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small
business

League

| 2010

Analysis of Obama Administration Small Business Track Record

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Summary

As part of an ongoing investigation into widespread fraud and abuse in federal small business contracting programs, the American Small Business League (ASBL) has conducted an in-depth report on the Obama Administration's track record for small businesses. The ASBL's report analyzes the administration's response to issues such as: the diversion of federal small business contracts to corporate giants; restoration of the Small Business Administration's (SBA) budget and staffing; achievement of small business contracting goals for small businesses owned by women, minorities and veterans; distribution of stimulus dollars to small businesses; transparency of small business contracting data; and policy/legislative actions taken to support the small business community. The report provides a detailed explanation of 16 specific instances in which the Obama Administration has shortchanged the small business community.

One of the most important challenges facing the Small Business Administration and the entire Federal government today is that large businesses are receiving small business procurement awards and agencies are receiving credit for these awards." – **Report 5-15, SBA IG**

The ASBL calls into question the Obama Administration's approach on small business issues. To date the administration has attempted to maintain approval ratings and support from the middle class through strong rhetoric and public relations gimmicks, while failing to provide America's 27 million small businesses with real solutions to the existing economic climate.

During the 2008 presidential election cycle, members of ASBL executive team served on the Obama Campaign ad-hoc small business advisory council. During the course of more than 8 months, the ASBL and other thought leaders from the small business community participated in dozens of conference calls and face-to-face meetings as a means of providing the campaign with a small business perspective and direction. The council's countless meetings culminated in a series of suggestions and actionable talking points. Yet, the council's recommendations have fallen on deaf ears.

During the Obama Administration's nearly 16 months in office, it has failed to adequately hear the concerns of the small business community, or support legislative or policy changes that would bolster job creation and improve the economic outlook of the nation as a whole. The ASBL maintains that based on his track record for small businesses, President Obama is heavy on rhetoric and light on action. In fact, the ASBL has observed Obama Administration actions that have illuminated an anti-small business slant. To date, President Obama has supported reforms that have done more harm to the small business community than good.

Based on the Obama Administration's track record for small businesses, the ASBL makes the following predictions:

- The Obama Administration will resist taking any action to end the diversion of federal small business contracts to large businesses.
- The recently established Obama Administration small business task forces will likely recommend changes that would break up the SBA or combine the agency with the U.S. Department of Commerce as a means of dismantling small business programs.
- The Obama Administration will likely support a change to the existing definition of a small business to include companies who would not currently meet the definition of a small business. Specifically, the ASBL believes the administration may attempt to change the definition of a small business to include firms owned and controlled by venture capitalists coupled with an elimination of capital gains tax on long-term investment in small businesses.

Analysis

The ASBL has compiled the following list reflecting areas in which the Obama Administration has failed America's 27 million small business owners. Small businesses are the engine that drives our nation to work. According to the U.S. Census Bureau, the SBA Office of Advocacy and the Kaufman Foundation, small businesses employ more than 50.2 percent of our nation's non-farm private sector work force, produce more than 50 percent of GDP, produce 90 percent of innovations and create nearly all net new jobs.

