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Executive Profile: Marianne Markowitz, regional administrator of the U.S. Small Business Administration

Regional director is a fierce advocate for all that the U.S. Small Business Administration represents

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Marianne Markowitz, right, regional administrator of the Small Business Administration, speaks to a women's business group, including Colleen Kramer, owner and president of Evergreen Supply Co. in Chicago. (Zbigniew Bzdak, Chicago Tribune / February 3, 2012)

By Erin Chan Ding, Special to the Tribune April 2, 2012

Marianne Markowitz strolls through a hallway at the regional headquarters of the U.S. Small Business Administration in the Loop, not pausing to glance at the two official portraits, one of President Barack Obama, that are the only decor on a yawning stretch of white wall.

She stops at a towering wooden door, fiddling with her keys before turning the knob and entering a bland, taupe-and-tan space.

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Illustration: Marianne Markowitz

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"I might have the ugliest office in the whole region," she says, her grayish-blue eyes sparkling.

It helps that she spends so little time inside it.

Since being appointed as a regional administrator of the Small Business Administration nearly three years ago, Markowitz has traversed the Midwest, bringing the message of the SBA to small-business owners and lenders across Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin.

She spends nearly half her working time traveling, swooping into meetings in Minneapolis and summits in Milwaukee. In Chicago, she visits businesses as diverse as Evergreen Supply Co., which deals with electricity and lighting, and Diana's Bananas, which produces chocolate-smothered frozen fruit.

She heads roundtables, talking about changes since the Small Business Jobs Act was signed into law in September 2010 and how the SBA, which was proposed by President Dwight Eisenhower and created by Congress in 1953, can help entrepreneurs with access to capital, counseling and contracting.

She gives speeches about the traction the SBA has gained in recent years, like \$2.2 billion in SBA-backed loans made in her region for this fiscal year to date and the \$30 billion in SBA-approved loans made nationally in fiscal year 2011, an all-time high for the agency.

"This job is like, you're in a different place every day, there's no routine, and it's great and it's fun," said Markowitz, 45. "I've really grown to like it, but it's pushed me."

When feeling drained, Markowitz, a finance guru and self-described introvert, finds comfort in numbers.

"At the end of a long day of outreach, I'm like, 'Where's my spreadsheet? I just want to relax,'" Markowitz said, laughing.

The SBA's 10 regions fall under the supervision of SBA Administrator Karen Mills, who Obama elevated to his Cabinet this year. Mills, the daughter of Melvin and Ellen Gordon, the co-chief executives of Chicago-based Tootsie Roll Industries, appears in the other portrait outside Markowitz's office.

"She may be a little bit quiet," Mills said of her Great Lakes Region chief. "But do not be deceived, because she is extraordinarily competent, articulate and fierce as an advocate for small business."

Spending time abroad

Markowitz spent 17 years in the private sector, including jobs with General Dynamics Corp., where she had an entry-level finance position; Mallinckrodt Inc. of St. Louis (formerly Imcera Group of Chicago), where she worked in treasury and risk analysis; and Express Scripts, where she performed integration work on an acquisition and set up the company's first professional treasury department.

In her mid-30s, she married Jeff Markowitz and lived in Europe for about two years when he was president of CS Stars, a risk-management technology provider that's a business unit of Marsh, part of Marsh & McLennan. After six months of searching for a job in Europe, Vivendi SA hired her to do documentation work, and "I was like, 'Ugh, I really don't want this job.'"

Markowitz and her husband lived in London then, across from Harrods department store. On her visits to Harrods' Food Halls, Markowitz began to entertain the idea of entering the culinary world.

"(The chef was) like, 'If you want to start cooking here, it would be chopping carrots, and it would be like 12,000 (British) pounds a year,' and I was like, 'Maybe,' because I would

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enjoy it," said Markowitz, driving her silver Volvo XC90 along Elston Avenue as she recalled the memory. "And Jeff's like, 'Whatever you do, I don't care what you do, as long as you make enough to pay my taxes.'

"And I was like," she paused, "'Screw that! You should never have said that.' He was being nice, but I was like, 'Oh, my God, how demeaning!'"

She rebooted her job search, and a recruiter pressed her to go on an interview with **Syngenta**, the global agribusiness corporation. Based at Syngenta's headquarters in Basel, Switzerland, Markowitz worked on the corporation's initial public offering.

