

**2013 Began As a Very Successful Year
for America's Women Business Owners**

MEA

Minority Enterprise Advocate

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Claudine Adams,
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Creativity and Success in Management Services
– Angela Y. Moody, President and CEO of EDJ Associates

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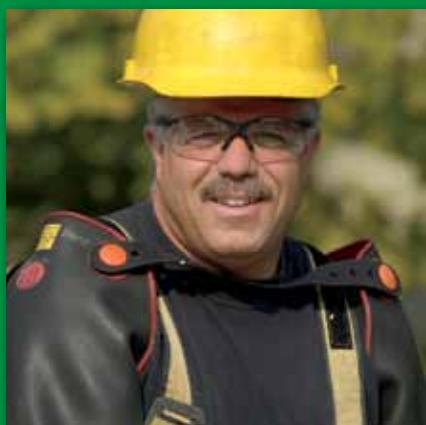
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Contents



Angela Y. Moody, President/CEO EDJ Associates in meeting

Cover Story

Creativity and Success
in Management Services 12

Feature Article

2013 Began As a Very Successful Year
for America's Women Business Owners . . 10

Business News

Providing Innovative Services for Government
and Industry - JY& Associates, Inc. 13

Why Government Contracting is Still a Smart
Growth Strategy for 2013 15

UNCF Special Programs Corporation
host Knowledge Forum on STEM 19

2013 State of Women-Owned Business Survey
Finds Optimism Pervasive 31

Power Player

ACET . . . Leadership in the Right Direction . 17

Financial News

Diversify Your Portfolio Before
the Bond Bust 25

Refinance Before Rates Rise 29

Shumaker Report

The Winner is Already Decided – Or Is It? . 26

Government News

Press Releases 34

Publisher's Message 8

President's Message 6

President's Message

Since 2003, MEA Magazine has been publishing news stories featuring small/minority, women and veteran-owned businesses around the world. On March 27th, some of these top leaders will join us in an evening of celebration for MEA Magazine's *50 Powerful US/International Business Executives Awards Gala 2013* at the Mayflower Renaissance Hotel.

This special award dedication spans across a wide array of industries and professions. We are proud to acknowledge executive like Ms. Claudine Adams, Vice-President of Maryland-based Adams Communications & Engineering Technology (ACET). Ms. Adams demonstrates excellence among our nation's leading corporate executives in the field of systems engineering. MEA will also salute the efforts of President Barack Obama for leading the movement toward strengthening our nation's economy and international business relations. Guests and dignitaries include David Hinson, National Director, U.S. Department of Commerce Minority Business Development Agency; Rushern L. Baker, III, County Executive of Prince George's County Maryland; Ambassador of Botswana to the U.S., Dr. Tebelelo Mazile Seretse; Mr. Ebenezer Padi Adjirackor, Minister/Commercial from the Embassy of Ghana. Other dignitaries invited include General Dennis L. Via, Commanding General of the U.S. Army Material Command; H.E. Elkanah Odembo, Ambassador of Kenya to the U.S.; H.E. Daniel Ohene Agyekum, Ambassador of Ghana to the U.S.; H.E. Barukh Binah, Ambassador of Israel to the U.S.; and H.E. Adel A. Al-Jubeir, Ambassador of Saudi Arabia to the U.S.

This richness of diversity represents how inextricably linked we are as a nation and world economy. MEA Magazine is proud to support a diverse group of business leaders who deserve recognition for their role in supporting the U.S. and world economy. Join us for this grand event - *50 Powerful US/ International Business Executives Awards Gala*, March 27th, 2013 at the Mayflower Hotel in Washington D.C.



Sunny Ezeji,
President

A handwritten signature in black ink on a white background, reading "Sunny Ezeji".

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*Deborah Scott Thomas, President & CEO
Data Solutions & Technology Incorporated*



Data Solutions & Technology
Incorporated

Publisher's Message

Minority Enterprise Advocate Magazine

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February was Black History Month. How much do you really know about black history? What events or activities did you participate in during that month? Some suggested reading for facts on powerful people of color and events: "Dictionary of American Negro Biography" by Rayford W. Logan and Michael R. Winston; "Black First 2000 Years of Extraordinary Achievement" by Jessie Carney Smith; and "Civil Rights Chronicles, The African-American Struggle for Freedom" by Clayborne Carson, Ph.D.

The African American community is really taking a beating in this economy. The economy is improving very slowly. But what is the real problem in our community? It looks like things are getting better, but we are reverting back to the past. Our forefathers died and fought too hard for us. We have to stand up and make some noise.

Other groups work together to build businesses, homeownership and create financial support. The African American community needs to unify the same way. National organizations like the NAACP; US Black Chamber of Commerce; Rainbow Push Coalition; National Urban League; Congressional Black Caucus; and the U.S. Department of Commerce Minority Business Development Agency are here to empower us socially and economically.

The African American community is in crisis. We do not need a savior to help us, we need to come together as a people and help ourselves to live independently, protect our own streets and future of our children. Rebuilding the Black family, massive incarceration, inner city violence, unemployment, poverty, social issues and extreme distrust among us are some critical topics we need to address. This is what Black History Month and everyday discussions should encompass. If poverty persists, crime will increase.

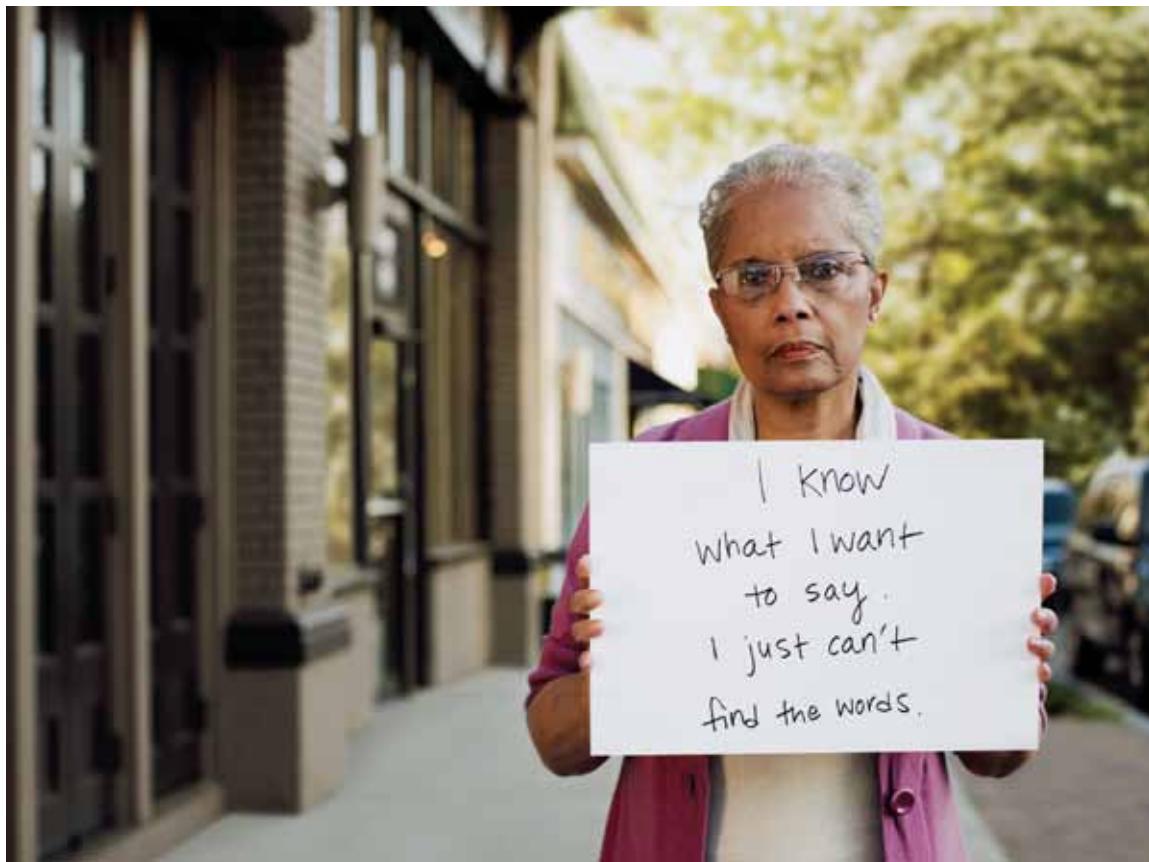
Getting more involved in the politics of this country, the politics that is taking us into modern day slavery is what we need to address. Understand your history. It is very vast and powerful. We are intelligent and creative enough to build our own job opportunities and safe communities. Wake up people and take action!



Debra Williams,
Publisher

*The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands in times of challenge and controversy.
We are entering deeper nights of social disruption in our country. We have the resources to solve our problem.
But the question is, do we have the will?*

- Dr. Martin Luther King, Jr.



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2013 Began As a Very Successful Year for America's Women Business Owners

By Barbara Kasoff

Barbara Kasoff, President & CEO, WIPP

Today, women are the fastest growing and most prolific economic force in the nation. While women entrepreneurs must navigate a road paved with unique obstacles, women contractors are more likely to own larger firms versus their non-contracting peers. So not only are they creating more businesses than any other demographic, they are also proving to be our leading job creators and vital contributors to the American economy.

Recognizing the great potential of a partnership between the government and women-owned businesses, Women Impacting Public Policy (WIPP) and business leaders fought for 11 years to build a program that would unleash their power by helping them do business with the world's largest consumer.

In 2011, the Women-Owned Small Business Federal Contract Program was implemented and now the battle lies in making the program a success. To that end, Senators Olympia Snowe (R-ME) and Mary Landrieu (D-LA), Ranking Member and Chair of the Senate Committee on Small Business and Entrepreneurship respectively in the 112th Congress, added an amendment to the FY13 National Defense Authorization Act (NDAA) that allows the Women-Owned Small Business (WOSB) Federal Contract Program to thrive by removing the dollar caps on contract awards. (Originally, there was a \$4 million and \$6.5 million cap on awards to women owned businesses under the program – which hampered the program's impact.) On January 2nd President Obama signed the NDAA and that amendment is now law. WIPP has sent a letter to the Small Business Administration (SBA) urging an expedited implementation of this measure.

It is programs like the SBA's Women-owned Small Business Federal Contract Program that make up the foundation for entrepreneurial growth among America's women. We applaud Congress and the President for removing barriers to federal contracting, and look

forward to the day when the next generation of American women can successfully launch their businesses from the platform we are building today.

While federal contracting has proven to be fruitful for both the contractors and the government alike, doing business with the government is not without its challenges. The recent Victory in Procurement study by American Express OPEN reports that women business owners are investing an average of \$86,643 in seeking federal contracts, up 23 percent from 2009 investments (\$70,512). On top of the financial investment included in pursuing federal contracts, the administrative hurdles to climb on the road to contracting can be cumbersome.

Yet, women business owners have a plethora of free resources when it comes to doing business with the government, including programs like Give Me 5 (www.giveme5.com)— an initiative and website for women-owned businesses seeking federal contracts created jointly by WIPP and American Express OPEN. The program is named to reflect the government-wide goal of awarding 5 percent of federal contracts to WOSB, a goal that might now be achieved for the first time ever. According to the SBA, in FY 2011, agencies awarded \$16.8 billion in federal contracts to women owned small businesses, less than the cost of a single drone and accounting for only 3.98% of total federal contract dollars.

The improvements to the WOSB program provide exponential growth opportunity, making it an ideal time for women to register their businesses in the System for Award Management (www.SAM.gov) and take advantage of the training and resources available to them so that they can successfully compete. Women can also visit USASpending.gov to learn about which agencies would make the ideal business partners for their companies. The removal of the caps is also good news for government agencies aiming to boost their

WOSB procurement. The caps made it tough for agencies to find contracts small enough to comply.

Increasing access to government contracts for women-owned businesses fuels job creation, grows the economy and often provides the taxpayer with the best value for their dollar. Even in the current environment of political gridlock in D.C., supporting WOSB contracting is a no-brainer. It is with programs like this that we will begin to pave the path toward recovery and begin to lay the foundation of prosperity for future generations of American businesswomen.

Now it is time to unleash the full power of America's greatest economic force.

Barbara Kasoff is President and CEO of Women Impacting Public Policy (www.wipp.org), national nonpartisan public policy organization, advocating on behalf of nearly 1 million women-owned businesses representing 67 business organizations. She can be reached at bkasoff@wipp.org.

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Creativity and Success in Management Services

by Angelique Westerfield

Angela Y. Moody, *President/CEO,*
EDJ Associates

Growing up in Laurel, Mississippi, Angela Moody always followed a path of creative expression. Her initial journey was a thespian of the theater. These artistic instincts led to a major in Communications and Theater at Grambling State University, Grambling, LA. Although she never pursued theater professionally, the art form was a valuable tool for learning interpersonal skills. Knowing how to interact with people was key as Moody found her career niche. In 1989, Moody joined Professional and Scientific Associates (PSA) as an employee working in conference, event, and peer review and grant management. Moody says, "I was inspired to get into event management because it allowed me to express my creative side. I love the attention to detail and the process of creating memorable moments. It is a very satisfying feeling to be part of an event or meeting people found enjoyable or meaningful."

By 1997, Moody was promoted to Director of Operations & Support Services. She was very instrumental in the growth of the company; observing its development from four employees at the start of her tenure to over one hundred employees in her last year. With firsthand knowledge of how to cultivate and sustain a business, visions of becoming an entrepreneur began to take shape. In 1999, Angela Moody debuted EDJ Associates, Inc. a minority woman-owned small business offering a range of management consulting and technical services. Moody states, "my initial plan was to use this as an opportunity to rest, recharge and figure out my purpose in life or what I would do professionally. I was burned out from my prior company where management allowed me to enjoy a great deal of autonomy over a decade. The idea of going to work for someone else just didn't appeal to me." EDJ Associates' core services were similar to Moody's work at PSA. In fact, Moody entered into a Small Business Administration Mentor/Protégé agreement for support with conference, peer review and grant management services.

Moody adds, "Initially my work was limited to PSA and a handful of small businesses that utilized my expertise in peer review and conference management to address work fluctuations on their contracts." She also admits not having a long-term vision for the company during its first year of business. By the second

year, Moody organized and established long-term goals. The first contract that required more staff than just Moody was with Tuskegee University National Center for Bioethics in Research and Health Care, in Tuskegee, AL. While the typical event planning services EDJ Associates provides were required, the event seemed impossible to complete in the time given. Moody set a goal to ensure customer satisfaction by completing work tasks not outlined in the original contract. "When your client tells you they think what they're asking is unreasonable and can't be done because there simply isn't enough time, it either fills you with doom or energizes you. This project definitely energized me. I convinced the client that EDJ really could make this happen in a quality manner and prevent them from having to cancel a very important event. I saw the Tuskegee contract as an opportunity to launch EDJ to the next level and really garner attention for our expertise," says Moody. In ten days, EDJ Associates was able to coordinate all aspects for a meeting on Capitol Hill that included three hundred attendees. Moody notes, "Hotel rooms and airfare had to be booked, a theme designed and agenda and meeting materials coordinated as well as catering options selected. That was a very sleepless period in my life but what a great sense of accomplishment once we pulled it off." It was at this stage of business development that EDJ Associates began a series of expansion. The company's reputation for 'getting things done' had been etched in stone. EDJ Associates core value system was firmly rooted: Flexibility, Openness, Responsiveness, Collaboration, and Excellence equals the EDJ FORCE!

