



Irene Gomez-Bethke Papers.

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General Building Main-
tenance
563 Payne Ave.
St. Paul, MN 55101
771-9741 or 901 E. 6th

Community Initiatives Consortium

1. What is it?

This new venture is a joint effort gathering together large and small life and health insurance companies in a unique and concentrated effort to bring the resources of the industry -- skill, funds, and manpower, to bear on developing solutions to commonly agreed upon community problems.

The Community Initiatives Consortium envisions three areas of program -- investments, contributions, and general research and information responsibility, each element geared toward the Consortium's purpose of broadening the impact of the area's life and health insurance industry in solving those communities' social and economic problems which fall outside the scope of individual company programs.

The Consortium chose to begin operation in 1981 with the establishment of a Targeted Investment Program. Eleven Twin Cities based life and health insurance companies have joined together to make available \$1.2 million of investment capital during 1981 in the seven county metropolitan area. The participating companies include:

- Minnesota Protective Life Insurance Company
- Ministers Life
- North American Life and Casualty
- MSI
- IDS Life Insurance Company
- Early American Life
- Lutheran Brotherhood
- Western Life Insurance Company
- Prudential Insurance Company of America
- Northwestern National Life Insurance Company
- North Central Life Insurance Company

This pilot project has two primary goals:

- 1) To strengthen private community based enterprise through investments and selected profit and non-profit entities which meet the general and specific criteria established for the program.
- 2) To provide opportunities for those who have traditionally had difficulty gaining access to capital (including, but not limited to, minorities, women, non-profit organizations and small business entrepreneurs) and who are engaging in an economically feasible venture with promise of returning to investors, both their principle and designated rate of return.

During the first year, the focus is on economic development.

2. How was it started?

The idea of starting the Consortium emerged when a group of life and health insurance executives met at the invitation of John Pearson, President of Northwestern National Life Insurance Company. The Clearinghouse on Corporate Responsibility (a trade group in Washington, D.C.) had started a program called Community Initiatives in cooperation with the Academy for Contemporary Problems. The purpose of this national urban program is to help insurance companies expand their urban commitments by offering technical assistance and information to companies contemplating programs or projects intended to help stabilize or revitalize communities.

After a presentation from representatives from the Clearinghouse and the Academy, the executives agreed that although several of the companies were already heavily involved in community activities, there might be an advantage to initiating a cooperative effort for addressing targeted community needs.

A Steering Committee was appointed by the Chief Executive Officers of the companies to work out a structure and process for presentation to the entire group. Members of the Steering Committee were: Stanley Kane, President, Early American Life; Michael Flannigan, Investment Officer and Counsel, Minister's Life; Chris Finsness, Second Vice President for Public Relations, Northwestern National Life Insurance Company; and Mary Snitkey, Human Relations Officer, The St. Paul Companies, Inc. representing Western Life Insurance Company.

The Community Planning Organization in St. Paul and the Minneapolis Foundation were used as resources to help formulate the proposal. In the Spring of 1981, eleven companies agreed to participate.

3. Why were investments chosen?

The decision to begin the Consortium efforts with an investment program is in recognition of the fact that this area of expertise is common to all life and health insurance companies. The Consortium approach to community investments is also a natural extension of the concept of shared risks so well understood by the industry. Thus, a program which Targeted Investments could be expected to become operational quickly and with a relatively high expectation of success once the basic structure is in place.

While many of the participating companies have their own contributions program, some of the smaller companies in particular felt that they could most benefit from the expertise of the larger insurance companies when it comes to investments in community based enterprise.

The Targeted Investment Program is geared toward what we believe are two problems: 1) access to capital, and 2) cost of capital.

We recognize that many worthwhile community development activities are not going to develop without a concerted effort to make capital more accessible. In addition, the cost of capital in this inflationary

period makes the financing of many needed projects impossible. The Consortium, through this commitment, has indicated its willingness to spend more time analyzing non-traditional investment opportunities and also its willingness, if necessary, to adjust the interest rate so that projects which might otherwise not be feasible might become feasible.

Many of the Twin Cities life and health insurance companies are quite small. This project provides them with an opportunity to work jointly with larger companies to make investments they otherwise would be unable to make.