1. Failed to Stop the Diversion of Small Business Contracts to Corporate Giants:

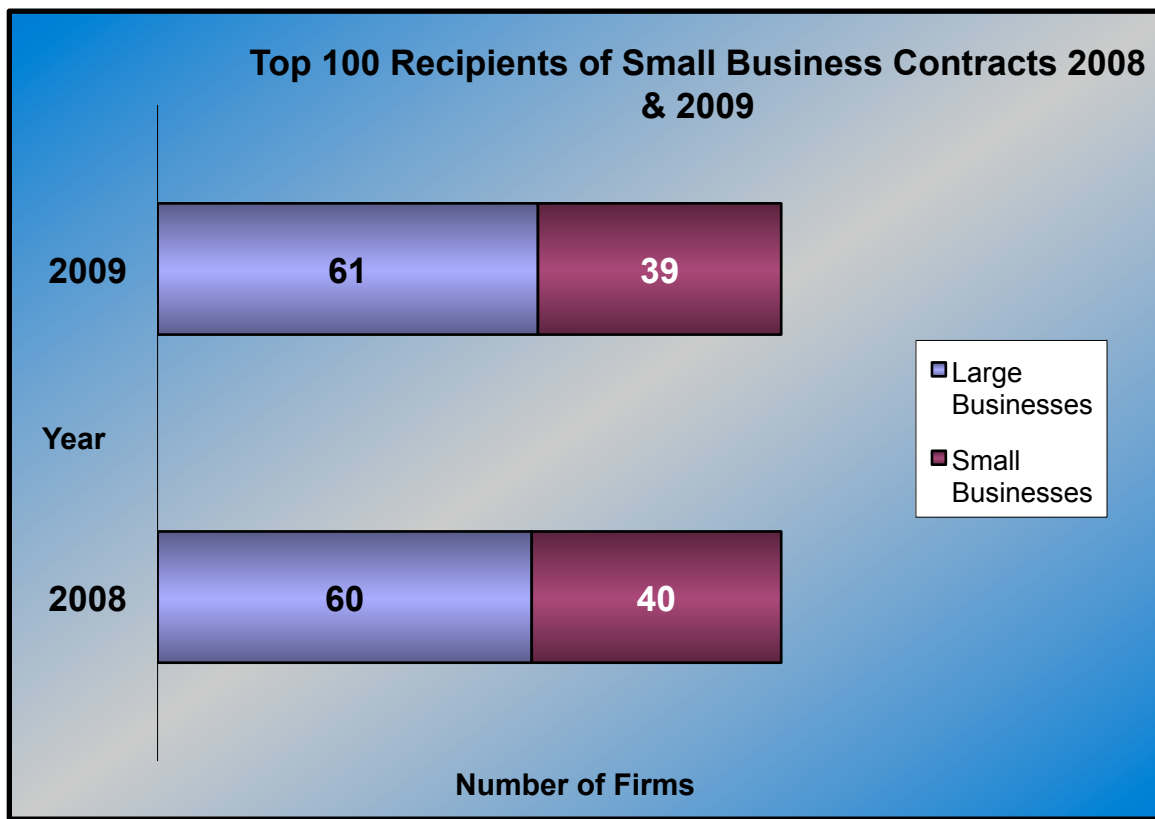
In February 2008, the American Small Business League (ASBL) endorsed Barack Obama's candidacy for President of the United States after the candidate promised to stop the diversion of billions of dollars a year in federal contracts, intended for small businesses, to multi-national corporations. In a statement posted by the Obama Campaign on BarackObama.com, President Obama stated, "98 percent of all American companies have fewer than 100 employees. Over half of all Americans work for a small business. Small businesses are the backbone of our nation's economy and we must protect this great

resource. It is time to end the diversion of federal small business contracts to corporate giants.”

Since issuing this statement, President Obama has refused to stop the diversion of billions of dollars a month in federal small business contracts to Fortune 500 corporations, multinationals and other clearly large firms. To date, the Obama Administration has not endorsed any legislation, policies, or rule changes, nor have they issued any executive orders, memorandums or Statements of Administration Policy (SAP) to address widespread fraud and abuse in federal small business contracting programs. Since 2003, more than a dozen federal investigations have uncovered billions of dollars a month in federal contracts intended for small businesses that are flowing into the hands of corporate giants like: Lockheed Martin, Boeing, Dell Computer, Raytheon, General Dynamics, Textron, Thales Communications, Xerox and Home Depot.¹

Primary Link:

http://www.barackobama.com/2008/02/26/the_american_small_business_le.php



2. Failed to Restore the Small Business Administration's Budget and Staffing:

In October 2008 as the nation's economy began to plummet into a deep recession the Obama Campaign issued a "Small Business Emergency Rescue Plan," which it posted on BarackObama.com. In this plan, under the heading "Reinvigorate the Small Business Administration," President Obama states, "The SBA can and should be an effective tool for the vitality and growth of our small businesses and, more broadly, our economy. The Bush administration has decimated the budget of the SBA, and Republican administrations have been trying to dismantle it since the 1980s. Since 2001, the SBA's budget has been cut more deeply than any other federal agency. Barack Obama pledges to restore the SBA's budget, strengthen its institutional capacity, and ensure that the small business community plays a vital role in government policymaking."

