

Your SEEDCo team

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John Musser, ext. 304

Morgan Johns, ext. 320

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Sue Milshaw, ext. 239

Christie Scheele, ext. 310

Kathy Hugill, ext. 231

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Current SBA 504 rates:

10 yr. 6.36%

20 yr. 6.60%

2008 Small Business Lenders Conference

Wednesday, October 22 ~ 10 AM to 6 PM

The Advocates for Small Business presents a conference for SBA Lenders. Lenders will learn about SBA 7a programs from industry experts and SBA officials. Concurrent sessions for new and experienced lenders will be offered. Topics include: SOP 50-10 changes, Basics of SBA Programs, Servicing and Closing SBA Loans, Environmentals, Franchises, Secondary Market opportunities and International Trade Financing.

Cost: \$100 and includes breakfast, lunch, conference materials and networking cocktail hour.

Location: Springfield Country Club

400 W. Sproul Road, Springfield, PA 19064

Registrations are still being taken.

Please contact: michele.vervlied@pnc.com

Please make checks payable to:

"The Advocates for Small Business"

c/o Michele Vervlied, PNC Bank

126 Easton Road, 2nd Floor

Willow Grove, PA 19090

BREAKING NEWS: Acting Administrator Sandy Baruah was just added as the keynote speaker for this conference.

He will address the steps that the SBA is taking to help the small business community during these tough economic times.

See attached for a complete agenda. Registrations will be accepted on the day of the conference.

“THE ADVOCATES FOR SMALL BUSINESS” PRESENT THE

2008 SMALL BUSINESS LENDERS CONFERENCE

**FEATURING INDUSTRY EXPERTS AND HEADQUARTERS OFFICIALS
FROM THE U.S. SMALL BUSINESS ADMINISTRATION**

Wednesday, October 22nd, 2008
9:30 am to 5:30 pm

**Springfield Country Club
400 W. Sproul Road
Springfield, PA 19064**

New SBA lenders and experienced SBA lenders will have the opportunity to learn the SBA's programs from industry experts, and local, regional and headquarters SBA officials.

Topics to be covered include:

- * SOP 50-10 changes
- * Environmental Issues
- * Secondary Market opportunities
- * Servicing and Closing
- * 504 Loan Program
- * Basics of SBA programs
- * Guaranty purchase process
- * Lender oversight programs
- * Franchise Issues
- * International Trade Financing

\$100 per person includes conference materials, breakfast, lunch, Cocktail hour with 2 free drinks & hors d'oeuvres

To register send the information below and a check payable to

**“The Advocates for Small Business”
c/o Michele Vervlied, PNC Bank
126 Easton Road, 2nd Floor
Willow Grove, PA 19090**

REGISTRATION INFORMATION

NAME:

ORGANIZATION:

PHONE:

EMAIL:

ADDRESS:

QUESTIONS? CONTACT MICHELE VERVLIED AT:
michele.vervlied@pnc.com

PRESS OFFICE

Release Date: October 20, 2008
Release Number: 08-105

Contact: David J. Hall (202) 295-6697
Internet Address: <http://www.sba.gov/news>

In an Effort to Help Small Businesses, SBA Encourages Lenders to Offer Loan Deferment Relief

WASHINGTON – In response to the financial crisis, the U.S. Small Business Administration today announced it is strongly encouraging its participating 7(a) lenders and Certified Development companies to work with business borrowers to provide them with the flexibility they need to keep their businesses running during these difficult economic times.

As access to credit and capital has tightened, many businesses face increased challenges in meeting their financial obligations. This is especially true of small businesses hit hard by the recent economic slowdown that are now unable to make payroll, or purchase essential inventory.

SBA is reminding participating lenders they have the authority on a case-by-case basis to extend temporary payment relief for qualifying borrowers with 7(a) and 504 loans who are struggling to make their payments.

“The SBA is here to help small businesses during these difficult economic times. We are encouraging our lending partners to follow suit by extending three-month payment deferments

on their SBA guaranteed loans to qualified borrowers who need relief,” said SBA Acting Administrator Sandy K. Baruah. “We recognize that small business owners are faced with challenging decisions right now. By providing three-month deferments to qualifying borrowers who are struggling, our lending partners can help small business owners free up the capital they need to maintain their businesses.”

If a deferment longer than three consecutive monthly payments is needed for a loan, borrowers can work directly with their lenders who in turn will work closely with the SBA to identify the best solution.