While the Consortium will consider investment proposals from non-profit organizations, it should be stressed that the program is for investment purposes only and is not designed as a contributions program.

4. What is the focus?

The Community Initiatives Consortium recognizes that its funds are limited. Therefore, it determined a focus for the current year's activities: economic development. We state this as, "investment in economically disadvantaged businesses including, but not limited to, those owned by minorities. Such businesses should involve the creation of jobs and/or the provision of services for the economically disadvantaged and, preferably, should be located in an underdeveloped or developing areas.

We feel that the creation of jobs and the revitalization of economic entities in our community is extremely important. We are willing to work with others who we believe have the expertise to help meet these needs.

This program focus was chosen at a day-long conference where investment officers and the chief executive officers of participating companies reviewed several alternatives.

5. What other criteria do you use?

The Targeted Investment Program will look for Twin City area investments which present certain characteristics that put them outside of the day to day investment operations of the individual companies.

The conditions of each investment may include one or more of the following:

1. Normal risk at lower than market rate of return.
2. Higher than normal risk at a commensurate rate of return.
3. Higher than normal risk at a lower than normal market rate of return.

If the risk is normal at a normal rate of return or higher, it must be shown that the potential investment produces an unusually high social value and that funds are not available elsewhere in order for the investment to be considered as fitting within the guidelines of the Targeted Investment Program.

Other considerations regarding investment decisions include:

1. The project must be economically feasible.
2. The project must show promise of helping to solve community problems and meeting a community need without creating new problems and adversely affecting neighborhoods.
3. The project must fit within the direction and focus established by the Consortium Board of Directors.
4. There must be demonstrated a lack of readily available resources from other areas.
5. There must be both financial analysis and social impact analysis conducted before any investment opportunity can be approved.
6. Investment opportunities with the potential for leveraging funds from other sources will have a priority.
7. Investment opportunities with a high impact per dollar investment will have priority.
8. Investments will be made within the seven county metropolitan area. An effort will be made to have a reasonably equitable distribution between the Minneapolis and St. Paul metro areas.
9. Both for-profit and non-profit organizations will be eligible as investment opportunities.
10. Rate of return is flexible and will be determined by the Investment Committee.
11. The time frame within which principle and interest will be re-paid is flexible and will be determined by the Investment Committee.

6. How are decisions made?

The Community Initiatives Consortium is governed by a Board of Directors composed of the Chief Executive Officer of each participating company. This Board is responsible for setting policy and for determining focus.

Reporting to the Board of Directors is the Investment Committee. This Committee is composed of an investment representative from each participating company. Applications are submitted to the secretary of the Investment Committee. The secretary contacts one of the participating companies to review each proposal. After review, the proposal is brought

to a meeting of the full Investment Committee which votes on the proposal. For a proposal to be accepted, it must have a unanimous vote of approval from the Investment Committee. In the case of a company declining to participate in an investment opportunity, the Investment Committee may choose to take this proposal to the Board of Directors. The Board of Directors would then vote as to whether or not the remaining participating companies will invest. All investment decisions made by the Investment Committee receive Board ratification.

7. How does one apply?

Proposals should be submitted to Jim Tobin, Secretary of the Investment Committee. His phone number is 738-4093. His mailing address is:

Western Life Insurance Company
P.O. Box 43271
St. Paul, MN 55164

Please provide the following information when submitting proposals for consideration:

Purpose of Financing

- a. The amount of funds needed and type (mortgage, subordinated debt, common equity)
- b. Use of funds (project description)
- c. Community impact/benefits

Resume of Management

- a. Experience (work/community)
- b. Education
- c. References

Other Community Groups Providing Support

- a. Local Banks
- b. United Way, etc.
- c. Grants Available

Financial History

- a. Five year earnings history (if available)
- b. Earnings projections
- c. Any financial commitment of management in proposed project
- d. Current and/or proforma balance sheet

In providing the above information, any other information concerning the type of industry, background information on products and/or services, and other projects in the area will be beneficial in evaluating each proposal.

