



## Labor Shortage

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At a time when unemployment is at around 5 – 6% nationally, it seems unbelievable that in just seven years we could be facing a labor shortage of around 10,000,000 people nationwide.<sup>1</sup> A recent U-M study also warns of impending labor shortages due to the number of young workers entering the labor force being smaller than the mass retirement of baby boomers. Their study showed a 4 percent decline in the number of 16 – 24 year olds in Michigan during the 1990's. Why be concerned?

Organizations need to begin preparing now for this impending labor shortage. There are several reasons for concern. First, even though the peak of the shortage is seven years away, the affects of the shortage will begin to be felt much sooner maybe as soon as three or four years. Also, this shortage only describes the impact in terms of the number of workers that will be missing from the market place. What these predictions are unable to define is how many of those present in the market place will be skilled or professionally trained.

Therefore, organizations that begin preparing now will maximize their viability in the foreseeable future. Here are several things businesses can do to avoid a bidding war for talented workers.

1. Re-evaluate your employee retention strategy. The cost of replacing employees has been placed at somewhere between 60% and 150% of their annual salary depending on the nature of the job. If faced with a labor shortage, these costs will sky rocket.
2. Intentionally develop the leadership ability of current staff. The more responsible, talented positions are most likely to be the more difficult to fill. Begin now preparing your work force to grow with your organization.
3. Enhance your management-training program. Research<sup>2</sup> has shown that employees leave managers not companies. When employees who resigned were interviewed by a neutral party, they reported that the relationship with their direct manager was problematic. They therefore decided to seek employment in other organizations that would be more supportive.
4. Review your benefit package and try to increase your educational reimbursement program. This will attract employees who want to grow and improve their skills. Employers need employees who are capable of accepting new responsibilities and mastering them.

Businesses that will thrive in the 21<sup>st</sup> century will recognize that their most valuable asset is their employees. They will invest their resources in developing and equipping their staff for future challenges. Every organization can begin taking steps now to avoid devastating consequences in the future.

*For more information, please contact Rhoda Kreuzer; Consultant, Trainer, and Coach; Partners In Action, at 457-3453, or at [partners@altelco.net](mailto:partners@altelco.net).*

<sup>1</sup>Herman Consulting Group

<sup>2</sup>First Break All the Rules, by Marcus Buckingham and Curt Coffman

## AWE 2003 Board

### President

Rhoda Kreuzer  
Partners in Action

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### Technology Coordinator

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Shannan Dension Co-Chair  
American Express Financial Advisors

## AWE President's Corner

### An Attitude for Success

By Rhoda Kruezer

Attitude. It is such a small, seemingly inconsequential thing. What difference does attitude make? Judith M. Knowlton said, "*I discovered I always have choices, and sometimes it's only a choice of attitude*". Attitude is a choice that is foundational to success, a sense of well-being, and personal growth. Attitude can be the difference between success and failure for your life and business.

Take for example people's attitudes right now towards the economy. Many are very anxious over the war with Iraq, possible terrorist attacks, and the volatile stock market. This anxiety has caused some to adopt an attitude of fear and suspicion regarding any decision that needs to be made.

Entrepreneurs are holding back on marketing expenditures, making major purchases, investing, and pursuing growth goals. Contrast this with the words of Alan Greenspan and other economists who indicate our economy is basically sound, but is being held back by a sense of fear and uncertainty. Without a positive attitude we become focused on the negative parts of our world that are outside our control. We lose sight of our priorities and steps we can take to grow now. John Maxwell in his book "The 21 Irrefutable Laws of Leadership" said, "Major barriers to successful planning are fear of change, ignorance, uncertainty about the future, and lack of imagination."

As entrepreneurs, committing to a positive attitude allows us to focus on growth and achieve success. Begin by refocusing on your priorities and investing in growth-oriented activities. Review your marketing strategies to ensure you are positioned to grow rapidly as the economy begins to recover.

AWE offers a number of ways to market your company. Members can:

- Insert a business card ad in the newsletter
- Reserve a table display at the evening meetings and do a commercial
- Provide a door prize and have your organization named as a supporter
- Speak at the WIN Luncheons
- Write an article for the newsletter
- Network at all of our meetings
- Member Profiles in the newsletter

Utilize these cost effective methods to promote your business and watch the momentum grow. Instead of waiting for the economy to turn around, become proactive and plan now for what can be a fantastic year!

