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The voice of every NFIB member is crucial. Be inspired by members who have embraced the cause and learn how you can get involved with NFIB to defeat anti-small business legislation expected to surface this year.

*by Shannon
McRae*

TOM MINNICK,
Owner of National
Counseling Group

OF

POWER

SMALL BUSINESS



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M

ichael Nevins knows there's a silver lining behind every gray cloud. In fact, it was gloomy skies that drove Nevins and his wife, Diane, to start their business selling light-therapy products 11 years ago. When the Nevins moved back to Michael's hometown of Jackson, Mich., after several years

in sunny California, the couple desperately missed the mild West Coast climate. Diane even began suffering from seasonal affective disorder, a type of depression triggered by changing seasons.

"With the grayer climate, shorter days and lack of sunlight, Diane really started getting depressed," Nevins says. Drawing on his 30-plus years experience as a general contractor, Nevins started making light-therapy units to help his wife's symptoms. The products worked so well, they decided to patent a few. And soon their business, Full Spectrum Solutions (www.fullspectrumolutions.com), was thriving.

As his business grew, Nevins noticed that the weather wasn't the only challenging environment—Michigan's business climate was tough, too. "Michigan is one of the worst examples in the country of how a state should treat its small businesses," he says. "They tax you extra just for being here."

The harsh business environment is what led Nevins to join NFIB. "Supporting small business is my top priority over everything else," he says. "I support NFIB because it helps my employees and my livelihood. If I can't keep my business growing, I can't do any of the other things I want to do."

Nevins invests his time and money in supporting NFIB. Paying the highest level of annual membership dues (\$5,000) is just one way he ensures the nation's largest small business association continues fighting for his business in Washington, D.C., and in Lansing, Mich. Nevins also lends his time—talking to NFIB/Michigan State Director Charlie Owens about common struggles he faces and meeting one-on-one with lawmakers to share his story.

"The nice thing about being an NFIB member is that it's pretty easy," Nevins says. "Our contributions of time and money ensure that NFIB is able to continue the important work they do at the state and federal levels."

+ Every voice counts

Members like Nevins have played an integral role in NFIB since the organization's founding in 1943. Unlike many other associations of our size, NFIB truly listens to each one of its small business members. We never take a position on an issue unless the majority

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MICHAEL NEVINS, owner of Full Spectrum Solutions



of our members tell us we should by voting their member ballots.

"This open relationship with our members makes your participation vital," says NFIB President and CEO Todd Stottlemeyer. "Without the power of your voice, your vote and your story, NFIB would not be recognized as the nation's most powerful small business advocate."

In the coming year, your participation with NFIB will be more important than ever. "Key issues that affect your business every day are coming down the pipeline," Stottlemeyer says. "Labor, taxes and healthcare all will be up for discussion in the next year. NFIB will make sure small business is heard—but we can't do it without your help."

The good news is that when you join together, the voice of small business is that much louder. National survey research commissioned by NFIB on Super Tuesday in February shows that small business owners account for approximately 11 percent of all registered voters nationwide (roughly the same percentage as union voters). When you include small business employees, the sector jumps to 32 percent of the electorate. *continued on Page 42*

"A few years ago, small business owners could deduct just \$25,000 a year—now it's all the way up to \$250,000. I spend \$5,000 in membership dues and get back \$250,000 in deduction limits all because NFIB was a champion on this issue. You do the math."

TOM MINNICK, president and CEO of National Counseling Group

A Big Thanks

Like the NFIB members profiled in this story, the following small business owners paid at least \$5,000 in annual NFIB membership dues. Thanks to their generous support and that of its other members, NFIB is able to continue fighting for small business in Washington, D.C., and in all 50 state capitals.