While the Obama Administration has slowly begun to rebuild the SBA's budget, it remains well below the \$1 billion threshold, at which the SBA's budget was set during the last year of the Clinton Administration. The SBA remains a vital resource for small businesses across the country seeking federal contracts and loans. As the only federal agency with the exclusive responsibility of administering small business programs, the SBA is the cornerstone of a healthy middle class economy. Despite its clear impact on the nation's economic health, the staffing at the SBA has dropped by nearly 30 percent since 2001.ⁱⁱ

In an April 22nd statement, Ranking Member of the Senate Committee on Small Business Entrepreneurship Olympia J. Snowe (R-ME) stated, "A strong and well-funded SBA represents a prudent investment in America's economic future. I am very concerned that although the Administration's proposal would provide a 15 percent increase to the SBA's budget, none of the additional funds have been directed to the SBA's core, non-credit programs, including Women's Business Centers, Veterans Business Centers, Small Business Development Centers, SCORE, and the HUBZone program."ⁱⁱⁱ

The reduction in staff at the SBA has led to a myriad of problems for both the agency and the small business community at large. Today it is clear that the agency's standard functions and responsibilities can no longer be executed effectively or efficiently without additional staff.^{iv}

Primary Link: http://obama.3cdn.net/d14eb1b3649c4d6745_0evzmv02w.pdf

3. Failed to Restore Cabinet Level Status for SBA's Administrator:

During the 2008 presidential election cycle, several members of the ASBL's staff, including ASBL President Lloyd Chapman, served on the Obama Campaign's small business advisory council. This council was tasked with creating a usable plan of action for policies that would be beneficial to the small business community. Within the draft plan (never released to the public), members of the advisory council recommended that if elected, President Obama reinstate the SBA Administrator to a cabinet-level position.

Under President Clinton, the SBA Administrator was moved to a cabinet-level position, which provided the administrator with direct access to the President of the United States. Given the importance of small businesses to the nation's economy, it is imperative that the administrator of the agency has the ability to communicate the needs of small businesses without the burdens of additional government bureaucracy. According to the U.S. Census Bureau and information from the SBA Office of Advocacy, small businesses are responsible for more than 50.2 percent of the nation's non-farm private sector workforce, 90 percent of innovations and more than 50 percent of the Gross Domestic Product (GDP).

During his tenure, President George W. Bush removed the SBA Administrator from of the President's cabinet.^v

In April 2009, during the Senate confirmation hearings for President Obama's nominee for Administrator of the SBA, Senators Mary Landrieu (D-LA) and Olympia Snowe (R-ME), the Chair and Ranking Member of committee, called on President Obama to restore the administrator's cabinet-level status. Numerous small business organizations, and advocates across the country echoed the sentiments expressed by Senators Landrieu and Snowe, however President Obama refused to comply with their requests.^{vi}

Primary Link: <http://www.asbl.com/documents/BOsmallbusinesspolicy.pdf>

4. Failed to Implement the 5 percent Set-Aside Goal for Women-Owned Small Businesses:

During the 2008 presidential election cycle, the Obama Campaign released a "Plan for Small Business," outlining the steps President Obama would take to help small businesses, once elected.

Under the heading, "Invest in Women-Owned Small Businesses," the plan states, "To create greater opportunities for women business owners who would like to do business with the federal government, Obama and Biden will implement the Women Owned Business contracting program that was signed into law by President Bill Clinton, but has yet to be implemented by the Bush Administration."

