



May 2002
Volume 5, Issue 4

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Connections

Small Business Person of the Year Named for Indiana Advocate Award Winners Also Announced

Peter Knoerzer, Paul & Kate Knoerzer, and Harvey Reed, of OK Champion Corporation, Hammond, Indiana have been named Indiana's Small Business Persons of the Year for 2002 by the U.S. Small Business Administration.

Peter, Paul, Kate, and Harvey are among 53 top small business persons – one from each state, plus the District of Columbia, Puerto Rico/Virgin Islands, and Guam – who were honored by the SBA at national ceremonies in Washington.

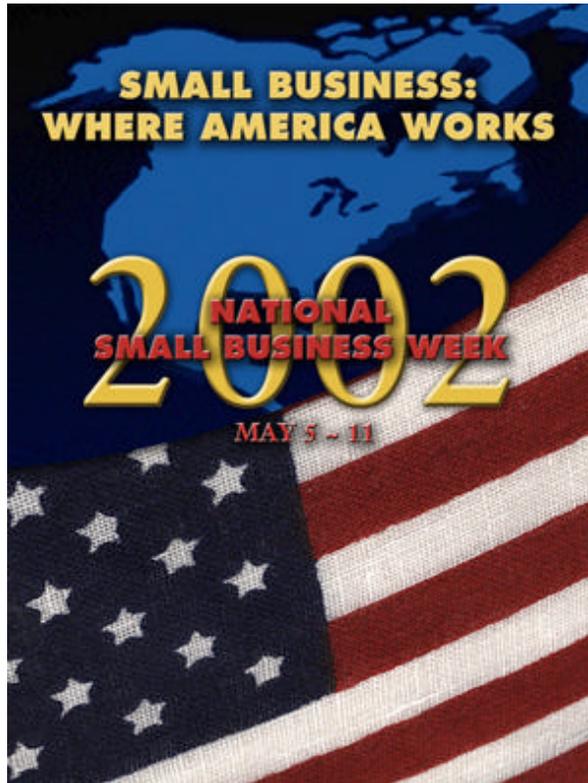
Local events saluting small business in Indiana will

be held during the week of June 2nd. OK Champion will be honored, along with 10 others, for their contributions to Indiana's small business community, at the SBA Winner's Circle Awards Dinner, Thursday evening, June 6th, at the Indiana Roof Ballroom.

Janice E. Wolfe, Acting Regional Administrator and SBA Indiana District Director, congratulated the winners and said, "OK Champion exemplifies entrepreneurial spirit at

its best. Each year for the past 39 years, the president has issued a proclamation declaring Small Business Week as a time when America salutes the achievements and contributions of the nation's 25 million small businesses. To be one of 53 outstanding small businesses nationwide, from among millions, demonstrates just what an honor this is."

In 1897, Otto Knoerzer (O.K.) founded the Champion Potato Machinery Company located in Hammond, Indiana. The company produced the Potato Harvester used



in the agricultural industry. In the early 1900s, the company's name was changed to O.K. Champion. The company's product line grew to include adjustable bailed hay feeders, tillers, plows, onion and tobacco cultivators, glass crushers, and even

cast iron stoves.

Since its inception four generations ago, O.K. Champion has undergone many changes. In 1966, Pete Knoerzer, grandson of Otto Knoerzer, shifted the focus of the company from manufacturing a variety of products to concentrating on underground cable placing machinery. Together with Bell Labs,

See **Award** next page

Award continued from page 1

Champion designed and produced the first Rodder.

Paul Knoerzer formally joined his father, Pete Knoerzer and O.K. Champion in 1981. Paul worked as a machinist and assembler at OK Champion for several years and developed a comprehensive knowledge of the parts of the machines and the manufacturing process. Today, Paul serves as the company's President. Although formally retired from the daily operations, Pete remains Chairman of the Board of Directors.

In 1988, Kate Knoerzer joined the O.K. Champion team as a part-time employee. Continuing to assume more responsibilities, Kate now serves as Corporate Secretary and Assistant Treasurer.