- James Acra, *Eagle Beverage Co., Springfield, Ohio*
 David Anthony, *Shenandoah Tower Service Ltd., Staunton, Va.*
 Jeffrey Armour, *Armour Building Co., Newport Beach, Calif.*
 J Bailey, *Tekquest Industries, Sanford, Fla.*
 Bill Ballard, *Ballard Petroleum LLC, Billings, Mont.*
 F Beckwith, *Fareway Stores Inc., Boone, Iowa*
 Scott Bergkamp, *Bergkamp Inc., Salina, Kan.*
 Joseph Bohm, *Horizon Builders, Crofton, Md.*
 Clifton Bradshaw, *Nueces Power Equipment, Corpus Christi, Texas*
 Ronald Brasel, *Control Services Inc., Omaha, Neb.*
 Warren Bridges, *Aloes International Inc., Orlando, Fla.*
 Mark Browne, *Agri-Source Inc., Fruitland Park, Fla.*
 Joel Bump, *Radio Design Labs, Prescott, Ariz.*
 Victoria Burch, *R A Burch Construction Co. Ltd., Ramona, Calif.*
 William Byrd, *Pro Seal Plus Inc., Lithia Springs, Ga.*
 Anna Cablik, *Anatek Inc., Marietta, Ga.*
 Tony Campos, *Campos Bros. Farms/F & T Farms, Caruthers, Calif.*
 William Childs, *Chaney Enterprises, Waldorf, Md.*
 Roy Cook, *Cook Bros Insulation, Kansas City, Mo.*
 Jay Curtis, *Curtis Lumber Company Inc., Ballston Spa, N.Y.*
 John Davidson, *Davidson Homes Inc., Swannanoa, N.C.*
 Scott Davis, *Davis Neon Inc., Heath Springs, S.C.*
 Ed Doin, *Morris Associates Inc., Morristown, N.J.*
 Jim Dickens, *D J Roofing Supply Inc., Springfield, Mo.*
 Chris Ebert, *Dispatch Transportation Inc., Fontana, Calif.*
 Joyce Eisenhard, *J&E Trucking, Wescosville, Pa.*
 Andres Elizondo, *Del Cielo Home Health Care Services, Alice, Texas*
 Bill Evans, *Evans Fruit Co., Cowiche, Wash.*
 Dave Fraley, *Fraley & Co. Inc., Cortez, Colo.*
 Chris Fuldner, *EFCO, Monett, Mo.*
 Greg Gandee, *Servicemaster of Alexandria/Washington, D.C., Alexandria, Va.*
 Bill Gilliam, *Gilliam & Sons Inc., Bakersfield, Calif.*
 Frank Granara, *General Insulation Co. Inc., Medford, Mass.*
 Brian Gribble, *Systems Alternatives Intl LLC, Maumee, OH*
 Clint Griffith, *McLintack Construction Corp., Bethlehem, Ga.*
 William Gullickson, *McLaughlin Gormley King, Minneapolis, Minn.*
 John Hafner, *Cities Edge Architects, Willmar, Minn.*
 David Harnett, *David L. Harnett DDS Inc., Cortland, Ohio*
 Donald Harwell, *Slayden/Harwell Door & Hardware Inc., Nashville, Tenn.*
 Ted Haworth, *Meridian Engineering Co., Tucson, Ariz.*
 James Herr, *Herr Foods Inc., Nottingham, Pa.*
 Dale Hockett, *Elk River Construction, Pagosa Springs, Colo.*
 Dennis Hourany, *Elite Tile, Walnut Creek, Calif.*
 Robert Howes, *Howes Lubricator, North Kingstown, R.I.*
 James Hubbard, *Robson Ranch Arizona Construction Co., Sun Lakes, Ariz.*
 Stephanie James, *TEAM Industries Cambridge, Cambridge, Minn.*
 Tom Jernigan, *Marathon Corp., Birmingham, Ala.*
 Bryan Johnson, *A 2 Z Roofing, Sierra Vista, Ariz.*
 Paul Kalmbach, *Kalmbach Feeds Inc., Upper Sandusky, Ohio*
 Bill Kennedy, *Kennedy Metal Products, Taylorville, Ill.*
 Sandra Knigge, *Mel's Water Service, Lysite, Wyo.*
 Kevin Koch, *Trico Framers, Corona, Calif.*
 Richard La Chance, *La Chance Associates, Methuen, Mass.*
 Richard Lane, *Lane Eye Associates, Springfield, Vt.*
 David Larson, *Piedmont Grocery Co., Oakland, Calif.*
 Mark Lewon, *Utah Metal Works Inc., Salt Lake City, Utah*
 Phil Linden, *Linden's Propane Inc., Lagrange, Ohio*
 Bruce Logan, *Logan Contractors Supply Inc., LaGrange, Ohio*
 Kenneth Lunceford, *Slip Service Co., Odessa, Texas*
 Carol Manning, *Technical Maintenance Support, Foothill Ranch, Calif.*