With a solid infrastructure in place, the next goal was to establish meaningful partnerships with government agencies. EDJ Associates partnered with PSA to contract with the National Cancer Institute for clinical trials work and the National Science Foundation for Peer and Grant Review Management as well as Conference and Event Management. Moody emphasizes, "We have been working with both organizations for more than a decade. We've done Presidential Awards events in coordination with both the Bush and Obama administrations.

continued on page 27

Providing Innovative Services for Government and Industry - JY& Associates, Inc.



**Joseph Young, President/CEO,
JY& Associates.**

JY & Associates, Inc. (JYA), incorporated in 2006, is a Service Disabled Veteran Owned Small Business Headquartered in Falls Church, VA. Areas of operation are primarily in the National Capital Region (The Pentagon, Fort Belvoir, VA) where we support the Headquarters, Department of the Army; to include Fort Gordon, GA, supporting the US Army Signal Corp Center of Excellence.

JYA provides a full range of innovative business, cyber, and IT services for government and industry. Built from the ground up with highly skilled subject matter experts, JYA is dedicated to establishing and maintaining uncompromising trust and confidence across the requirements of strategic planning, program and portfolio management and holistic enterprise solutions.

With over 30 employees, the JYA team includes a cadre of retired Army Signal Corps Commissioned, Noncommissioned and senior Warrant Officers whose expertise and experience covers current and emerging Information Technologies. Each team member has a lasting impact on the evolution of the Army's Mission Command information systems, from analog to digital communications conversions, to the current transformation of server-based to cloud computing environments. Our core competencies include program and project management, strategic enterprise planning, operational analysis, and integrating state-of-the-art communications into traditional programs of record.

The JYA team takes a great deal of pride in our flexibility and innovative thinking needed to succeed in today's fiscally-constrained environment. For example, we understand that visionary planning and strategic management must consider the convergence of reduced manpower and the integration of smaller, lighter, higher-capacity systems when designing an ever evolving Army command and control Network. Recognizing the criticality of this 'new normal' has been instrumental in JYA's work as the lead contractor in support of the Mission Command Modernization Strategy (MCMS) since the contract's inception in 2010.

Working in close coordination with Headquarters, Department of the Army (HQDA) G8 Force Development Communications we authored a comprehensive Army Mission Command Modernization Strategy, and published all major strategic decisions for sustainment and modernization of Mission Command capabilities. The resulting document provides strategic direction and oversight for the programmatic implementation of a Mission Command portfolio of approximately \$20 billion. We also developed and recommended programmatic direction to Program Executive Office Command, Control, and Communications Tactical (PEO C3T) and PEO Enterprise Information Services (PEO EIS) and subordinate Program Managers in the development of annual budget submissions for appropriate Program Objective Memorandums. In each instance our work was lauded for its vision and insight into the requirements and capabilities of the future Army Network.

JYA is also an entrenched player with the US Army Signal Corp Center of Excellence. Of particular note is our support



to the TRADOC Capability Manager for Networks and Services. We assist in the development, coordination and staffing of Mission Command requirements into the Joint Capabilities Integration Development System. We have a leading role in supporting test and evaluation documentation in readiness for operational assessment of baseline systems, technologies and programs. Finally, we identify information service requirements for warfighter's baseline systems, technologies and programs.

JYA support to the Fort Gordon Army Signal Center of Excellence exemplifies our all-inclusive approach to analyzing new concepts and emerging doctrinal approaches when crafting the strategy

to modernize Army communications. For example, we measure the principles of LandWarNet Operations and NetOps across the tenets of Doctrine, Organization, Training, Materiel, Leadership and Education, Personnel, Facilities and Policy (DOTMLPF-P) and develop the required doctrinal publications, training manuals, Concept of Operations and other documentation required by the Requirements Generation process. Additionally, we coordinate supporting activities and represent Signal Corps Leadership at TRADOC and Headquarters Department of Army Staff.

Uniquely specific to JYA is our work in military satellite communications. We

maintain the Army's portion of the Satellite Database, and assist in the development and validation of emerging Military Satellite Communication requirements. We also draft and publish the Army Satellite Communications Architecture Book annually to describe all current and future MILSATCOM and SATCOM programs and capabilities to include space, terminal, and control segments as well as their concepts of employment.

While JYA is a company proud of our accomplishments and the tasks we have fortunately received, our most coveted credentials are the members of our team and our legacy of quality, responsiveness and dedication to our customers.

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Why Government Contracting is Still a Smart Growth Strategy for 2013

By Lisa Firestone



Lisa Firestone, President,
Managed Care Advisors

It is difficult to pick up a newspaper or read online news without seeing a mention of economic uncertainty, sequestration and how both are affecting government contractors. There is no doubt that the current economic and political climate has impacted contracting, putting a shadow of doubt over procurements that have been scheduled and added pressure to reduce spending on contracted services not inherently governmental. Amidst this backdrop, is government contracting a smart growth strategy for small businesses in 2013?

I'm optimistic, and here's why. In January, President Obama signed into law the National Defense Authorization Act of 2013, which removes the "set-aside caps" – \$6.5 million for awards to women-owned businesses in the manufacturing and construction industry and \$4 million for contracts in the remaining fields – on the women's contracting program. The caps' removal now gives women entrepreneurs a better chance at getting their fair share of government contracts and provides more opportunities for my company.

Even though budget cuts are a reality in 2013, it's still a good time for small businesses to explore government contracting as a way to scale their companies. Government contracting can help boost a small business to become a high-growth company – according to American Express OPEN research, 47% of small businesses active in government contracting reach the \$1 million revenue mark, compared to just 5% of small business overall. Plus, the government will continue to purchase goods and services to fulfill agency-wide requirements. A report produced by Deltek, "Top 10 Set Aside Opportunities for FY2013," identifies over \$12 billion in prime contracting opportunities for small businesses.

My company, Managed Care Advisors – which focuses on the federal market – projects significant growth in 2013. Although competition is getting more aggressive, I am confident that scheduled procurements and future opportunities will continue due to the following key factors:

- The primary products and services we offer federal agencies – workers' compensation case management – leads to improved productivity and significant cost savings.
- Our business development strategy focusing on pre-marketing our services and qualifications to targeted agencies – in other words, meeting with program, small business and contracting representatives to pitch small business and now women-owned small business set-aside strategies before an actual procurement is released.

Government contracting has opened my eyes to new possibilities, allowed me to be an agent of change and enabled my business to thrive during periods of economic uncertainty. Since entering the federal market in 2004, we have developed a reputation for delivering high quality services as "The Federal Workers Compensation Case Management Specialists".

If you want to expand your client base, add an additional revenue stream and gain a steady and reliable customer, make the decision to explore government contracting today! Here are some tips to help you find procurement success:

- **Get your business noticed by government agencies** by registering your company at the SAM.gov portal—short for System for Award Management. Registration is free but requires specific company data, such as a DUNS number and NAICS code.
- **Stand out from the competition** by visiting SBA.gov to determine if your firm qualifies for any small business certifications.
- **Do your homework** and find out which government agencies buy your types of products and services by visiting USA Spending.gov and FBO.gov. Also research your competitors to see what agencies they are selling to (if any).

continued on page 22

Power Player



Claudine Adams, *Owner, ACET*

ACET..... Leadership in the Right Direction

By Angelique Westerfield

"Early on I noticed that I had some knack for leadership and organizing. Even when I was twelve, I liked being a leader of groups."

--Claudine Adams

When Charles and Claudine Adams married in 1993, they had dreams of starting their own business. Mr. Adams' background in engineering provided a perfect area of expertise to actualize this vision. He worked as a consultant for the federal government in the area of systems engineering, network design, and other systems that run the federal government's securities operations. By 1999, dreams of becoming an entrepreneur took its course. Charles Adams incorporated his business as ACET (Adams Communication & Engineering Technology), and became the company's first employee. ACET provides system engineering and integration methods, techniques, and tools to help intelligence, defense, civil, and commercial entities build and integrate advanced information technology, communications, and mission systems. Although Mr. Adams laid the foundation, the company's growth from one employee in 1999 to over 450 employees in 2013 can be credited to Claudine Adams during her tenure as ACET's Chief Operating Officers. She has certainly proven herself to be a great leader of the company throughout her professional career. Whether spearheading the redesign of ACET's infrastructure, or leading the effort to establish a volunteer program at a local hospital....Claudine Adams has always been a result-driven organizer and passionate trailblazer.

Born in Philadelphia, Pennsylvania, Claudine Adams envisioned a career in law. She was inspired to become an attorney during her internship at a law office while still in high school. But while attending the University of Pennsylvania in Philadelphia, Adams steered her professional interests away from being a legal eagle. She ultimately received her Bachelors of Arts degree in psychology; and later received a Masters in Theology degree at

Calvary Christian College. Adams focused her psychology and ministry work directly in the community working with teens and adults who had psychological and substance abuse challenges. Three days a week, Adams volunteered in the outpatient psych unit at Thomas Jefferson Hospital. Although working in the unit was satisfying, Adams was one of the few volunteer workers on the premises. She knew the facility needed a structured volunteer program that would help support patient care. Upon approval from the Director of the Unit, Adams led an effort to begin an official volunteer program.

But just as her work concluded at the Thomas Jefferson Hospital, Adams received a full-time paying position at Horsham Psychiatric Hospital. Again, she was assigned to the substance abuse unit. Up until this point in her professional career, Adams worked in areas of which she was passionate. However in order to excel in the field of psychology, she would have to go back to school and obtain a PhD. So, she made the decision to transition into business. Adams admits, "You have to educate yourself...no matter what you are trying to accomplish. You have to continue to educate yourself. And sometimes when you think you know it best, is when you need the education most." She received a business certificate from The University of Pennsylvania's Wharton School of Business. Working for ACET wasn't on Adams agenda initially. Instead, she looked through the 'Want Ads' and found a sales position at Johnson & Johnson. A headhunter interviewed Adams and disclosed that the Johnson & Johnson position was no longer available. However, the headhunter provided information about a sales position available at Xerox Corporation. At the time, Xerox was open to hiring people with Liberal Arts degrees, because company management perceived skills developed under liberal arts professions would be very helpful in the area of sales. Adams quickly applied and landed the job.

Transitioning from psychology to business was a very fluid process. Adams began as a Xerox sales representative based out of Philadelphia. She was quickly promoted to a Sales Specialty position and then into management. She managed the largest account for Virginia operations, and eventually moved to D.C where she managed technical and delivery teams. Adams also pursued business development goals that included customer and employee satisfaction, and profit and loss targets.

It was also during her tenure at Xerox that she was introduced to government contracting as a Business Services Manager. She managed one of the lines of businesses for Xerox's East Coast Federal Operations.

Claudine Adams work accomplishments did not go unnoticed. She was honored with the Xerox President's Club award several times for being one of the company's nationally ranked managers.

In 2004, Adams joined ACET as the company's Vice-President. During her tenure as VP, Adams set out to elevate the skill set of management that required career development programs and extensive leadership development training. She states, "You have to be able to deliver to your customer before you can sell anything." So, Adams spent a lot of time retooling the business operations in the areas of customer interaction, management, HR policies and procedures, and leadership development and training. She felt that these improvements would attract and retain personnel. It would also provide the baseline infrastructure needed for growth and client base expansion beyond the intelligence community.

ACET's offices were originally based in Waldorf, Maryland. However, clientele were based in northern Virginia. In order to keep on track with rebuilding a solid infrastructure that would better meet customer and personnel needs, Adams led the company to set up a satellite office in Reston, Virginia. In 2006, ACET established its Virginia office that included an HR and recruiting base, as well as a place for clients, managers, and personnel to congregate closer to where they lived and worked.

Opening the Reston Virginia office was a successful attempt in building the company's infrastructure. However, it was announced that government contractors were being cut by fifty percent, which would adversely affect ACET's contracts within the Intelligence Department. Adams understood that the new Virginia location was a way to solicit new business with other federal agencies – specifically the Department of Defense (DOD). It was natural transition, according to Adams, because both agencies feed off of one another in terms of services. But obtaining new government contracts is not an easy task, particularly without prior experience. Prior government

contracting experience also doesn't always guarantee success in procuring federal contracts with different agencies. However, ACET was able to expand and receive prime contracts based on the initial work and experience gained working as subcontractors. "We realized that you're not going to own your own destiny if you stay a subcontractor forever. We needed to figure out how to get that first prime contract," Adams states. This was Adams' goal in reaching out to the Army division of the Department of Defense.

A major Base Realignment and Closure (BRAC) was taking place at Fort Monmouth in NJ. The base had been in existence for 100 years, and 7000 to 8000 people were being reassigned to Aberdeen, Maryland. She spent two years traveling to Fort Monmouth networking with potential clients, engaging in capture management, and forming business relationships. In 2008, ACET received a R2-3G contract (Rapid Response Third Generation contract) as the primary contractor

to service the Army's new Maryland fort. It is a five-year contract available to Department of Defense and other federal agencies to provide rapid access to products and services to research, development, upgrade, install, fabricate, test, operate, maintain and support new and existing platforms, systems, and subsystems. Serving in the role as the primary contractor is a first for ACET. The five-year contract also totaled \$16.4 billion dollars and is the largest contract to date for the company. In efforts to effectively and efficiently accommodate the new client, ACET set up a third office in Aberdeen, MD. By the following year, ACET was named one of the Top Minority Businesses in the state of Maryland for a consecutive two years (2009 & 2010).

In a relatively short period of time, Claudine Adams' leadership skills have helped improve the company's infrastructure and expand its customer base. Not only has ACET opened offices in multiple states, but received additional business from the Department of Defense including a \$12 billion T4 contract and a \$7 billion dollar contract for software engineering. This type of success takes hard work, determination, and focus. Adams offers advice to burgeoning entrepreneurs wanting to follow her course, "Utilize resources available to you like the SBA. Also find others in business like yours that you can go to for advice. Finally, entrepreneurs must understand what you want and what your capabilities need to be to get the job done." With that type of advice from a top business leader, it is no wonder why she has received multiple professional accolades from industry peers. MEA Magazine is proud to present Claudine Adams' with the 2013 *MEA Award for Telecommunications Executive* and as one of the *50 Most Powerful Women in Business*.





UNCF Special Programs Corporation Hosts Knowledge Forum on STEM

President Obama signed an *Executive Order Establishing the White House Initiative on Educational Excellence for African Americans*. A few highlights of the Executive Order includes Strengthening the capacity of institutions of higher education that serve large numbers of African American students, including community colleges, Historically Black Colleges and Universities (HBCU), Predominantly Black Institutions (PBIs), and other institutions.

In response to the Executive Order, the UNCF Special Programs Corporation (UNCFSP) held its *Knowledge Forum* on Science, Technology, Engineering and Math (STEM) issues within the Minority Serving Institutions (MSI) of higher education community on December 13, 2012, in Washington, DC. The Knowledge Forum featured two high impact panels. The first panel focused on Small Business Entrepreneurship and Innovation and featured speakers Dr. Reginald Brothers, Deputy Assistant Secretary of Defense for Research, Department of Defense; Mr. Major Clark, Office of Advocacy, Small Business Administration; Mr. David Hinson, National Director, Minority Business Development Agency; Department of Commerce; Mr. Gene Waddy, President & CEO, DIVERSANT, LLC; Dr. Charles Wessner, Director, National Academies of Science; and, Dr. R. Timothy McDonald, Provost and Senior Vice President, Oakwood University. The second panel focused on Science, Technology, Engineering and Math (STEM). Featured speakers included Mr. Leland Melvin, Astronaut, Associate Administrator, Office of Education, National Aeronautics and Space Administration; Dr. Ernest McDuffie, Brian Kelly, Editor, U.S. News & World Report; Ms. Edie Fraser, CEO STEMconnector; and, Mr. Bill Thomas, Associate Vice President, Office of Government Relations, Hampton University.

