

JOHN F. KERRY, MASSACHUSETTS, CHAIRMAN
CHRISTOPHER S. BOND, MISSOURI, RANKING MEMBER

CARL LEVIN, MICHIGAN
TOM HARKIN, IOWA
JOSEPH I. LIEBERMAN, CONNECTICUT
PAUL D. WELLSTONE, MINNESOTA
MAX CLELAND, GEORGIA
MARY LANDRIEU, LOUISIANA
JOHN EDWARDS, NORTH CAROLINA
MARIA CANTWELL, WASHINGTON
JEAN CARNAHAN, MISSOURI

CONRAD BURNS, MONTANA
ROBERT F. BENNETT, UTAH
OLYMPIA J. SNOWE, MAINE
MICHAEL ENZI, WYOMING
PETER G. FITZGERALD, ILLINOIS
MIKE CRAPO, IDAHO
GEORGE ALLEN, VIRGINIA
JOHN ENSIGN, NEVADA

PATRICIA R. FORBES, MAJORITY STAFF DIRECTOR AND CHIEF COUNSEL
EMILIA DISANTO, REPUBLICAN STAFF DIRECTOR

United States Senate

COMMITTEE ON SMALL BUSINESS & ENTREPRENEURSHIP

WASHINGTON, DC 20510-6350

September 20, 2001

Dear Small-Business Owner,

As our nation prepares for a long fight against the forces of terrorism, our resolve is strong, and unity binds our country together. As a nation, we are stronger, more patriotic and more appreciative of the freedom that has made our nation great.

President Bush has called 50,000 military reservists to step forward and report for active duty, and I support his decision completely. Brave reservists -- citizen soldiers -- will sacrifice, as they have before, to support and defend our nation.

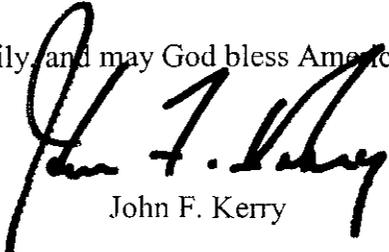
As a small-business owner, you understand the sacrifices reservists and their employers make in times of military commitment, but serving your country should not mean sacrificing your financial well-being. Debt does not go away; overhead does not go away; the everyday costs and skills required to keep businesses afloat do not go away. In light of this, I would like to call your attention to resources available to you by the Veterans Entrepreneurship and Small Business Development Act.

In 1999, when reservists were called to duty in Kosovo, I wrote and succeeded in passing a law that protects small businesses that lose a key employee to active duty, especially when a small-business owner is called to serve. I wanted to safeguard future reservists against the losses suffered by their colleagues in the Persian Gulf War who were also small-business owners and came home to find their businesses on the brink of bankruptcy, or were forced to layoff employees or go out of business. As a result of the law we passed, you will have access to low-interest disaster loans designed to keep your business afloat, you will be able to defer your SBA loan payments, and you, or the person you leave in charge, will receive counseling and training through the Small Business Administration.

I urge you to take advantage of these resources while you or your employees serve our country. Small businesses are the backbone of the American economy. We rely on your entrepreneurial spirit and determination to help keep our economy strong -- and now our nation will rely on your willingness to serve and win a new war against terrorism. To learn more, please visit www.sba.gov/disaster, or see the attached page for the toll-free number to the SBA Disaster Office serving your state.

Thank you for your service to our country, and for making it possible for your employees to serve as well.

May God bless you and your family, and may God bless America.


John F. Kerry

SBA DISASTER AREA OFFICES

There are four SBA Disaster Area Offices. To obtain a Military Reservist Economic Injury Loan Application please contact the Disaster Area Office that serves your state or territory.

1. Small Business Administration

**360 Rainbow Blvd. S., 3rd Fl.
Niagara Falls, NY 14303
1-800-659-2955
(716) 282-4612**

Serves: Connecticut, Delaware, the District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, the Virgin Islands, Virginia and West Virginia

2. Small Business Administration

**One Baltimore Pl., Ste. 300
Atlanta, GA 30308
1-800-359-2227
(404) 347-3771**

Serves: Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Minnesota, Mississippi, North Carolina, Ohio, South Carolina, Tennessee, and Wisconsin

3. Small Business Administration

**4400 Amon Carter Blvd., Ste. 102
Ft. Worth, TX, 76155
1-800-366-6303
(817) 684-5600**

Serves: Arkansas, Colorado, Iowa, Kansas, Louisiana, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah and Wyoming

4. Small Business Administration

**P.O. Box 13795
Sacramento, CA 95853-4795
1-800-488-5323
(916) 566-7240**

Serves: Alaska, Arizona, California, Guam, Hawaii, Idaho, Nevada, Oregon and Washington