



MDT Civil Rights Bureau Directory

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DBE Goals for 2008 Ready for Review and Comment

MONTANA DEPARTMENT OF TRANSPORTATION

FHWA

DISADVANTAGED BUSINESS ENTERPRISE PARTICIPATION GOAL

PUBLIC NOTICE

Notice is hereby given that the Montana Department of Transportation has submitted to the Federal Highway Administration (FHWA) for a Disadvantaged Business Enterprise Program Goal of **9.89% for Fiscal Year 2008**. MDT expects to meet the DBE goal with a wholly race / gender neutral means. This application is being filed in compliance with provisions of the Transportation Equity Act for the 21st Century, and regulations published in the Code of Federal Regulations, Section 49, Part 26. Documents in support of this application are available for public examination at the Montana Department of Transportation Headquarters Building, 2701 Prospect Avenue, Helena, MT 59620, during regular business hours in the office of the Civil Rights Bureau until November 16, 2007. Comments or inquiries may be sent to the Civil Rights Bureau, Montana Department of Transportation, 2701 Prospect Avenue, P.O. Box 201001, Helena, MT 59620-1001 attn: Leslie R. Wootan-Hartung or e-mail lwootanhartung@mt.gov. The comments are for informational purposes only.

MONTANA DEPARTMENT OF TRANSPORTATION

FTA

DISADVANTAGED BUSINESS ENTERPRISE PARTICIPATION GOAL

PUBLIC NOTICE

Notice is hereby given that the Montana Department of Transportation has submitted to the Federal Transit Authority (FTA) for a Disadvantaged Business Enterprise Program Goal of **6.00% for Fiscal Year 2008**. MDT expects to meet the DBE goal with a wholly race / gender neutral means. This application is being filed in compliance with provisions of the Transportation Equity Act for the 21st Century, and regulations published in the Code of Federal Regulations, Section 49, Part 26. Documents in support of this application are available for public examination at the Montana Department of Transportation Headquarters Building, 2701 Prospect Avenue, Helena, MT 59620, during regular business hours in the office of the Civil Rights Bureau until November 1, 2007. Comments or inquiries may be sent to the Civil Rights Bureau, Montana Department of Transportation, 2701 Prospect Avenue, P.O. Box 201001, Helena, MT 59620-1001 attn: Leslie R. Wootan-Hartung or e-mail lwootanhartung@mt.gov. The comments are for informational purposes only. They may also be sent to the Regional Civil Rights Officer, Federal Transit Administration, Region 8, 12300 West Dakota Avenue, Suite 310, Lakewood, CO 80228-2583.

Inside this issue:

FY 2008 DBE Goals	1
SBA Patriot Loan	2
Business.gov	3
DBE Resources	4
Small Business Info	5
Small Business Info (continued)	6
Minority Small Business Champion	7
MDT Civil Rights Bureau Directory	8

SBA OFFERS NEW PATRIOT LOAN INITIATIVE

In June, the Small Business Administration (SBA) unveiled the new **Patriot Express Pilot Loan** as the latest extension to the financial, procurement, and technical assistance programs the agency provides to the military community.

Patriot Express is a streamlined loan product based on SBA's highly successful SBA Express Program, but with enhanced guarantee and interest rate characteristics.

"With military activations and extensions having a profound impact on entrepreneurs in the military community, SBA is committed to helping America's service men and women during the continuing War on Terror," SBA Administrator Steven Preston said. "We believe that Patriot Express, supported by SBA's other services, goes directly to the needs of these American Patriots who wish to start businesses, and in the process encourages job creation and growth, an essential part of the President's economic agenda."

Patriot Express is available to military community members including veterans, service-disabled veterans, active-duty service members participating in the military's Transition Assistance Program, Reservists and National Guard members, current spouses of any of the above, and the widowed spouse of a service member or veteran who died during service, or of a service-connected disability.

The new Patriot Express Loan is offered by SBA's network of participating lenders nationwide and features SBA's fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85% for loans of \$150,000 or less and up to 75% for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

Patriot Express can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express Loans feature SBA's lowest interest rates for business loans, generally 2.25% to 4.75% over prime depending upon the size and maturity of the loan.

Local SBA district offices will have a listing of Patriot Express lenders in their areas. Details on the initiative can be found at www.sba.gov/patriotexpress.