The expert panelists shared issues, programs, best practices, and solutions to challenges facing U.S. national competitiveness in STEM disciplines. "Minority Serving Institutions (MSI's) must remain relevant and deliver solutions to support a complex culture where social, education, innovation, diversity and economic norms

overlap," said Lamont Hames, Chief Development Officer, for UNCFSP who facilitated the program.

HBCU institutions are at a crossroad as they balance tuition cost, compete for students, and look to diversify revenue streams. They now find themselves competing for Federal contracts in addition to grants and establishing strategic partnerships with industry. Dr. Timothy McDonald, Vice Provost from Oakwood University stated, "We entered into a subcontract and Mentor Protégé Agreement with a major prime contractor and during the process, we obtained ISO9001 certification." Additionally "several Oakwood University students were hired to work as I.T. specialists which not only generated a salary for the students but also much valued unrestricted revenue for the university" he added. Recently, the Census Bureau released a statement that the United States by the year 2050; minorities will make up 54% of the country's population. Thus to remain competitive against countries like Switzerland, Singapore, United Kingdom and China, the U.S. will need deeper representation and participation from a more diverse population in the years and decades to come.

A networking and awards ceremony closed out the forum and featured General Dennis Via, 18th Commanding General, Army Materiel Command. He spoke on the importance of diverse talent and innovation required to support national security, global competitiveness, and leadership. General Via was also amongst the UNCFSP award recipients. He received the Strength in Diversity Leadership award presented by UNCFSP Interim President & CEO Michael Hester. Additional recognition was conveyed to other notable leaders for their contributions in promoting diversity in STEM: Mr. Charles Bolden, NASA Administrator; Dr. Charles McDuffie, Lead, Cyber Security Education, National Institute for Science and Technology; and Mr. Warner Williams, Vice President, Chevron Corporation Gulf of Mexico Business Unit; with UNCFSP's Pioneer in STEM award.

About UNCF Special Programs Corporation: UNCF Special Programs Corporation (UNCFSP), a 501(c)3 non-

continued on page 22



1) General Dennis Via, 18th Commanding General, Army Materiel Command, Huntsville, ALs; 2) Mr. Lamont Hames, UNCF Special Programs Corporation, Chief Development Officer, Mr. Early Reese, UNCF Chief Operating Officer, and Dr. Timothy McDonald, Provost and Vice President, Oakwood University; 3) Small Business, Entrepreneurship & Innovation — L to R: Dr. Reginald Brothers (DoD), David Hinson, MBDA, Dr. Timothy McDonald, Oakwood University, Gene Waddy (Diversant), Dr. Charles Wessner (National Academies of Science) and Major Clark (SBA); 4) Science, Technology, Engineering, and Math (STEM) — L to R: Brian Kelly (U.S. News & World Report), Dr. Ernest McDuffie (NIST), Karen Rawls (Chevron), Edie Fraser (STEMCONNECTOR), Mr. Bill Thomas (Hampton University), and Leland Melvin, Astronaut (NASA); 5) Podium: Mr. Michael Hester, UNCF Special Programs Corporation, Interim President & CEO; 6) Group Picture: UNCF Special Programs Corporation Interns; 7) Next Picture: General Dennis Via and Dr. Timothy McDonald, Oakwood University



8) Mr. Glenn Hames, UNCF Special Programs Corporation, Director Strategic Partnerships; 9) Over 150 attendees from Academia, Government, and Industry participate in UNCFSP Knowledge Forum on STEM; 10) Column 1 top to bottom: Mr. Bill Thomas, Hampton University and Dr. Ernest McDuffie, NIST. Column 2 L to R: Ms. Karen Rawls, Chevron Corporation and Ms. Edie Frasier, STEMconnector. Column 3 top to bottom: Astronaut Leland Melvin, NASA, and Mr. Brian Kelly, U.S. News & World Report; 10) Mr. Meldon Hollis, White House Initiative on Historically Black Colleges and Universities; 11) Mr. Lamont Hames, Mr. Michael Hester, (UNCFSP) and General Dennis; 12) Ms. Karen Rawls, Chevron, General Dennis Via and wife

continued from page 15

• Focus on your organization's technical and operational strengths

and practice summarizing your firm's capabilities clearly and briefly. A successful pitch includes, but is not limited to, a company overview, core competencies, past performance, differentiators and company data.

• Last but not least, be persistent and patient. Business development

can take time, so don't give up easily. According to American Express OPEN's survey of government contractors, it took active contractors 1.3 years and four bids before they won their first prime federal contract. But stay focused, and your efforts will pay off.

Lisa Firestone, MHSA, is president and owner of Managed Care Advisors, Inc. (www.managedcareadvisors.com), a woman-owned, employee

benefits and disability management consulting and full service workers' compensation case management company, based in Bethesda, Maryland. Managed Care Advisors was recently named among the Top 50 Women-Owned Businesses in Maryland by DiversityBusiness.com, and Ms. Firestone was awarded the 2011 Victory in Procurement Teaming Government Contractor of the Year by American Express OPEN.

continued from page 19

profit corporation, was created from the long-standing traditions of our founding organization, UNCF, Inc., to build strategic partnerships within public, private, and international sector organizations on behalf of the nation's over 300 minority serving institutions (MSIs) of higher education. UNCFSP focuses on

solving some of the most complex challenges in areas of STEM; innovation, human capital, diversity & inclusion; national security; public health; higher education; small business & entrepreneurship with solutions from the MSI higher education community. UNCFSP partnerships with government and industry organizations provide a continuous pipeline of education,

economic, and entrepreneurship driven opportunities with MSI's facilities, faculty, and students. To learn more about UNCFSP services or to establish a partnership, please contact: Lamont Hames, Chief Development Officer, UNCF Special Programs Corporation, 1805 7th Street, NW Washington, DC 20001 phone: 703.205.7622; email: lamont.hames@uncfsp.org.

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Diversify Your Portfolio Before the Bond Bust

by Walid Petiri



Walid L. Petiri
Owner, Financial Management Strategies, LLC

Risk management is the key to long-term performance, and a diversified asset allocation is the best way to achieve this. Too often, investors seek big short-term returns when their focus should be on return performance with preservation of capital over three, five and 10-year intervals.

One asset class that you should be wary of today is bonds. A piece of conventional wisdom is to allocate forty percent of your portfolio to bonds, as ballast in case the stock market teeters again. This is the classic 60/40 investor portfolio that served many well during most of the past two decades; however it was advised during what was the Bond bull market that started in about 1983.

Moves by the U.S., European and Japanese central banks help the global picture improve right now. But how long can it last? The Federal Reserve said that it plans to keep interest rates low until employment improves, but their efforts cannot stem the tide forever. It's inevitable that interest rates rise at some point, drastically reducing bond prices. And yet, many still keep the exact same type of asset allocation they had since the 1990s.

Why put your money into bonds, an investment offering 1.5% return for 10 years, knowing that once the Fed changes rates they plummet in price? For many, the reason is fear. The fear of volatility and a global downturn is so prevalent this spring that many investors are looking for asset preservation rather than growth.

Since we know that rates and inflation are bound to increase, the risks you take on bonds can be devastating. When interest rates rise, owners of long-term bonds lose the value of both their bond holdings as well as the opportunity cost in other investments they ignored.

As the Federal Reserve enters its fifth year of loose monetary policy, even its own members are saying that interest rates should rise sooner rather than later. This is a clear signal that 2013 is the year to assertively examine your asset allocation, particularly regarding bonds and other assets sensitive to rising interest rates.

There are many great reasons to spread your investments across a range of asset classes, even when some are clearly outperforming the others. First, what comes up goes down. Think of those who had too much of their wealth tied to real estate a few years ago or dot-com growth stocks at the

beginning of the century. Had they diversified, the bust would not have been so painful.

Let's say that a very aggressive investor, who could accept high risk, allocated 15% to 25% of their portfolio in tech stocks back in 1997 or real estate investments in 2004. In either case, if those investments grew to 45% or more of the portfolio in 1999 and 2006, then that is a red flag to reduce the holdings back to the original weight and that a bubble could be forming.

Typically, if an investment overshoots upward, it tends to overshoot downward, as well. Risk management and diversification involves moving money to other investments that are not likely to plummet as much – and have potential to grow when these investments fell.

Diversification is about more than just trying not to lose or placing eggs in multiple baskets. There is always a booming market out there, and rarely can you ever guess to jump in full bore right before it starts to climb. Most importantly, good diversification decreases your overall risk exposure to extreme market downturns, creating a shield for large losses of capital.

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Mr. Petiri is the owner of Financial Management Strategies, LLC (FMS) a Registered Investment Advisor established in the year 2000. His nearly two decades of financial experience covers virtually all areas of finance from tax, insurance, stockbroker, personal financial planning and personal banking to corporate credit, business planning and consumer lending.

Mr. Petiri has frequently been heard on WEAA (88.9 FM) as a financial commentator, appeared on WMAR-TV 2 regarding the 2008 & 2009 economic downturn, and MTA Commuter Connections regarding residential land development. He has been interviewed and quoted by the Investment News magazine, written for the Journal of Personal Finance, is a frequent contributor to the IARFC publication, The Register, Popular Finance (of China), Minority Enterprise Advocate magazine, and publishes a monthly financial advice column called the Foresight. Mr. Petiri was also quoted in Bankrate.com and currently writes for the Baltimore Examiner. Most recently, Walid's articles can also be found on Morningstar.com and AdviceIQ.com. In June 2012, Walid was featured in SmartCEO Magazine - Baltimore for the 2012 Top Money Managers Wealth Management. Walid also serves on the Finance Committee of Associated Black Charities and is member of Bethel African Methodist Episcopal Church. He is a devoted parent to his son and daughter.

The Winner is Already Decided—Or Is It?

By Gary Shumaker

Gary Shumaker, President,
Gary E. Shumaker, Inc.

There are a lot of strategic business development consultants around the Washington Beltway who will tell you that you can't possibly win a federal contract award by submitting a proposal for something that you haven't known about and met the customer and gathered extensive research on long before the solicitation is released.

Of course, they'd like to help you do those things to prepare—for a fee!

They're wrong!

Well, okay, they're not totally wrong, just partially wrong. But the true story is more like this: if you find an opportunity for a relatively small win in Federal Business Opportunities, and you submit a proposal for perform the work with no additional knowledge, your chances of winning aren't as good as they could have been if you had taken a more measured approach.

Why is this the case?

- Any company (i.e., the other bidders), on any given day, can write a bad proposal.
- Any incumbent contractor, on any given day, can get arrogant and believe that his customer wants him back so badly that he doesn't really need to worry very much about his proposal, or proposing what the solicitation asks for instead of what he knows they really need, or proposing non-competitive prices because he believes the customer wants him so badly that price will not be an issue.
- Only one company submits a proposal. Yes, it happens. And when it does, and the customer believes that it's an acceptable proposal, an award is made.
- On a relatively small opportunity, it may not be good business sense to spend resources preparing for the proposal. If you spend \$100,000 to win \$1 million, you may have spent your profit before you begin. The return on investment may not be there.

People win work in this world by writing proposals and submitting them. The only thing that's absolutely certain in this business is that if you don't submit a proposal, you won't get an award. Absolutely not!

In the best of all worlds, you would identify every opportunity early on and do everything possible to ensure that the customer knows about your company and believes it's so good that he's salivating to see your proposal. In the best of all worlds, your proposal is fully compliant, comprehensive, convincing and priced right. In the best of all worlds, solicitations that are attractive to you would come out at predictable, regular intervals and you would never encounter two prime solicitations released at once or two months without anything that you've prepped for coming out.

In the real world, however, you don't get an equal advance notice on every opportunity. Solicitations don't come out at well-spaced intervals.

So when you hit that two-month lull, do you sit on your hands and wait? Let your proposal resources sit idle?

Writing and submitting proposals is such a core activity that you can't afford to do that. You can be pretty sure that whatever work you've got to day, you won't have forever, and you will need to replace it with new work.

Win probability as a metric used to mean something. It doesn't mean quite as much anymore because of the wide variety of different types of solicitations, including set-asides, Government-Wide Acquisition Contracts, Task Order proposals, and Sole Source contracts. Still, anybody who has worked on multiple proposals knows that some proposals have a higher win probability than others.

Obviously, you want to expend your resources on opportunities with a high win probability.

If you assign an arbitrary win probability score on a scale of 1 to 5 to all opportunities, and you're facing the possibility of a two-month lull in which you don't expect to see any

opportunities on which you think your win probability is high, you may need to adjust the minimum win probability for which you will expend resources. Proposal resources that are sitting idle aren't doing anything for you.

If you start a proposal with a relatively low win probability, and a better one surprises you by coming out earlier than predicted, you can always pull the plug on the lower win probability opportunity and shift your resources to the higher

win probability. But time is one of your resources, and if the better one doesn't come along, you can't go back and pick up those lost days of sitting idle.

Ideally, you would like every proposal you write to have a high win probability. In the real world, if 60% of them have a high win probability, and 40% have a lower win probability, you're going to win a few of those low-probability ones, and you'll have more business that if you didn't write and submit those proposals

So listen to the folks who tell you that you should gather as much intelligence as possible and do your best prepare to bid. But don't let them talk you out of bidding other stuff that you could win!

Gary E. Shumaker is Founder and Senior Consultant for Gary E. Shumaker, Inc., a consulting firm that assists small and disadvantaged companies to develop the intellectual infrastructure to survive and thrive in the federal market place. For more information, go to garyeshumaker.com.

continued on page 12

And really collaboration has been key to our growth and expansion. We believe in meaningful partnerships."

EDJ Associates is responsible for ensuring the distribution of investigational clinical drug agents to support clinical sites for patients who participate in National Cancer Institute Blinded and Open Label Clinical Trials. Moody notes that she is particularly proud of the commitment and hard work by the staff of EDJ Associates during critical times. EDJ staff received commendations for their work during Hurricane Katrina and Hurricane Sandy for making certain of no disruptions in clinical drug distribution to patients during these natural disasters. Moody adds, "The efficient process of drug distribution to patients in a time of crisis means a lot to me not just from a humanitarian perspective. My father passed away from cancer. Participating in these clinical trials for some patients is not only their best hope, it is their only hope. My father never participated in a clinical trial, but I always remind the staff to imagine if it were your loved one waiting for that much needed new drug."