## **HELP.....you're lost and we are trying to find you!**

By Jayne Schwartz, SCORE

2004 is AWE's 20<sup>th</sup> Anniversary and the Anniversary Committee is preparing a big blow-out! But we need your help in finding correct addresses for our past members. We want to include as many past members in our planning as possible. So, if you could take a moment to jot down as many names and current addresses of past members that you can think of we sure would appreciate it. We also are attempting to prepare a list of past Board Members (year and positions held.) Send the information to:

Jayne Schwartz  
popn4u@ameritech.net  
AWE  
PO Box 1201  
Grand Rapids, MI 49501-1201

## Serving on Boards

In the wake of the recent corporate governance scandals, many corporations are actively looking for new independent board members. I predict that corporations will begin emphasizing diversity of board members to counter-act the business-as-usual, old boys' network images of many boards. This article focuses on serving as a member of the board of directors of privately held corporations. It does not really apply to small, closely held corporations in which substantially all of the owners are also directors and managers of the corporation. Board functions in these smaller corporations are generally quite limited.

If presented with an opportunity to serve on a board, I suggest you seriously consider it. The experience will likely be invaluable to your own organization. Although it will be a significant time commitment, getting deeply involved in the business and governance of another corporation can help you improve your own business and governance and provide you with additional business contacts.

A director has a duty of loyalty, care and candor with respect to the corporation. Prior to agreeing to serve on a board you should consider whether the board has the characteristics or would be interested in implementing some of the governance principles discussed below.

At a minimum, boards should have (a) director liability insurance and indemnification, (b) director fees appropriate for the importance of the role and expertise of the board, (c) adequate board size, (d) meetings at least quarterly, (e) significant discussion at meetings, (f) appropriate documentation of board processes and decisions, and (g) access to senior management and advisors.

Today, boards also should at least strive to have (a) an emphasis on director meeting attendance and advance review of materials, (b) a meaningful number of truly independent directors, (c) an established code of ethics, (d) annual evaluations of board effectiveness, and (e) significant orientation and continuing education of directors.

1 These small corporations do, however, need to ensure that they are respecting the corporate form to make sure that shareholders are shielded from being personally liable for the actions and debts of the corporation.

2 Board membership requires a serious commitment in terms of time and effort. (Note: Directors have additional duties in extraordinary events, such as a sale of the corporation or bankruptcy.)

## HELP US REACH OUR GOAL!

By Jayne Schwartz, SCORE

Alice Harralson, one of AWE's founders, has given AWE a goal to reach **200 members** for our 20<sup>th</sup> Anniversary Celebration! We can reach this goal if everyone pitches in and helps. What will it take? If each member sponsors JUST one new member this year we will climb toward the top of our goal! **WE CAN DO IT – LET'S DO IT TOGETHER!** How can you help?

- Have you paid your 2003 dues yet?
- Are you attending meetings and bringing guests?
- How many new members have you sponsored this year...or last year?
- Who do you know that needs . . .
- help networking?
- motivation?
- help in growing their business?
- the support of other women in business?
- A positive, fun-loving sales force?

To paraphrase JFK – Ask not what AWE can do for me, but, what I can do for AWE!

**AWE'S MISSION:**

**Encourage ownership of businesses for women;**

**Encourage support and provide a voice for women who own and operate businesses;**

**Foster economic stability of businesses owned and operated by women;**

**Improve the climate for entrepreneurship and small business locally through participation in policy-making processes; and**

**Provide educational programs that benefit AWE members.**

**Contact AWE:**

**AWE**

**P.O. Box 1201 Grand Rapids, MI 49501-1201**

**Phone: 616-975-0134**

**Website: <http://www.awe-westmichigan.org>**

**Email: [info@awe-westmichigan.org](mailto:info@awe-westmichigan.org)**

**PROMOTE YOUR BUSINESS:** We are always looking for donations for door prizes at our meetings. It's a great way to promote your business! Contact any board member or bring your donations to the meeting!