"What people say you cannot do, you try and find that you can." - Henry David Thoreau

Montana SBA Minority Small Business Champion of the Year:

Tim Guardipee

Maximizing resources of American Indians

Tim Guardipee, assistant vice president of Native American Bank in Box Elder, has been named the 2007 Montana Minority Small Business Champion of the Year by the U.S. Small Business Administration.

As an enrolled member of the Little Shell Tribe and having been born and raised on the Blackfeet reservation, Tim knows firsthand the struggles with economic development in Indian Country.

For the past year, Tim has been a member of the Montana Indian Business Alliance, a group that promotes private Indian business development by maximizing and developing resources that encourage and support Montana Indianpreneurs. Tim's role is to facilitate discussion on the economic conditions on Reservations in Montana, as well as many other American Indian economic development concerns from around the state.

He works closely with small businesses to find the proper resources to fund or start developing plans for the companies. He consults with area professionals about bringing Consumer Credit Counseling information and services to the Rocky Boy community to educate consumers on the importance of their personal credit and how they may be able to improve their score.

He is also working with the nonprofit arm of the Native American Bank called the Native American Community Development Corp. to establish a mini-bank program for youth in the Rocky Boy area.

Tim has a strong desire to see Montana Indian businesses succeed in a competitive environment. His willingness and ability to serve wherever asked in the economic development of Rocky Boy's Reservation is an indication of his determination to make a difference and a solid contribution to the future of Montana's Native American population.



Native American Bank, NA—Rocky Boy
R.R. 1, Box 565
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*Good Employees (Continued from page 5)***Consider the hour's employees aren't working.**

Employees work 40 hours or less per week. There are 168 hours in each week and that means 128 hours each week your employees are somewhere else. What are they telling others about where they work during that time?

Would an unhappy employee talk to their spouse or partner? What would the spouse or partner tell others? Each time the story of your business is related to someone else there is a very good chance it will be embellished until it reaches a point where a large part of it is no longer true.

Are you beginning to see how easily negative word-of-mouth cannot only spread but do major public relations damage as well?

Create a Win-Win Environment

In order for a business to be successful there must be a total team effort between employees and management. Each employee depends on other employees to perform his or her specific function.

Management then has a choice. It can establish or even demand certain levels of performance as a condition of employment, or it can create a work environment where employees not only take pride in the work they do but take personal ownership of their specific responsibilities within the company.

"But" is the great eraser

Let's face it. Employee evaluations are primarily to correct what the employee is doing wrong and rarely to praise what they are doing right and that is their major downfall and the main reason most managers' dislike doing them.

My good friend and fellow speaker Patrick H. McGaughey introduced me to this concept. A typical conversation would go something like, "You do A, B, and C great BUT, D needs a lot of work." Do you think the employee hears what happens before the "but" or after it? "But" erased the good part of the employee performance because it was just glossed over as a transition to the corrective part of the evaluation.

Years ago I worked with a very smart man who told me that you always give "two warm fuzzies" for "every cold prickly." In other words praise should be given twice as often as criticism.

He knew that his employees were doing more right than wrong and they were also doing good things within the company that he would never know or hear about. So he made a point of making sure they heard from him whenever he heard or saw them doing something positive.

I worked with another company that had a practice of sending handwritten thank you cards to the employees home in the mail. This was a definite hit with the spouses who now had a definite indication of the appreciation the company had for the employee and actually improved the employees home life in some cases.

Placing Blame vs. Training

Most employees welcome training that will make them better at their job. Companies spend millions each year to train people in everything from customer service to equipment operation. Accusing and placing blame is not training.

When something goes wrong stress happens. Management wants someone to be accountable for the problem. Finger pointing, accusations and placing blame are often used as the most common methods to deal with the problem.

The correct action should be to determine what the cause of the problem was and to design a training procedure to prevent its reoccurrence in the future by all employees.

I don't mean to imply that you never discipline an employee but there is a time and place and a right way to do it. If problems persist and it is determined that an employee is simply un-trainable that should be the point where disciplinary action and documentation should begin.

Tomorrow, before you leave for work, take a look in the mirror. Ask yourself, "Would you want to work for you?" If you have a hard time with the answer you have some work to do.

Business.gov Expands With New Features

Business.gov continues to expand its offerings of resources and tools to help small businesses comply with federal government regulations.

Responding to feedback from its business community users, **Business.gov has developed a tool that helps businesses determine their license and permit requirements.**

The site (www.business.gov) also has expanded the content and context of the information contained in its Compliance Guides and developed relationships with other government and non-governmental organizations to provide more in-depth compliance resources.