SPANISH SPEAKING AFFAIRS COUNCIL

NEWS

For Immediate Release

For Additional Information contact:
José H. Trejo, 296-9587 or 224-8778

Minnesota's Spanish Speaking Affairs Council, which was [REDACTED] appointed by Governor [REDACTED], has established ten task forces to carry out its program of work, according to Council Chairperson Arthur Rivera, EEO coordinator, FMC Corporation. Rivera stated that the Council has an extensive fourteen point program of work to address the concerns of Minnesota's Hispanic Community.

The legislature, directed the council to advise the governor and the legislature on statutes or rules necessary to insure that Chicano-Latinos have access to state benefits and services and to recommend legislation designed to improve the economic and social condition of Spanish Speaking People, the state's largest racial minority.

"The task forces", commented Rivera, "will expand the Council's ability to carry out its program of work and will permit greater input from the Hispanic community". The task forces will deal with housing, employment, legislation, legal and human rights, education, migrant concerns, research, communications, and social services.

Some of the task force objectives include conducting extensive research on the issues and concerns of the community and ways to deal with them; review state employment practices as they relate to Chicano-Latinos; develop advocacy and education programs; prepare and recommend legislation designed to improve the social and economic condition of the community; develop programs to assist migratory workers and review existing social service programs conducted by the state.

-MORE-

In other action, the Spanish Speaking Affairs Council, appointed José H. Trejo as Executive Director. Trejo is former director of the Governor's Office For Spanish Speaking People, ~~and prior to this was Affirmative Action Officer for Buckbee Mears Company. "Trejo brings to the Council a great deal of experience and expertise",~~ stated Rivera.

In addition to Rivera, the seven-member council is composed of ~~Gilberto DelaO, Youth Worker, Neighborhood House, Saint Paul; Irene Gomez de Bethke, EXECUTIVE DIRECTOR OF INSTITUTO DE ARTE Y CULTURA Food Services Supervisor, Homeward Bound, Inc., Minneapolis; Francisco Guzman, Director, Migrants In Action, Saint Paul; Fidelina Lopez de Fischer, Saint Cloud; Efren Tovar, Target Group Director, Minnesota Migrant Council, East Grand Forks and Marilyn Vigil de McClure, Instructor Coordinator, School of Social Work, University of Minnesota, Saint Paul.~~

The Spanish Speaking community is the largest ethnic-racial minority in the state of Minnesota. According to the state planning agency there are 50,000 permanent residents of Hispanic heritage in Minnesota and about 15,000 to 20,000 migrant workers come to the state every year. "Since the Chicano-Latino community is dispersed throughout the state, it's not as visible as other minority groups;" stated Trejo, "as a result the community is overlooked by the majority." There are Chicano-Latinos residing in every county of this state, commented Trejo.

COUNCIL ON AFFAIRS OF SPANISH SPEAKING PEOPLE

The State Council on Affairs of Spanish Speaking People was established by Minnesota's legislature in 1978 and directed to:

- * Advise the Governor and the legislature on the issues and disabilities confronting Spanish Speaking People and migrants;
- * Advise the Governor and the legislature on statutes or rules necessary to insure access to state benefits and services;
- * Recommend legislation designed to improve the economic and social condition of Spanish Speaking People;
- * Serve as a conduit for the Spanish Speaking Community to state government;
- * Serve as a referral agency to assist in securing access to state agencies and programs;
- * Serve as a liaison with the federal and local governments and private organizations;
- * Perform studies designed to suggest solutions to problems in areas of education, employment, human rights, health, housing, social welfare and others;
- * Implement programs designed to solve problems of Spanish Speaking People;
- * Publicize the accomplishments of Spanish Speaking People and their contributions to the state
- * Review all applications for the receipt of federal money and all proposed rules of state agencies which will have their primary effect on Spanish Speaking People;
- * Develop appropriate contracts with other agencies, in accordance to the Council's program of work;
- * Apply for grants and gifts of money to develop programs and conduct its operations, consistent with the powers and duties specified in the act;
- * Develop areas of cooperation and coordination with other state agencies to the highest possible degree, and
- * Distribute a biennium report to the Governor and the legislature which will summarize the activities of the Council, list receipts and expenditures, identify the major problems and issues and list the Council's future objectives.

