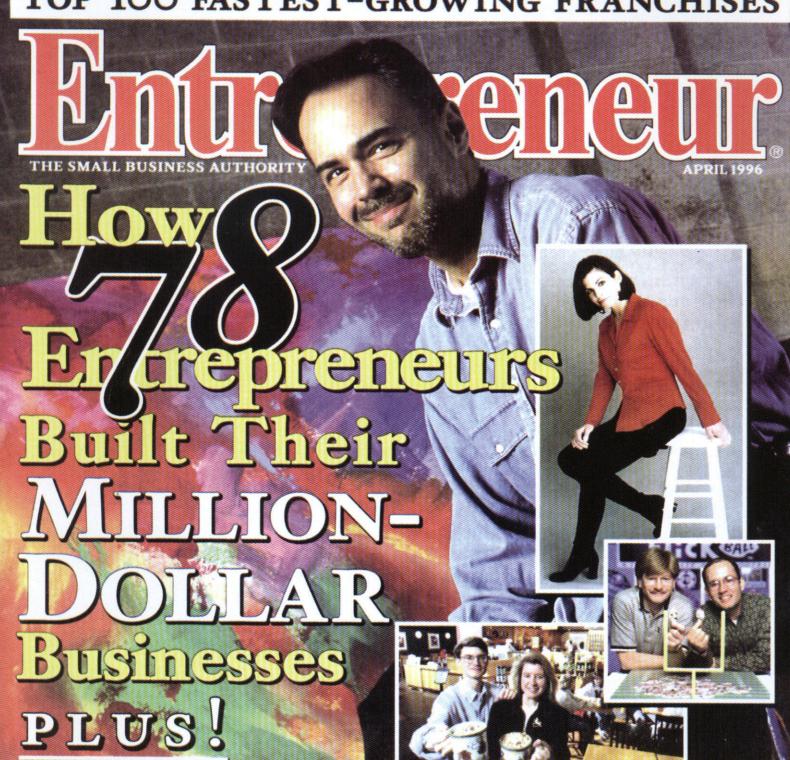
SPECIAL ISSUE! Entrepreneurs Across America **IOO FASTEST-GROWING FRANCHISES** 



YOU CAN BEAT
THE BANKING BLUES

How To DRIVE OUR COMPETITION CRAZY

Gary Prianti, Cynthia Steffe. Steve Greene & Mark Gonzalez, and John & Kim Puckett share the secrets of their success



Reprinted By Permission of Entrepreneur, April 1996

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There's an election on the horizon, which means you can't open a newspaper, turn on the television or walk past a newsstand without getting an eyeful or earful of some politician pontificating about the state of the union.

But while the men who would be president fill the airwaves with talk, millions of Americans are taking action. You'll meet 78 of them in the following pages—entrepreneurs who sell coffee, manufacture chocolate, decorate lampshades, create computer models, design skis—in short, who run the small businesses that hold this country together.

So take a moment to turn off your television, turn down the radio and put aside the op-ed pages. Enjoy the peace and quiet as you join us in celebrating America's unsung heroes. After reading their stories, we think you'll agree the nation's in pretty good shape, after all.

## ALABAMA

Company: Behavioral Health Systems Inc. Location: Birmingham

BUSINESS BEGAN: 1989
START-UP COST: \$45,000
1995 SALES: \$5 million
1996 PROJECTIONS: \$7.5 million

T hink managed health care and huge, bureaucratic organiza-

tions go hand-in-hand? Not for Deborah L. Stephens. Her Behavioral Health Systems, a preferred provider organization and managed-care company, operates with just 21 em-

ployees.
Her secret?
Not biting off
more than she
can chew. "I
really didn't
think I could
take on the
whole medical
arena for managed care, so I
settled on spe-

cializing in mental health services," explains Stephens, 43, of her strategy for competing in a field dominated by the big guys.

After more than 20 years in health-care administration, Stephens saw a healthy opportunity to provide managed-care services in the Southeast—one of the few regions health maintenance organizations hadn't entered. At first, persuading employers was tough. But by targeting companies that were already using smaller managed-care organizations and were eager to cut costs, she built an enterprise that covers 90,000 people in more than 31 states.

Now that her business is a smashing success, Stephens is getting ready to bite off just a little bit more: Her next goal is to have a workers' compensation managed-care program up and running by September.



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## REI EURS ACROSS

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