



## THE LEAGUE

APRIL 2009

## NEWS YOU CAN USE!

The Treasury Department announced that it will commit up to \$15 billion to help unlock the secondary markets for small business loans, the Treasury Department will facilitate the ability of lenders to make new loans to small businesses by providing confidence that there will be a ready buyer for those loans in the secondary market. Under the Recovery Act, there are neither direct loans nor grants to small businesses for business financing. In addition, the Small Business Administration implemented two key provisions of the Recovery Act – temporarily eliminating certain loan fees and raising guarantee levels on some of its loans, to provide lenders with the security they need to start lending again to the millions of small business owners desperately in need of capital. The Department also issued a call for new reporting requirements designed to better track small business lending by banks and unveiled guidance from the IRS for an expanded “carryback” provision that will offer many small businesses a tax refund.

There will be a Free Seminar entitled “Marketing Your Business on the Web”, on April 23, 2009 at the North Augusta Community Center, 495 Brookside Drive, North Augusta, SC 29841, for all Home Based Businesses, New Start-up Businesses, Small to Medium Businesses, Companies Looking to Create a New Web Presence, Businesses Looking to Expand Existing Web Business, Get Updated Information about Internet Business Opportunities, and/or Companies Interested in Mailing Campaigns and Street Marketing (Back to Grassroots). The morning session will take place from 9:30 to 12:30 pm and the afternoon session will be from 3:00 to 6:00 pm. You can reserve your seat by calling (706) 993-2577 or by going on line to register at [www.successcenter.com/freeseminar.aspx](http://www.successcenter.com/freeseminar.aspx). The event is sponsored by **Success Enterprise, Inc.**

The State of Georgia has a website located at <http://stimulusaccountability.ga.gov/02/gov/stimulus/home/0,2804,134245182,00.html> to allow citizens to see where money from the American Recovery and Reinvestment Act (ARRA) is being spent in Georgia. This website is provided as a public service so Georgia citizens can understand where the federal American Recovery and Reinvestment Act of 2009 dollars are allocated and how the funds are utilized to benefit the state.

#### FREE 2009 SUMMER PROGRAMS FOR HIGH SCHOOL STUDENTS

MIT - MITES Program, (Minority Introduction to Engineering and Science), a challenging 6 week summer program that prepares promising rising seniors for careers in engineering and science. If selected, all educational, housing, meals and activity costs are covered, transportation cost are not, apply at <http://mit.edu/mites/www>.

GEORGE WASHINGTON UNIVERSITY Science & Engineering Apprenticeship program (summer) - for academically talented H.S. students (at least 16 yrs old, sophomores/ juniors) with interest in science & math in Dept. of Defense laboratories for an 8-wk period over the summer with a stipend of (\$2,000) and the students are assigned a scientist or engineer as their mentor. To apply online or get more information about the program: <http://www.usaeop.com> <<http://www.usaeop.com/>>. The program runs from June 22 - August 14, 2009.

PRINCETON UNIVERSITY Summer Journalism Program for low-income sophomores or juniors with at least a 3.5 GPA (on a 4.0 scale) who have an interest in journalism. The cost is free and it includes travel costs, apply at [www.princeton.edu/sjp](http://www.princeton.edu/sjp).

NATIONAL CENTER FOR HEALTH MARKETING'S GLOBAL HEALTH ODYSSEY Museum 2009 CDC Disease Detective Camp (DDC) for high school juniors and seniors during the 2009-2010 school year. Campers will take on the roles of disease detectives and learn how CDC safeguards the nation's health. The camp will be offered twice from June 22-26 and July 13-17, apply at [www.cdc.gov/gcc/exhibit/camp.htm](http://www.cdc.gov/gcc/exhibit/camp.htm).

AMERICAN LEGION Boys State summer leadership program takes place at McDaniel College in Westminster, Maryland from June 21-27, juniors interested in this leadership opportunity should see their guidance counselor right away for more information.

MOREHOUSE COLLEGE LEADERSHIP CENTER 2009 Coca-Cola Pre-College Leadership Program. One program is for male students completing their sophomore or junior year, and the other for male students completing their senior year. The minimum GPA is 3.0. The curriculum, which focuses on personal and interpersonal leadership skills, runs from June 20 to June 26 and the cost is \$400.00, the application, which can be accessed at [www.morehouse.edu](http://www.morehouse.edu) <<http://www.morehouse.edu>> is listed under "Events at the Leadership Center."

NASA - National Space Club Scholars Program, a 6 week summer internship at NASA's Goddard Space Flight Center, open to 16 year old U.S. Citizens who have completed the 10th grade by June 2009, interested in space science or engineering, applications available in the Career Center or online at [www.education.gsfc.nasa.gov/pages/ placement.html](http://www.education.gsfc.nasa.gov/pages/ placement.html)

UNIVERSITY OF MARYLAND, College Park: Women in Engineering, E2@UMD <<http://us.mc543.mail.yahoo.com/mc/compose?to=E2@UMD>>; July 12-18 or July 19-25; rising juniors and seniors, apply at [www.wie.umd.edu/precollege](http://www.wie.umd.edu/precollege) or call 301-405-3283