Business.gov's new **"Permit Me"** feature provides a single source for obtaining federal, state, and local permits and professional licenses for businesses.

While every business in the United States is required to obtain a permit, professional license, or identification number to operate, finding the right license can be a major challenge for potential business owners. Although some states offer assistance to help individuals understand their local permit and license requirements, not all provide federal information.

This information gap results in an additional burden to business owners as they must locate, research and understand federal, state, and local government resources separately and then compile the information to gain a comprehensive understanding of their regulatory requirements.

"Permit Me" allows businesses to navigate to a single destination and presents a list of licensing and permit resources across all federal, state and local domains.

There's also **"Feature Topics"** that focus on common business concerns and that will be continually updated on a timely basis. Featured Topics provide context to the compliance information provided on the site and help business owners understand in plain language the regulatory requirements their businesses face.

Regulatory information is typically written from the individual agency's perspective and can fail to adequately explain the impact of the requirement on business operations or the steps required to comply. The failure to develop compliance assistance information that addresses the practical concerns of the business community adds to business owners compliance problems.

Business.gov is managed by the U.S. Small Business Administration (SBA) in partnership with 21 other federal agencies. Originally launched in 2004, the website provided information on starting, growing, and managing a small business.



SBA SCORE Business Toolbox

www.score.org

Check out this web site for your business. The site has financial templates, links to top small business web sites, sample business plans, online business workshops, quizzes to help you learn your business style and traits, financial benchmarking tool to help you track the financial health of your company, and online IRS tax workshops. The web site has many helpful articles and information for your business.

MONTANA CONTRACTING OPPORTUNITIES

In order to keep you informed of some of the latest contracting opportunities that are out for bid throughout the state, we will be sending you a weekly e-mail update.

REMEMBER to contact us if you change your e-mail address.

In addition to our weekly e-mail list, you can access (**FREE** of charge) the following websites for contracting opportunities:

www.mdt.mt.gov

This is our MDT website: Click on Doing Business; Contracting/Consulting with MDT; Highway Construction; Letting Info/Q&A Forum; Invitation For Bid.

www.gsd.mt.gov

This is the state's General Services Division: Click on Doing Business With The State to get a listing of contracts.

www.ci.billings.mt.us

This is the City of Billings website: Click on Online Services; click on RFP's & AD's.

www.greatfallstribune.com

This is the Great Falls Tribune: Click on Classifieds (top of screen), Legal Notices (under Choose a Category); Bids & Proposals.

MONTANA SMALL BUSINESS DEVELOPMENT CENTERS

Do you need help starting a business or assistance in helping your business grow to become more profitable? The Montana Small Business Development Centers (SBDCs) focus on the creation, retention and expansion of small businesses. Each year, the Montana SBDC network counsels more than 1,500 entrepreneurs and existing business owners through direct assistance and referrals.

Ten Reasons to Recognize Montana Small Business

The Heart Of The State's Economy

10. Small businesses make up 97.8 percent of all Montana employers.
9. Small businesses create more than 50 percent of the American non-farm private gross domestic product.
8. Small patenting firms produce 13 to 14 times more patents per employee than large patenting firms.
7. The 113,500 small businesses in Montana are located in every community and neighborhood.
6. Small businesses employ 71.0 percent of Montana's non-farm private sector workers.
5. Home-based businesses account for 53 percent of all small businesses.
4. Small businesses are 97 percent of America's exporters and produce 26 percent of all export value.
3. Montana saw an estimated 4,768 new small firms with employees start up in the last year measured.
2. There are approximately 3,700 minority-owned businesses and 24,519 women-owned businesses in Montana, and almost all of them are small businesses.
1. The latest figures show that small business creates 65 percent or more of America's net new jobs.

The Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress and the President. It is the source for small business statistics presented in user-friendly formats and it funds research into small business issues. For more information, visit the Office of Advocacy website at www.sba.gov/advo

How To Keep Good Employees In Your Small Business

By Tom Egelhoff

This has to be one of the oldest quandaries in the history of business. But, I think it's the wrong question to ask. The question I would ask is, "How can I create a work environment that employees will never want to leave?"

The reason employees are hard to keep is because they have their own personal goals and I'm sorry to say that those goals are not to make you, the business owner, rich.

And, I'm also sorry to say, that as long as you put your business goals ahead of your employees personal goals you are going to have turnover and lots of it. How can a business create a work environment that helps the business owner and the employee both reach their goals?

(Continued on page 6)