SBA seeks comments about banks from small firms

How has your local banker responded to your credit needs?

The U.S. Small Business Administration (SBA) is asking that basic question of small businesses across the country to better determine the extent to which small business credit needs are being met by commercial banks.

In a notice published in the Federal Register, SBA asks interested parties to submit their answers and comments by Dec. 1.

SBA Administrator Michael Cardenas and SBA Chief Counsel for Advocacy Frank S. Swain said that "we are seeking this information from the small business community so that the users of credit from the commercial banking system will be given an opportunity to voice their concerns and suggestions."

The SBA action complements a survey of small business credit needs being conducted by the Federal Reserve Board, the Comptroller of the Currency adn the Federal Deposit Insurance Corporation in consultation with SBA and the Census Bureau, as requested by Congress.

Under Public Law 96-302, Congress wants to determine the extent to which credit needs of small business are being met by banks.

In addition to furnishing information about their businesses, SBA asks each small business to answer six questions:

How well have local and non-local commercial banks met your business credit needs in recent years? Please provide a short description.

What difficulties, if any, has your business had in obtaining bank credit?

Do you believe that the characteristics of a bank (e. g. size of a bank, whether it is headquartered locally or other) affect its willingness or ability to meet your business' credit need?

Do any specific policies or characteristics of a bank affect its willingness or ability to meet your business' credit needs?

What experience has your business had with government loan or loan guarantee programs? What suggestions would you make regarding these programs?

Please make any other specific comments or recommendations concerning how the commercial banks can make improvements in meeting your short-term and long-term credit needs.

SBA asks small firms to adress written comments to Frank Swain, Chief Council for Advocacy at the Small Business Administration, 1441 L Street, N.W., Washington, D.C. 20416.

Black women take lead on WBAL team

Sheila Stainback

Sheila Stainback came to the Actions News Team of WBAL-TV in August 1980 as a general assignment reporter with specialization in environmental and medical issues.

A graduate of Fordham University in New York, Sheila came to Baltimore from WLS-TV in Chicago, where she held a similar position.

Her experience in the media includes reporter-anchor positions at WPLG-TV and WIOD Radio in Miami. Sheila has been the host of a local talk show for WEEI Newsradio in Boston, a New York City Sports Researcher for Newsweek Magazine and a Desk Assistant for CBS Radio in New York.

During her career, Sheila has been awarded the following honors, 1976 Florida AP Award for Best Feature Report, the 1977 Miami, Florida Broadcaster of the Year Award, the 1978 American Heart Association Award, and the 1979 Kizzy Award.

Prior to her professional career, Sheila was named one of Glamour Magazine's Top 10 College Women.

A native of New York, Sheila currently resides in Baltimore. Dancing, bridge and movies are among her many and varied interests.

Sheila Stainback

Pat Lawson

Pat Lawson

Pat Lawson joined the Action News Team in February 1980 as a general assignment reporter.

In August 1980 she became anchorwoman for "Action News Eleven's" weekend newscasts.

Pat was born in Las Vegas, Nevada but has spent a good deal of time in Washington, D.C. She graduated Magna Cum Laude from Howard University with a Bachelor of Arts degree in broadcast management.

Pat's experience in the media is extensive. Before coming to WBAL, she was the afternoon drive time anchor and news reporter for WTOP-AM in Washington, D.C. She also worked at WOL-AM and WHUR-FM, both stations in the Washington market.

Pat enjoys singing, tennis, chess, movies and theatre. She is single and lives in Baltimore City.

Edie House

Edie House joined the WBAL-TV staff in April 1973 as co-host of the black-oriented community service program, "North Star."

In 1976 she became a general assignment reporter for Action News, and in 1978 was given the position of co-anchoring "Action News at Noon."

In 1979, Ms. House co-hosted WBAL-TV's noon variety and news show "Hello Baltimore." She is currently a general assignment reporter for "Action News Eleven."

Edie is a native Baltimorean and a graduate of Western High School. She attended the University of Maryland's School of Journalism.

Prior to coming to WBAL-TV, Edie worked as a reporter for WMAR-TV's "Newswatch."

During college she was reporter for the Baltimore AFRO-AMERICAN Newspaper. Her experience at Channel 11 includes producing and writing, in addition to reporting and anchoring.

Edie's interests include reading and tennis. She is single and makes her home in Baltimore County.