**AWE Would like to Welcome New Members as of April 30, 2003:**

- Lori Shier, Therapeutic Services, PC
- Shirley Carroll, Equipment Financial Services, Inc.
- Joan Mudt, Greenridge Real Estate
- Vickie Smith, United Bank of Michigan
- Erin Doan, Pinnacle Construction
- Megan MacNaughton, Acoustic Arts Custom Music LLC
- Catherine Collins, VanDyke, Gardner, Linn & Burkhart
- Renee Griens, Café Solace
- Scott Woodruff, Rampage
- Michelle Wise, Wise Photography
- Lynda Bar, Lutheran Social Services
- Noreen Mulvhill, Bell Com Credit Union
- Tess Linholm, Language by Design
- Chris Willis, Media 1 Interactive
- Anne Cox, Four Square Financial
- Caroline Mues, Savvy Palate Personal Chef Service
- Imgard Cooper, IMC Products, Inc.
- Sherry McNee, Cardinal Rule LLC
- Christina Bowns, Northstar Design
- Joann Noto, Noto's Old World Italian Dining
- Hollie Schipper, Waddell & Reed
- Tess Marshall, Therapist, Consultant
- Theresa Peterlein, Presort Services, Inc.
- Joann Roche, 5/3 Bank
- Kari Kippen, Greenridge Realty
- Karen O'Rourke, Dentist
- Therese Rowerdink, Rowerdink, Inc.
- Michelle Wise, Wise Photography

**Congratulations!!**

Congratulations are in order to three of our members! They are:

- James Garlock at Riverfront Financial Group received the Women's Resource Center Employer Award for Women In Non-traditional Occupations. This award is given to employers who are actively recruiting and promoting women in non-traditional occupations. James has been recognized for providing outstanding leadership in recruiting, mentoring and promoting women within the financial services field.
- Jeanenne Morton and Joanne Mundt from Greenridge Realty for receiving the President's Award. This is awarded to those who utilize the entire range of available customer services to the fullest extent in addition to attaining a high volume of real estate sold.
- Chris Willis at Media 1 Interactive. Media 1 celebrated their 10<sup>th</sup> anniversary!
- Congratulations to Carol Lopucki for being listed as one of the 50 Most Influential Women by the Business Journal
- Congratulations to Jane Ross for being listed as one of the 50 Most Influential Women by the Business Journal.

Congratulations to these members for outstanding accomplishments in their careers!

**AWE THANKS ITS NEW VOLUNTEERS!**

AWE is proud to announce these new additions to the Membership Committee: Hollie Schipper, Waddell & Reed; Shirley Carroll, Equipment Financial Services, Inc.; and Kari Kippen, Greenridge Realty. They will be assisting AWE in welcoming new members. Make sure to greet them at the next meeting and tell them about your business!

## **We Have Virus Protection, Why Did We Still Get a Virus?**

You've done your due diligence by purchasing a virus protection program and ensuring it was installed properly. Still, a virus Trojan horse or worm slips through and infects or damages your workstation or network. How can that happen?

Unfortunately, installing an industry standard virus protection program never guarantees that you will be 100 percent protected all of the time. Individuals, often referred to as hackers, are continuously trying to beat the system. What you can expect from these virus protection programs is a means to significantly reduce the risk. It is also important to note that purchasing a virus protection program is not a just a one-time cost, but an ongoing investment – the engines (software versions) must be current, and pattern files and other updates must be applied regularly. Many virus protection manufacturers offer updates for one year. The software will then automatically check for changes, and apply them in the background.

Once a protection scheme has been implemented, there are some basic items that must be checked periodically:

- Is the protection running in real-time (in memory always scanning) on workstations and file servers?
- Are the virus definitions current on the server and all workstations?
- Are scans of all hard drives run at least weekly (workstations and servers)?
- Is the virus protection configured to scan incoming e-mail messages?
- Would it be appropriate to install an e-mail gateway to stop the viruses before they arrive in the individual's inbox?
- Is the virus protection set up to check outgoing e-mail messages? It is important to ensure you aren't propagating viruses to others.

The information discussed above describes the importance of having the right virus protection software and making sure it is configured and operating correctly. However, there's more to it than that; there's the people factor. Each individual must understand that it is their responsibility to take reasonable measures and precautions to protect his/her company's data.