UNIVERSITY OF MARYLAND YOUNG SCHOLARS PROGRAM for rising juniors and seniors with a strong academic record, desire to excel and experience college life, earning 3 academic credits. 14 courses are offered from July 12 - 31, 2009. Visit [www.ysp.umd.edu/pr](http://www.ysp.umd.edu/pr)

WASHINGTON DC (AmeriCorps) - Graduating seniors, not sure of what to do after high school, ages 17 - 24, should commit to City Year, Washington, DC., for 10 months in DC, includes a living stipend (\$200 per week), health care coverage, free metro pass, and \$4,725 educational scholarship. For more info: [www.cityyear.org](http://www.cityyear.org) <<http://www.cityyear.org/>>; or email: [http://us.mc01g.mail.yahoo.com/mc/compose?to=cmurphy@cityyear.org/dc](mailto:cmurphy@cityyear.org) or call: Amanda Seligman at 202-776-

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*SINCE 1970 THE BUSINESS LEAGUE HAS SERVED AS A  
BRIDGE TO SMALL BUSINESS SUCCESS IN THE CSRA*

The CSRA Business League, Inc. has been “Serving our Community with Pride” since its founding in 1970. Our mission is to support and assist small, minority and disadvantaged businesses in their efforts to become successful and prosperous. Our goal is to serve as an information clearinghouse and referral source, in addition to providing networking opportunities and technology training for small, disadvantaged and minority owned businesses.

As a 501© 3 not for profit organization, we are dedicated to providing those we serve with modern strategies and services that gives the business owner the tools to maintain a thriving and successful small business.

**Membership Corner**

THE LEAGUE NEEDS YOU AND FORMER MEMBER TO PLEASE CONSIDER JOINING THE CSRA BUSINESS LEAGUE, INC. PLEASE CONTACT US FOR THE BENEFITS OF A LEAGUE MEMBERSHIP. PLEASE VISIT OUR REVAMPED WEBSITE AT

[WWW.BUSINESS-LEAGUE.ORG](http://WWW.BUSINESS-LEAGUE.ORG)

**OUR NEWEST MEMBERS**  
**DR. VARNELL GAINES, FAMILY DENTISTRY**  
**SUCCESS ENTERPRISES, INC**

**Keeping you Informed**

**SBA NEWS**

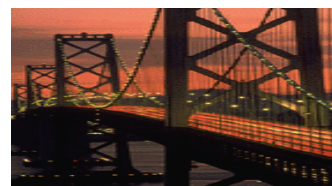
THE BELOW LINK ATTEMPTS TO CALCULATE THE AVERAGE EFFECTIVE TAX RATES FACED BY SMALL BUSINESSES AS A RESULT OF FEDERAL INCOME TAXES, IT FINDS THAT SMALL BUSINESSES IN THE UNITED STATES PAY AN ESTIMATED AVERAGE EFFECTIVE TAX RATE OF APPROXIMATELY 19.8 PERCENT. A COPY OF THE REPORT IS LOCATED AT: [HTTP://WWW.SBA.GOV/ADVO/RESEARCH/RS343TOT.PDF](http://WWW.SBA.GOV/ADVO/RESEARCH/RS343TOT.PDF).

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THE U.S. SENATE HAS CONFIRMED PRESIDENT BARACK OBAMA’S NOMINATION OF KAREN GORDON MILLS AS THE 23RD ADMINISTRATOR OF THE SMALL BUSINESS ADMINISTRATION.

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TOP ENTREPRENEURS FROM EACH STATE WILL SOON HEAD TO THE NATION’S CAPITAL TO COMPETE FOR THE HONOR OF NATIONAL SMALL BUSINESS PERSON OF THE YEAR DURING THE U.S. SMALL BUSINESS ADMINISTRATION’S NATIONAL SMALL BUSINESS WEEK CELEBRATION, MAY 17-23, 2009, THE THREE-DAY EVENT IN WASHINGTON, D.C., WILL BE HELD AT THE MANDARIN ORIENTAL HOTEL. EVENTS CAN BE VIEWED VIRTUALLY THROUGH SBA’S FREE, LIVE WEBCASTING, WHICH WILL BE ACCESSIBLE AT [HTTP://WWW.NATIONALSMALLBUSINESSWEEK.COM/](http://WWW.NATIONALSMALLBUSINESSWEEK.COM/).



**MEMBERSHIP FEES**

<b>STUDENT</b>	\$25.00
<b>NON-PROFIT</b>	\$50.00
<b>INDIVIDUAL/LLC</b>	\$100.00
<b>CORPORATE</b>	\$150.00

**UPCOMING EVENTS**

MARKETING YOUR BUSINESS ON THE WEB, 23 APRIL 09  
NORTH AUGUSTA COM CENTER  
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SMALL BUSINESS WEEK, 17 - 23 MAY 09, WASHINGTON, DC  
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ATLANTA MED WEEK  
CONFERENCE, HYATT REGENCY  
ATLANTA, 3 - 4 AUG 09

**SERVICES**

- Application Assistance
- Business Plan Development Assistance
- Business Incorporation
- Business Networking Meetings and Seminars
- Computer Lab
- Computer Training for Business Owners
- Copying, Fax and Mail Services
- Partnership Facilitation
- Educational Business Seminars
- Grant Research and Recommendations
- Marketing & Advertising Assistance
- Small Business Incubator Office Space
- Technology Assistance and Resources