Edie House

Literature

PHILLIS WHEATLY was the first slave and second woman to publish a book of verse in America. The interest in her race was reflected in her poem "On Being Brought from Africa to America" Theater

PEARL PRIMUS with a college degree in biology and unable to find work in her field, joined the National Youth Administration (NYA) dance group. In 1943 she appeared on Broadway with her own troupe.

Pat Jacobs

Pat Jacobs named CAE

Patricia Dianne Jacobs, of Washington, D.C., has been designated a Certified Association Executive (CAE) by the American Society of Association Executives (ASAE).

Jacobs, president and chief administrative officer of the American Association of Minority Enterprise Small Business Investment Companies, Inc. (AAMESBIC), was one of 110 association executives who received the honor as part of the group executives completing the CAE requirements in 1981. To date only 900 association executives haye achieved this honor.

Jacobs qualified for the CAE certification by successfully passing an extensive examination covering many association management subjects and by fulfilling prescribed standards of performance and conduct.

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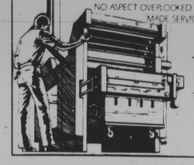

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Arlene Baker

Within each of us lies the drive to succeed.

Gwen Pope

Helen Jennifer

Joanne Scroggins

These women have put that drive to work. To build a career, and to become an important part of Commercial Credit.

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"NEVER SELL YOURSELF SHORT OR UNDERESTIMATE WHAT YOU CAN ACHIEVE."

Gwen Pope is the consultant in the Equal Opportunity Planning Department. She advises and offers technical assistance in Equal Employment Opportunity and Affirmative Action matters to Commercial Credit companies all over the country.

The mother of an eight year old son, Ms. Pope is a graduate of Hampton Institute. She completed the Woman's Management Certificate Program at the University of Baltimore in 1981 and is currently pursuing a masters degree in personnel and industrial relations.

"FORMAL EDUCATION IS IMPERATIVE; MASTERY OF LANGUAGE ARTS SKILLS IS CRITICAL."

Helen Jennifer is director of the Policy Issue Department of American Health and Life Insurance Company, an operating company of Commercial Credit.

Her department, which produces the actual policies, is an essential part of the insurance company.

Ms. Jennifer is a graduate of Morgan State University and is now in her second year of law school. She is also a career woman with a family, having two sons, ages twelve and three.

"YOU MUST ESTABLISH YOUR CAREER OBJECTIVES AND CREATE A DEVELOPMENT PLAN TO INCLUDE SHORT AND LONG RANGE GOALS."

Joanne Scroggins is a personnel consultant for Commercial Credit. A graduate of Morgan State University, she is responsible for compensation, staffing, training and development, and affirmative action for four Commercial Credit companies.

While working for Commercial Credit, Ms. Scroggins was able to take time off to have a baby (now four years old) and then resume her career.

"COMPETENCE, WILLINGNESS TO WORK HARD AND GOAL-SETTING ARE MORE IMPORTANT IN BECOMING SUCCESSFUL THAN LUCK OR FAITH."

Arlene Baker is an attorney with Commercial Credit/McCullagh Leasing, Inc. She provides legal services in the arrangement of tax sheltered leases, vehicle leasing, aircraft financing and financing of equipment.

A graduate of Howard University Law School, Ms. Baker spends much of her free time providing legal services to the community.

These individuals occupy important positions at Commercial Credit. Their abilities and drive to succeed have made them an integral part of our company. They're the reason we can say "people at Commercial Credit make the difference."

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"A grown-up is a person who does what she has to do without complaining, without pretending it's some enormous, heroic enterprise."

Toni Morrison

WJZ-TV, Channel 13, is committed to serving Baltimore with responsible programming that addresses the needs and concerns of our community, and in hiring and developing minority employees.

We salute those black women who contribute to the success of WJZ-TV.

People...are our greatest resource.

Karen Brown
Accounts Receivable, Controllers Office
Martha Brown
Assignment Editor, "Eyewitness News"
Bonita Byrd
Secretary, Public Affairs / Production
Pat Ferguson
Sales Services Director, Sales Department
Raylena Fields
Producer, "Eyewitness News"
Sandra Fisher
Part Time Switchboard Operator
Portia Gray
Secretary, "Evening Magazine"
Sandra Hamilton
Secretary, Creative Services Department
Barbara Hamm
Associate Producer, "People Are Talking"
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Phyllis Shelton
Public Affairs Director
Philis Shipman
Associate Producer, Programming Department
Dorthey West
Production Assistant, "Eyewitness News"
Oprah Winfrey
Reporter, "Eyewitness News," Co-host, "People Are Talking"
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