At the same time, the SBA is asking its lenders not to broadly call borrower loans due to changing financial variables, such as fluctuations in personal credit scores, declining collateral values, and reduced home equity, which are currently affected by the disruption in the financial markets. The SBA has issued a notice that will be distributed widely to its lenders and 120 field offices encouraging them to look at these cases individually and to work with individual borrowers in order to facilitate the longer term success of these small businesses.

For more information about all of the SBA’s programs for small businesses, visit the SBA’s Web site at <http://www.sba.gov>.

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**IBP Event Pre-Registration: Automotive Aftermarket Industry Week (AAIW) 2008
AAPEX Show and SEMA Show
November 4-7, 2008
Las Vegas, Nevada**

Summary and Action Requested

The Automotive Aftermarket Industry Week (AAIW) 2008 supported by the International Buyer Program will be held in Las Vegas, Nevada, November 4-7, 2008. This is an action cable. Action requested in paragraphs 3, 4, 5 and 8.

The automotive aftermarket industry association, the motor and equipment manufacturers association, the specialty equipment market association and project officer all thank posts actively promoting international attendance to the show. Efforts of posts that have committed to recruit delegations are especially appreciated.

Registration

3. A. On-line Registration

Show organizers strongly urge that delegation leaders register their delegates on-line. All delegation leaders should have a password. If not, please immediately contact show organizers Judy Novak (email:novakjudyann@aol.com) or Lewis Barnes (email:lbarnes@convexx.com) who will provide a password and explain how to use it.

3. B. Late Registration

Delegation registration will close at 5:00 AM eastern standard time on Saturday, October 25. It will reopen on October 31. For those delegation leaders who have not registered delegates by the cut-off date, they should send their delegates complete registration information by email to IBP project officer Eugene Quinn (email: eugene.quinn@mail.doc.gov). He will see that those delegates will be registered on site and they can pick up their badges at the Center for International Commerce (CIC) in either the Sands Expo Center (AAPEX) or the Las Vegas convention center (SEMA Show). By registering this way, it will save the delegates valuable time.

Note 1 - do not/not send registrations to the registration company.

Note 2 - do not/not send registrations to both AAPEX and SEMA as that will complicate matters.

3. C. Registration Forms

Delegates may register by downloading the registration form available on the SEMA or AAPEX websites. It is necessary that all questions on the form be answered in order for the badge to print out. We will do our best to accommodate late additions to your delegation as mentioned in 3.B. above.

3. D. On-site Registration

Buyers can register at the International Registration Counters in either the Sands Expo Center (AAPEX) or the Las Vegas convention center (SEMA Show).

3. E. Badge pick-up

Badges for delegates you have pre-registered may be picked up at the Center for International Commerce (CIC) location of your choosing, in either the SEMA Show, in the Las Vegas Convention Center, or AAPEX in the Sands Expo. Please advise Judy Novak, Lewis Barnes and Eugene Quinn at which location you will pick up your delegation's badges.

3. F. Registration Fees

As a member of a Commercial Service IBP delegation, there will be no admission fee for delegation members, even if they are late registrants.

4. Complimentary Hotel Accommodations

4.A. Complimentary hotel accommodation is available to delegation leaders who have recruited 15 or more buyers to their delegation.

4. B. All delegation leaders meeting this requirement who have not already requested a comp room from either Judy Novak (AAPEX) or Lewis Barnes (SEMA) should do so immediately. Delegation leaders must have registered their delegates on-line. The show organizers cannot guarantee comp rooms after October 20, nor can they guarantee that you will be in the hotel that you requested, but they will do the best they can.

4. C. Please be sure to provide Judy Novak (AAPEX) or Lewis Barnes (SEMA) with your arrival and departure dates.

5. Activities

5.a. Delegation leaders are urged to arrive in Las Vegas not later than noon on Sunday, November 2, and are invited to attend ITA automotive and transportation team training on Monday, November 3, from 8:00 AM to 1:00 PM at the Sands Expo Center in the Casanova Ballroom. For details please contact Lesa Forbes (email:lesa.forbes@mail.doc.gov).

5.b. Three country market briefings will be given by FSN specialists on Monday, November 3, from 2:30 - 4:00 PM in the Sand's CIC. The three country briefings will be: Jordan, Russia and Saudi Arabia.

5.c. Delegation leaders reception: organizers of the event will host a welcome reception and orientation for delegation leaders on Monday, November 3, 2008 at the sands expo center, center for international commerce (CIC), 5:30-7:00 PM. AAIW/OAC International Networking Reception will be held Tuesday November 4, 2008, 6:30-8:00 PM in the ballroom of the Treasure Island Hotel, Treasure Island Convention Area, 2nd floor. FSN specialists will pick up tickets on Tuesday.

