

## Coleman Survey Shows 88% Disapprove to SBA Loan Program Name Changes

### Individual Comments

1. Maybe can get behind SBA Advantage, but I've never known a commercial building to grow a business as much as it is a sign of a growing business. Time/money would be better spent on meaningful changes like improving processing time for PDKs
2. The names are confusing to the general public.
3. Leave a good thing alone without installing ambiguous titles.
4. No idea why SBA feels the need to change the names of the programs?? They don't really make sense (the names)
5. Do not see the need for the change and the names of the "rebrands", in my opinion, leave much to be desired and at best are confusing.
6. Serves no purpose. Distracts from the historical prominence and success of the programs. Business community has become very familiar with the programs by name--why start over again.
7. I believe that if there are no real significant changes to the program, why change the name?
8. The change is totally unnecessary and puts a burden on lenders to redo all collateral, online, and other marketing materials. SBA should focus on real issues. This is not a real issue.
9. I believe there are better ways to make the programs more "deliverable" to small businesses without changing names and causing more confusion.
10. If you want to rename the loans, call 7a a business loan and 504 a asset loan...this describes the loan. New loan names have absolutely no relationship to the purpose of the loan. This would be similar to calling an auto loan a travel loan. What about fiscal responsibility....what will this unnecessary change in name cost the SBA (all of us as tax payers) and participating banks.
11. Nothing wrong with the old name we have all used and are familiar with. No reason to think this will increase the use of the programs by borrowers.
12. work on making the programs better, not just re branded.
13. First of all, SBA 7A is already branded within the industry so why change what works. Secondly, how do they justify the SBA Grow Loan Program when you basically cannot include new money into the refinance program? They have too much time on their hands.
14. why fix something that works. New names make no sense
15. silly
16. Names make no sense, will cost a lot to change and provide zero transparency into the intent of the programs.
17. I'm okay with 7(a) being called SBA Advantage Loan Program, but 504's name change makes no sense! I think it will be misleading to customers, have them thinking they get a loan and can continue to come back and take draws/add on (aka GROW) to same existing loan! Do NOT like GROW LOAN at all!!!
18. Doesn't make any sense to me!

19. IF one were to change the name (504), they should have waited for a policy change, like permanent refi. The name is awful (should have engaged a competent marketing/branding firm to develop) and it is coupled with no programmatic change. At least it gives me a reason to get back in front of bankers to discuss the non-event.
20. Silly. 60+ years of brand recognition flushed.
21. they have spent decades branding the programs as 7a and 504 and everyone knows what that means. In this case change only creates confusion.
22. this is a big shift to the program and I don't understand the grounds for why the added work and expense to the program.
23. However, we will all get used to it and looking back 10 years from now it may actually be a good thing. Lastly, I may have been able to find better names to change to
24. So after calling it the 7(a) program for 63 years, renaming it the Advantage Loan Program will help reduce confusion??? And I think they have it backwards since only the 7(a) provides working capital to help Grow the business while the 504 has the Advantage of a 20 year fixed rate. OK, now I'm confused...
25. Bad move by an exiting chairwoman.
26. Horrible idea, 504 Loan for years now it has to be completely re marketed.
27. Given SBA's limited resources, I cannot believe they actually spent time on this. There are far more important issues to deal with.
28. The new name for the 7(a) loan program is too close to other programs that have "Advantage", i.e., Community Advantage, Small Loan Advantage, etc...If I had a choice, I would prefer names that explained the programs better.
29. Real Estate Advantage Loan (REAL) promoted by NADCO under the former CEO was good too. But most important is the rebranding to make the programs more market friendly. Bravo to Maria Contreras-Sweet and the SBA for a major, much-needed step forward to Advantage and Grow!
30. this was completely unnecessary, and I would imagine costly. the name is not important, as it is not the borrower's responsibility to know. an educated SBA rep should be guiding the borrower to the programs that are most appropriate for them
31. I'm not against new names for the programs but am baffled at the names selected What are the new names intended to imply and how is they descriptive of the two programs?
32. Why?!? Makes no sense!!! If it was warranted why not change the names to something remotely close to describing the programs...? Many program improvements would have been a better use of resources. Big Miss! I expect the director of SBA will announce their resignation as a result of this!
33. Maybe the 504 Grow Loan program will only be available in Colorado and WA :)
34. Why change?
35. 7a and 504 mean business. SBA Advantage and SBA Grow are just cutsey.
36. Sounds odd to me. GROWTH would have seem a bit better, but still not understandably descriptive for the program