Angela Moody's father not only had an impact on the way in which she conducts business, but also in the realm of civil rights and education. In fact, both of her parents - who were born during The Depression era - were strong advocates for education and civil rights. Although it was a long ten-year battle, her mother received a college degree and became a teacher in the local school district. Moody's father received his Masters degree and was elected Election Commissioner of Laurel, Mississippi. He was also

a strong civil rights activist appealing for the right of African Americans to vote. Angela Moody sees her current role as Board Chair of the Northern Virginia Urban League (NOVAUL) as a testament to her parent's hard and passionate work as it relates to the right to vote and education. NOVAUL is an affiliate of The National Urban League, which is the nation's oldest and largest community-based organization devoted to empowering African Americans to enter the economic and social mainstream. Moody notes that Marc Morial (President and CEO of the National Urban League) introduced and developed a stronger strategic direction of the organization with a 'Five Point Empowerment Agenda'. It focuses on closing the equality gaps that exist for African Americans and other emerging ethnic communities in education, economic empowerment, health and quality of life, civic engagement, and civil rights and racial justice. NOVAUL adapts this agenda to enable individuals and families of the Northern Virginia area through its program and advocacy services. Moody adds, "Here at the NOVAUL, we reach out to hundreds of individuals and families with financial literacy workshops, foreclosure prevention counseling, mentoring initiatives, youth academics and life skills programs, and constituent advocacy. Over the next couple of years we are planning a strong push to close the gap in Science, Technology, Engineering and Mathematics (STEM) education and increasing health awareness and prevention programs within the communities we serve".

Angela Moody's parents were certainly key role models in shaping her humanity. She also states that her first boss in

government contracting, Lily Richardson helped mold her professional value system in that one should never give up searching for a solution and tenacity in business is essential. Two other individuals who have been instrumental in Moody's professional life are Lavern Chatman Brown (former CEO of the Northern Virginia Urban League) and Earl Stafford, Sr. (President of The Wentworth Group). Moody says, "[Lavern Chatman Brown] taught me a great deal about formulating 'win-win' partnerships, which is an important lesson in not only business but personal relationships as well. And Earl Stafford, Sr. is an outstanding example of how to run your business in alignment with your Christian faith. He taught me the importance of humility and service at all times but especially as your success grows."

As she reflects on her professional career and development, Angela Moody offers the following advice to burgeoning entrepreneurs, "The first piece of advice I would give is to begin with a long range plan right from the start. Even if you don't think it's perfect. I assure you it won't be. You can always change it and that act alone will help to keep you focused and to keep your vision of what you want to accomplish. The second piece of advice is to get an accountant from the start. Managing your own books can lead to problems later. Third, invest in your infrastructure even while you're small. It will make the growth leaps more manageable. Fourth, stay connected to your core values and trust your instincts. You know more than you think you do. And lastly, give back, to organizations within your community, to your staff, and by helping other small businesses. It will enrich your life in ways you cannot imagine."



Mr. Jim Lin-Chi Chu was honored as a medalist at the 2010 Ellis Island Medals of Honor Ceremony held by the National Ethnic Coalition of Organizations (NECO).

In the weeks before the 2012 Ellis Island Medals of Honor Ceremony, SAAANPO organized an event in honor of local 2012 Medalists from the Asian-American community. NECO Executive Director Rosemarie Taglione attended an elegant luncheon at the States Banquet Hall of the Grand Restaurant in Flushing, New York, where she happily greeted the 2012 Medalists. The event was attended by over 40 guests and many reporters from both local and international Asian press.

NECO, with its mission of honoring and preserving the abundant diversity of the American people through the fostering of tolerance, respect and understanding among religious and ethnic groups, is a worthy partner and affiliate of SAAANPO.



On January 22, 2010, Mr. Jim Lin-Chi Chu created the Strategic Alliance of Asian-American Non-profit Organizations (SAAANPO), an entity formed by a diverse group of outstanding Asian-American 501(c)(3) and 501(c)(6) non-profit, public -welfare organizations authorized by the Internal Revenue Service. Its purpose is to serve as an alliance and platform for strategic cooperation that will allow its members, acting in unison, to maximize the rights and further the interests of the Asian-American community by forging and fostering strategic partnerships and channels among non-profit organizations.

Mr. Chu became the first acting Chairperson and Secretary-General for this organization. Former U.S. Secretary of Commerce and Transportation Norman Y. Mineta is Presiding Chairperson for SAAANPO (pictured top left) and current U.S. Representative Judy M. Chu of California is Honorary Chairperson for SAAANPO (pictured bottom left).



Top Row: Felix Luu, Tommy C. Xie, Helen Ngan Shim Ng, Sam Chang, Hoi Ken Leung, Johnson Chen and William Li.

Bottom Row: Emily E. Lin, Jim Lin-Chi Chu '10, NECO Executive Director Rosemarie Taglione, NECO Media Director Otto Coca and Kai D. Mai.

Refinance Before Rates Rise

By Walid Petiri

The housing market finally hit bottom and the long-awaited recovery is already under way. This means that record-low refinancing rates won't stay low for long. If you are thinking about refinancing your home, now is the time to do it, but don't rush in. The devil is always in the details when it comes to money.

According to the latest release of Standard & Poor's/Case Shiller home price index, single-family home prices in 20 major U.S. cities rose 4.3% on a yearly basis in October. This is the ninth consecutive month of increasing prices.

Still, current housing prices are near 2003 price levels and we have a long way to go before we return to 2007's peak. Historically, housing prices cycle from their peak high to bottom trough in seven years, and the U.S. post-bubble housing market appears to be in sync with this pattern.

The factors that led to this improvement are low interest rates, employment stability in many areas and improvement in consumer sentiment. This trend is likely to keep on going.

At the beginning of 2012, real estate analysts predicted that continued monetary stimulus from the Federal Reserve could lead to interest rates reaching new all-time lows. They were right!

Mortgage rates are heavily influenced by the yield of the 10-year Treasury bond, as the average mortgage is either refinanced or paid off within a decade of origination. The Federal Reserve is buying billions in bonds and mortgage securities to force the 10-year Treasury yield (and thus mortgage rates) down.

Consider locking in these low rates while you can.

Rates may already be inching up. According to BankRate as of 1/14/2013, the average 30-year fixed rate mortgage is going for 3.50%, up from 3.39% one month ago. The 15-year fixed rate is unchanged from one month earlier at 2.84%. Even small increases like that translate into paying thousands of dollars more over the life of your mortgage.

Where interest rates are concerned, what comes down usually goes up. While you do have time to get on board with these low rates, nobody knows when they might really take off again.

Before you sign

If you want to refinance, you of course want the lowest interest rate based on your credit rating, equity in your home, debt ratio and household income. It seems simple to immediately take your interest rate down a few percentage points, but stay focused on the big picture. Unlike a few years ago, a refinance is more involved than just reducing your monthly payment by a few hundred dollars.

Here are a few things to think about before you sign on the dotted line:

1) How long do you plan to live in your current home?

Let's say a refinance frees up \$150 for you each month. Sounds great, right? It isn't so great if the mortgage company tacks on a point up front – that's 1% of the outstanding loan amount – and a few hundred dollars in fees. If you're only staying in that home for a few more years, that refinance is hardly worth it.

If you plan to live in your home for many years, then it's a different story. If you're moving to a 15-year loan from your 30-year loan or from an adjustable-rate into a fixed-rate mortgage, a long-term homeowner has more to gain.

2) How much do you really save per month and for the life of the loan?

How much does your refinance cost? As part of your agreement, your mortgage company might add a lender point (potentially thousands of dollars) and other fees that hundreds of dollars more to your loan. This reduces the potential savings, making the refinance a bad idea.

3) What is the term of your new loan?

Homeowners who originally had a 30-year loan and are now refinancing eight years later should make sure the payment schedule they select pays off their new loan in 22 years or less.

Before refinancing, make sure you review all of your options with a qualified mortgage professional, and then have your accountant or financial advisor review it, too. It is always a good idea to be fully informed before making such an important financial decision. Remember: *Where you live and how much you pay to live there are probably biggest financial decisions of your life.*

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magazine, written for the Journal of Personal Finance, is a frequent contributor to the IARFC publication, The Register, Popular Finance (of China), Minority Enterprise Advocate magazine, and publishes a monthly financial advice column called the Foresight. Mr. Petiri was also quoted in Bankrate.com and currently writes for the Baltimore Examiner. Most recently, Walid's articles can also be found on Morningstar.com and AdviceIQ.com. In June 2012, Walid was featured in SmartCEO Magazine - Baltimore for the 2012 Top Money Managers Wealth Management. Walid also serves on the Finance Committee of Associated Black Charities and is member of Bethel African Methodist Episcopal Church. He is a devoted parent to his son and daughter.

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2013 State of Women-Owned Businesses Survey Finds Optimism Pervasive

Web.com and NAWBO survey reveals the primary factors impacting women business owners

For Immediate Release

WASHINGTON, D.C. – February 11, 2013 – A national survey of women business owners (WBOs) conducted by Web.com Group, Inc. (Nasdaq: WWWWW) and the National Association of Women Business Owners (NAWBO) found a pervasive sense of economic optimism, including a prediction by most WBOs (85 percent) that more women will become entrepreneurs in 2013 than in past years. WBOs also plan to invest more (38 percent) or the same (54 percent) in hiring this year than they did in 2012 – a positive sign for the economy.

2013, the Year of the Female Entrepreneur

The State of Women-Owned Businesses survey found that the large majority of WBOs were optimistic about their business' overall performance (81 percent) for the year ahead. They were also optimistic, though slightly less so, about the broader economic outlook (74 percent) in 2013.

"The 2013 State of Women-Owned Businesses Survey reveals that even in these tough economic times, women entrepreneurs are optimistic about business opportunities for the year ahead," said NAWBO President & CEO, Diane L. Tomb. "This survey informs us of the challenges and opportunities facing NAWBO members as well as women business owners in general. At NAWBO we will strive to address these issues on behalf of all women entrepreneurs."

The survey also uncovered serious challenges facing WBOs, including the need to reach new customers. Web.com and NAWBO developed the survey to better understand the state of women entrepreneurship, including: women business owners' (WBO) motivations for starting their businesses, what business challenges they face, what and how micro- and macroeconomic factors impact their businesses, what investment plans they have for the year ahead and what public policy issues are of greatest concern.

What Keeps Women Business Owners Up at Night?

With regard to public policy matters, the top four issues on the minds of WBOs are: the state of the economy (57 percent), health insurance cost and affordability (40 percent), business tax issues (36 percent), and access to a quality workforce (36 percent). Though two in five WBOs said that health insurance costs and affordability are important issues to them, many (71 percent) feel that the Patient Protection and Affordable Care Act ("Obamacare") will have no impact upon the way they do business.

Financing Options to Meet Business Capital Needs

More than three quarters (78 percent) of WBOs did not seek a new or extended line of credit in the past year. Of these 78 percent, more than half (68 percent) indicated they did not want additional credit in the first place, and the others (32 percent) did not think they could get credit if they tried. Most WBOs financed their businesses through credit cards (45 percent), business earnings (40 percent), or private sources such as personal savings or contributions from family or friends (37 percent).

Who Should Become an Entrepreneur?

Survey respondents assert that women start their own businesses for a variety of reasons, including: having a vision for a business idea or a passion for solving a specific industry problem, wanting control or a more flexible work-life balance, and being in the right place at the right time. When asked the biggest motivation for starting their business, the most common answer was that they were following their vision (28 percent), followed by finding an idea that allowed them to become an entrepreneur (21 percent). The survey found that the most important traits for running a successful business are to have a passion for an idea (1st), to have a vision to

succeed long-term after the business is launched (2nd) and a willingness and attitude to fail before you succeed and to take risks (3rd).

Finding New Customers through Online Investments and Social Media Marketing

When asked what they see as their biggest challenge to running their business in 2013, nearly two in five (39 percent) of WBOs said that it was gaining new customers. To gain customers, nearly three quarters (73 percent) of WBOs plan to invest more in marketing in 2013. Specifically, they will invest in social media marketing (36 percent) and search engine optimization (SEO) (36 percent). This is not surprising, as nearly half (44 percent) predict that social media and SEO are the future of small business marketing. Conversely, WBOs anticipated that traditional outreach approaches, including print and direct mail (1.6 percent), online advertising (4.4 percent) and email marketing (6.2 percent), will have less impact on small business marketing in the future.

When considering what marketing tactics currently have the greatest impact on a business' bottom line, more than half (52 percent) of respondents indicated that website design and maintenance was very important, followed by social media marketing and SEO (38 percent) and email marketing (25 percent). And WBOs indicated that LinkedIn (27 percent) is the most valuable social media platform to them, followed by Facebook (26 percent), YouTube (18 percent) and Twitter (17 percent).

"Women business owners are laser focused on reaching new customers, and their strategy for doing so is focused

on improving their businesses' online presence," said Web.com executive vice president and chief people officer, Roseann Duran. "This is great news for time-strapped consumers, as they can expect to have an improved and more socially engaged online experience with many of their favorite businesses in 2013."

services and support, including domain name registration services, website design, logo design, search engine optimization, search engine marketing and local sales leads, email marketing, general contractor leads, franchise and homeowner association websites, shopping cart software, eCommerce website design and call center services. For more information on the company, please visit <http://www.web.com>.

About NAWBO®

Founded in 1975, NAWBO is the voice of America's more than 10 million women-owned businesses. By representing the interests of women entrepreneurs across various industries from state capitols to our nation's capitol, NAWBO strives to advocate on behalf of women business owners on matters of public policy as well as develop programs to navigate women entrepreneurs through the various stages of business growth and provide networking opportunities where members can share best practices. Learn more at www.nawbo.org.

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The State of Women-Owned Businesses Survey Infographic

For full survey results and to view and share the 2013 State of Women-Owned Businesses infographic, visit www.web.com/community.

Monday, February 11 "Ask the Experts" Tweetchat

Join Web.com's Roseann Duran and NAWBO's Diane L. Tomb for the 2013 State of Women-Owned Businesses tweetchat (#wgbiz #WBOchat) today at Noon EST to further discuss the survey findings and the issues that face WBOs today.

Methodology

The survey was conducted online within 552 NAWBO members between December 14, 2012 and January 4, 2013. For complete survey methodology, please contact Lab42 at info@lab42.com.

About Web.com

Web.com Group, Inc. (Nasdaq: WWWW) is a leading provider of online marketing for small businesses. Web.com meets the needs of small businesses anywhere along their lifecycle by offering a full range of online

DIVERSITY

is one of our best investments

**For that reason, Supplier Diversity
is based on principles such as:**

- Commitment to Diversity & Inclusion
- Dedication to Customers and Communities
- Encouragement of Competition
- Pursuit of High Quality and Value

These are the elements that make up the foundation of our supplier diversity process. We want what's best for us - and for you. And we believe that partnering with firms owned and operated by minorities, women, people with disabilities, small businesses, veterans and LGBTs, who share our goals can lead to great relationships that benefit us all.

If our goals sound like your goals, we would be delighted to hear from you. Please contact us today so that we can explore the many opportunities available to both of us.



E-mail: supplier-diversity@aexp.com, visit us on the web: americanexpress.com/supplierdiversity
or call the American Express Diversity Help Desk: 1-888-885-5993.

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Haiti Recovery Efforts: Fast Facts on the U.S. Government's Work in Haiti: Education

Fact Sheet

Office of the Haiti Special Coordinator

January 16, 2013

The Challenge

Lack of access to education remains a key obstacle to social and economic development in Haiti. Surveys indicate that approximately 35 percent of Haitian youth are illiterate, and that the average Haitian child spends less than four years in school. An early grade reading assessment showed that 49 percent of Haitian children entering third grade are unable to read a single word. As indicated by these statistics, many Haitian children and youth are either illiterate or functionally illiterate, meaning a generation of Haitians does not possess the necessary knowledge and skills to enter the labor force. More than 90 percent of primary schools are privately managed by non-governmental organizations, churches, communities, and for-profit operators, with little to no government oversight. Approximately 75 percent of teachers lack adequate training. Annual school expenses account for about 40 percent of income for low-income families, serving as a financial burden for families with children in school. The January 2010 earthquake resulted in damage or destruction to 50 percent of primary and secondary schools, according to the Government of Haiti.

