



March 2010
Newsletter

Gabriel Gazette

March 2010

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SBA Loan Incentives Continued Through End of March

Earlier this month, Congress passed an unemployment benefits extension bill, which included an additional \$60 million for SBA loans to carry through the end of month. The [SBA website](#) currently shows a high likelihood of funding once an SBA application is approved.

Get to Know Gabriel!



Bill Gray is Gabriel's Vice President and 25+ year veteran at our firm.

In addition to his environmental expertise in sampling & monitoring regulations, asbestos, mold, and Phase I

Initially enacted as a part of the American Reinvestment and Recovery Act last year, the incentives have allowed SBA to waive fees and offer banks guarantees of up to 90% on the small business loans the agency backs. These incentives helped revitalize SBA-backed lending in the wake of the financial crisis.

U.S. Small Business Administration



The incentives have proved so effective that while the initial funds were to provide loans through September of 2010, the money allocated was quickly exhausted.

The program has been running on extensions by the government since November of 2009. Congress is currently debating another extension to the program beyond the end of March.

Gabriel understands the difficulties facing many small businesses. We can help you navigate the new environmental SBA regulations which took effect August 1, 2008, including performing the required Phase I environmental assessments. If you have any questions about the SBA regulations or want

requirements, Bill is also devoted to helping his daughters' alma mater.

At St. Liborius School in Steger/Crete, IL, Bill runs St. Liborius Scrip Program, a gift card fundraising program. Bimonthly, parents, parishoners, and teachers can place orders for gift cards to hundreds of merchants. Bill processes each order, and a percentage of the sales is donated to the school to assist families with their tuition costs. Last year, this program successfully raised nearly \$10,000 for the school.

This year, Bill helped St. Liborius get a \$100,000 gift from U.S. Cellular as part of their Calling All Communities campaign.

Bill talked many of his coworkers, friends and family into voting for St. Liborius. On February 10th, the school found out their all-out efforts had been rewarded with one of only 10 grants being given out nationwide, beating 6800 other schools vying for the money.



Bill's wife Mary, with daughters Jackie and Christina

Bill's three daughters are all graduates of St. Liborius, and they now attend prestigious high schools and universities. The entire Gray family

to conduct an environmental assessment for a SBA loan, contact [Steve Sawyer](#) at 773-486-2132.

Illinois Offers Appliance Rebates for Earth Day

In celebration of Earth Day, the State of Illinois is offering 15% energy rebates with the purchase of any Energy Star-qualified washing machine, dishwasher, refrigerator, freezer or room air conditioner. These rebates will be given at the point of sale at participating retailers (see list on [Illinois website](#)), and are only available April 16th -25th, 2010.

In addition, another mail-in rebate is available with the pick-up of your old appliance for recycling:

- Refrigerators & freezers will receive \$100 for recycling
- Clothes washers & dishwashers will receive \$50 for recycling



Only new appliances purchased in the state of Illinois, from a participating retailer that pays Illinois sales tax, for personal use by the consumer, and for use at the consumer's residence are eligible for this rebate.

For more information, visit www.ildceo.net/dceo/Bureaus/Energy_Recycling/Appliances2.htm.

Crestwood Contamination May Leave Cancer Legacy

Nearly one year ago, the [Chicago Tribune released the first investigative news article](#) about the Village of Crestwood's use of contaminated drinking water for over 20 years. While Crestwood officials had been warned by the EPA in 1986 that the well used for drinking water had been contaminated, most likely by nearby dry cleaners, the village continued to draw its water from the well. Assurances were sent to residents informing them the water was safe to drink, as Crestwood was now drawing water from Lake Michigan. This assurance turned out to be false, as the water was in fact coming from the contaminated wells.

Now [a new study released in early March](#) shows preliminary findings of raised incidence rates of cancer in residents of Crestwood. The study, prepared by the Division of Epidemiological Studies of the Illinois Department of Public Health, found several types of cancers had significantly higher incidence rates, including lung, kidney, oral cavity, esophageal, and colon-rectum.

While the study could not definitively say whether the presence of PCE and other products in the drinking water

values the education they received at the school, so Bill is proud to continue helping out their alma mater.

Throughout their years at the school, Bill served as Fundraising Committee Chairman and as a volunteer volleyball and soccer coach for many years, as well as leading many individual fundraisers for the school.

Bill can be reached at bgray@gabrielenvironmental.com, 773-617-0288 (cell) or 219-972-1110 (Highland IN).



Bill with Gabriel President, John Polich on our annual boat cruise

High-Efficiency Furnace, Boiler, Water Heater, and Insulation Rebates Available Through April



The Chicagoland Natural Gas Savings Program is offering current incentives to upgrade your old gas furnace, boiler, water header, and attic insulation.

This program is designed to encourage eligible customers to install high-

were linked to this raised cancer incidence rate, further studies into the matter appear warranted. The study also recommended that, based on these preliminary findings and the known dangers of the chemicals found in the drinking water, educational efforts to promote cancer screenings throughout Crestwood should be encouraged.

Source: Chicago Tribune

Upcoming Gabriel Seminars:

Tapping into Geothermal

How a cleaner and more efficient HVAC system can save money

Come learn about the technology the EPA calls **the most energy-efficient, environmentally clean, and cost-effective system for temperature control.**

Highlights include:

*What are the benefits of geothermal technology?
How are geothermal systems installed?
Cost comparison to traditional heating and cooling methods
Information on federal tax credits available
Information on other renewable energy sources
Geothermal boring demonstration, plus see Gabriel's own solar and geothermal systems*

Event Details:

Wednesday, March 24th, 2009

8:15am - Breakfast & Registration

8:30am - Seminar begins

10:00am - Geothermal boring demo and tour of Gabriel's geothermal and solar systems



Digging Up The Facts

Gabriel Environmental Services is pleased to offer a free seminar on Phase I Environmental Site Assessments and Phase II Site Investigations:

efficiency, gas-saving products by providing cash incentives.

Rebates vary depending on resident's location, but vary from \$50 - \$750. Only residents categorized as either Service Classification No. 1 (residential) or No. 2 (general service) are eligible.

North Shore Gas customer rebates expire April 15th, 2010 . Peoples Gas customer rebates expire April 30th, 2010.

For more information on specific rebates available in your area, visit the [Conservation Rebates Chicagoland webpage](#).

Be sure to act quickly, before these great rebates expire or run out!

- What do we look for during a Phase I?
- How are Phase I's performed?
- What happens if potential contamination is discovered?
- When do environmental consultants recommend a Phase II?
- What are the stages of a Phase II, or beyond?
- What do the new AAI rules mean for Phase I's?
- Soil Boring demo!

Event Details:

Thursday, April 1st, 2010

8:15am - Breakfast and registration
8:30am - Seminar
10:00am - Soil Boring demonstration

All of Gabriel's seminars are held at Gabriel's Chicago headquarters (1421 N. Elston Ave, just north of downtown). They are completely FREE for Gabriel's guests.

To RSVP for either or both seminars, contact Sara Scardina at gabriel@gabrielenvironmental.com or (773)486-2123.

GABRIEL Environmental Services

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