurant and a trucking firm.

"We have a tremendous group of people in our delegation," Pearl Lipner, co-chair of the conference delegation, said. "Unlike other states, there has been a coming-together of this group in terms of philosophies and priorities."

Lipner, who owns two Southfield firms, Melange Limited, a non-U.S. luxury items import company, and Image Express, a film and tape editing business — is the first woman to

co-chair a Michigan delegation to the White House conference.

"Over 35 percent of all conference delegates are women. There are 19 women in our delegation," Lipner said. "The women are hard-working business people who share the concerns of male delegates."

Most delegates are optimistic that the conference will net legislative gains for small business. Southfield's Morton noted, "After the 1980 conference two-thirds of the recommendations were enacted. I believe we'll have better results this time. We are getting better at this process."



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