USG Strategy

Haitian President Michel Martelly has made free and universal education as one of the key priorities of his administration. During the fall of 2011, the Government of Haiti's Ministry of National Education and Vocational Training began the rollout of an operational plan to get 1.5 million students in school by 2016, improve curricula, train teachers, and set standards for licensing schools. The U.S. Government is committed to improving the quality of basic education in Haiti in support of these priorities.

Through the U.S. Agency for International Development (USAID), the U.S. Government's new education program, Tout Timoun Ap Li (ToTAL), focuses on improving reading skills for children in grades 1-3 in the Northern, St. Marc, and Port-au-Prince U.S. Government development corridors. Over the next two years, ToTAL will provide more than 28,000 children and 900 teachers in the three development corridors with innovative, evidenced-based reading curricula that meet international standards for best practice literacy instruction.

ToTAL will also develop and implement innovative teacher training and community literacy activities. This initiative will eventually reach more than one million children nationwide as other partners extend the use of reading curricula and training methods beyond the development corridors. USAID will also provide targeted technical assistance to build the capacity of the Ministry of National Education to foster public/private partnerships and assist in the accreditation of schools.

Accomplishments

The U.S. Government continues to work to improve the quality of and access to education for Haitians. Since the earthquake, we have:

- Constructed more than 600 semi-permanent furnished classrooms, enabling more than 60,000 children to return to school following the earthquake.
- Provided teaching and learning kits to accommodate a double shift of students in each classroom, reaching approximately 60,000 students and 1,200 teachers
- Trained a total of 138 directors and supported the participation of 1,071 teachers in refresher training in Social Sciences in 2012, in collaboration with the Ministry of National Education.
- Supported 123 Parent Teachers Associations by providing training; these associations are now actively involved in school activities.
- Improved equitable access to quality basic education through USAID's Multi Year Assistance Plan (MYAP). This year, 39,214 primary students attended classes and received a hot meal each day of school.
- Developed five different grade level reproductive and sexual health modules in 2012; over 74,000 copies of which were distributed to schools and more than 990 distributed during small group prevention activities.
- Increased physical access in 19 primary schools for people with disabilities and provision of inclusive education training to 150 teachers and school principals.
- Completed the school sampling selection process and the student reading and school baseline assessments for ToTAL in 160 schools in two of the three U.S. Government-targeted corridors.
- Trained more than 90 evaluators and supervisors to use a new data collection system that quickly provided accurate data to the Ministry and stakeholders.

- Developed learning materials for first grade in Creole, which will initially be used this school year in 240 schools in the Northern and St. Marc Corridors.

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Haiti Recovery Efforts: Fast Facts on the U.S. Government's Work in Haiti: Funding

Fact Sheet

Office of the Haiti Special Coordinator
January 16, 2013

Following the tragic January 12, 2010, earthquake, the U.S. Government has committed over **\$3.6 billion toward relief, recovery, and reconstruction**, of which **\$2.5 billion** has been disbursed as of September 30, 2012.

• **Relief Assistance:** The U.S. Government committed **\$1.3 billion in humanitarian relief assistance** (rapid, life-saving emergency assistance). This support includes funding provided to fight the October 2010 cholera outbreak. The U.S. Government relief assistance supported the deployment of search-and-rescue teams, provided emergency food assistance and safe drinking water, installed latrines and water systems, provided emergency shelter, re-established medical supply chains, restocked medical supply inventories, and helped to treat and prevent cholera.

• **Reconstruction and Development Assistance:** The U.S. Government has also committed **\$2.3 billion in reconstruction and development assistance** to support recovery and long-term reconstruction activities in key development pillars identified in the five-year U.S. Government Haiti strategy. The U.S. Government implemented recovery activities in order to bridge the gap from emergency assistance to reconstruction, including rubble removal and shelter solution activities; construction of semi-permanent classrooms to allow students to return to school; support and technical assistance for the Interim Haiti Recovery Commission; and funding for Haitian debt relief. Reconstruction activities require in-depth exchanges with new partners and Government of Haiti officials to design and implement projects toward a more stable and economically viable Haiti. Reconstruction assistance supports new post-earthquake initiatives, as well as projects that began prior to the earthquake, and continues to support Haiti's economic recovery. To promote sustainable, long-term development, the U.S. Government has initiated construction of permanent houses in Haiti's north and near Port-au-Prince, reconstructed the Ennery Bridge, initiated energy activities for the new Caracol Industrial Park, encouraged public-private partnerships to raise revenues for farmers, pioneered mobile banking, supported food security activities to increase crop yields,

provided a basic health package to beneficiaries, increased physical access for disabled students and teachers, and supported first- and second-round presidential elections.

How the U.S. Government Provides Assistance

The majority of U.S. Government funds in the first year following the earthquake were used to respond quickly to emergencies and humanitarian crises. Funding to respond to crises worldwide is pre-contracted or provided to traditional partners to respond quickly to save lives.

Since the earthquake, the U.S. Government, through USAID, has worked directly or through sub-awards with over 400 Haitian non-governmental organizations and firms, and hundreds of local vendors. Moving forward, it is increasing local contracting as reconstruction programs continue to be designed and awarded. The U.S. Government will work specifically to build the capacity of Haitian organizations to receive direct funding for implementing U.S. Government projects and will provide technical assistance directly to the Government of Haiti, local governments, and Haiti's Parliament to build government capacity.

The U.S. Government is also funding new and innovative projects and encouraging Haitian entrepreneurship through USAID's new Development Innovation Ventures (DIV) program and a new Leveraging Effective Application of Direct (LEAD) Investments Program which facilitates investments. USAID's DIV program offers funding to new projects that have potential to address Haiti's significant challenges and substantively improve development outcomes. The DIV Haiti initiative will invest in innovations tailored to the Haitian context, measure their impact, and scale up those that are successful. Simultaneously, the LEAD program will partner with Haitian businesses and U.S.-based investors to increase the development impact of remittances. The program has awarded four grants to Haitian organizations as part of its business plan competition's first round. For more information on funding, go to <http://www.usaid.gov/faq-usaid-funding-haiti>.

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Haiti Recovery Efforts: Fast Facts on the U.S. Government's Work in Haiti: Shelter and Housing

Fact Sheet

Office of the Haiti Special Coordinator
January 16, 2013

The Challenge

The U.N. and other aid agencies have characterized the January 12, 2010, earthquake in Haiti as the largest urban disaster in modern history. The earthquake affected an estimated 3 million people, including 1.5 million people displaced to 1,300 settlement sites throughout Port-au-Prince.

One of the biggest challenges has been to provide shelter to those who lost their homes. The earthquake created more than 10 million cubic meters of debris, hindering reconstruction. The loss of critical records in the earthquake has made identifying the rightful owners of land extremely difficult, and this has exacerbated the problem of identifying land for housing.

Despite these challenges, in support of Government of Haiti priorities, the international community has made significant contributions in the shelter sector. More than two years after the earthquake, approximately 357,700 of the original 1.5 million people remain displaced in camps approximately 24 percent of those displaced. Repairing damaged houses and replacing completely destroyed houses will provide opportunities for both ownership and rentals for earthquake victims. The U.S. Government, through the U.S. Agency for International Development (USAID), has been a key leader in the shelter sector response, both during the emergency response and in the longer-term reconstruction effort, and USAID is helping earthquake-affected families reclaim and rebuild their lives.

Emergency and Transitional Response

Emergency Shelter Provision, Transitional Shelter, and Repair Solutions: In the immediate aftermath of the earthquake, USAID worked with the Government of Haiti, international community, and with non-governmental organization partners to provide emergency shelter to 1.5 million displaced persons. In total, USAID has provided approximately \$135.7 million for emergency shelter activities and provision of shelter solutions in Haiti since the earthquake.

Following the emergency phase, USAID provided shelter solutions—including transitional shelters (t-shelters), repairs to damaged houses, support to host families housing people displaced after the earthquake, and rental vouchers—to more than 65,700 households. As of September 2012, USAID partners had constructed over 29,100 t-shelters, repaired more than 5,800 “yellow” structures to shelter over 8,100 households, and provided hosting support to over 27,200 households and rental vouchers to roughly 1,200 households, thereby housing more than 328,000 individuals.

Neighborhood-Based Resettlement Approach: USAID supports a neighborhood-based approach—Involving extensive community participation and close coordination between and among the community members, the Government of Haiti, donors, and implementing partners—to facilitate returns to areas of origin and help re-establish pre-earthquake social and economic structures. While this approach is more time consuming than simply constructing shelters, it serves as an opportunity to improve neighborhoods from their pre-earthquake conditions.

For example, in the Ravine Pintade neighborhood of Port-au-Prince, USAID support encompasses rubble removal, “yellow” house repairs, and the construction of footpaths, drainage lines, retaining walls, and t-shelters, including innovative two-story t-shelters. Furthermore, USAID has upgraded and repaired key public and community facilities, including community libraries, cultural centers, vocational training centers, public and private schools, and solar street lights, as well as secured scholarships for returning and resettled internally displaced students and young adults. The World Bank is also initiating a \$95 million neighborhood upgrading project—\$65 million of which is funded through the U.S. Government contribution to the Haiti Reconstruction Fund.

USAID is also providing families with options to resettle out of camps. USAID provided housing options for camp residents in Place St. Pierre and Place Boyer, two prominent public parks in Petionville, a Port-au-Prince suburb, where internally displaced persons (IDPs) lived in tents for nearly two years. Under priorities identified by the Martelly administration, USAID worked with the local municipality, Government of Haiti officials, and the International Organization for Migration (IOM) to resettle more than 1,300 families residing in these areas. After registering for the program, residents chose which resettlement option was best for their family: repair of their “yellow” house, demolition of a “red” house with the construction of a t-shelter, or a one-year rental assistance grant.

Reconstruction

Enumeration: An impediment to the returns process is land tenure, which was largely undocumented in official records prior to the earthquake. While the Government of Haiti develops more long-term solutions to land tenure issues, USAID is supporting a participatory community enumeration process, which serves as a fast-track transitional measure to facilitate returns to neighborhoods and reconstruction efforts. The enumeration process consists of speaking with IDPs to collect information regarding tenure and occupancy, which the community then validates to confirm its accuracy. As of May 2012, IOM had collected, recorded, and validated land tenure and occupancy status of more than 10,600 plots/buildings with USAID support. IOM and the Government

of Haiti will now scale up this pilot methodology through a Haiti Reconstruction Fund project that will record tenure and occupancy information for every single household in the earthquake-affected zone.

The Final Phase—Permanent Shelter Solutions: Replacing housing stock lost as a result of the earthquake and providing ownership opportunities for identified beneficiaries is the final phase of U.S. Government post-earthquake reconstruction and recovery support for housing. To meet this Government of Haiti priority, USAID aims to provide housing in new settlements near employment opportunities in the Port-au-Prince, St. Marc, and Cap-Haitien Development Corridors. The

housing, being developed in conjunction with development partners, provides opportunities for earthquake victims and other eligible households. USAID is also exploring opportunities to increase access to housing finance as well as providing community development support to ensure sustainability of these settlements.

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Ex-Im Approves \$87.1 Million Guarantee to Finance Export of American-made Satellite to Spain

Media Contact: Lawton King (202-565-3200)

For Immediate Release: Friday, January 18, 2013

Washington, D.C. – The Export-Import Bank of the United States (Ex-Im Bank) has authorized an \$871 million guarantee of a loan extended by Crédit Agricole and other European lenders to Hispasat Canarias S.L.U., a Hispasat S.A. (Hispasat) subsidiary based in Madrid, Spain, that will finance the assembly and purchase of a satellite to be manufactured by Orbital Sciences Corporation (Orbital) of Dulles, Va.

The guarantee, which is Ex-Im Bank's third transaction with Hispasat, will support approximately 600 U.S. jobs, according to bank estimates derived from Departments of Commerce and Labor data and methodology.

"This transaction is yet another example of our commitment to support high-tech jobs throughout America," said Ex-Im Bank Chairman and President Fred P. Hochberg. "The 'Made in America' brand is second to none, and it is our job to ensure it always has an equal footing with competitors in the international market."

Established in 1989, Hispasat is the fourth largest western European satellite operator and the eighth largest operator in the world. It currently manages a constellation of seven active satellites and plans to expand its fleet. Additionally, an Ex-Im Bank transaction involving the company was recognized as "Deal of the Year" at the 2012 Ex-Im Bank Annual Conference.

The Amazonas-4A satellite, a Ku-band satellite equipped with 24 transponders, is expected to launch in 2014 and will occupy the company's orbital slot over Brazil. It will provide coverage to the Americas and respond to the increasing demand of direct-to-home and high-definition television broadcasts.

Orbital Sciences Corporation was founded in 1982 and specializes in designing, building, testing and operating small- and medium-size satellites, rockets and other space systems. The company provides its space systems products to commercial customers, such as Hispasat, as well as to

U.S. government agencies, including NASA, the Department of Defense, and intelligence agencies. Orbital employs almost 4,000 people, primarily in Virginia and Arizona, with other smaller locations around the country.

"Ex-Im Bank has played a critical role in the financing of several high-value commercial satellites built by Orbital," said Garrett Pierce, vice chairman and chief financial officer of Orbital. "Ex-Im Bank's participation has enabled us to compete on a level playing field around the world and win new export-related business. In addition, our success in capturing new orders of state-of-the-art spacecraft provides hundreds of high-tech and high-wage jobs for Orbital's workforce and throughout our extensive network of U.S.-based suppliers."

Ex-Im Bank authorized a record-breaking \$1.4 billion to finance exports of American-made telecommunications satellites in FY 2012. In the first quarter of FY 2013, Ex-Im Bank has already authorized \$516.9 million.

ABOUT EX-IM BANK:

Ex-Im Bank is an independent federal agency that creates and maintains U.S. jobs by filling gaps in private export financing at no cost to American taxpayers. In the past five years (from Fiscal Year 2008), Ex-Im Bank has earned for U.S. taxpayers nearly \$1.6 billion above the cost of operations. The Bank provides a variety of financing mechanisms, including working capital guarantees, export-credit insurance and financing to help foreign buyers purchase U.S. goods and services.

Ex-Im Bank approved \$35.8 billion in total authorizations in FY 2012 – an all-time Ex-Im record. This total includes more than \$6.1 billion directly supporting small-business export sales – also an Ex-Im record. Ex-Im Bank's total authorizations are supporting an estimated \$50 billion in U.S. export sales and approximately 255,000 American jobs in communities across the country. For more information, visit www.exim.gov.



Agriculture Secretary Vilsack Announces Expansion of Refinancing Program to Help More Rural Homeowners

Residents in 15 Additional States and the Commonwealth of Puerto Rico Join Pilot Program

Release No. 0017.13

Contact:

Weldon Freeman: 202-690-1384

WASHINGTON, January 31, 2013 – Agriculture Secretary Tom Vilsack today announced that USDA is adding 15 more states and the Commonwealth of Puerto Rico to a pilot program that enables current USDA home loan borrowers to save money on housing costs by refinancing their mortgages with lower interest rates. USDA Housing Administrator Tammye Treviño made the announcement on behalf of Secretary Vilsack.