5. D. Marketplace

5. D.1. Commercial specialists are required to be present for marketplace, where one-on-one counseling sessions will take place with U.S. Exhibitors. Marketplace will be held on Wednesday, November 5, and Thursday, November 6, from 7:30 AM – 10:30 AM in the CIC at the sands expo center and in the CIC at the Las Vegas convention center. Commercial specialists are asked to attend marketplace according to their geographic region. Marketplace at apex will be by appointment only. Marketplace at SEMA will follow the same “walk-in” format as in recent years. FSN specialists will be notified of appointment requests and times. FSN specialists will be provided with a company profile for companies they will be scheduled to meet.

5.D.2. Schedules are as follows:

Wednesday, November 5, 2008 7:30 – 9:00 AM:

SEMA marketplace export consultations (LVCC), room s232 on the Skybridge, Mexico, Central America, South America and Caribbean.

AAPEX 7:30-10:30 AM (sands), CIC, Casanova Ballroom, room 501 Africa, Asia, Europe and Middle East

Thursday, November 6, 2008 7:30 – 9:00 AM:

SEMA marketplace export consultations (LVCC), room s232 on the Skybridge, Africa, Asia, Europe and Middle East

AAPEX 7:30-10:30 AM (sands), CIC, Casanova Ballroom, room 501 Mexico, Central America, South America & Caribbean.

5.D.3. Commercial specialists should plan to bring appropriate market briefings to marketplace for interested exhibitors. You may also email copies of your materials to eugene.quinn@mail.doc.gov.

5.d.4. Note: Commercial Specialists are reminded that the organizers will heavily promote marketplace to their exhibitors. They are therefore, strongly urged to be at their appropriate marketplace CIC at 7:15 AM for their meetings which will begin promptly at 7:30 AM. It is extremely important for Commercial Specialists to be on time. For marketplace, it is advised that Commercial Specialists take a taxi rather than the shuttle bus to the marketplace CIC to ensure prompt arrival.

5.d.5 AAPEX luncheon briefing: AAPEX has kindly arranged a luncheon for Commercial Specialists at the Sands Expo center on Wednesday, November 5, at 1:00 PM in room 202.

5.d.6. SEMA luncheon: A meet the celebrities VIP luncheon will be hosted by SEMA, for Commercial Specialists, at 12 noon, on Thursday, November 6, at the Las Vegas Convention Center. Room location will be forthcoming.

6. Locations of international business centers at AAIW, termed “centers for international commerce” (CIC).

6.a. Sands expo center (AAPEX show) - CIC located in the Casanova Ballroom (room 501).

6.b. Las Vegas convention center, (SEMA show) - CIC located in south hall, level 2 meeting rooms, rooms s-229/s230.

6.c. CIC hours are:

Monday, nov.3	7:30 AM to 5:00 PM
Tuesday, November 4	7:30 AM to 5:00 PM
Wednesday, November 5	7:30 AM to 5:00 PM
Thursday, November 6	7:30 AM to 5:00 PM
Friday, November 7	7:30 AM to 4:00 PM (SEMA only)

6.d. Interpreters will be available to assist delegations and buyers at both centers for international commerce. Interpreters will be provided within each CIC.

7. Transportation

7.a. Shuttle bus service

Complimentary shuttle bus service will be available from most AAIW official hotels. Inter-venue shuttles will run every few minutes between the Sands Expo Center and the Las Vegas Convention Center on show days only. Shuttle times and pick up points will be posted at your hotel and in the convention halls.

8. FSN medical coverage

Medical coverage for duration of trip is recommended for commercial specialists, delegation leaders and members. Please examine your current medical insurance policy to determine medical coverage while traveling abroad. Remember that your national coverage may not be honored in the United States. Please ensure that your delegation members understand this. If necessary, secure a temporary policy for travel abroad. Medical plans may be purchased in either your own country or in the United States. A healthcare America policy can be purchase through Wallach and company, inc., 107 west federal street, p.o. Box 480, Middleburg, Va, 20118-0480, phone: (570) 987-3166; fax: (540) 687-3171; e-mail: info@wallach.com; website: www.wallach.com.

9. Contact information: novakjudyann@aol.com (AAPEX show)
lbarnes@convexx.com (SEMA Show); eugene.quinn@mail.doc.gov (IBP project officer).