Harvey Reed joined the company in 1986 as a sales representative. Proving successful in his endeavors, Harvey now is O.K. Champion's Vice President and Treasurer.

Wolfe noted that OK Champion was judged on seven basic criteria: staying power, growth in number of employees, increase in sales and/or unit volume, current and past financial reports, innovativeness of product or service, response to adversity, and evidence of contributions to community-oriented projects.

The SBA Indiana District Office also announced the state's Small Business Advocates of the Year and special category award winners. The following categories and winners were announced:

Minority Small Business Advocate of the Year

Dr. Guy Emechebe, UniCare Infusion and Health Services, Inc. Gary, Indiana.

Women In Business Advocate

Mary Kaczka, Executive Director, Hammond Development Corp. Hammond, Indiana.

Accountant Advocate of the Year

Mr. William G. Summers
Summers, Carroll, Whisler
Muncie, Indiana.

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Veteran Small Business Advocate

Mr. Michael A. Evans, Ph.D.
President & CEO, AIT Laboratories
Indianapolis, Indiana.

Financial Services Advocate

Mr. Stefan S. Anderson
Chairman of the Board
First Merchants Corporation
Muncie, Indiana.

Exporter of the Year

Mr. Fredric A. Ahaus, President,
Ahaus Tool and Engineering, Inc.
Richmond, Indiana

Entrepreneurial Success Award

Mr. Thomas B. Adams
Crown E.S.A., Inc.
Portage, Indiana.

Small Business Journalist of the Year

Mr. Gerry A. Dick, President
Grow Indiana Media Ventures
Indianapolis, Indiana.

SBA Young Entrepreneur of the Year

Mr. Andy L. Lytle, Vice President
Microdome Computers, Inc.
Madison, Indiana.

Home-Based Business Advocate of the Year

Denise L. Dailey
Walton Creek Farms
Deputy, Indiana.

Join us at the

Small Business Administration's **2002 Winners' Circle Awards Dinner**

*Recognizing Leaders and
Advocates of Small Business*

Presented by Key Bank
and the Indiana Small Business
Development Center

Thursday, June 6, 2002

**Reception 6:00 p.m.
Dinner 7:00 p.m.**

**Indiana Roof Ballroom
140 West Washington Street
Indianapolis, Indiana 46204**

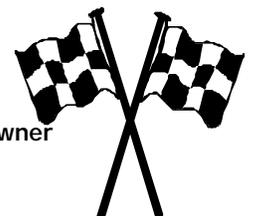
**\$50 per person
\$400 for table of eight**

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for more information**

RSVP by Friday, May 31



Keynote Address by
Doug Boles
Chief Operating Officer/Co-Owner
Panther Racing LLC



Small Business Week Gives Us a Chance to Celebrate Accomplishments of America's Quiet Heroes

By Hector V. Barreto, SBA Administrator



There were dozens of stories on September 12, 2001, that said, "Everything has changed."

Let me tell you what has *not* changed.

We will gather in Washington, D.C., beginning May 6, to celebrate Small Business Week precisely because the resolve and determination of the millions of American small business owners has not changed.

The attack on our country was also an attack on our way of life, our belief in freedom and our conviction that free enterprise is the gateway to happiness and prosperity for anyone who works hard and provides a quality product or service.

Since 1963, the Small Business Administration has hosted National Small Business Week – a week in May when an amazing cross-section of talented and creative businessmen and women from all over America come together to celebrate their accomplishments.

Every state names a Small Business Person of the Year, along with the District of Columbia, Puerto Rico, and Guam. We also recognize small businesses that suffered from the terrorist attacks in New York and Virginia, fire fighters and police officers for their bravery, and the Advocacy Award winners for

their efforts on behalf of small businesses. Later in the week, we will honor federal contractors at the 35th Annual Procurement Conference.

This year, the recipients of those awards will be honored with a special acknowledgment of their resiliency and what it meant to all of us last fall when they pressed on, with flags in the windows, with resolve in their hearts, to continue living the dramatic story of the most prosperous country the world has



ever seen.