Since coming into office in January 2009, President Obama has only taken minor steps towards making the 5 percent set-aside program for woman-owned small businesses a reality. To date, the Obama Administration has not implemented this vital small business program to benefit all woman-owned small businesses.

Primary Link: <http://www.barackobama.com/pdf/SmallBusinessFINAL.pdf>

5. Failed to Implement Recommendations from the Small Business Community:

As referenced in point 3 above, during the 2008 presidential election cycle, the Obama Campaign pulled together a small business advisory council consisting of small business

thought leaders, small business owners and advocacy organizations. The council was pulled together with the intended purpose of formulating policy recommendations that would be beneficial for the small business community at large. For more than 8 months small business representatives from across the country participated in conference calls and email chains as a means of compiling a series of recommendations. The recommendations covered a broad spectrum of small business issues.

While the recommendations were never released to the general public, elements of the plan made it into the Obama Campaign's "Small Business Emergency Rescue Plan," and its "Plan for Small Business." However, a vast majority of recommendations made by the small business advisory council were largely ignored by the campaign and have been largely ignored by President Obama during the first years of his administration.

At several points during his administration President Obama has established task forces on small business or small business policy summits under the guise of collecting intelligence from the small business community. Despite these efforts at apparent transparency and accountability, the Obama Administration has failed to heed the recommendations of the small business community itself.

Primary Link: <http://www.asbl.com/documents/BOsmallbusinesspolicy.pdf>

6. Failed to Stop the Destruction of Minority Set-Aside Programs:

In November 2008, a federal appeals court ruled in *Rothe Development Corp. v. U.S. Department of Defense, et. Al*, that the DoD's 5 percent set-aside program for minority-owned, and small disadvantaged businesses (SDBs) was unconstitutional based on the Equal Protection Clause of the U.S. Constitution for favoring one group over another.^{vii}

While this decision was rendered under the Bush administration, the U.S. Department of Justice had until February 26, 2009 to appeal the decision to the U.S. Supreme Court as a means of keeping the small business program intact.

Upon coming into office in January 2009, the Obama administration failed to appeal the Rothe Decision, which allowed the appeals court decision to stand.

On March 10, 2009, the Obama Administration's DoD issued a memorandum to all defense agencies instructing them to halt and cease the small disadvantaged business 5 percent set-aside program through DoD's contracting programs.

As a result of the Obama Administration's failure to appeal the Rothe Decision, small business set-aside programs for minorities, women and veterans are threatened. Thousands of businesses across the U.S. rely on these programs to stay in business. Without these programs, thousands of businesses will close their doors and countless jobs will be lost.

Primary Link: <http://www.acq.osd.mil/osbp/policy/USA001376-09%20Signed.pdf>

7. Failed to Provide Assistance to CIT During Summer of 2009:

Since coming into office in January 2009, the Obama Administration has failed to support the small business community through increased access to lending opportunities. Despite deploying a plan designed to stabilize banks, as a means of unfreezing credit markets and jumpstarting lending, the Obama Administration failed to support the nation's biggest lender to the small business community, placing a million small businesses at risk of losing their source of funding.

In the summer of 2009, CIT, the nation's largest lender to small business, was on the verge of collapse and seeking help from the government in order to avoid bankruptcy. The Obama administration and members of Congress could not be persuaded to provide a modest bailout of several billion dollars to keep CIT, and the thousands of small businesses that relied on CIT for loans, in business. Administration officials deemed the lender, "not too big to fail."^{viii}

CIT was bailed out by its investors, but not before the Obama Administration placed small businesses in the line of fire. In July of 2009, many experts estimated that if CIT had been allowed to fail without a structured bankruptcy the lender would have dragged 300,000 small businesses down with it.^{ix}

During the same time period, the Obama Administration funneled billions of dollars to large banks and Wall Street firms, the same companies responsible for causing the current economic crisis.

