



# NEWSLINE

March 2009

## FORMER DISTRICT DIRECTOR GEORGE CHANDLER DIES IN TRAGIC CAR ACCIDENT

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CDC Hall of Fame Induction  
March 5, 2009  
George Chandler  
San Diego SBA District  
Office



Above L-R: George with Ruben Garcia, SBA District Director - San Diego



Left L to R: George, his wife Irene and Tony Vigil, SBA Deputy District Director -

Above L to R: Kurt Chilcott, President/CEO, CDC Small Business Finance with George Chandler, former SBA District Director - San Diego and

**Plaque read:** George Chandler represents leadership, excellence and teamwork. His determination to assist entrepreneurs and build the lending community is represented in the thousands of small businesses that have succeeded because of his commitment and efforts.



Click the logo for updated information about the Recovery Act of 2009 or go to: [www.sba.gov/recovery](http://www.sba.gov/recovery)

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George P. Chandler, Jr., former District Director of the Small Business Administration's San Diego District Office died on March 6, 2009 when he was tragically hit by a car running a red light.

From 1981 through 2005, George served SBA as its local Director, and through his leadership the office increased annual financing obtained by small businesses from \$20 million to \$400 million, total loan portfolio from \$200 million to \$3 billion, and government contracts awarded to small businesses from \$10 million to \$110 million. Several years running, the San Diego District Office was named the best performing SBA office in the entire country. Previously, George was with NASA Headquarters as Mission Engineer in Apollo and Gemini

Programs, and as Director of NASA's Scientific and Technical Information Program; and was a NASA Flight Controller in Houston. He earned his BS in Electrical Engineering at the University of Tennessee and MS in Management Sciences at the MIT Sloan School of Management.

George was an engaged civic leader. In addition to his leadership role with SBA he also served in several key committee roles with the San Diego Chamber of Commerce and served as a member of the City of San Diego's Economic Development Task Force. George also led several community group trips to the USSR and Peoples Republic of China.

With the International Community Foundation, George served on the foundation's

board since 2006 and held leadership positions as Board Secretary as well as serving as a member of the Investment Committee. His role on the board of directors of Mainly Mozart gives breath to his interest and support of the arts in the San Diego-Baja California region.

George is survived by his wife, Irene Chandler of La Jolla, brother, John Chandler of Ocala, Fla. and sister, Carol Evans Chandler of South Carolina.

George left us all too quickly, but he will be remembered by us all as a superior example of one man's commitment to the public good. He will be sorely missed.

**Complete Obituary Release can be read at:**

<http://www.icfdn.org/aboutus/pr/2009Mar11.php>

## EVENTS AROUND SAN DIEGO



Photos by Beverly Brock

Above: Collage of photos from George Chandler's Celebration of Life Ceremony.



L to R: Chandler Apramian with George Chamberlin, Executive Editor, The Daily Transcript at News Radio 600.



L to R: Ruben Garcia, SBA District Director - San Diego doing an interview with Peter Speyer at Radio Hispana - Economic Recovery show.



## TALK ISN'T CHEAP WHEN IT COMES TO WORD-OF-MOUTH MARKETING

Even in an age of high-tech communication, the most powerful and effective means of generating new business is also the oldest: word-of-mouth. People naturally turn to trusted friends or colleagues for recommendations regarding product or service providers. You've probably used it yourself when searching for a mechanic, making major purchases, or weighing an outlet to promote your small business.

And because word-of-mouth referrals are free, you can't be the return on investment that a positive referral can generate.

While a successful word-of-mouth marketing chain can sometimes start on its own, don't assume that the phone will start ringing off the hook. Any successful marketing tool—word-of-mouth included—requires a proactive, patient approach to ensure that the right message gets to the right people.

A good way to get started is to create a simple marketing message that is easy for people to pass along. If it's not simple, it won't pass the test. But make it specific to a real benefit or need, not something vague or general. If you can,

include success stories or testimonials from real customers. These can have a tremendous pass-along impact.

To stimulate word of mouth, you might also consider asking customers for referrals and recommendations. And put your networking efforts into high gear. If you network and get to know people in your community or industry, they will think of you when they need your product or service. Join networking groups and local business organizations, and attend conferences. Donating your products or services to local charities can generate goodwill and get your name around.

Consider introductory discounts or free samples. People are more willing to try a new

product or service if they can do so economically. Many small companies have jump-started sales through carefully controlled giveaways.

Above all, perhaps recognize that people will happily spread the word about your business if you treat them well. Tales of negative experiences or poor performance can be difficult to correct once they are passed on. That's another important reason why it's important to continually provide superior service, address problems quickly, and anticipate your customers' needs. Those are the things they'll remember—and talk about.

Ask SCORE your question. Email [sd.score@sba.gov](mailto:sd.score@sba.gov) or visit [www.score-sandiego.org](http://www.score-sandiego.org) for additional information.