"USDA's expansion of this program will help more rural borrowers refinance their mortgages to reduce their monthly payments and ease their financial burdens," Vilsack said. "As our economy continues to recover, this program will enable rural families living in USDA-financed homes to take advantage of historically low interest rates."

USDA unveiled the initiative almost one year ago. It initially included borrowers in 19 states hardest hit by the downturn in the housing market. To date, 3,394 rural borrowers have benefited from the USDA refinancing pilot program. These loans total nearly \$453 million.

The pilot expands upon USDA's ongoing effort to assist rural homeowners holding loans made or guaranteed by USDA Rural Development. In 2010, USDA established an aggressive modification policy for Guaranteed Loans that helps homeowners who are delinquent on their mortgages. These homeowners can lower their monthly payments through a loan modification that re-amortizes their payments over a term of up to 40 years, lowers their interest rate, or both. USDA also has a "Mortgage Recovery Advance" program in which the Department provides guaranteed lenders up to 12 months of mortgage payments on behalf of borrowers who have fallen behind on their payments due to job loss or other hardships.

Participants in the pilot refinancing program are required to meet income eligibility requirements, and must have made their mortgage payments on time for 12 consecutive months. Borrowers participating in USDA's Single Family Housing Direct and Guaranteed loan programs are eligible to participate. Borrowers do not have to obtain new credit reports, property inspections or home appraisals. Refinanced loans must be at least one percent below the

original interest rate. Terms cannot exceed 30 years. No cash out is permitted to the borrower.

With today's announcement, the pilot is being expanded to include residents in the following states: Alaska, Arkansas, Colorado, Idaho, Kansas, Missouri, Montana, North Dakota, Oklahoma, South Dakota, Texas, Utah, Washington, West Virginia, Wisconsin, and the Commonwealth of Puerto Rico. These states are being added because they have been identified as having a very high proportion of persistent poor counties, that is, those with a poverty rate of at least 20 percent in each of the last four U.S. Censuses. The Commonwealth of Puerto Rico has been included due to a poverty rate of at least 45 percent in recent years, according to a U.S. Census Bureau report.

The original states in the two-year pilot program are: Alabama, Arizona, California, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Mississippi, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Rhode Island, South Carolina and Tennessee. The performance of the pilot will be reviewed after two years to evaluate whether to continue, terminate or make the refinance program permanent.

Rural Development's housing loans and grants make a significant difference in the lives of thousands of rural Americans across the nation. These investments boost rural economies and create jobs. The pilot refinance program complements President Obama's continuing efforts to help responsible homeowners and boost the nation's housing market. The measures the President and USDA are taking will help stabilize communities and help middle class families across the country.

President Obama's plan for rural America has brought about historic investment and resulted in stronger rural communities. Under the President's leadership, these investments in housing, community facilities, businesses and infrastructure have empowered rural America to continue leading the way – strengthening America's economy, small towns and rural communities. USDA's investments in rural communities support the rural way of life that stands as the backbone of our American values. President Obama and Agriculture Secretary Tom Vilsack are committed to a smarter use of Federal resources to foster sustainable economic prosperity and ensure the government is a strong partner for businesses, entrepreneurs and working families in rural communities.

USDA, through its Rural Development mission area, has an active portfolio of more than \$176 billion in loans and loan guarantees. These programs are designed to improve the economic stability of rural communities, businesses, residents, farmers and ranchers and improve the quality of life in rural America.

USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).



Agriculture Secretary Vilsack Signs Regulation Confirming "Government to Government" Consultation with Tribes

Release No. 0017.13

Contact:

Office of Communication 202-720-4623

WASHINGTON, January 31, 2013—Agriculture Secretary Tom Vilsack has signed a Departmental Regulation which "establishes overarching Department-wide guidance" concerning consultation and coordination with Indian Tribes.

"This Regulation is intended to ensure that American Indians and Alaska Natives have full access to the programs and services offered by the Department," said Vilsack. "To achieve this goal it is essential that all agencies of USDA engage with Tribes in timely and meaningful consultation on policies that directly affect one or more Tribes."

The regulation implements President Obama's 2009 Memorandum to Heads of Executive Departments and Agencies on Tribal Consultation, which directed "complete and consistent implementation of Executive Order 13175, Consultation and Coordination with Tribal Governments.

As approved by the Secretary, the Departmental Regulation directs USDA and its agencies to provide Federally recognized Tribes the opportunity for government-to-government consultation in policy development and program activities "which have direct and substantial effects on their Tribe." The intent is to ensure that tribal perspectives be heard and fully considered "on the social, cultural, economic and ecological aspect of agriculture, as well as tribal food and natural resource priorities and goals."

The policy sets forth criteria that all USDA agencies will use to identify actions that require the extension of an invitation to a Federally recognized Tribe to engage in consultation. It sets minimum requirements for consultation and coordination, holds agency heads accountable and affirms that each USDA agency is responsible for appropriate consultation and collaboration with the Tribes.

The Regulation also specifies that "each USDA agency shall provide an opportunity for Tribes to participate in policy development to the greatest extent practicable and permitted by law" and it notes that "All USDA agencies and personnel shall respect and uphold the sovereignty of all Federally-recognized Tribal governments." Under the Regulation, each

USDA agency and office shall maintain an accountability process and "administrative records shall be retained by the pertinent agency and entered into the USDA Tribal Consultation Database, once it is established by the Office of Tribal Relations."

Since 2009 USDA has stepped up Tribal consultation, holding more than 2,000 meetings with Tribes each year. USDA has consulted with Tribes on more than 100 new USDA rules and regulations. For example, since 2009 the Department has worked with more than 270 Tribal governments to provide healthier food for more than 250,000 low-income Tribal citizens. Additionally, USDA has partnered with Tribal colleges to enhance community gardening efforts and improve nutrition education.

In 2010, USDA reached an historic settlement to provide compensation for Tribal producers who were wronged in the past, and today we are strengthening our outreach for the future. Last year, Secretary Vilsack appointed a Council for Native American Farming and Ranching to advise USDA efforts in Tribal communities. In addition, USDA entered into new agreements with the Bureau of Indian Affairs that will improve access to USDA programs on Tribal lands.

President Obama's plan for rural America has brought about historic investment and resulted in stronger rural communities. Under the President's leadership, these investments in housing, community facilities, businesses and infrastructure have empowered rural America to continue leading the way – strengthening America's economy, small towns and rural communities. USDA's investments in rural communities support the rural way of life that stands as the backbone of our American values. President Obama and Agriculture Secretary Tom Vilsack are committed to a smarter use of Federal resources to foster sustainable economic prosperity and ensure the government is a strong partner for businesses, entrepreneurs and working families in rural communities.

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Secretary Clinton Announces Up to \$86.5 Million in New Public-Private Partnerships

Media Note
Office of the Spokesperson
Washington, DC
January 31, 2013

Secretary of State Hillary Rodham Clinton today launched up to \$86.5 million in new public-private partnership commitments to support a range of activities including women's clean energy entrepreneurship, clean cookstove investments, support for programs that advance the human rights of lesbian, gay, bisexual, and transgender persons, and access to affordable internet in low-income communities. These announcements were made at an event celebrating the public-private partnerships launched during Secretary's tenure, and recognizing their success in promoting sustainable solutions to key global challenges.



"..Partnerships have been a hallmark of what we've done in the last four years here at the State Department, because many of the challenges that we face extend beyond traditional, political, and even geographic divisions," said Secretary Clinton. "And I'm confident that the United States, under our next Secretary and in the Obama Administration and, I hope, for years to come, will continue building this capacity for creating and nurturing and growing partnerships that produce results around the world."

The new partnerships commitments include:

wPower. With an amount that is anticipated to grow to more than \$10 million subject to Congressional appropriations, wPower is designed to advance women's clean energy entrepreneurship around the world. It is supported by the State Department, USAID, the MacArthur Foundation, and the Global Alliance for Clean Cookstoves. This innovative new partnership will unlock women's capacity to increase energy access across India, East Africa, and Nigeria by empowering more than 7,000 women to launch small businesses around small-scale energy technologies including solar lanterns and clean cookstoves. The partnership will provide training and business assistance and scale efforts to build women's distribution networks.

Global Alliance for Clean Cookstoves. The Alliance, launched by Secretary Clinton in 2010 to address the 4 million premature deaths that occur each year due to exposure to toxic cookstove smoke, announced four new commitments today to clean cookstove technologies from leading firms. These include:

- Up to \$70 million investment in promoting clean cookstoves in East Africa. The Paradigm Project – a Colorado-based cookstove business – and Bunge – a global agribusiness and food company – are collaborating with the Global Alliance for Clean Cookstoves to expand Paradigm's clean cookstove program in the region and will aim to bring 4 to 5 million clean stoves and thousands of new jobs to the market by 2020.
- A \$4 million commitment between the U.S. Overseas Private Investment Corporation and General Electric under the Global Alliance for Clean Cookstoves to finance a cookstove manufacturing project in East Africa in coordination with Burn Manufacturing Company. The partnership will establish a clean cookstove manufacturing facility in Kenya and satellite assembly plants in Rwanda, Tanzania and Uganda, which are expected to manufacture and sell 3.6 million clean cookstoves in the region by 2020.
- A partnership between Philips and the Industrial Development Corporation of South Africa (IDC) to fund the development of a new company, African Clean Energy, to manufacture the cleanest solid biomass cookstoves made in Africa that the U.S. Environmental Protection Agency has tested. The pilot manufacturing of 5,000 stoves has been a success. Both Philips and the IDC are now working with channel partners and through direct consumer sales, to make the Philips clean woodstove available across the African market so that cleaner air and reduced fuel usage may benefit many, particularly the poor.
- Mongolia and France officially joined the Global Alliance for Clean Cookstoves as partners.

Other partnership commitments include:

- **Pledge of support to the Global Equality Fund.** The Arcus Foundation has made a \$1 million commitment to match corporate contributions to the Department of State's Global Equality Fund, which seeks to protect and advance the human rights of lesbian, gay, bisexual, and transgender communities worldwide. In addition, the M·A·C AIDS Fund, the philanthropic arm of M·A·C Cosmetics, committed resources to the Fund.
- **Announced the Alliance for Affordable Internet.** The Alliance will promote affordable access to the Internet and reduce the gender gap associated with connectivity in low-income communities by working with governments and regulators and private sector partners. The Alliance is

supported by the State Department, Omidyar Network, the U.S. Agency for International Development, the U.K. Department for International Development, Google, Cisco, Intel, Microsoft, Yahoo and several civil society organizations and the World Wide Web Foundation.

• **U.S.-ASEAN Prize for Women in Science.** The Department of State and Underwriters Laboratories will recognize the accomplishments and contributions of women scientists in the Association of Southeast Asian Nations (ASEAN) region through the newly established U.S.-ASEAN Prize for Women in Science. The competition will raise the profile of women scientists and seek to enhance and sustain science and technology cooperation in the ASEAN region.

• **Partners for a New Beginning.** The partnership is releasing its 2013 Status Report highlighting the collective work of the global initiative over the past two years. In that time, PNB and its local chapters have launched, expanded, or pledged support for more than 180 new projects that promote entrepreneurship, expand access to capital, and enhance educational opportunities in the Middle East, North Africa, and Asia.

• **Benjamin Kane Gupta Fellowship.** The Fellowship will enable youth and others interested in public service to spend a year working in the Global Partnership Initiative learning

about partnership building. The Fellowship will be funded by the Gupta family and administered by the George Washington University in honor of Ben Gupta, a former colleague in the office of the Global Partnership Initiative. The first Gupta Fellows will start at the Department in the fall of 2013.

Since 2009, the Secretary has worked to strengthen and deepen U.S. diplomacy and development around the world through partnerships that leverage the creativity, innovation, and core business resources of private sector partners for greater impact. To date, the Department has worked with over 1,100 partners and leveraged more than \$650 million in public and private resources to support key foreign policy objectives including climate change mitigation, women's empowerment, economic growth, and human rights.

Learn more about key public-private partnership achievements: <http://www.state.gov/s/partnerships/achievements/index.htm>

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EPA Requires Nevada Gold Mining Companies to Correct Reporting Violations

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The companies, Barrick Cortez, Inc., Barrick Gold US, Inc. and Homestake Mining Company, agreed to pay a total of \$278,000 in penalties and spend an additional \$340,000 to conduct an environmentally beneficial project.

FOR IMMEDIATE RELEASE
February 6, 2013

The violations involved incorrect reporting under the federal Emergency Planning and Community Right-to-Know Act (EPCRA) at the Cortez Gold Mine near Crescent Valley, the Ruby Hill Gold Mine near Eureka, and the Bald Mountain Gold Mine near the Ruby Lake National Wildlife Refuge, all in Nevada.

After EPA inspectors analyzed the mines' records they found that the facilities failed to submit timely, complete and correct Toxics Release Inventory (TRI) reports in 2005, 2006, 2007 and 2008, for toxic chemicals. These chemicals include cyanide compounds used to extract gold from the ore mined at the facilities, and lead and mercury compounds produced during the extraction process. Under the settlement, the Barrick gold companies will audit and correct their TRI reports for 2005 through 2011 to comply with EPCRA. There is no evidence to suggest that the violations posed any immediate danger to workers at the facilities or local communities.

The agreement requires a \$340,000 supplemental environmental project at the Cortez mine to identify the metal compounds

WASHINGTON – The U.S. Environmental Protection Agency (EPA) settled with three gold mining companies, all subsidiaries of Barrick Gold Corporation, for failing to correctly report toxic chemical releases and waste management activities as required by the Emergency Planning and Community Right-to-Know Act (EPCRA).

"The Toxic Release Inventory program is a vital tool for tracking toxic releases across the country, providing transparency about chemicals in communities," said Cynthia Giles, assistant administrator for EPA's Office of Enforcement and Compliance Assurance. "The program is undermined if companies do not report or misreport the use or release of chemicals at their facilities."

formed in its oxide mill process. The gold companies will also perform audits at other Barrick facilities in the U.S. (in Nevada and Montana), correct reporting violations, if any, and pay a \$10,000 penalty per violation, not to exceed \$250,000.

Under EPCRA, facilities that manufacture, process, or use toxic chemicals over certain quantities must file annual reports estimating the amounts released to the environment, treated or recycled on-site, or transferred off-site for waste management. These reports are submitted to EPA and the State or Tribe with jurisdiction over the facility. EPA compiles this information into a national TRI database and makes it available to the public.

Metal ore mining accounts for 98 percent of total TRI releases reported to EPA in Nevada. This investigation

and enforcement are part of an ongoing national effort that began in 2008 to ensure that gold mining facilities are in compliance, and that the public has accurate and complete information about the facilities in their community. Barrick gold mining facilities in the U.S. produced approximately 3.38 million ounces (105.6 tons) of gold in 2011, and the Cortez Gold Mine is the second largest gold mine in the world.

More information on the Toxics Release Inventory: <http://www.epa.gov/tri>

EPA's environmental databases, including TRI data, can be accessed at: <http://www.epa.gov/enviro>



EPA Provides Technical Assistance to 43 Communities to Meet their Sustainability Goals

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FOR IMMEDIATE RELEASE

February 7, 2013

WASHINGTON – The U.S. Environmental Protection Agency (EPA) today announced that 43 communities -- rural, urban and suburban -- will receive technical assistance to pursue sustainable growth that encourages local economic development while safeguarding people's health and the environment.