Primary Link: <http://online.wsj.com/article/SB125709781695721315.html>

8. Allocated Less than 3 percent of Stimulus Funds Allocated to Small Businesses:

Since the beginning of the economic recession the federal government has spent approximately \$3 trillion to stimulate the economy. Even under the Troubled Asset Relief Program (TARP) or Wall Street bailout bill, which was passed under the Bush Administration, small businesses have received a fraction of the federal contract dollars allocated as a means of boosting the economy.

After coming into office, President Obama's first major agenda item was the stimulus bill, the American Recovery and Reinvestment Act (ARRA), which would combine tax cuts, incentives and increased government spending totaling approximately \$800 billion. Small businesses were practically left out of the ARRA legislation that passed. The SBA was given just under \$800 million to bolster lending programs, which amounted to 1/10 of 1 percent of the total funds allocated under the bill. Additionally, the bill failed to direct federal infrastructure spending directly to small businesses.

In January of 2009, Dr. Laura Tyson, Chair of the U.S. President's Council of Economic Advisers during the Clinton Administration, acknowledged that directing federal infrastructure funds to small businesses would be the most effective way to stimulate the economy and job growth. Tyson is currently an economic advisor to President Obama, yet President Obama's stimulus fund failed to heed Tyson's recommendations.^x

In total, since January 2009, the Obama Administration has allocated less than 3 percent of the total stimulus dollars to small businesses through ARRA and other stimulus measures.

Primary Link: <http://money.cnn.com/news/storysupplement/economy/bailouttracker/>

9. Oversaw the Failure of the America's Recovery Capital (ARC) Loan Program:

The America's Recovery Capital (ARC) loan program was established through the SBA at the behest of the Obama Administration and was designed to provide "viable" small businesses with no-interest \$35,000 loans, 100 percent backed by the SBA.

At its onset, President Obama and congressional leaders touted the ARC loan program as an effective tool to help small businesses obtain necessary emergency bridge loans in order to keep their doors open. Prior to its implementation, the SBA estimated that the total volume of dollars allocated under the program would be fully dispersed within a one month time period.

The program was implemented on June 15, 2009, nearly four months after the stimulus passed.

From the start, experts deemed the ARC loan program a failure. The program relied on commercial banks to provide the loans with backing from the SBA. However, even with a 100 percent guarantee from the SBA, most banks were unwilling to lend. Additionally, many small business owners complained that the process of obtaining an ARC loan was overly burdensome. As a result many small businesses continued to struggle under the pressures of decreased access to capital.

Four months after implementation of the program, Senator Olympia Snowe (R-ME), the ranking member on the Senate Committee on Small Business and Entrepreneurship, introduced legislation to repeal it.^{xi} After ensuring that corporate banks, like AIG, received over a hundred billion dollars in federal bailout money, the only emergency small business lending program in the stimulus bill pushed by President Obama barely managed to give a few thousand ARC loans.

Primary Link: <http://boss.blogs.nytimes.com/tag/arc-loan/>

10. Destroyed a Decade's Worth of Contracting Data:

On March 12, 2010, the Obama Administration moved forward with a plan to update the Federal Procurement Data Systems-Next Generation (FPDS-NG), the government wide database that houses all federal procurement and contracting data. The plan was implemented under the guise of increasing transparency and accuracy of small business contracting data. However, as implemented, the changes destroyed more than a decade's worth of federal contracting data used to identify large firms who had illegally misrepresented themselves as small businesses to obtain federal contracts.

The change eliminated the socio-economic field, "SmallBusinessFlag," from the FPDS-NG data. In the past, the Government Accountability Office (GAO), the SBA Office of Inspector General, and other federal agencies have used the small business flag to uncover large businesses that have misrepresented themselves as small businesses to illegally receive federal small business contracts.

The removal of the "SmallBusinessFlag," removed a layer of transparency from small business contracting programs and insulated large corporations from prosecution for felony contracting fraud under Section 16(D) of the Small Business Act.