 Dennis Maupin, *Yates Petroleum Corp., Artesia, N.M.*
 Greg McGee, *Event Logistics, Hendersonville, Tenn.*
 Pat McKenzie, *Pat L. McKenzie Inc., Ellisville, Miss.*
 Laureston McLellan, *McLellan Estate Co., Belmont, Calif.*
 Debbie McShane, *J&S Concrete Inc., McMinnville, Ore.*
 Gerry Miller, *Miller Welding & Machine Co., Brookville, Pa.*
 Thomas Minnick, *National Counseling Group Inc., Manassas, Pa.*
 Don Moore, *Engineered Restorations Inc., Lawrenceville, Ga.*
 Ralph Morgan, *Elliott Stone Co. Inc., Bedford, Ind.*
 Deborah Morrow, *Cable Prep, Chester, Conn.*
 Henry Moxon, *Ocala Lumber Co. Inc., Ocala, Fla.*
 Daniel Murray, *West Texas Pump & Equipments Inc., Odessa, Texas*
 Michael Nevins, *Full Spectrum Solutions, Jackson, Mich.*
 Craig Obermueller, *Craig's Roustabout Services, Jensen, Utah*
 Gregory O'Brien, *The Staubach Company, Washington, D.C.*
 Mike Piscelli, *SML Enterprises Inc., Bristow, Va.*
 Mike Pope, *Pope Transport Inc., Whitewater, Wis.*
 Garth Price, *Sunstate Equipment Co., Phoenix, Ariz.*
 Robert Pritchard, *Gilton Solid Waste Management Inc., Modesto, Calif.*
 Kurt Rasmussen, *Rasmussen Group, Des Moines, Iowa*
 Terry Reinhart, *Centrex Plastics LLC, Findlay, Ohio*
 Marilyn Renshaw, *Rama Corporation, San Jacinto, Calif.*
 Joe Rhoads, *H A Thompson Co., Chester Springs, Pa.*
 Mark Richards, *Maryl Group, Honolulu, Hawaii*
 Rodney Roberts, *Roberts Construction Co. Inc., Gallipolis, Ohio*
 Alan Robinson, *Woodhaven Lumber & Millwork, Lakewood, N.J.*
 H. Rodgers, *Rodgers Metal Craft Inc., Fortson, Ga.*
 Fred Rosenberger, *Hutchens Industries, Springfield, Mo.*
 Rory Rottschalk, *Culp & Tanner Inc., Chico, Calif.*
 Tom Rummey, *T&C Construction Ltd., Houston, Texas*
 Tom Sadler, *Sadler Machine, Cedar Rapids, Iowa*
 William Schaal, *Hardinger Transfer Co. Inc., Erie, Pa.*
 Lisa Schomp, *Ralph Schomp Inc., Littleton, Colo.*
 Woody Scott, *Western Carolina Tool & Mold, Horse Shoe, N.C.*
 David Sharpe, *C-Sharpe Co., Orange Beach, Ala.*
 Craig Shelton, *Area Erectors Inc., Rockford, Ill.*
 Pat Shield, *Shields Bag & Printing, Yakima, Wash.*
 Christine Sommer, *All About Caring, North Platte, Neb.*
 Jeff Spruell, *Sharp & Williams Plumbing & Heating Inc., Mount Carmel, Ill.*
 Mary Stangl, *Team Finish Inc., Brea, Calif.*
 Karin Stoltz, *J L Brooks Welding Inc., Arlington, Wash.*
 Brian Stremlau, *National Sales Co., St. Louis, Mo.*
 Sally Strickland, *Standley Batch Systems Inc., Cape Girardeau, Mo.*
 Vincent Tanner, *McDonalds, Hartford, Ky.*
 Jack Tepe, *L T Enterprises Inc., Fairfield, Ohio*
 Jim Tower, *Calaveras Telephone Co., Copperopolis, Calif.*
 Roger Tremayne, *Tremayne Farms, Walthill, Neb.*
 Kelly Troila, *Burke Engineering Co., South El Monte, Calif.*
 Richard Uihlein, *Uline Inc., Waukegan, Ill.*
 Anden Van Beek, *A & I Products, Rock Valley, Iowa*
 Charles Vobora, *Tri-Star Dairy Inc., Auburndale, Wis.*
 Thomas Walker, *Anthony Lift Gates Inc., Pontiac, Ill.*
 Tommy Walker, *T L Walker Electric, Chantilly, Va.*
 Jackie Walker, *Town & County Insurance, Vega, Texas*
 Ray Ward, *R Ray Ward Construction, Ogden, Utah*
 Don West, *House of Batteries, Fountain Valley, Calif.*
 Mike Wheeler, *Oswego Excavating, Oswego, Ill.*
 Robert White, *White's Site Development, Sanford, Fla.*
 Gus Wintzer, *G A Wintzer & Son Co., Wapakoneta, Ohio*
 Don Wortley, *DSW AG Inc., Lodi, Calif.*