## Business.gov Launches First Government-Sponsored Online Community for Small Businesses

SBA's Business Gateway Program announced today the launch of a new Web initiative – <http://Community.Business.gov> – the first government-sponsored online community built specifically for small businesses.

The objective of the Business.gov Community supports the White House's mission to create a transparent and connected democracy, and aims to provide small business owners, bloggers, and the government with a place to discuss and share information about starting and running a successful business.

An extension of [Business.gov](http://Business.gov), the [Business.gov](http://Business.gov) [Community](http://Community.Business.gov) combines discussion

forums, blogs, an idea exchange, and more, and offers advanced tools for navigating the labyrinth of government resources, policies, laws, and opportunities that impact the small business owner.

In addition to providing a "home" where users can share expertise and unique experiences, the site also provides a pioneering opportunity for small businesses to provide direct input into [Business.gov](http://Business.gov) and voice the ways government and the online community can better serve them.

"Over the past year, we have significantly expanded our efforts to engage with small business owners, by giving them easy

access to the information they need to run their business," said Nancy Sternberg, program manager of Business Gateway. "The launch of the [Business.gov](http://Business.gov) [Community](http://Community.Business.gov) represents a new milestone. Through the application of Web 2.0 technologies, we hope to unite small business owners, industry experts and government, and take the program to a new level of collaborative knowledge-sharing and insight."

Over the next few months, the [Business.gov](http://Business.gov) [Community](http://Community.Business.gov) will expand to include additional features and resources that address specific user interests and provide access to the wider pool of government and

[Business.gov](http://Business.gov) partner resources available to the small business owner.

### About Business.gov

Business.gov is managed by the U.S. Small Business Administration in partnership with 21 other federal agencies. This partnership, known as Business Gateway, provides innovative information services to the small business community that save time and money, engage citizens to participate, and enable collaboration across all key levels of government. Launched in 2004, Business.gov provides a single access point to government services and information to help the nation's businesses with their operations.

## Meet a San Diego District Office Employee

### Juliane Talley—Assistant District Director of Finance



Juliane Talley is the Assistant District Director for the San Diego Finance Department. She began her career with SBA over 20 years ago, as a legal assistant. After seven years in the legal department Juliane expanded her career by advancing to the finance department, where she held positions as a Loan Specialist and Financial Analyst in both the San Diego District and Washington, DC. Central Office. In 2006, Juliane returned to the San Diego District Office to oversee the Finance Department. Juliane is a native Washingtonian but considers San Diego her home.

## SAN DIEGO DISTRICT OFFICE FISCAL YEAR 2009 ACTIVITY OCTOBER 1, 2008 THROUGH FEBRUARY 28, 2009

	Number of Loans	Dollar Amount
<b>7(a) Loans</b>	144	\$37,065,000
<b>504 Loans</b>	40	\$26,343,000
<b>Total</b>	184	\$63,408,000

Wells Fargo Bank, NA	38	\$11,932,400
CDC Small Business Finance Corporation	28	\$17,267,000
Borrego Springs Bank, NA	16	\$1,160,000
US Bank, NA	11	\$2,850,900
EDF Resource Capital, Inc.	10	\$6,737,000
Temecula Valley Bank	7	\$5,072,900
La Jolla Bank, FSB	6	\$2,670,000
Superior Financial Group, LLC	6	\$67,500
California Bank & Trust	5	\$766,400
Innovative Bank	4	\$80,000

### Training Calendar

A list of events from SBA and our resource partners may be found at [www.sba.gov/ca/sandiego](http://www.sba.gov/ca/sandiego) under Training Calendar.

[April 15 - E-Business Workshop](#) presented by the NCSBDC in Oceanside, CA.

[April 17 - Import/Export Workshop](#) presented by SCORE in San Diego, CA.

[April 30 - Small Business Loan Day](#) presented by the SBDITC in National City, CA.

[Click here to request the April Workshops](#) presented by the Imperial Valley SBDC in El Centro, CA.

#### **SBA San Diego Management Staff**

[Ruben R. Garcia](#)

District Director

[Anthony J. Vigil](#)

Deputy District Director

[Terrill K. Ashker](#)

District Counsel

[Rosa M. Rodarte](#)

Lead Business Dev. Specialist

[Juliane Talley](#)

Lead Business Dev. Specialist

The U. S. Small Business Administration was created in 1953 to maintain and strengthen the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

SBA's San Diego District Office is your small business resource for access to capital, counseling services, training, and government contracting opportunities, to help start or grow a small business in San Diego and Imperial counties. Our programs and services are delivered through participating lenders and our resource partners, SCORE: Counselors to America's Small Businesses and Small Business Development Centers.

Newsline is produced by the U. S. Small Business Administration's San Diego District Office. Subscribe to Newsline by registering online at [web.sba.gov/list](http://web.sba.gov/list). Look for San Diego News.

Send questions or comments to the Newsline Editor, Cynthia Harris, Business Development Specialist, at [Cynthia.Harris@sba.gov](mailto:Cynthia.Harris@sba.gov).