Section 16(D) states, "whoever misrepresents the status of any concern or person as a 'small business concern'...to obtain for oneself or another," any prime contract or subcontract with the government shall be subject to penalties of \$500,000, 10 years in prison and/or debarment from federal contracting programs.^{xii}

Despite calls from the ASBL to halt the removal of this field from the data, the Obama Administration moved forward anyway. The ASBL is currently seeking an injunction against the federal government in federal district court, which would prevent the destruction of the data.

Primary Link: <http://biggovernment.com/ldoan/2010/04/14/small-businesses-sue-government-goliath/>

11. Reduced Transparency in Federal Contracting Data:

During the course of implementing changes to FPDS-NG, the Obama Administration took steps to remove the "Parent Duns Number" from the public's view. The parent duns number can be used by general public, Congress and watchdog organizations to identify subsidiaries of large corporations who have received federal small business contracts. Additionally, the parent duns number provides the aforementioned interests with the ability to police federal small business contracting programs.

The removal of the parent duns number is yet another example of reduced transparency under the Obama Administration.

After reviewing the recipients of federal small business contracts during fiscal years (FY) 2008 and 2009, the ASBL has identified billions of dollars flowing away from the small

business community and into the hands of Fortune 500 corporations and other clearly large businesses. The ASBL maintains that many of these businesses could be held accountable under Section 16(D) of the Small Business Act.

To reiterate, Section 16(D) states, "whoever misrepresents the status of any concern or person as a 'small business concern'...to obtain for oneself or another," any prime contract or subcontract with the government shall be subject to penalties of \$500,000, 10 years in prison and/or debarment from federal contracting programs.^{xiii}

Primary Link: http://www.asbl.com/documents/20100527_parentduns.pdf

12. Reduced Transparency Under the Freedom of Information Act (FOIA):

Despite touting transparency and open government from the beginning of his administration, President Obama has failed to provide the general public with more open access to federal documents. Over the course of the last 16 months, members of the ASBL team have requested thousands of pages of documents from the Obama Administration regarding the diversion of federal small business contracts to large corporations. Specifically, the ASBL has fought hard to force federal agencies to release information regarding prime contractor compliance with small business subcontracting goals, the actual names of the recipients of federal small business contracts, and the specific names of federal contracting officials that have awarded small business contracts to Fortune 500 firms.

The Obama Administration has forced the ASBL to file 6 lawsuits in Federal District Court, Northern District of California seeking information that should by law be open and available to the general public. The ASBL is confident that the information it has requested under the Freedom of Information Act (FOIA) will further prove that every year billions of dollars in federal small business contracts are actually going to Fortune 500 corporations and even some of the largest corporations in Europe and Asia.

Primary Link: <http://www.asbl.com/showmedia.php?id=1602>

13. Failed to Curb Widespread Fraud in Veteran Owned Small Business Programs:

As mandated by law, the federal government has a government wide goal of awarding 3 percent of its total purchases to Service-Disabled Veteran-Owned Small Businesses (SDVOSB). Since the establishment of a government wide goal for contracting with SDVOSBs, the federal government has failed to meet its goal. More over, since President Obama came into office, the volume of federal contracts awarded to small businesses has actually decreased.

In 2009, a GAO investigation uncovered widespread fraud and abuse in set-aside programs for veteran owned small businesses.^{xiv} To date, the Obama Administration has done little

to curb the prevalence of fraud and abuse in the programs, and has failed to increase the government's achievement of its Service-Disabled Veteran-Owned Small Business goal.

Primary Link:

http://www.sba.gov/idc/groups/public/documents/sba_homepage/goals_08_gov_wide.pdf