"It was fantastic," she said. "It was like everything I had ever done, plus I learned a lot and worked with a cool team of professionals."

Then, she and Jeff had their daughter, Maura, and Markowitz halted her career for five years.

For Jeff's job, the family moved back to Chicago, where Markowitz had worked for Imcera and completed her Master of Business Administration degree at DePaul University nearly a decade earlier.

Maura, now 9, has only a vague memory of her mother in a nightgown during those years, but Markowitz said she treasured her time staying home with her daughter.

Working for Obama

Afterward, there was no easing back into the workforce: She went from staying home to working 100-hour weeks.

When Maura was 5 years old, Markowitz was recruited into Obama's first presidential election campaign as a financial consultant on his exploratory committee. She sought out other professional-turned-stay-at-home moms and set up an office at her kitchen table in Lincoln Park.

"At first it was exciting because of the business challenge of it, honestly," she said. "The first couple of weeks it was like, 'Wow, those guys are really far behind! We've got to do this and this and this.'"

Markowitz then became chief financial officer for Obama for America. She watched as hundreds of thousands of dollars in contributions blossomed into about a billion dollars, counting Democratic National Committee funds.

Markowitz had assumed her path after the campaign would lead back to the private sector, and she began interviewing for a top financial position with a large corporation. But she felt ambivalent.

"I started to feel like I might have regrets if I didn't at least take part in the administration for a while and see how I liked it, because it would be my only chance to do that," she said.

Markowitz told **White House** officials that she would like to be considered for a position. She was particularly interested in the SBA's regional job because it suited her professional background and would allow her family to stay in Chicago.

"I felt pretty passionate about the SBA," Markowitz said. "Because, you know, it's business, it's finance, it's stuff that I can speak to."

Eye on the future

The job is also temporary.

As political appointees, Markowitz and the nine other SBA regional administrators serve at the discretion of Mills, the custom being that they submit their resignations when Obama's presidency ends. (Markowitz reports directly to Rob Hill, the SBA's associate administrator for field operations, who reports to Mills.) Because of this, Markowitz has made it a priority



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to hire strong employees in positions not filled by political appointments.

If Obama wins re-election, she would like to stay on — she declined a position with his re-election campaign, in part because of the arduous hours — but she imagines someday returning to the private sector.

Judith Roussel, who has been the Illinois District director for 12 years and has reported to four regional administrators, said Markowitz has brought energy to the region, even as Roussel's staff shrunk by about 30 percent in the past year.

In total, 109 people work in Markowitz's region; about 10 percent of its staff has been cut in the past year through buyouts and unfilled positions.

"She certainly understands the challenges that it presents, but she is certainly not willing to say, 'OK, we don't have to do,'" Roussel said. "We do have to do. Let's figure out how to get it done, and tell me what you need and how we can work together to get it done."

At a recent roundtable at the Women's Business Development Center on **Michigan Avenue**, Markowitz told female business owners and stakeholders that in fiscal year 2010, 22.7 percent of government contracts were given to small businesses. That puts them very near the goal set by federal statute of 23 percent of agency spending going to small businesses, or about \$100 billion of \$432 billion available for government contracts.

"She really lets people understand that there is access to the bureaucracy and that the federal government is really there to provide access, opportunity and assistance," Hedy Ratner, co-president of the Women's Business Development Center, said of Markowitz. "She's a very, very brilliant woman who understands finance, banking and small-business issues."

During her talk, Markowitz said more pressure is being applied by top White House advisers, including **Valerie Jarrett**, for the government not only to exceed the 23 percent small-business contracting mark but also to ensure that the 5 percent of government contracts required to go to majority women-owned businesses do so.

"She's out here hearing our concerns, so you know that they will make it to the right ears," said Deborah Sawyer, president and CEO of Chicago-based Environmental Design International Inc. for more than two decades. "Nobody at that level has ever tried to make contact with our community."

Building confidence

That contact almost always comes with Markowitz wearing 4-inch stiletto heels, not just for fashion but also for the practical purpose of allowing people to see her over podiums.

She said she never ponders her height (she is 5 feet tall) or her appearance but is acutely aware that others do.