37. The advantage name is already being used and SBA Grow was the best they could come up with... It must have been like voting in this year's presidential election... not a lot to choose from!
38. Stupid. After so many years of getting the clients educated by program name both 7a and 504. Is this "new age"??
39. Don't fix things that are not broken
40. They are recognized names, referring to the laws that authorized them. This is confusing to borrowers and lenders.
41. The new name for 7(a) implies other loans are what at a disadvantage? The new name for 504 does not (1) make any sense (2) confusing and long. Disappointing that's the best SBA could come up with.
42. If they wanted to change the names they should have asked for input from lenders & CDCs. These new names say little about what these loans are used for. Advantage? Grow?
43. I don't see any Advantage to changing the name nor how it will help Grow the program?
44. What a waste of time and money! Typical government bureaucracy
45. After 60 years, why go to the cost and confusion that this change causes the public and the occasional SBA lender? It is wasteful government spending
46. This is just a marketing effort. It does nothing to help SBA Borrowers or Lenders.
47. There will be a period of adjustment; then people will get used to these names. But most people will say, "What's the difference?" So communicating will continue to be important!
48. Why change the name of something that has a history of success and name recognition - this is the equivalent of the New York Yankees changing their name to the North State Ball Boys - totally unnecessary and unproductive confusion within the industry/audience that is served --
49. Advantage has already been used before- Veteran's Advantage.
50. A waste of time, money, and the hassle of trying to explain to borrowers the new monikers and that they mean nothing more than 7A or 504.
51. I think the SBA should have consulted with the CDC industry about what the new name should be.
52. I think that the new 504 name makes no sense. "Grow" what? the 504 program in my eyes is an economic development finance tool. At least making the name something like Grow America Loan, would make more sense. I think it is subliminal marketing and support for the former 7(a) loans. The "Advantage" Loan Program. If you are looking at marketing material or a web site, what would catch your eye, the Grow program or the Advantage Program. I think it is an effort by the Agency to push the guaranteed loans.
53. What is their purpose? What will the cost and the waste be to change all of documents? Understand most are electronic.
54. SBA Grow Loan doesn't convey that is a lending program. Sounds more like an agricultural program.
55. This was a completely unnecessary step. There is no "Brand Recognition" for these programs among the general public to begin with, the individual program

names are irrelevant here. Borrowers obtaining SBA loans don't care what these programs are called so long as they can get the funding they need to start and/or grow their business. The only impact I have seen is that now we need to go back through all our forms, documents, policies and procedures to make sure we are referencing the correct program by name.

56. Why confuse people?!
57. Grow Loan Program? What does that even mean?
58. Confusing and pointless. The names don't relate to or differentiate the individual programs. Waste of taxpayer money.
59. The existing names perfectly identified the loan programs they represented.
60. We spend a lot of time training our lenders and customers about the 7a and 504 loan programs. The proposed changes will cause confusion, cost money to modify forms, websites, and collateral material, and the proposed names are vague. You can't "grow" your business with a 7a (advantage) loan? What purpose does this achieve?!
61. Why? What a waste of time and money!
62. I like that they are ditching the numbers, which are not customer friendly. I don't like the names they chose as they do not really convey the function or purpose of the programs. Descriptive names make it easier for borrowers and referral sources connect the name of the program and the program itself. In addition, SBA Advantage Loan Program is too similar to program names used in the past.
63. Everyone knows the old names so why change?
64. I would have preferred that the re branding not take place. But, I approve of the changes because I think non bankers and borrowers will relate to the new names more easily.
65. Renaming the programs is a good idea, but these names are really bad!!
66. But like any governmental change, it makes no sense.
67. If the names are to be changed, it could have been more representative, such as SBA Real Estate for the 504 and SBA Working Capital for the 7a
68. The renaming is a stupid idea.
69. Where was the evidence of a need to justify the name change? In my many years of working with SBA lending, I've yet to hear that the names of either program represent a marketing problem. Neither "Advantage" nor "Grow" provide any better information about the loan programs. Both loan programs offer borrowers advantages and both support small business growth. I would rather see SBA focus on substantive improvements to the programs, such as restoring 90% vs. 75% on 504 Debt Refi with cash out for business expense. Rather than use more ambiguous naming conventions for the two flagship loan programs, why not ACTUALLY DIFFERENTIATE the 7(a) and 504 programs? For example, do we need both programs to compete for real estate deals? Let's be honest - renaming is more about fluff rather than substance.
70. hopefully they completed an analysis on the costs associated with changing all the existing forms/documentation..will no doubt be very costly. Seems like