14. Failed to Support legislation to Stop the Diversion of Federal Small Business Contracts to Large Corporations:

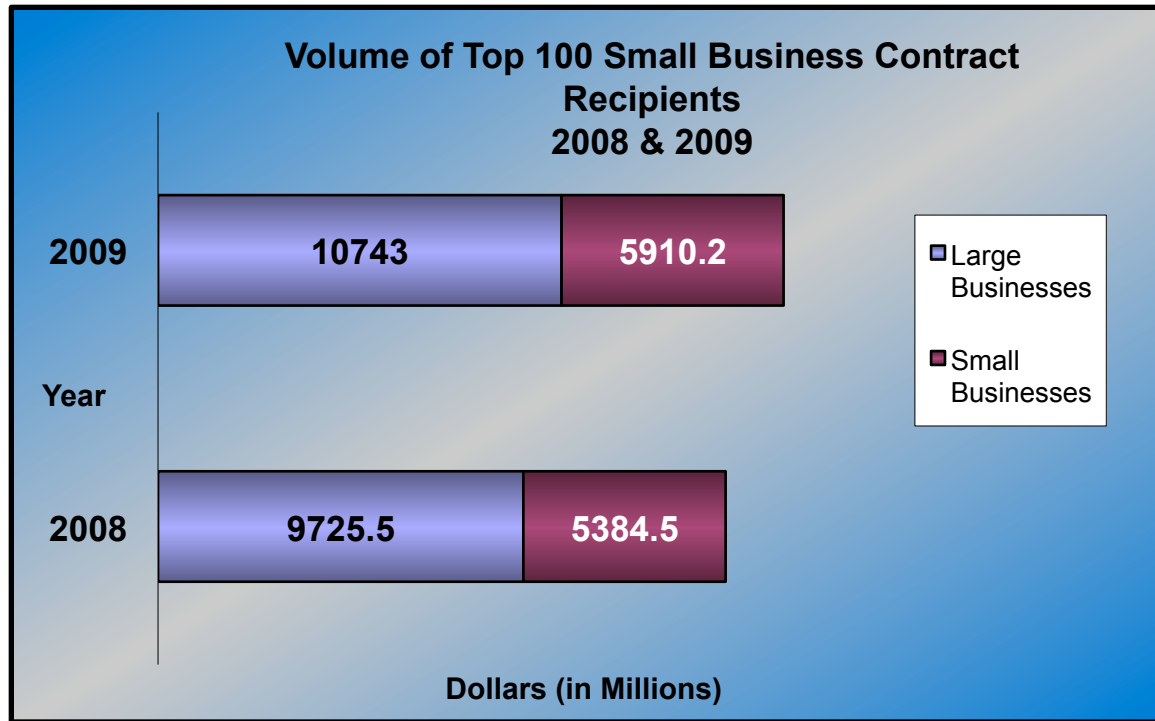
In February of 2009, then Senator Barack Obama stated, "98 percent of all American companies have fewer than 100 employees. Over half of all Americans work for a small business. Small businesses are the backbone of our nation's economy and we must protect this great resource. It is time to end the diversion of federal small business contracts to corporate giants."^{xv}

Despite promising to end the diversion of more than \$100 billion a year in federal small business contracts to large corporations, to date the Obama Administration has failed to support existing legislation designed to meet that end.

In May 2009, Congressman Hank Johnson (D-GA-4) introduced H.R. 2568, the Fairness and Transparency in Contracting Act. The bill was co-written with ASBL President Lloyd Chapman, and is the only bill currently active in Congress that would stop the ongoing fraud and abuse in federal small business contracting programs.

H.R. 2568 currently has the support of 25 members of the House and over 50 business organizations, advocacy groups and chambers of commerce across the country. Despite overwhelming support, the Obama administration refuses to support the bill, or any other bill to help bring more federal business to small businesses.

Primary Link: <http://www.asbl.com/showmedia.php?id=1405>



Note: This graph represents the total volume of small business dollars (in millions) that were awarded to large businesses during FY 2008 and 2009. Every year billions of dollars in federal contracts that by law should be going to small businesses actually flow into the hands of Fortune 500 corporations and other large businesses.

15. Failed to End the Comprehensive Sub-contracting Plan Test Program:

The Comprehensive Subcontracting Plan Test Program, established under DFAR Section 834, P.L. 101-189, through the U.S. Department of Defense went into effect in 1990. The purpose of the test program is to determine whether or not the negotiation and administration of comprehensive (“company-wide”) small business (SB) subcontracting plans, rather than individual SB subcontracting plans, will reduce administrative burdens on contractors while enhancing subcontracting opportunities for SB concerns, and SB concerns owned and controlled by socially and economically disadvantaged individuals under DoD contracts.