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“Though we might not get the media coverage of ‘Soccer Moms’ and ‘NASCAR Dads,’ this research proves that small business owners are a major—and very important—voting bloc,” Stottlemeyer says. “Lawmakers see these numbers, too—and you can guarantee they will listen when you speak.”

+ Worthy investment

Christine Sommer knows the powerful effect small businesses have on the nation’s economy. “Here in the middle of Nebraska, small businesses keep the economy afloat—not big businesses,” says the owner of North Platte, Neb.-based All About Caring (www.abccaring.com), which provides in-home nursing care to clients who don’t qualify for Medicare.

Before joining NFIB five years ago, Sommer used to feel like her voice wasn’t significant. “One person can stand on a hill and shout, and their voice won’t go anywhere,” Sommer says. “But if you get



CHRISTINE SOMMER,
Owner of All About Caring

a bunch of people on the hill to shout, their voices carry. Any small business owner who wants to be heard needs to join NFIB. If you choose to stand alone, you really don’t have any room to gripe.”

Sommer understands the current healthcare crisis firsthand. As a business owner, she struggles to afford coverage for herself and her 15 employees. Yet as a professional in the healthcare industry, she also notices the declining reimbursements from insur-

ance companies. “We’re paying more in premiums, and we’re getting fewer services in return,” she says. “Do I wonder where that money is going? You bet.”

Like Nevins, Sommer pays annual membership dues at the highest level because she believes NFIB’s work on issues like healthcare is important. “I don’t stand on the street corner passing out money to people who claim they have a good cause,” she says. “But NFIB has proven themselves time and again since I joined.”

Tom Minnick also thinks the return on his investment in NFIB is well worth it. “NFIB is a top-notch, effective group that is recognized in every state and at the federal level,” says Minnick, president and CEO of the National Counseling Group (www.nationalcounselinggroup.com), which has 12 centers in Virginia that provide counseling and outpatient services to individuals and families. “My membership in NFIB is worth every dollar I spend and more.”