First, here is a primer describing the most common ways viruses, Trojan horses, or worms are spread.

1. Email – this is the most common way viruses are sent. Some infections can be obtained just by previewing an infected message although many are sent as attachments. The attachments can be anything from a spreadsheet or other document as well as a joke or picture. The virus can be purposely sent or, for example, it may be that the virus reads your address list and propagates by automatically e-mailing itself to your contacts.
2. Diskette, zip disk, CD, or any other type of media - the virus can be hidden in a file or in the boot sector of bootable media.
3. Downloaded software from the Internet – any program file, document, or other type of file can contain a virus. Be sure to download files from a trusted source. Many shareware programs can be downloaded from CNET or other reliable vendors.
4. Instant messengers – as these become more popular, they are becoming a vehicle to send infected attachments. It may be appropriate to disallow their use unless there is a very specific business use or to find a product that allows encryption and safety protocols against viruses.
5. Deceitful web sites – be aware that by browsing a web site, viruses can be automatically downloaded. Web sites may attempt to install a program to your PC to enhance the viewing of their site. Also, be careful of links sent within emails if they are not from a trusted source.

Now that we have the fundamentals regarding where viruses Trojan horses and worms typically originate; what can you, as an informed user, do to prevent them?

1. Never disable virus protection.
2. Never open e-mail or instant messaging attachments that are unexpected or are from unknown or suspicious sources.
3. Avoid following links embedded in e-mail messages from unknown or suspicious sources.
4. If a message appears on screen asking permission to install after visiting a particular web site, select “no” or “cancel.”
5. If opening a file containing macros suspect may not be safe, disable them.
6. Be wary of downloading shareware or other files from the Internet. Use only reliable sources for downloads.
7. Notify your IT department or consultant if you receive a suspicious file.
8. If you have been notified by your IT department or consultant not to open an e-mail message or attachment with a particular name, do not open it!
9. If you receive a virus warning on an e-mail from a known sender, let them know they may have a virus.

In conclusion, there are two considerations regarding virus protection: the virus protection software and the individual's actions regarding attachments, Internet downloads, and web site browsing.

### ***Grand Rapids Area Chamber of Commerce Announces New Women in Business Roundtable***

Have you ever faced a decision and wished you could bounce it off someone in confidence—someone who knows what it's like to be in your shoes? Tap into the knowledge and experience of a group of your peers by joining the CEO Roundtable Program. Offered by the Grand Rapids Area Chamber of Commerce, this program is so rewarding, over one-half of all participants rejoin year after year.

Beth Van Slyke, owner of 4-Point Staffing and AWE member, says being involved in a roundtable is valuable to her business. “My participation in the CEO Roundtable Program has allowed me, new small business owner, the unique opportunity to interact with professionals who are facing many of the same issues that I face every day. I don't think a book has been written that would provide such immediate, personalized information addressing the needs of a Grand Rapids CEO.”

Beginning in the Spring 2003 session, a new Women-in-Business Roundtable is being added to the existing roster of Roundtable groups. This table will be for women who are senior executives of a Chamber member company in good standing. Groups are formed of peers from non-competing businesses and each group is assigned a trained facilitator. Meetings are hosted each month by a participating member at his-her place of business, or at a conveniently located meeting facility. Cost to participate is \$60 and requires a one-year commitment for one two-hour meeting at the same time each month.

Call now to register for the 2003 Spring session, which begins in May. For more information on the CEO Roundtable program, call Janet Wyllie at 771-0331.

**Web Site Tip of the Month** – If you outsource your web design and/or graphics, be sure to obtain a copy of all files in their original format, not just the jpeg or gif images. For example, web site images such as logos, pictures, and graphics are usually created or manipulated in software packages such as Adobe Photoshop, Jasc Software Paint Shop Pro, or Adobe Illustrator. These files are typically saved in their native formats, then are exported to jpeg or gif formats suitable for insertion into web (html) documents.

Unfortunately, if a graphic such as a logo is only provided in a web-based format (jpeg or gif), it is very difficult to change the size without losing quality. The text on a web site button created in Photoshop and saved in the native .psd format can be quickly and easily changed. Changing text on a jpeg or gif image, however, is almost equivalent to recreating the entire image. This may mean the difference between quick and economical updates or hours and hours of costly redesign to make minor changes.