- someone (who may be on way out shortly) trying to put personal stamp on something. I don't see the value-add.
71. will only add more confusion!
  72. "SBA Advantage" confuses with SLA--Small Loan Advantage. Why confuse the marketplace..."7a" and "504" are flagship "brands".
  73. Why change the terms that have referred to these programs? New names does not improve these programs. The new 504 program name is very "SILLY".
  74. Should have renamed it SBA 504 Grow Loan Program
  75. Waste of time and confusing. The names mean nothing to bankers and third parties. Should take the cost for name change and use it directly to educate SBA employees and bankers on both programs.
  76. maybe making SBA simpler rather than name changing.
  77. Fixed a no-problem, tone deaf - it's hard enough to explain SBA to the world and the world already knows 7a and 504 - now we have to explain again, change literature and internal systems - what a waste!
  78. Advantage Loan sounds good, makes more sense than "7(a). But what moron came up with "Grow Loan?"
  79. Is the 504 program becoming an agriculture program or perhaps a new program supporting legalized marijuana????
  80. While it makes sense to rebrand the programs - I feel the new names correlate poorly to the programs they are named for.
  81. Confusing
  82. There is no compelling reason to change the name of these programs, and I think this is a poor decision by SBA.
  83. Stupid. Administrator Sweet wanted to leave a legacy and this was it. No value
  84. Waste of taxpayer money!!!
  85. Whomever came up with SBA Grow Loan does not have both oars in the water.
  86. this is like raising the fees for no actual reason, just messing with something to make it look like their doing something! Does this mean "corporate welfare" was already taken? I'm sure with the cynicism towards our program in DC and their attempts to steal all of the profits from loan premiums they were leaning towards something like that...
  87. As a CDC operating in a state where marijuana is legal I can already see this causing confusion with us offering 'Grow Loans'
  88. Stupid waste of time and money, Hate the 504 name.
  89. Both programs have years of marketplace recognition under the current names, and neither of the new names is more descriptive of the program. The not insubstantial costs of updating marketing materials and the work to regain name recognition seem to outweigh any benefit of the name change.
  90. Change the SOP, not the name.
  91. what a waste of time and money. some bureaucrat trying to justify his job.
  92. The SBA has a whole host of operational issues and challenges for those needing its assistance to manage their way through the maze to access its

- programs. Any time and money wasted on renaming the programs should have been used to address these problems, which are the real reasons for lowered program utilization.
93. They should be focusing on the many issues with the program such as; slow turnaround in Sacramento, making fees more affordable, and reducing the amount of documentation.
  94. It accomplishes nothing but extra work for lenders to change their websites and marketing collateral. It is an expense without any discernible benefit. Additionally, it will cause even more confusion in the marketplace.
  95. Waste of money. Name does not match product.
  96. The names do nothing to further understanding of either program. Perhaps SBA Fixed Asset Loan and SBA All Purpose Loan? That or, you know, 504 and 7a. This will also force industry wide rebranding.
  97. SBA Grow Loan Program does not reflect the worth of the 504 loan program.
  98. Terrible decision. These names are no more "descriptive" than the names we had. We have spent years establishing these programs in the marketplace and now we are left with re-educating every lender.
  99. Having some semblance of numbers in the program name made it easier to explain to clients.
  100. Is the Administrator going to pay for all the re-branding of marketing materials and updates that the not-for-profit CDCs will incur?
  101. Just leads to confusion.
  102. SBA is confusing enough for clients. Changing the name gains us nothing and not sure why the names are what they are.
  103. SBA has much bigger issues to tackle than finding new names for the loan programs. Notably, SBA should be finding ways to streamline and make both loan programs more efficient. This is just another example of SBA bureaucrats wasting time and resources.
  104. A loan by any other name is still a loan
  105. This doesn't change anything. Bank's steer loans in whatever program fits their small business strategy. Hope they didn't pay anyone too much to come up with these names. It won't affect production volume.
  106. Not sure what the SBA is trying to accomplish since these loan programs are issued through 3rd party lenders, such as Banks and CDCs.
  107. Seems like a dumb change but most borrowers don't understand them anyway. Probably being done for direct marketing purposes to borrowers.
  108. Advantage is aptly named.... 7a is preferential and has the advantage over the 504... really need to focus on bolstering program, not renaming it.
  109. This was a very dumb idea.
  110. The names they selected are strange. Granted 7(a) and 504 are references which don't really make sense to borrowers, but the names chosen are odd, particularly SBA Grow. Huh??? That makes it seem like 504 is going to be only for business expansion or new businesses. If they wanted to rename the programs, surely there were some better options...
  111. Let's not confuse everyone as borrowers still don't understand programs

