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Reviews

This book is really gripping and fascinating. Of course, it is actually play, nonetheless an interesting and amazing literature. You will not feel monotony at anytime of the time (that's what catalogs are for about if you request me).

(Delbert Gleason)

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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 90 pages. Original publisher: Washington : U. S. G. P. O. : For sale by the Supt. of Docs. , U. S. G. P. O. Congressional Sales Office, 2002. OCLC Number: (OCOLOC)50191907 Subject: Commercial credit -- United States. Excerpt: . . . 11 that was not needed. Hopefully we can consider further cost reductions and hopefully get the ratio of downward re-estimates to ap-propriations down to ten years rather than the current 20. Lastly I would like to share our concerns over the move to the so-called econometric model. The current model used by SBA is a simple net present value cash flow model. It is fairly easy to under-stand. But the 7 (a) subsidy calculation is not driven by the model, it is driven by the assumptions plugged into the model. OMB could have easily had a subsidy calculation that was fair and reasonable simply by adjusting assumptions. They had recommendations from SBA and GAO and they chose to ignore them. We believe an econometric model will be much harder to under-stand, one; and two, will have many more factors that will be driv-en by OMB assumptions. To put it in simpler terms, we have cracked the old black box and figured out what OMB was doing. But now they plan to build a new black box so they can continue to overcharge users of the program. Mr. Chairman, OMB has not been held accountable for the deci-sions they make in the subsidy calculation process and until they are we fear the overcharges will continue. OMB had every reason to adjust its assumption in the fiscal year 2003 budget. There were mandates from both the Senate and House Small Business Com-mittees, Republicans and Democrats alike....

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