EPA consulted with the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Transportation (DOT) to select this year's 43 recipients from 121 applicants through a competitive process. EPA staff and national experts will conduct one to two-day workshops that focus on the specific sustainability goal each community chose in their initial application to EPA. The agency offered nine tools this year, including a Green Building Toolkit, Land Use Strategies to Protect Water Quality, and Using Smart Growth to Produce Economic and Fiscal Health.

"If we want a healthier environment and a stronger economy, sustainable practices must be part of community development across the country," said EPA Administrator Lisa P. Jackson. "The EPA's Building Blocks program helps communities invest in sustainable growth techniques, so they can plan for a better future. The short-term,

targeted assistance we are providing will help stimulate local economies, while protecting people's health and safeguarding the environment."

The assistance is being provided through EPA's Building Blocks for Sustainable Communities program to communities in 27 states. The selected communities are Atchison, Kan.; Atlanta, Ga.; Beaverton, Ore.; Bellevue, Neb.; Boise, Idaho; Bowling Green, Fla.; Brattleboro, Vt.; Bridgeport, Conn.; Brunswick, Maine; Buffalo, N.Y.; Caddo, La.; Carpinteria, Calif.; Chattanooga, Tenn.; Cheney, Wash.; Dayton, Ohio; Denver, Colo.; Dubuque, Iowa; Fargo, N.D.; Fort Collins, Colo.; Fort Lauderdale, Fla.; Gun Lake Tribe, Mich.; Inyo County, Calif.; Jersey City, N.J.; Lake Worth, Fla.; Lake Zurich, Ill.; Lawrence, Kan.; Lynchburg, Va.; Maui County, Hawaii; Murray, Ky.; New Castle, Del.; New Orleans, La.; Omaha, Neb.; Petersburg, Va.; Pompano Beach, Fla.; Portland, Maine; Seneca Nation, N.Y.; Stamford, Conn.; Tulsa, Okla.; Vinton, Texas; Washoe Tribe, Nev.; Williamson, N.Y.; Yurok Tribe, Calif.; and Zolfo Springs, Fla.

To date, EPA's assistance through the Building Blocks program has reached 141 communities. Together, EPA, HUD and DOT form the federal Partnership for Sustainable Communities, which coordinates investments in housing, transportation, and environmental protection to get better results for communities and use taxpayer money more efficiently.

More information on the Building Blocks program: <http://www.epa.gov/smartergrowth/buildingblocks.htm>

More information on the Partnership for Sustainable Communities: <http://www.epa.gov/smartergrowth/partnership/index.html>



Obama Administration Releases Federal Agency Strategic Sustainability Performance Plans

For the first time, Agency Plans to include strategies for climate change preparedness

Contact:
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WASHINGTON, February 7, 2013 – Continuing the Obama Administration's commitment to lead by example and cut waste, pollution, and costs in Federal operations, Federal agencies today released their 2012 Strategic Sustainability Performance Plans. President Obama signed Executive Order 13514 on Federal Leadership in Environmental, Energy, and Economic Performance in October 2009, setting aggressive targets for reducing waste and pollution in Federal operations by 2020. The Sustainability Plans build on three years of progress under the Executive Order and provide an overview of how agencies are saving taxpayer dollars, reducing carbon emissions, cutting waste, and saving energy.

This year, agency Sustainability Plans for the first time ever include Climate Change Adaptation Plans, outlining initiatives to reduce the vulnerability of Federal programs, assets, and investments to the impacts of climate change, such as sea level rise or more frequent or severe extreme weather. Agency adaptation plans highlight actions to plan for and address these impacts in their programs and operations, and protect taxpayer investments.

The adaptation plans, which the President called for in his 2009 Executive Order, will be available for 60 days of public comment and will be updated by agencies as needed. The agency adaptation plans build on the Administration's commitment to promoting climate change preparedness and resilience, including through launching the Interagency

Climate Change Adaptation Task Force in 2009 to coordinate measures across the Federal Government and support local and regional adaptation efforts.

"The Federal Government is seeing the results of three years of effort in the form of reduced utility bills, more efficient operations, and less waste and pollution," said Nancy Sutley, Chair of the White House Council on Environmental Quality. "Agencies are demonstrating significant progress on sustainability initiatives that are good for American taxpayers and good for American communities."

Executive Order 13514 requires Federal agencies to submit their plans to the White House Council on Environmental Quality (CEQ) and the Office of Management and Budget (OMB) for review and approval. Agencies annually update Sustainability Plans, prioritizing activities that help to meet energy, water, and waste reduction goals based on a positive return on investment for the American taxpayer. In addition to the Climate Change Adaptation Plans, this year's Sustainability Plans include two other new components, Fleet Management Plans and Bio-based Purchasing Strategies.

Agency Strategic Sustainability Performance Plans are available now at <http://sustainability.performance.gov>.

For more information on Executive Order 13514 on Federal Leadership in Environmental, Energy, and Economic Performance, please visit: <http://www.whitehouse.gov/administration/eop/ceq/initiatives/sustainability>.



USDA Preserves \$4 Billion in Agricultural Exports in 2012 by Knocking Down Barriers to Trade

Release No. 0018.13

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WASHINGTON, Feb. 1, 2013—Agriculture Secretary Tom Vilsack today highlighted how the U.S. Department of

Agriculture (USDA) resolved dozens of export issues in 2012, freeing up an estimated \$4 billion in U.S. agricultural and forestry exports and protecting roughly 30,000 American jobs in the process. The work is highlighted on Performance.gov, a resource for demonstrating how the Obama Administration is improving performance and accountability for the American people and businesses.

"As consumers around the world demand high-quality American-grown products, USDA staff are monitoring more than 160 markets to ensure an open system of trade, free from unwarranted and unjustified barriers," said Vilsack. "Since 2009, USDA has acted to remove hundreds of unfair barriers to trade for American companies and is providing businesses with the resources they need to reach new markets. These efforts have resulted in the most successful period in the history for American agriculture and a boon for America's rural economies and agriculture-related businesses."

Over the past year, USDA has aggressively worked to eliminate barriers, open new markets, secure the release of U.S. shipments detained at foreign ports, and ensure the safe movement of agricultural products in a manner consistent with science and international standards. Overall, a highly-dedicated group of USDA Foreign Service officers, animal and plant health experts, and analysts monitor 162 markets around the world, ensuring a level playing field for U.S. businesses and products. USDA works in partnership with the Office of the U.S. Trade Representative (USTR) and other federal offices and agencies.

Currently, the American brand of agriculture is surging in popularity worldwide, while U.S. agricultural exports support more than 1 million jobs in communities across the country. Fiscal years 2009 through 2012 generated more than \$478 billion in agricultural exports, and 2013 agricultural exports remain on track to set new records. Overall, America's agricultural sector is playing a key role in helping to achieve President Obama's goal under the National Export Initiative of doubling exports by the end of 2014.

This success builds on USDA's efforts to break down barriers to trade and expand access for U.S. goods around the world. Earlier this week, USDA announced that the Government of Japan—the fourth largest agricultural export market for the United States—agreed to expand access for U.S. beef. Under these new terms, which enter into effect on February 1, 2013, Japan will now permit the import of beef from cattle less than 30 months of age, compared to the previous limit of 20 months, among other steps. It is estimated that these important changes will result in hundreds of millions of dollars in exports of U.S. beef to Japan in the coming years. This agreement also goes a long way toward normalizing trade with Japan by addressing long-standing restrictions that Japan introduced in response to bovine spongiform encephalopathy (BSE).

As American businesses look to reach the 95 percent of consumers outside of U.S. borders, USDA is providing support and service. For example, in 2012, USDA has been able to help conduct more than 110 trade shows around the world to help more than 1,000 U.S. companies make more than \$500 million in on-site sales. The majority of these were small and medium-sized businesses. While strong exports benefit farms and rural communities, agricultural trade is also a building block for a strong national economy.

Along with their federal partners, USDA's Animal and Plant Health Inspection Service (APHIS) works to protect the health and value of American agriculture and natural resources in the international environment. Last year, APHIS successfully

negotiated and resolved 150 animal and plant health issues involving U.S. agricultural exports. Examples include:

- Spearheaded a 6-month pilot program with China's animal and plant health authority which established the resumption of log exports from Virginia and South Carolina, resulting in more than \$1.5 million in U.S. hardwood log exports to China from those States. The pilot program was recently extended by China. The pilot program signals renewed Chinese confidence in Virginia and South Carolina forestry exports. The United States exported more than \$7.7 billion in forestry products in 2011, supporting more than 65,000 jobs. During the first eleven months of 2012, U.S. log exports to China from all states reached nearly \$730 million. Nearly 25 percent of those exports landed in China, the second largest market for U.S. timber. Seaports in Virginia and South Carolina handled more than half-a-billion-dollars in U.S. forestry exports in 2011.
- Worked with Mexican officials to spur U.S. table eggs exports to Mexico valued at \$45 million per year.
- Secured Japanese market access for poultry and poultry products from New York, Ohio and South Dakota. In 2011, U.S. poultry exports to Japan totaled \$88 million.
- Supported the shipment of U.S. cattle to new markets in 2012 by engaging foreign counterparts in preparation for exports and approving seven temporary export inspection facilities to supplement the agency's permanent export facilities, reducing the distance cattle traveled before export and helping exporters meet shipping deadlines. Turkish and Russian purchases alone during fiscal year 2012 were valued at roughly \$300 million.
- Secured the release of 324 shipments of U.S. agricultural products detained at foreign ports, valued at more than \$41 million. For example, APHIS recently secured the release of seven grain shipments valued at \$1.8 million from the port of Haiphong, Vietnam, and the agency continues to work with Vietnamese officials and the U.S. grain industry on a permanent solution that will keep exports moving efficiently to that market.

There are approximately 170 Foreign Service officers in USDA's Foreign Agricultural Service (FAS), staffing 98 offices covering 162 countries. U.S. farmers, ranchers, trade associations and private companies depend on FAS staff to guide them through export of their products. FAS provides reports on hot market prospects and offers expertise when trade barriers arise. Over the past year, FAS has helped to knock down hundreds of barriers to trade. Examples include:

- Negotiated the release of hundreds of detained shipments in dozens of countries, valued at well over \$60 million, and ranging from soybean meal in Latvia, to white zinfandel in the EU, rice bran pellets in Norway, Massachusetts scallops in Spain, and U.S. meat and poultry products in Taiwan.
- Began implementing trade agreements with South Korea, Colombia and Panama, ensuring duty free access for a wide variety of U.S. food and farm products expected to boost U.S. agricultural exports by more than \$2.3 billion

per year when fully implemented, and support nearly 20,000 domestic jobs in the process.

- Negotiated expanded access for U.S. beef to the United Arab Emirates and El Salvador. In 2012, U.S. beef and beef product exports to United Arab Emirates and El Salvador reached \$47 million.
- Engaged with China on a memorandum of understanding on soybean trade that prevented disruptions to over \$12 billion of U.S. exports. Maintained market access for U.S. dairy—valued at over \$432 million in 2012—by coordinating a draft dairy export certificate with the government of China.
- Spearheaded negotiations with Indonesia to exempt countries with food safety recognition, including the United States, from new restrictions on a variety of imported fruit and vegetables. U.S. fresh fruit exports to Indonesia were \$110 million in 2012.
- Helped to negotiate the organic equivalence arrangement with the European Union. This partnership between the two largest organic-producers in the world will establish a strong foundation from which to promote organic agriculture, benefiting the growing organic industry and supporting jobs and businesses on a global scale.
- Engaged with India on a measure likely to have halted U.S. apple and pear exports valued at nearly \$110 million annually.
- Expanded market access for U.S. potatoes in Asia, and positioned U.S. exporters to take advantage of the U.S.-

Korea Trade Agreement that permits duty-free entry of up to 3,000 metric tons of U.S. potatoes each year. Last year, the United States exported \$7 million of fresh potatoes to Korea.

- Worked with Mexico to remove a 16 percent tax on dehydrated U.S. cranberries that had been erroneously applied for two months.

The Obama Administration, with Agriculture Secretary Vilsack's leadership, has aggressively worked to expand export opportunities and reduce barriers to trade, helping to push agricultural exports to record levels. U.S. agriculture is currently experiencing its best period in history thanks to the productivity, resiliency, and resourcefulness of our producers and agribusinesses. Today, net farm income is at record levels while debt has been cut in half since the 1980s. Overall, American agriculture supports 1 in 12 jobs in the United States and provides American consumers with 83 percent of the food we consume, while maintaining affordability and choice. Strong agricultural exports contribute to a positive U.S. trade balance, create jobs, boost economic growth and support President Obama's National Export Initiative goal of doubling all U.S. exports by the end of 2014.

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Agriculture Secretary Vilsack Addresses Access to Credit for Veterans, Young and Beginning Farmers in Texas

Highlights new Microloan Program and credit
for socially-disadvantaged producers

Release No. 0025.13

Contact:

Office of Communications 202-720-4623

SAN ANTONIO, Texas, Feb. 14, 2013—Agriculture Secretary Tom Vilsack talked with veterans, young, beginning and socially-disadvantaged producers today at a community center in San Antonio, Texas, about USDA's work to expand credit for their farming operations. USDA is hearing from excited producers all across the country about USDA's new microloan program, designed to help small and family operations secure loans under \$35,000. Since 2009, said Vilsack, USDA has continued to expand the overall number of loans to beginning farmers and ranchers as well as its

lending to socially-disadvantaged producers by significant margins.

"In his recent State of the Union Address, President Obama laid out a vision for reigniting America's engine of growth and good-paying jobs—the American middle class," said Vilsack. "As a bright spot in our nation's economy, agriculture must continue to attract the smartest, hardest-working people in the nation so we can continue to feed our nation and the world. By further expanding access to credit to those just starting to put down roots in farming, USDA continues to help grow a new generation of farmers, while ensuring the strength of an American agriculture sector that drives our economy, creates jobs, and provides the most secure and affordable food supply in the world."

USDA announced the new microloan program in January to help small and family operations, beginning and socially disadvantaged farmers secure loans under \$35,000. The new microloan program is aimed at bolstering the progress of producers through their start-up years by providing needed resources and helping to increase equity so that farmers may eventually graduate to commercial credit and expand their operations. The microloan program will also provide a less burdensome, more simplified application process in comparison to traditional farm loans. The interest rate for microloans changes monthly and is currently 1.25 percent.

While USDA continues to introduce new products that are more responsive to the credit needs of its diverse customer base, the Department continues to expand its traditional farms loans. In fact, since 2009 USDA has made a record amount of farm loans—more than 134,000 loans totaling nearly \$18 billion. USDA has increased the number of loans to beginning farmers and ranchers from 11,000 loans in 2008 to 15,000 loans in 2011. More than 40 percent of USDA's farm loans now go to beginning farmers. In addition, USDA has increased its lending to socially-disadvantaged producers by nearly 50 percent since 2008.

Through USDA's Strike Force Initiative, the Department is also helping to relieve persistent poverty in high poverty counties by improving access to programs and services. Since Strike Force began, farm loans have helped hundreds of minority producers in high-poverty counties in states with large populations of minority farmers and ranchers, including Arkansas, Colorado, Georgia, Mississippi, Nevada, and New Mexico.

For example, in fiscal year 2011, USDA made 959 loans totaling \$79 million, with 76 percent going to beginning and socially-disadvantaged producers. In fiscal year 2012, USDA made 1,144 direct farm loans totaling nearly \$91 million to producers in these high-poverty counties, with 79 percent of the loans going to beginning and socially-disadvantaged producers—a marked improvement.