112. Name the program what it is - it finances FIXED ASSETS and commonly REAL ESTATE. Find an acronym that describes real estate financing like REAL
113. I don't see the connection with the new names to the propose of the loan programs.
114. This is unnecessary and causes more expense to the SBA and Lenders
115. This will cause all marketing material with references to 7 (a) or 504 to be changed costing millions.
116. SBA Advantage Loan Program should include "Business" in the name. SBA Grow Loan Program name is insufficient description. It should be more descriptive, like "SBA Real Estate Loan Program" or SBA Real Estate and Equipment Loan Program."
117. Name recognition was one of the only things the SBA loan programs had at this point that was recognizable and comfortable to lenders and borrowers. Changing it, especially without comment from the lending community, was a mistake. The costs associated with the name change will not be recouped by banks, lenders, or SBA. What a waste.
118. This seems like a big waste of time and money. There are so many other things in the programs to fix and focus on, why make more work for everyone by changing the names?
119. Dumb. And people are going to vote for more government in a week. Wonder what the cost of doing this was? How about spending the money for the name change fixing SBA One???
120. What a waste
121. The name change is an unnecessary waste of time & money
122. SBA gave NADCO members the opportunity to submit names, but SBA Grow Loan Program does not hit the mark by a long shot. It would be much better to keep SBA 504 loan program or SBA Small Business Financing Program, etc.
123. I think they should leave the name alone and make available the re-branding funds to customers.
124. Ridiculous!
125. Not sure why it was necessary but my guess is that NADCO lobbied for it not NAGGL
126. Should have involved NADCO and CDC's input. Rebranding is unnecessary and will be confusing to the bankers and end users
127. The bankers we work with know the 504 program and 504 loans. Some may not do 504 loans very often and the name change is just going to add confusion and make marketing more difficult. Grow Loan is too non-descriptive, I think the time and effort put into this should have went towards fixing the 504 refi program.
128. If they were going to change the names the could have selected better descriptions SBA Small Business or SBA Real Estate.
129. Neither name is any more descriptive than the numbers we've all come to know & recognize. If they wanted to rename 7a to something like "SBA Loan Guaranty Program" and 504 to something like "SBA Long Term Asset

- Financing Program" it might have made sense to go to the time & expense of this, but seriously... they don't have anything better to worry about?
130. Advantage sounds like the Advantage loan program. Grow loan program sounds like USDA or agriculture. Why did they feel they had to do that?
  131. 1) Horrible names 2) There was no need to change them - will just lead to confusion to those outside the industry 3) Waste of government resources - time and funds 4) Example of misplaced priorities
  132. Almost everyone is used to the 7a and 504 names, so why create confusion with the change? Also, I imagine that the SBA Grow name will be very confusing for people because that has nothing to do with the main purpose of that program. The 7a program is more about business growth than the 504 is. Sounds like a consultant came up with this idea.
  133. i'm all in favor of change. however, the name changes to the two flagship is stupid and holds no value or meaning whatsoever and further, it's confusing. "Hi, my name is Mr. Lender, allow me to present to you our grow loan program" what the hell is that exactly? what's wrong with 7a? it's been 7a for decades and the name advantage loan program is fine, but didn't we used to have small loan advantage and did away with the "advantage" part? there's nothing advantageous about renaming flagship programs to "advantage" anything.
  134. It will make the programs confusing by the name changes. Everyone knows what the 7(a) is as well as the 504.
  135. Silly. With all the problems we have getting timely responses from the centers this is what she chooses to tackle? NADCO's "REAL/Real Estate Advantage Loan" nickname for 504 was better.
  136. Changing the names of established products will lead to destruction of product recognition/familiarity and the goodwill associated with the products. No tangible benefit will arise and intangible assets will be lost. Please don't fix what is not broken.
  137. Why is it necessary to change the program names? It has taken years to build a brand and now we need to start over.
  138. The new names don't provide any real insight or value into either of the programs, in fact, I think the new names are too similar to each other. Instead a lot of time and expense will now need to be spent on a transition which in my opinion is just wasteful for all of us.
  139. In lieu of unilaterally changing the names of the products, would it not be a prudent business practice to poll the users/referral sources of the products? Hey - nobody likes changes, but as stodgy as the 504/7a names sound, there is still brand recognition of those names within the industry. Not against changing the names, but for a short tenured administrator to change names without input from an industry whom collectively market the products much more than SBA does is not a good long term decision.
  140. What a waste of money and time. Money that could have been put toward marketing the programs much better. The programs don't have a name "issue;" they have a marketing problem. That's what the agency should have focused on. Rebrands, new logo's, etc. rarely provide the ROI sought. The only folks