# **AWE Sponsor of the Month - \$80** *for members*

*Non Member rate \$150*

This is a unique way to increase Your Company's exposure at a nominal fee!  
Unbelievable cost effective way to advertise to a target market!  
This could be great way to introduce an  
upcoming special or kick off a new product or service!

## **The Benefits:**

### **At the Monthly Membership Meeting (3<sup>rd</sup> Monday)**

- A special name tag indicating sponsor of the month
- A listing in the monthly meeting program
- The availability to include a company handout in each "welcome packet" for guests
- An introduction at the event and a 2-3 minute opportunity presentation
- A free display table at the event
- Tent cards will be placed on each table showing your sponsorship
- Sponsor of the Month will be acknowledged on AWE's WEB site and in AWE's Newsletter
- Sponsor of the Month will be acknowledged in quarterly mailings and used in marketing pieces for AWE
- Sponsor will receive ONE FREE Display table coupon to be used at another monthly meeting. (Must be used within 3 months from month of sponsorship.
- FREE Business Profile in the Newsletter and Website.
- Sponsor will receive recognition at the annual awards program
- List of all attendees

### **At the WIN Lunches (4<sup>th</sup> Monday)**

- Sponsor will be listed in the program for this meeting
- Sponsor may give additional handouts to each guest in the welcome packets
- Sponsor may do a 2 minute infomercial to the group about your products or services
- Listed in Newsletter and WEB site as sponsor
- List of all attendees

### **Please NOTE:**

- Only 10 Sponsorships given per year and they go fast!!
- You must request a sponsorship form to request your date. ( Please note that AWE Programs committee will contact you with your actual date. AWE reserves the right to change your date due to possible meeting speakers that might have a similar business)
- AWE Members have priority on date selection over non-members.
- You must request your sponsorship date 4 months in advance.

Note: January 2004 meeting will be our 20th year and three different sponsorship packages will be offered.

**Alliance Benefactor \$250**

**Women Achievers \$150**

**Entrepreneur Champion \$100**

Call for further information 616-975-0134

**AWE is proud to announce  
our sponsor for  
JUNE 2003**

JAYNE B. SCHWARTZ

**SCORE**® Counselors to America's Small Business

Jayne Schwartz is one of AWE's many success stories. She started her business, Cottage Popcorn Shop, in 1995, on a wing and a prayer. One of the first things she did was join the Alliance of Women Entrepreneurs. "I knew if I was going to be successful, I needed the help and support of other women in business, a lot of luck and networking knowledge," she says. The women at AWE took her under their wings and helped her fly!

Jayne has sold her successful business, but not before making a mark in the community. In May 2000 The Cottage Popcorn Shop was awarded the prestigious award of ***Small Business of the Year*** from the Grand Rapids Area Chamber of Commerce. Jayne now volunteers some of her time to help others reach their goal of starting a new business. Her jovial, friendly style makes her a pleasant addition to the Grand Rapids Chapter of SCORE®.

The SCORE Association (Service Corps of Retired Executives) is the premiere, free business counseling and advice service found in the United States. For more than 36 years, SCORE's 11,500 retired and working business professionals have volunteered to help a new generation of small business owners start and grow their business. As a resource partner with the U.S. Small Business Administration (SBA,) SCORE operates in cooperation with the SBA to provide business owners – you - with information vital to your success, including counsel on financing options, business planning, marketing strategies, product development and more.

On a personal note, Jayne has been married for 33 years, has one daughter and three very special grandchildren. She loves to travel; she anticipates an adventure to Beijing, China. She also loves house boating and occasionally swings a golf club.

Who do you know that needs help starting their business that could benefit from Jayne's expertise? Or, who do you know that would also like to volunteer some of their time helping others succeed? Jayne can be reached at her home office (616) 453-5901 or the SCORE office 771-0305 or by email at [popn4u@ameritech.net](mailto:popn4u@ameritech.net).