These snapshots demonstrate how USDA continues to make year-over-year gains in expanding credit opportunities for minority, socially-disadvantaged and young and beginning farmers and ranchers across the United States.

Administered through USDA's Farm Service Agency (FSA) Operating Loan Program, the new microloan program offers credit options and solutions to a variety of producers. FSA has a long history of providing agricultural credit to the nation's farmers and ranchers through its Operating

Loan Program. In assessing its programs, FSA evaluated the needs of smaller farm operations and any unintended barriers to obtaining financing. For beginning farmers and ranchers, for instance, the new microloan program offers a simplified loan application process. In addition, for those who want to grow niche crops to sell directly to ethnic markets and farmers markets, the microloan program offers a path to obtain financing. For past FSA Rural Youth Loan recipients, the microloan program provides a bridge to successfully transition to larger-scale operations.

Producers can apply for a maximum of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation, delivery vehicles, and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As their financing needs increase, applicants can apply for an operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

USDA farm loans can be used to purchase land, livestock, equipment, feed, seed, and supplies, or be to construct buildings or make farm improvements. Small farmers often rely on credit cards or personal loans, which carry high interest rates and have less flexible payment schedules, to finance their operations. Expanding access to credit, USDA's microloan will provide a simple and flexible loan process for small operations.

Producers interested in applying for a microloan may contact their local Farm Service Agency office.

The Obama Administration, with Agriculture Secretary Vilsack's leadership, has worked tirelessly to strengthen rural America, maintain a strong farm safety net, and create opportunities for America's farmers and ranchers. U.S. agriculture is currently experiencing one of its most productive periods in American history thanks to the productivity, resiliency, and resourcefulness of our producers.

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Transocean Pleads Guilty, Is Sentenced to Pay \$400 Million in Criminal Penalties for Criminal Conduct Leading to Deepwater Horizon Disaster

Second Corporate Guilty Plea Obtained by Deepwater Horizon Task Force, Second-largest Criminal Clean Water Act Fines and Penalties in U.S. History

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February 14, 2013

Transocean Pleads Guilty, Is Sentenced to Pay \$400 Million in Criminal Penalties for Criminal Conduct Leading to Deepwater Horizon Disaster

Second Corporate Guilty Plea Obtained by Deepwater Horizon Task Force, Second-largest Criminal Clean Water Act Fines and Penalties in U.S. History

WASHINGTON - Transocean Deepwater Inc. pleaded guilty today to a violation of the Clean Water Act (CWA) for its illegal conduct leading to the 2010 Deepwater Horizon disaster, and was sentenced to pay \$400 million in criminal fines and penalties, Attorney General Holder announced today.

In total, the amount of fines and other criminal penalties imposed on Transocean are the second-largest environmental crime recovery in U.S. history – following the historic \$4 billion criminal sentence imposed on BP Exploration and Production Inc. in connection with the same disaster.

"Transocean's guilty plea and sentencing are the latest steps in the department's ongoing efforts to seek justice on behalf of the victims of the Deepwater Horizon disaster," said Attorney General Holder. "Most of the \$400 million criminal recovery – one of the largest for an environmental crime in U.S. history – will go toward protecting, restoring and rebuilding the Gulf Coast region."

"The Deepwater Horizon explosion was a senseless tragedy that could have been avoided," said Assistant Attorney General Lanny A. Breuer of the Justice Department's Criminal Division. "Eleven men died, and the Gulf's waters, shorelines, communities and economies suffered enormous damage. With today's guilty plea, BP and Transocean have now both been held criminally accountable for their roles in this disaster."

Transocean's guilty plea was accepted, and the sentence was imposed, by U.S. District Judge Jane Triche Milazzo of the Eastern District of Louisiana. During the guilty plea and sentencing

proceeding, Judge Milazzo found, among other things, that the sentence appropriately reflects Transocean's role in the offense conduct, and that the criminal payments directed to the National Academy of Sciences and National Fish and Wildlife Foundation are appropriately designed to help remedy the harm to the Gulf of Mexico caused by Transocean's actions. The judge also noted that the fines and five year probationary period provide just punishment and adequate deterrence.

Transocean pleaded guilty to an information, previously filed in federal court in New Orleans, charging the company with violating the CWA. During the guilty plea proceeding today, Transocean admitted that members of its crew onboard the Deepwater Horizon, acting at the direction of BP's well site leaders, known as "company men," were negligent in failing to investigate fully clear indications that the Macondo well was not secure and that oil and gas were flowing into the well.

The criminal resolution is structured to directly benefit the Gulf region. Under the order entered by the court pursuant to the plea agreement, \$150 million of the \$400 million criminal recovery is dedicated to acquiring, restoring, preserving and conserving – in consultation with appropriate state and other resource managers – the marine and coastal environments, ecosystems and bird and wildlife habitat in the Gulf of Mexico and bordering states harmed by the Deepwater Horizon oil spill. This portion of the criminal recovery will also be directed to significant barrier island restoration and/or river diversion off the coast of Louisiana to further benefit and improve coastal wetlands affected by the spill. An additional \$150 million will be used to fund improved oil spill prevention and response efforts in the Gulf through research, development, education and training.

Transocean was also sentenced, according to the plea agreement, to five years of probation – the maximum term of probation permitted by law

A separate proposed civil consent decree, which resolves the United States' civil CWA penalty claims, imposes a record \$1 billion civil Clean Water Act penalty, and requires significant measures to improve performance and prevent recurrence, is pending before U.S. District Judge Carl J. Barbier of the Eastern District of Louisiana.

The charges and allegations pending against individuals in related cases are merely accusations, and those individuals are considered innocent unless and until proven guilty.

The guilty plea and sentencing announced today are part of the ongoing criminal investigation by the Deepwater Horizon Task Force into matters related to the April 2010 Gulf oil spill. The Deepwater Horizon Task Force, based in New Orleans, is supervised by Assistant Attorney General Breuer and led by Deputy Assistant Attorney General John D. Buretta, who serves as the director of the task force. The task force includes prosecutors from the Criminal Division and the Environment and Natural Resources Division of the Department of Justice; the U.S. Attorney's Office for the Eastern District of Louisiana, as well as other U.S. Attorneys' Offices; and investigating agents

from: the FBI; Environmental Protection Agency, Criminal Investigative Division; Environmental Protection Agency, Office of Inspector General; Department of Interior, Office of Inspector General; National Oceanic and Atmospheric Administration, Office of Law Enforcement; U.S. Coast Guard; U.S. Fish and Wildlife Service; and the Louisiana Department of Environmental Quality.

This case was prosecuted by Deepwater Horizon Task Force Director John D. Buretta, Deputy Directors Derek A. Cohen and Avi Gesser, and task force prosecutors Richard R. Pickens II, Scott M. Cullen, Colin Black and Rohan Virginkar.



Rodney Hailey Sentenced to More Than 12 Years in Prison for Selling \$9 Million in Fraudulent Renewable Fuel Credits

Owner of "Clean Green Fuel" falsely claimed his company produced 23 million gallons of renewable fuel

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February 22, 2013

Rodney Hailey Sentenced to More Than 12 Years in Prison for Selling \$9 Million in Fraudulent Renewable Fuel Credits

Owner of "Clean Green Fuel" falsely claimed his company produced 23 million gallons of renewable fuel

WASHINGTON - U.S. District Judge William D. Quarles, Jr. sentenced Rodney R. Hailey, of Perry Hall, Md., today to nearly 12 years and six months in prison, followed by three years of supervised release, for selling \$9 million in renewable fuel credits which he falsely claimed were produced by his company, Clean Green Fuel, LLC.

"When invalid renewable fuel credits are 'produced' and sold, it undermines the integrity of an important program designed by Congress to reduce the nation's dependence on foreign oil and to grow the nation's renewable energy industry," said Cynthia Giles, assistant administrator for EPA's Office of Enforcement and Compliance Assurance. "Today's sentence shows that there are serious consequences, including jail time, for defrauding the renewable fuels program for personal gain."

"Any government program that is based on trust is vulnerable to a fraudster like Rodney Hailey," said U.S. Attorney Rod J. Rosenstein. "The only thing Rodney Hailey's 'Clean Green Fuel' business produced was the dirty money he used to fund his lavish lifestyle."

Judge Quarles enhanced Hailey's sentence upon finding that he obstructed justice by concealing, selling and spending assets that were protected by court order. Judge Quarles also ordered Hailey to pay restitution of approximately \$42.2 million to over 20 companies and forfeit \$9.1 million in proceeds from the fraud, including cars, jewelry, his home and bank accounts, already seized by the government.

Hailey, age 34, was convicted on Jun. 25, 2012, of eight counts of wire fraud, 32 counts of money laundering, and two counts of violating the Clean Air Act. He has been detained since the guilty verdict.

According to evidence presented at the six day trial, Hailey owned Clean Green Fuel, LLC, located in the Baltimore, Md. area. Hailey registered Clean Green Fuel with EPA under the Renewable Fuel Standard (RFS) program as a producer of bio-diesel fuel, a motor vehicle fuel derived from renewable resources. To encourage the production of renewable fuel and lessen the nation's dependence on foreign oil, all oil companies that market petroleum in the U.S. are required to produce a given quantity of renewable fuel or to purchase credits, called renewable identification numbers (RINs) from producers of renewable fuels to satisfy their renewable fuel requirements.

Between March 2009 and December 2010, Hailey engaged in a massive fraud scheme, selling over 35 million RINs (representing 23 million gallons of bio-diesel fuel) to brokers and oil companies, when in fact Clean Green Fuel had produced no fuel at all and Hailey did not have a facility capable of producing bio-diesel fuel.

Federal law enforcement agents investigated the scheme after a Baltimore County police detective working with Maryland's federal financial crimes task force received a report about the large number of luxury cars parked in front of Hailey's house. The financial crimes task force contacted EPA's Criminal Investigation Division and initiated a criminal investigation.

Two civil inspectors from EPA's Air Enforcement Division visited Clean Green's headquarters on Jul. 22, 2010, to inspect Hailey's bio-diesel production facility, in response to a complaint alleging that Clean Green had been selling false RINs. Hailey was not able to provide an exact location for the bio-diesel fuel production facility, nor any records to support claims that Clean Green Fuel had produced bio-diesel fuel. When asked to explain his method of production, Hailey falsely stated that he paid employees and contractors to recover waste vegetable oil from 2,700 restaurants in the "Delmarva" area, a peninsula that includes parts of Delaware, Virginia and Maryland, and bring it to his production facility where he converted it to bio-diesel fuel. Hailey claimed that only the drivers who picked up the oil knew the names of

the restaurants, and Hailey could not provide the names of the drivers.

Hailey made more than \$9.1 million from selling the false RINs. Hailey used the proceeds of the scheme to purchase luxury vehicles, including BMWs, Mercedes Benz, a Rolls Royce Phantom, a Lamborghini, Ferrari, Maserati and others, as well as real estate and more than \$80,000 in diamond jewelry. In all of these transactions, Hailey generally used cash or checks drawn on accounts he controlled to make the purchase, including a check for \$645,330.15 to buy his home in Perry Hall, Md.

The loss to the traders and major energy companies who purchased Hailey's false RINs is more than \$40 million, but the loss also extends to small bio-diesel companies, many of which, as a result of Hailey's scheme, were unable to sell their RINs and have been forced out of business.

EPA recently proposed a voluntary quality assurance program to verify that RINs generated under the RFS program have been validly generated. EPA expects that this will promote greater liquidity in the transfer and use of RINs, helping to make the RFS program more efficient and effective.

More information about the Renewable Fuel Standard: <http://www.epa.gov/otaq/fuels/renewablefuels/index.htm>

More information about RFS enforcement: <http://www.epa.gov/enforcement/air/renewable-fuels/fuel-novs.html>



Ex-Im Approves more than \$500 million to Finance Export of U.S. Aircraft to Russia

Media Contact:
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For Immediate Release:
Tuesday, February 12, 2013

Washington, D.C. – The board of the Export-Import Bank of the United States (Ex-Im Bank) voted to guarantee a loan of more than \$500 million provided by Apple Bank for Savings to OJSC VEB Leasing (VEBL) of Moscow for the export of a fleet of Boeing 777 aircraft to Russia to be operated by Aeroflot Russian Airlines (Aeroflot).

Boeing delivered the first of the aircraft earlier this month

Ex-Im Bank's financing will support approximately 3,200 U.S. jobs, according to Bank estimates derived from Departments of Commerce and Labor data and methodology.

"The transaction showcases once again the wealth of opportunities for U.S. exporters in Russia," said Ex-Im Bank

Chairman and President Fred P. Hochberg. "Moreover, the aircraft sale will support thousands of high-paying American jobs and provide Aeroflot with a top-of-the-line product."

VEBL, a subsidiary and leasing arm of the state-owned Vnesheconombank Group (VEB), will lease the aircraft to Aeroflot. It is the largest leasing company in the Russian Federation both in terms of its existing lease portfolio and new business volume. In line with VEB's mandate, VEBL aims to increase the competitiveness and diversification of the Russian economy and promote investment activity in key industries. Its portfolio is diversified over a number of different sectors, including, aviation, rail, sea and river vessels, heavy machinery, and automobiles.

"Aircraft financing is one of the main business activities of Vnesheconombank," said Vnesheconombank Deputy Chairman and Member of the Board Alexander S. Ivanov. "With this transaction we are happy to step into a promising and mutually beneficial partnership with Ex-Im Bank in this field."

Aeroflot, also of Moscow, is the flag carrier and largest airline of the Russian Federation. The company, which dates back to 1923, boasts one of the youngest fleets in Europe and is a member of the SkyTeam Alliance, which was founded by Delta Air Lines, Aeroméxico, Air France, and Korean Air. The new acquisition of the aircraft will contribute to the airline's fleet renewal and route-network expansion. Additionally, the Aeroflot aircraft will share routes and flights with other members of the SkyTeam Alliance as part of the Alliance's codeshare agreement.

"Boeing is very pleased that Aeroflot becomes Russia's first airline to add the 777-300ER to its fleet," said Marty Bentrott, Boeing Commercial Airplanes sales vice president for the Middle East, Russian and Central Asia. "Russia is an important and growing market for aviation and aircraft financing. Ex-Im Bank's innovative financing structuring in this transaction facilitates Aeroflot selecting U.S.-built airplanes to help it succeed, while supporting U.S. exports and sustaining good-paying, high-skilled American aviation manufacturing jobs."

ABOUT EX-IM BANK:

Ex-Im Bank is an independent federal agency that creates and maintains U.S. jobs by filling gaps in private export financing at no cost to American taxpayers. In the past five years (from Fiscal Year 2008), Ex-Im Bank has earned for U.S. taxpayers nearly \$1.6 billion above the cost of operations. The Bank provides a variety of financing mechanisms, including working capital guarantees, export-credit insurance and financing to help foreign buyers purchase U.S. goods and services.

Ex-Im Bank approved \$35.8 billion in total authorizations in FY 2012 – an all-time Ex-Im record. This total includes more than \$6.1 billion directly supporting small-business export sales – also an Ex-Im record. Ex-Im Bank's total authorizations are supporting an estimated \$50 billion in U.S. export sales and approximately 255,000 American jobs in communities across the country. For more information, visit www.exim.gov.

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