getting decent ROI are the marketing consultants who pitch these inane suggestions.

141. Personally I think there are more pressing issues. IT infrastructure that functions consistently comes to mind.
142. The names are not descriptive enough to inform borrowers of the purpose - thus increasing the marketability of the programs. Additionally, lenders are now tasked with making costly changes to marketing materials, branding, etc. and informing prospects, borrowers, and lending partners about the change. Although 7(a) and 504 may not have been sexy names, I believe the products were known. Sometimes you have to leave well enough alone.
143. I think they could have been better described. For example, the 7(a) program could be "SBA Guaranteed Loan Program" and the 504 could be "SBA/CDC Participation Loan Program". I am always in favor of using a name other than the name of a program's regulation or statute reference. For example, USDA refers to the Rural Energy for America Program (REAP) Guaranteed Loan program as the 9007 Guarantee. STOP IT!
144. What a waste of taxpayer money by the SBA! Do they really expect this to increase support and understanding of these programs? Congressional approval was needed to increase the 7(a) approval authority ... clearly the name isn't hurting the program. Millions of Americans have a 401(k) and the name doesn't bother people. Maybe the SBA can work on renaming 401(k) next since they did such a great job renaming the 504 and 7(a) programs...
145. Great idea, but don't believe they will follow through and or understand that very few members of the public know what it was called. - all loans are SBA loans.
146. Waste of time. Should try to improve the programs and make them more small business friendly. Common Sense and Customer Service
147. Everyone knows in Banking what the 504 loan program is and what it offers. The Grow Loan program does not describe any attribute of the program. It is a confusing name. Something such as SBA Fixed Asset Loan Program would of been much better.
148. I am for anything that makes programs less forboding. Weird names make a bad first impression, especially for new borrowers unfamiliar with programs. Sure, lenders and others will have to change marketing materials and websites, but it may help the programs in long run.
149. Confusing to our lending partners. For 35+ years the brand is well known in the industry. It was not broken. Now the change to rebrand the SBA loan programs will cause further confusion not to mention the cost of rebranding for the banks and cdcs for their collateral materials, websites and endless questions from our constituents on why this was needed in the first place. Bad idea!
150. I think it is a good idea to rename the loan programs, but I think SBA should go the entire way and rebrand into the modern age.
151. Long term known entities. Seems silly to spend time rebranding something that already known and used widely.