"I don't walk into a room thinking, 'I'm blond, I'm short, I'm soft-spoken.' ... but other people are thinking about it," she said.

When she first started working, she noted, her colleagues could not hear her during conference calls. "Do I have a dog-whistle voice?" she remembers thinking. "What is going on here?"

A few years back, Markowitz tried wearing her hair shorter, thinking people might take her more seriously. That didn't last.

"You know, your hair's not going to do it," she said. "It really has to be your own confidence and sort of how you put yourself out there."

She took a two-day public speaking class and used a speech and media coach for a daylong training session. She brought on another coach to help with her speaking volume.

She maintains a constant back and forth with Carol Wilkerson, regional communications director for the SBA, rehearsing speeches and interviews. Sometimes, Wilkerson will record

Markowitz's speeches so they can analyze her delivery.

"It's a constant struggle," Markowitz said. "And I'm always working to improve that."

Achieving balance

Just before he left for his job as an account manager at **Microsoft** one recent morning, Jeff Markowitz shared stories about his wife, whom he met 14 years ago in Nashville, Tenn., while he was teaching a class on policy administration at a conference.

Marianne, in the front row, was vocal that day.

"She asked, like, every single question. I mean, if there were six questions asked, she asked six questions, and this room had, like, 100 people in it," he recalled, as both of them laughed. "Clearly, she was probably the most intelligent, attractive, smart person that I've ever met, and I couldn't let her get away."

He also has learned, in their dozen years of marriage, what can happen when people misjudge his wife.

"She is driven," he said. "I've seen her — I mean, men, sometimes, they're just very aggressive, they know it all, and Marianne, basically ..."

Marianne, who had left briefly, walks into their living room and finishes his sentence, saying, "Yeah, I take them down."

They laugh again, with Jeff adding: "Yeah, she challenges them. It's just a lot of confidence."

Markowitz's mother, Joan O'Brien, 77, recalled how Marianne, the youngest of her and husband Joseph's five children, volunteered as a candy striper while working two jobs as a lifeguard. Also, she was captain of her suburban St. Louis swim team and served with the National Honor Society.

"She always wanted to take pretty much a leadership role," said her mother, who lives in suburban St. Louis. "Sometimes I found her tiring, because as a young one, she had to be driven around. ... I was thinking, 'Why does she have to do all this?'"

Immersed in the SBA, Markowitz has been inspired by the hard work of small-business owners and their companies' potentially quick trajectories.

"I think deep down I really want to be an entrepreneur," she said. "I just haven't had the guts."

Markowitz is accustomed to waking at 4:15 a.m. to fit everything into her schedule, including 400 crunches a day and, on most mornings, a four- to seven-mile run, and she said she has had to achieve "work/life balance in a different way."

In previous jobs, "it was just long hours, but I've always slept in my own bed. Now, it's just a different sort of calculation," she said. "For me, it was learning to say, 'Tomorrow, I'll take a vacation day in the middle of the week; not to go on vacation but to just live my life, because so much of it is lived out of town.'"

Despite her mother's 110 days of business travel last year, Maura says, "I see her a lot."

On a Wednesday last month, Markowitz brought avocados and mangoes to Lycee Francais de Chicago, where she is on the board of trustees and the finance committee. She had resolved to teach Maura and her classmates how to make tostadas, and, for that, she had taken the day off.

About Marianne Markowitz

Marianne Markowitz, 45, regional administrator at the U.S. Small Business Administration

Born and raised in: Berkeley, Mo., a suburb of **St. Louis**.

Lives in: Lincoln Park; she also has a condominium in Miami's South Beach.

Lives with: Husband, Jeff Markowitz, 45, daughter Maura, 9, and Sabu, 17, a Rottweiler/cocker spaniel mix.

Education: Bachelor's degree in business administration from the **University of Missouri** at St. Louis and a Master of Business Administration from DePaul University.

Favorite hobby: Healthy cooking. Markowitz doesn't eat meat, with the exception of fish.

Encouraged her daughter: To write a children's book at age 6 called "Sabu & Me," using her first and middle name, Maura Lane. Markowitz and her husband published it, with some of the proceeds going to PAWS Chicago.

The way she manages: "I do think you need to have authentic leadership. You can't be asking people to do something that you yourself wouldn't be willing to do, and they have to feel that and they have to see that."

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