SCORE® · Grand Rapids Area Chamber of Commerce · 111 Pearl St. NW · Grand Rapids, MI 49503

[score@grandrapids.org](mailto:score@grandrapids.org)    [www.grandrapids.org/score](http://www.grandrapids.org/score)

**A Technology Update Regarding AWE**

One of the technology goals this year for AWE is to update the web site – [www.awe-westmichigan.org](http://www.awe-westmichigan.org). Some of the exciting changes include:

- Providing more information on upcoming plans and events
- Creating visibility for members
- Informing web site visitors of various opportunities and resources
- Accepting reservations for meetings on-line with real-time credit card processing

Ideas or suggestions regarding information you would like to see on web site are welcome. Please submit to [webmaster@awe-westmichigan.org](mailto:webmaster@awe-westmichigan.org).

## Anne Cox Member Profile

Everyone wants to help their children, grandchildren, nieces and nephews realize their dreams — whether it's to become an astronaut, engineer, teacher, or technician. Anne Cox, a Financial Service Professional with FourSquare Financial Group, specializes in helping her clients save for college. She helps her clients utilize tax law changes making saving for college easier than ever.

Anne plays an active role in the community, by volunteering her time and knowledge of finances at Junior Achievement and Girl Scouts. Anne believes education is a critical part of her role and presents various financial seminars to educate the public. Anne is always looking for new groups to educate and inform.

Anne entered the industry after graduating from Aquinas College with a Bachelors of Science in Business Administration. She spent her first year and half in the industry supervising agents as an Agency Compliance Officer. Anne's experience has given her a unique perspective and understanding of the legal and suitability aspects. Late last year Anne decided that she wanted to have direct interaction with clients and redirected her career. Anne has found that her previous experience in the industry has been advantageous as she works with individuals and businesses.

If your interested in discovering if Anne can help *you* and *your family* or *your business*, give her a call at 281-3147 or email [annecox@finsvcs.com](mailto:annecox@finsvcs.com).

## AWE Presents *WIN* at Noontime: Women in Networking

**11:45 am Networking & Registration** - First Park Congregational Church – Downtown Grand Rapids on Ransom & Fulton. Free gated parking

Free to Members; \$10 non-members. Lunch also available for a \$5 cash donation to First Park Church for lunch for Soup & Salad Bar, dessert & beverage.

Pre-registration is required. Phone 616-975-0134 by 5:00 pm on the Thursday prior to meeting date. Or email: [reserve@awe-westmichigan.org](mailto:reserve@awe-westmichigan.org) Include your name, company name, phone number, number of guests you will be bringing and their name(s). *Pay at the door with cash or check only.*

**May 2003 – Cancelled due to the Memorial Day Holiday**

**June 23, 2003** – Jan Hall with Advertising In Motion and Stacey Myers from Exhibit Design, Inc., will present ***“Marketing Strategies for Today’s Business Woman”***.

**July 2003 - No scheduled meetings**

Visit us online at <http://www.awe-westmichigan.org>

## **AWE Membership Dinner Meetings**

5:45 p.m. Registration and Networking - 6:15 pm Dinner and Meeting  
Watermark Country Club - 1600 Galbraith SE, Grand Rapids, Michigan  
(Off Cascade Rd. SE – East of Spaulding Ave)

\$20.00 Members - \$30.00 Non-Members\*

\*Non-members can attend their first meeting at member rates

Display Tables for members

\$10 Includes a 2-3 minute commercial presentation. Reservations required.

Pre-registration is required with credit card. Phone 616-975-0134 by 5:00 pm on the Tuesday prior to meeting date. Or email: [reserve@awe-westmichigan.org](mailto:reserve@awe-westmichigan.org) Include your name, company name, phone number, credit card information, number of guests you will be bringing and their name(s). A vegetarian dinner can be requested in advance at no additional cost.

Cancellations must be made two working days in advance. No shows will be billed.

**May 19, 2003** - Judge Sara Smolenski from the 63<sup>rd</sup> District Court enlightens us with humorous, life stories you won't want to miss.

**June 16, 2003** - Jenny Shangraw from The Right Place Program will be speaking on "Trends for the 21<sup>st</sup> Century Women and Businesses."

***Sponsor for the month of June – Jayne Schwartz***

**SCORE**<sup>®</sup>

Counselors to America's Small Business