There won't be a story on the evening news tonight about George and Peggy Brown and their Lucky Wishbone Restaurant in Anchorage, or Dean Kloewer and his Panama Transport freight company in Iowa. They are the quiet soldiers of the American 21st century – they win their battles, by simply hanging an "OPEN" sign in the door.

I was "minding my own – small – business," when President Bush, another former businessman, asked me to lead the Small Business Administration. Like all of you, I could not have imagined when I took the oath of office in July what lay ahead in September.

Since those events, we have all witnessed a characteristically American brand of patriotism – stubborn and hardy enough to withstand the attacks on Sept. 11, persistent and determined enough to preserve our society and our economy, even if our attackers did not expect that of us.

The response of millions of Americans and millions of business men and women – the normalcy of their daily activities, the generosity of their charity and the kindness of their unquestioning sympathy – has vividly illustrated to our opponents our resolve as a nation to withstand and overcome the challenges thrown against us.

I am honored to have been a part of this response, and I will take great pride in welcoming our honorees to Washington, D.C., to salute their accomplishments and congratulate them for chasing their dreams with innovation, dedication and hard work. America *is* the land where free men and women can realize their dreams, the country where hard work and honest effort can provide peace and prosperity for all. And

small business *is* where America works. *That* hasn't changed. It never will.

Please join President Bush, the SBA and millions of small business owners and employees as we recognize their many contributions to our lives and our country's vitality.

SBA's ASSISTANCE TO WOMEN

By Jan Wolfe, SBA Acting Regional Administrator and Indiana District Director



The U.S. Small Business Administration is doing more than ever to encourage entrepreneurship among women by making sure they have access to all of the credit, technical assistance and other tools they need to be successful.

Women are starting businesses at twice the rate of other businesses and staying in business longer. Based on current calculations, using the latest data from the Census Bureau, SBA's Office of Advocacy estimates that there are 9.1 million women-owned firms today, employing 27.5 million people and contributing \$3.6 trillion in sales and revenue to the U.S. economy.

The SBA's Office of Women Business Ownership (OWBO) has a network of women's business owner representatives in every district office, over 160 mentoring roundtables, women-owned venture capital companies, 93 women's business centers in 46 states and four territories. Through the Online Women's Business Center on the Internet, OWBO is helping women start and build successful businesses.

There are SBA programs to help women put together successful loan packages or break into the federal procurement and export markets, as well as loan guaranty programs to help those who cannot get lending through conventional channels, finance their businesses. OWBO offers training, advice and counseling anytime, anywhere, via the Internet.

Women Business Centers

Each women's business center (WBC) provides assistance and/or training in finance, management, marketing, procurement and the Internet, as well as addressing specialized topics such as home-based businesses, corporate executive downsizing and welfare-to-work. All provide individual business counseling and access to the SBA's programs and services; a number are also intermediaries for the SBA's MicroLoan and Loan Prequalification programs. Each WBC tailors its programs to the needs of its constituency; many offer programs and counseling in two or more languages.

The Online Women's Business Center offers women entrepreneurs an interactive Web-based training site that will help them hone their entrepreneurial skills and improve their chances for small business success. The Online Women's Business Center can be found on the World Wide Web at www.onlinewbc.gov.

Women's Network for Entrepreneurial Training

The Women's Network for Entrepreneurial Training (WNET) is a program of the SBA's Office of Women's Business Ownership. WNET matches successful entrepreneurial women (mentors) with women business owners whose companies are ready to grow (protégés).

WNET services are provided through the WNET Roundtables, where participants meet to receive practical support and guidance from a wide range of experienced mentors in an informal, ongoing relationship. There are mentoring opportunities across the country.



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SBA Success

Lenders use SBA 504 Loans as Redevelopment Tool

By Guy Johnson

Many cities are looking inward for redevelopment sites. The revival of older buildings or cleared land in once-bustling business areas provides a focus for communities attempting to recapture the uniqueness that gave them an identity in the first place.

In several Indiana cities, the SBA 504 loan program is a useful tool in adapting old locations and structures for new uses. Projects in Elkhart, Muncie, Fishers and Carmel – each financed by a local bank and the Indiana Statewide Certified Development Corporation – point out the variety of possibilities.