152. Timing, if naming changes were going to occur, was not optimal. IF name changes are made, they should be descriptive of the programs. While 7a and 504 are not descriptive, Grow and Advantage do not seem better.
153. Doesn't relate to anything - sounds unprofessional
154. So good to see the SBA is spending their energies in the most economically productive direction..
155. This proposed change eliminates substantial brand equity by discarding two well-known names and accomplishes nothing positive, in my opinion.
156. Time, resources and costs could have been spent on hiring the staff necessary to facilitate the closing of SBA loans- just my opinion-
157. The best way to improve the programs are not to change their names.
158. It would've been better to make the new names more descriptive of the underlying loans.
159. Why did they have to change the names after using them for decades? It makes no sense and creates confusion in the marketplace.
160. Lending has always used loan program names based on codes and acronyms. Why should the SBA be any different? Advantage and Grow are really generic descriptors for the programs.
161. SBA Grow doesn't tell the consumer anything. While 7(a) and 504 were a mystery to most people outside of the industry, the new names aren't a whole lot better.
162. Please tell me SBA has more of a game plan than this name change to expand access to its two premier loan programs.
163. WHO'S SETTING THE PRIORITIES FOR THE "TO DO" LIST?
164. The money that will be spent in making the changes, i.e. website, documentation, promotion, etc., could have been better spent by lending it to small businesses. Our economy is sluggish enough without government funds being wasted on things that are working just fine.
165. New names bear no connectivity to the actual programs..
166. These programs are so iconic that renaming is insane. Maybe it makes sense to the business owner, but I don't think they care what program we use as long as they get the money they need.
167. Adds unnecessary confusion to the programs. What a joke!
168. The impact to marketing for lenders will be tremendous. It will cost thousands of dollars to redo all marketing materials. Not only that it will simply confuse borrowers for years as well. Bad move.
169. It's remarkable how fast this happened without notice. The name changes are confusing esp for the 7a program and what currently is the Community Advantage program. The names were fine. The 504 Fixed Asset Financing program spells out exactly what it finances. And of course the 7a covers most everything else. What's it an advantage over? Unclear. It would have been nice to weigh in with the SBA on options for the lenders and non-bank lenders to vote on. A missed opportunity to collaborate....
170. They both seem a bit awkward.
171. What is the point?? Now banks have to change all marketing material and internal underwriting labeling to accommodate an unnecessary change.

172. The SBA Grow Loan Program sounds like loan for a marijuana grow house. Can't wait for those calls to start coming in.
173. There is no need to rebrand these programs. This is a silly marketing move. This will force many banks who support the SBA into changing their marketing materials, at a cost to those banks.
174. Change is never a bad thing. Although the current name's are familiar to bankers; they are foreign to most customers and this may be a good way to reintroduce the program to customers that may be unfamiliar with them.
175. It is a waste of money and resources. The programs are well branded as is.
176. Don't see the benefit due to the cost of having to change so many forms and literature to conform to these changes. Was more clearly defined as 7a and 504. Now both sound the same as neither are distinguishable.
177. Why?
178. I'm honestly not sure why changing the names of the programs was a priority. To me, the new names are misleading to say the 7(a) program is advantageous to borrowers and the 504 program helps borrowers grow. Both loan programs are advantageous and assist with growth so I think this was a complete waste of time and time should have been better spent in improving the SBA One platform rather than unnecessarily renaming the programs.
179. We need better products - not better names.
180. The names should be more descriptive to the public as to what they can be used for.
181. If its not broken, don't fix it.
182. Using "Advantage" makes zero sense because of the fact that many pilot programs used that word. Recycling it will make things more confusing. No one is going to use the new names because no one will know what they mean. They will inevitably revert back to saying, "Oh, this is a 7(a) loan".... What a waste of time and resources at the SBA when they could be doing things that actually help small business owners and lenders, such as clarifying and streamlining the SOP.
183. Replacing one generic name with another generic name doesn't create understanding of the purpose of each of the programs. It creates confusion.
184. All the marketing that leaders in the industry have done all these years to get people to learn about the SBA 504 Loan program, go out the window. Presumably because the outgoing Administrator, wants the new name to be her lasting legacy.
185. Why change names on what has worked for so long? There are items in both programs that need to be changed that are more important than a name.
186. If you are going to rebrand, rebrand as something that better describes the loan programs. Big Miss!
187. Confusing for new applicants that are familiar with the 504 and 7A programs
188. I honestly hoped it was a joke. Ridiculous that any brain power was used up to come up with this.

189. don't see the benefits this will inure to anyone. Everyone already knows 7a/504.
190. Dumb
191. Not sure why the name matters. Only bankers are aware of the program names. The general public has no idea what any of the programs are for the most part.
192. Ridiculous waste of time. And even after wasting their time they didn't come up with a decent names. If it's not broke don't fix it.
193. I think the SBA Advantage Loan Program is a good change, however, the 504 name seems awkward
194. Lots of energy being spent on rebranding (if it ain't broke, don't fix it) while other issues could be addressed instead