Minnick points to the small business expensing limits included in the recent tax stimulus package as a good example. “A few years ago, small business owners could deduct just \$25,000 a year—now it’s all the way up to \$250,000,” he says. “I spend \$5,000 in membership dues and get back \$250,000 in deduction limits all because NFIB was a champion on this issue. You do the math.” ■

The Big 3

These **KEY ISSUES** will require your help in the coming months. Read on to learn the threats that face your small business—and how you can work with NFIB to defeat them:

1 Reforming America’s healthcare system

For years, NFIB members have told us that the cost and availability of health insurance remains their No. 1 challenge. Eighty-one percent of small business voters say finding affordable healthcare for themselves and their employees is a challenge, according to a national survey conducted by NFIB.

Small business owners disproportionately struggle with costs because they don’t have the coverage options or financial resources of large employers or corporations. There are numerous reasons why the costs are exorbitant and access is limited for small employers. Unfortunately, the various reasons mean there isn’t a simple solution.

The good news is that staggering costs have created an outcry among voters that will not go away. NFIB has been the leading business association on healthcare issues for the last decade, and we will not give up as the situation escalates to a nationwide crisis.

“This simply cannot continue,” says NFIB’s Stottlemeyer. “It’s time to stop the excuses and start working on answers, and we know NFIB can be a part of the solution.” In March, NFIB launched the Solutions Start Here campaign at a packed press conference where NFIB members shared their healthcare stories. The goal of the campaign is to incorporate the concerns and interests of America’s small business community into the healthcare debate and to help lawmakers understand that no real change can occur without addressing these concerns.

Your voice is critical to the success of NFIB’s campaign. Go to www.fixedforamerica.com for more information and to learn how you can get involved.

2 Supporting tax relief for small business

Small business owners won big this spring when President Bush signed legislation authorizing an NFIB-supported stimulus package that includes important tax breaks for small businesses. Nine NFIB members attended the signing—just one reward for NFIB’s exhaustive work to help pass the tax relief.

Among the most important provisions included in the package is a doubling of the dollar amount for small business expensing limits from \$128,000 to \$250,000. As the only group lobbying for this provision, NFIB and its members especially celebrated its inclusion. Another key provision is a 50 percent bonus depreciation deduction, which provides an additional one-year deduction of 50 percent of the value of property purchased by a small business.

“This was an important legislative victory for NFIB and all small business owners,” says Dan Danner, executive vice president of NFIB. “Now that small business owners know they qualify for these crucial tax breaks, they can make plans to immediately invest in their businesses—which will be a great boost for our nation’s economy.”

NFIB and its members were front and center during the debate leading up to the stimulus bill's passage. NFIB member Jim Barnard of St. Johns, Mich.-based Barnard Manufacturing was a guest in the first lady's box at the U.S. Capitol during the January State of the Union address when President Bush called for Congress to pass an economic stimulus bill. Another NFIB member, Bob McCutcheon of McCutcheon Apple Products in Frederick, Md., attended the signing ceremony and was interviewed by *The New York Times* for a story about the stimulus bill that ran the same day as the signing.

"As helpful as this tax package is for small business, the fight for permanent relief is far from over," Danner says. Both the increased expensing limits and the bonus depreciation expire at the end of 2008. In addition, the tax provisions passed in the 2001 stimulus package are scheduled to sunset at the end of 2010.

As the nation's economy struggles, many lawmakers want to eliminate this tax relief. Rep. Charles Rangel (N.Y.), chairman of the House Committee on Ways and Means, has indicated that he will introduce major tax legislation in 2009. Based on Rep. Rangel's past NFIB voting records, his provisions aren't expected to be small business-friendly.

NFIB members will be crucial in explaining to lawmakers how much tax relief helps grow their businesses. If the recent tax cuts have been helpful to your business, NFIB wants to hear your story. Go to www.NFIB.com/taxrelief to share your experiences.