In Elkhart, 1st Source Bank and Indiana Statewide CDC helped finance Elkhart Bicycle & Fitness, Inc., the first major business development on the East Bank of the Elkhart River downtown. The site in Elkhart's Enterprise Zone allowed Elkhart Bike owner Frank Cassella to take advantage of tax incentives, but it is also designated as a Brownfield.

"A Brownfield is not a pristine piece of dirt," notes Mike Jordan of Indiana Statewide CDC. "It has suffered environmental damage from past industrial occupation.

"On the positive side, a Brownfield has been through a process of reclamation."

Cassella, Jordan and Scott Shelly of 1st Source Bank consulted with the Indiana Department of Environmental Management (IDEM) to get IDEM's blessing for the project.

Cassella's new, post-and-frame building on the site is handsome. It won local and national architectural awards. Its brick and masonry exterior and pitched roof make it a visual standout in Elkhart's emerging downtown. The city's West Bank features several

renovations, but Elkhart Bike is leading the way on the East Bank.

"It's the best example of what we hope can happen there," says Craig Phillips, assistant director of planning for Elkhart.

Lender Shelly calls Elkhart Bicycle & Fitness "a key piece of the restoration puzzle in downtown Elkhart."

An aging industrial park on the south side of Muncie was losing businesses at a time when owner Steve Kern saw an opportunity to keep his successful printing and graphic design company in the park and expand. Working with American National (now Old National) Bank and Indiana Statewide CDC, CS Kern, Inc. added 7,100 square feet by linking two buildings and adding onto one of them.

"The 504 rates were phenomenal and the payment structure helped a lot," Kern says.

Kern's business now has 32 employees and has added photography, web site development and Internet hosting. "We're a non-traditional printer," Kern says. He is getting set to add more space.

Trent Dowling of Old National adds, "Kern's building is unique and so is the business. His company is an asset to that area."

The challenges were different for Dr. Chuck Sukurs, a Fishers dentist, and Joe Sheets, owner of Critical Skills, Inc., a temporary staffing firm in Carmel. Fishers and Carmel are fast-growing suburbs a few miles from each other north of Indianapolis.

When he needed to expand and move his 20-year-old practice, Dr. Sukurs found a 1830s farmhouse, once rural and now surrounded by the burgeoning development in Fishers. His 504 financing from ISCDC and People's (now Fifth-Third) Bank of Indianapolis enabled the house to be completely modernized into a 21st century dental facility.

"I really like the principle of renovation and restoration," Dr. Sukurs says. "The loan was great

and we were treated well by the bank and the Indiana Statewide CDC."

Sheets started Critical Skills in 1995 to provide clients with exactly what the name implies – critical skills. The company employs computer professionals with expertise in information technology, financial, scientific and medical fields and provides them on contract to public and private companies in Central Indiana.

Critical Skills purchased and renovated a former home in Carmel's Old Town area to house its five-member administrative and support staff. MetroBank of Carmel provided the SBA 504 financing with Indiana Statewide CDC.

Janice Wark of MetroBank notes that the project was attractive to the bank because Critical Skills is a strong borrower, "and the fact that Critical Skills is helping in the conversion of an up-and-coming business district near downtown Carmel."

Carmel Mayor Jim Brainard finds that Critical Skills is a welcome addition to building the oldest part of town. "During the past several years, we have invested more than \$10 million in the renovation of Old Town Carmel to encourage economic development in the area. It is vital to the future of Carmel that this section of our city continues to grow and attract quality companies such as Critical Skills," he says.

Jean Wojtowicz, executive director of the Indiana Statewide CDC, notes that the 504 program was not designed specifically to aid the renovation of downtowns. "There are challenges that are unique to renovating an existing building or using land that has had a prior activity," Wojtowicz says. "The SBA 504 loans – with their smaller down payments and longer repayment periods – are suited to helping a borrower who needs to deal with those issues. At the same time, lenders can contribute to a vital community project and share some of the risk."