

Money Talk

THE INFORMATION AGE OF BUSINESS & INVESTMENT

Thursday, January 18, 1990 Stephen N. Blaising

In his explosive new book, "Microcosm," George Gilder contends the biggest mistake people will make about wealth is to conclude that it resides in physical things like land, labor and raw materials.

The key to wealth is recognizing that it lies in the intangible world of ideas.

Wealth lies in information. And those who use information as a strategic advantage in their investment and business decisions will prosper during the new decade.

Information is opportunistic

Every piece of information coming your way is opportunistic. That's why it's crucial to tap into "information streams" that empower success for achieving financial goals in 1990.

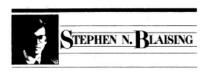
Nowhere is that more true than when shopping for lending sources. Financing is a common obstacle to dream ventures. Allow me to introduce you to the new era of "small business development centers."

Such centers offer ready access to more than 100 volunteer entrepreneurs who are already successful in their own businesses. These experts offer professional counseling for constructing that all-important business plan, and they do it for free!

Instead of paying \$1000 to \$10,000 for your attorney or banker to put the proposal together for the big loan, get hands-on training at the Bill J. Priest Center, Dallas' Small Business Development Center.

The staff is supported with valuable resources from the Small Business Administration and the Dallas County Community College District. Whether you need to package a loan request or a bailout plan for a struggling business, the Priest Center is a wealth of information for the entrepreneur seeking a financial foundation.

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Contact Neal Small or Genry Tipps at 565-5831 and they'll construct on research plan and tell you if your idea will work. If you already have a business and it's not doing well, the center will utilize a computer and a small business workhook to evaluate your sales, marketing strategy and everything that may be causing problems.

These advisors then provide an outline strategy for improving your business as well as develop the financial statements and business plan necessary to obtain financing.

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The primary importance of a small business development center, however, the primary importance of a small business development center, however, is its resource for obtaining current and correct information. Having the right of an advantage of the primary information is a strategic advantage.

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The Money Store

Let's say you've hammered out the concept and business plan for a car wash with a few new marketing twists. It'll be the first car wash that changes of all provides a complete labe job while the mats are vaccumed. Who's lending money for car washes? Your "friendly banker," now more congenial after a decade of banking debacker? You'd want to check attitudes there, but don't overfloot comparison skopping, even for capital.

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Equipping your 21st century cur wash is no small task. But once again, using all the information networks available, it can be done inexpensively. And or of the indispensible expenses of any business in the Information Age is considered to the indispensible expenses of any business in the Information Age is Stimming through the "People's Almanee" recently, I encountered a section called, "Find Viru Phobia." Them not sure what the fear of leng words is, but this particular makely in the first or turning on a computer. Obviously, new and small business owners will have to clear this hardle to sacceed in the '90s.

After identifying the kind of equipment you need, you can save a bundle to you do not seen to be a sure of the '90s.

This incredible network of computers Cail the Boston Computer Exchange at 697-842-4444, and they will quote you a price that's hard to beat. This incredible network of computers for sais uses an electronic trading system modeled after the New York Stock Exchange. More than 120 beensed affiliates around the country last used computer equipment at prices second to none.

This incredible network of computers for sale uses an execution containing symmodeled after the New York Stock Exchange, More than 120 itemsed affiliation amount due country list used computer equipment at prices second to none. To protect both parties in a sale, the Boston Computer Exchange takes the money from a buyer and places it in an excrow account. The seller sends the computer to the buyer who has 46 bours to inspect, it. When both are satisfied, the seller receives the money series and series that the series of the series of

Ren Cotton free York Omigan fair with your Conference of Dellas, is a prisent symmetry of the Committee of Financial Dynamics, Inc. of Dellas, is a prisent mometal and financial planner. He is a regulared investment advisor. If you we a financial question for Mr. Blaising, Peaces submit to & Stephen Blaising, People Neuspapers, 6316 N. Central Expres, Suite 230, Dellas, TA 75256 or contact his directly at 36-6291.

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The primary importance of a small business development center, however, is its resource for obtaining current and correct information. Having the right information is a towering priority before having the right strategy. Information is a strategic advantage.

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Who's lending money for car washes? Your "friendly banker," now more congenial after a decade of banking debacles? You'll want to check attitudes there, but don't overlook comparison shopping, even for capital.

The Money Store, the largest packager of SBA loans in the nation, has a reputation of being more generous and easy on their terms than commercial banks. Its only Texas office is in Austin (512-478-1530), or if your prefer, you can call the headquarters in Sacramento at 916-446-1829.

Did you know 98% of all businesses in the U.S. qualify for Small Business Administration-loans? In fact, the-SBA will fund hard-to-finance businesses like restaurants. They will lend at replacement value on equipment, "not just salvage value" — which is much less than replacement value. You can even get 100% financing on raw land. The Money Store is a specialist at getting a loan guarantee for your new business, even if you're looking for financing under \$1 million.

The more alternatives for financing, the more advantages you will have in negotiating favorable terms with a lender. Your odds of failure to obtain the money will be lower than others. You know more.

Logissomechanomiphobia

Equipping your 21st century car wash is no small task. But once again, using all the information networks available, it can be done inexpensively. And one of the indispensable expenses of any business in the Information Age is computerization. A-h-h-h, computers.

Skimming through the 'People's Almanac" recently, I encountered a section called, "Find Your Phobia." Therein psychologists have identified a new phobia, "logissomechanomiphobia." I'm not sure what the fear of long words is, but this particular anxiety is the fear of turning on a computer.

Obviously, new and small business owners will have to clear this hurdle to succeed in the '90s. After identifying the kind of equipment you need, you can save a bundle by avoiding the high price of new computers.

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To protect both parties in a sale, the Boston Computer Exchange takes the money from a buyer and places it in an escrow account. The seller sends the computer to the buyer who has 48 hours to inspect it. When both are satisfied, the seller receives the money less a 10% commission. This also is a great way to sell your used equipment, if you're trying to upgrade.

Magazines like Computerworld and PC Week run a Boston Computer Exchange index of closing prices on every model imaginable, from Apple IIs to Zenith 181s. Take your pick.

Network marketing will become a dominant channel for distributing goods and services in the '90s. The quality of your information sources, your network knowledge, is the key to wealth.

Spend as much time developing your information network as you do the tasks of your business. Then you will do more with every opportunity that comes your way in 1990. You may even become the car wash mogul of the decade, which could have you bubbling all the way to the bank.

Stephen N. Blaising, President of Financial Dynamics, Inc. of Dallas, is a University Park resident.