After 20 years, the Comprehensive Subcontracting Plan Test Program has proven to be nothing more than a loophole for large prime contractors to avoid compliance with small business subcontracting goals.

Additionally, according to the Office of Small Business Programs at the Department of Defense, a comprehensive evaluation of the program has never been conducted to

determine if the program has provided small businesses with enhanced opportunities to work with the federal government.

To date, the Obama administration has failed to address the Comprehensive Subcontracting Plan Test Program, which allows large prime defense contractors to avoid compliance with small business subcontracting goals and avoid penalties for non-compliance with those goals.

The current test period is set to expire at the end of fiscal year on September 30, 2010.

Program Participants:

- BAE Systems
- Bell Helicopter
- Textron, Inc.
- Boeing Company
- GE Aviation
- General Dynamics/C4 Systems
- Hamilton Sundstrand Corporation
- Harris Corporation - Government Communications Systems Division
- L3 Communications CSB Sector
- Lockheed Martin (Corporate Plan)
- Northrop Grumman Electronic Systems
- Pratt & Whitney
- Raytheon Company (Corporate Plan)
- Sikorsky Aircraft Corporation
- Textron Systems Corporation

Primary Link: <http://www.acq.osd.mil/osbp/programs/csp/participants.html>

16. Allowed the SBA Itself to Award Small Business Contracts to Large Corporations:

In February 2010, the SBA's Inspector General issued Report 10-08, which found that during fiscal year (FY) 2008 the SBA itself awarded more than 30 percent of its small business contracts to large businesses, and 92 percent of the contract actions contained blatant errors. Additionally, the report found that during FY 2009 the percentage of inaccurate data jumped to a record 97 percent.

Report 10-08 highlights ongoing fraud and abuse in federal small business contracting programs that continue under the Obama administration, as well as the administrations refusal to stop the diversion of more than \$100 billion a year in federal small business contracts to Fortune 500 corporations and other clearly large businesses.

Primary Link:

http://www.sba.gov/idc/groups/public/documents/sba_homepage/oig_report_10-08.pdf

Endnotes:

¹ <http://www.asbl.com/documentlibrary.html>;

<http://www.asbl.com/documents/20090825TopSmallBusinessContractors2008.pdf>

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- ii http://www.americanprogressaction.org/issues/2009/01/sba_response.html;
 - iii http://sbc.senate.gov/public/index.cfm?p=PressReleases&ContentRecord_id=2871bc05-5179-4d8e-841a-8b98b502b590&ContentType_id=4bfd610b-f7c6-4d07-9c74-7aab32dd9838&Group_id=6eba7188-0bdd-4a86-92a9-257508a5dce5&MonthDisplay=4&YearDisplay=2010
 - iv <http://www.gao.gov/new.items/d08995.pdf>
 - v http://voices.washingtonpost.com/small-business/2008/12/landrieu_outlines_priorities_p.html
 - vi <http://www.entrepreneur.com/tradejournals/article/193960000.html>
 - vii <http://www.ll.georgetown.edu/federal/judicial/fed/opinions/00opinions/00-1171.html>
 - viii http://www.businessweek.com/bwdaily/dnflash/content/jul2009/db20090713_500893.htm
 - ix <http://www.asbl.com/showmedia.php?id=1438>
 - x <http://www.youtube.com/watch?v=36Z0Kz0Xa8E>
 - xi http://www.businessweek.com/smallbiz/content/nov2009/sb20091117_721253.htm
 - xii <http://www.sba.gov/regulations/sbaact/sbaact.html>
 - xiii <http://www.sba.gov/regulations/sbaact/sbaact.html>
 - xiv <http://www.gao.gov/new.items/d10108.pdf>
 - xv http://www.barackobama.com/2008/02/26/the_american_small_business_le.php