Fighting the union-driven agenda

Big labor is organized—and they're well financed. The current environment has the potential to be more union-friendly than any other time in recent history. Labor supporters are rallying behind key causes such as the expansion of family medical leave, passing card-check legislation (which would make it easier for unions to organize small businesses) and the creation of a living wage. NFIB has long fought these issues on the grounds that small business owners take care of their employees—and they don't need the government to mandate how they do it.

➤ **FAMILY MEDICAL LEAVE:** Signed into law in 1993, the Family Medical Leave Act requires companies with 50 or more employees to provide employees up to 12 weeks of unpaid leave for situations like individual and family illnesses, adoption and maternity leave. Its supporters now want to expand FMLA's reach by eliminating or lowering the 50-employee small business exemption and expanding options for leave for events like children's school activities and routine medical appointments.

NFIB strongly opposes FMLA expansion because of the considerable burdens it would create for small businesses. In addition, small businesses already provide flexibility to employees. An NFIB poll revealed that 96 percent of small business owners provide flexible hours when personal situations arise—regardless of the firm's size.

"We expect to see legislation that requires companies with just 15 or more employees to comply with FMLA and to provide seven sick days a year," says NFIB's Stottlemeyer. "The law clearly would interfere with the flexibility of benefits small business owners offer—a critical factor when competing for employees."

NFIB wants to know how FMLA expansion would affect your business.

To share your story and learn more about the issue, go to www.NFIB.com/page/FMLA.

➤ **CARD-CHECK:** As their memberships decline, unions are looking for new ways to extend their reach. In the last 10 years, organized labor has tried to force employers to recognize unions without first holding a private-ballot employee election—a process that is guaranteed by law and administered by the National Labor Relations Board. The process was established to protect employees from intimidation or harassment and give them the right to vote on whether they support unionizing.

But now organized labor wants to circumvent private-ballot elections by using so-called "card-check agreements." Under the card-check system, a union gathers "authorization cards" signed by workers that supposedly express their desire to unionize. Currently, employers can recognize unions based on card checks, but they aren't required to do so by law. More often though, employers are pressured into accepting these unofficial "card-check" votes by union picketing, threats or public campaigns designed to discredit or smear the employer.

Labor supporters are trying to pass legislation that would eliminate the private-ballot vote. Even worse, this legislation includes a provision that mandates compulsory and binding arbitration. If a card-check drive is successful and the employer and employees are unable to agree on contract terms within 120 days, a government arbitrator would intervene and make labor and contract decisions on wages and benefits.

NFIB and its members were successful in stopping this legislation last summer, but union supporters haven't given up. New legislation is likely to be introduced in the next year, and NFIB will need your help in defeating it. Go to www.NFIB.com/page/cardcheck for more details.

➤ **WAGE INCREASES:** The push to increase the federal minimum wage is one of the best examples of good intentions that produce bad results. Research proves that increasing the minimum wage doesn't reduce poverty or narrow the income gap. Instead, it has the reverse effect and actually harms the very people it's intended to help—low-skilled workers.

A large majority of minimum-wage workers are employed by small businesses. When the minimum wage rises, small businesses often can't absorb the costs or pass them along to customers. Big corporations—which don't offer many minimum-wage jobs—are left untouched. The overwhelming majority of economists continue to affirm that mandatory wage hikes kill job creation.

NFIB members strongly oppose mandated wage increases—both a federal minimum wage hike and the creation of a "living" wage (which typically amounts to about \$10.50 to \$11 an hour). Living-wage mandates target small businesses contracting with state or local governments, requiring them to pay employees this wage to win contracts. Last year, Maryland became the first state to pass a living-wage law, and many other proposals have surfaced across the country.

NFIB opposes any unfunded wage-hike mandates because they harm small businesses already struggling with higher costs for their insurance, utilities and transportation. Last May, legislation was signed into law that increases the federal minimum wage from \$5.15 to \$7.25 over the next 24 months. NFIB will continue to oppose any future hikes and will work hard to pass tax relief that will offset these higher costs. Follow the wage-hike issue at www.NFIB.com/page/minimumwage.