MEMBERS OF THE COUNCIL

(Listed alphabetically)

Gilbert DelaO, Saint Paul
Irene Gomez de Bethke, Minneapolis
Francisco Guzman, Saint Paul
Fidelina Lopez de Fischer, Saint Cloud

Arthur Rivera, Minneapolis
Efren Tovar, East Grand Forks
Marilyn Vigil de McClure, Saint Paul

MINNESOTA HISPANIC BUSINESS OPPORTUNITIES CONFERENCE

Budget

\$1,000	{ travel Expenses	Jose Carlos Gomez; President of National Economic Development Association
		Ben Fernandez; 1980 Presidential Candidate; Successful Businessman
\$2,000		Two Luncheons Each for 200 People
\$ 400		Coffee Break for 200 People
\$1,000		Advertising, Printing, Radio Tapes
<u>\$ 500</u>		Postage
\$4,900		TOTAL EXPENDITURES
Less <u>1,500</u>		Income From Conference Fees (Estimated of 150 people @\$10.00 ea.)
\$3,400		BALANCE

(\$1,000 In kind services donated by St. Thomas College facility; staff time.)

Sept. 18, 1980

Economic Devl.

1. City Council.
2. 150 ^{Hispanic} U.S. Ch. of Commerce.
3. Hispanic Business fair
- Mr. Bingle - 3m - Econ. Devel. -

Call a vol. B. M. to work with management technology -

Chamber of Com. Council - Hispanic Chamber of Commerce -

Questions for Mr. Bingle
Structure of Chamber of Commerce
in comparison to a Small Business Council

Minority
Special

decision making body?

How is it funded?

How do you become a member of Chamber?

Criteria used in selection process -
executive committee.

What are the benefits of SMC? Chamber?
H. com.

Senior Chamber -

St. Thomas. Excellent choice. Nov. 14, 1980

Gov. Quee - or Bob. Sen. Roschitzky - Sen.

Carlos Gómez! speaker. Mexico -

U.S. Hispanic Chamber -

CSA - SBA - NEA - Corp -

~~P.H.S.~~ P.S.A:

Newspapers.
schools has

Chandler -

Both,
bobby - Meyers

Yes - we want a
Chandler ...

COMMUNITY DEVELOPMENT CORPORATIONS

IMPACT
Carmen Robles
5/29/80

This report on Community Development Corporations (CDC) is based on the increasing need of Economic Development within the Hispanic community of the West Side of St. Paul.

We will be focusing on seven specific areas that strongly affect the delivery of economic development within the Hispanic/West Side community of St. Paul. They are:

1. To identify Community Development Corporations and their function.
2. To examine how they are funded.
3. To review existing Community Development Corporations in Minnesota.
4. To identify the necessary economic and social conditions for a vialbe CDC.
5. To review the Community's ability of supporting a CDC.
6. To review the necessary climate for economic development.
7. To review the most important needs of Hispanic businesses.

INTRODUCTION

One of the most important keys to attacking poverty is reacting to the inner-relationships of impoverishing conditions. Each bad condition reinforces the negative aspects of every other condition. Poor housing is owned by people who can afford no better, nor can afford upkeep on top of purchase or rental costs. Their income is low, which means local merchants cannot find enough consumer dollars to stay in business. Community tax income goes down. Local services cannot be paid for. Schools deteriorate. This causes families to move away for better public services. Thereby, the community loses the leadership of concerned families. The oplitical strengths of the community are, therefore, weakend, so it cannot effectively find help. The Hispanic Community of the West Side of St. Paul still face another condition, that of their culture and language.

Poverty, in depressed rural communities or a deteriorated city neighborhood, is not the problem of poor individuals, but a problem of a poor community that cannot help its residents prosper. The key long-term solution, then is development. The goal of Community Economic Development is to develop, that is create, or improve, economic, social and other local resources and opportunities.

The strategy of Community Economic Development is essentially a plan of action to build new resources that will strengthen the community internally and in its relations with the the outside world. It begins with a coordinating, planning and action tool. A Community Development Corporation.

COMMUNITY DEVELOPMENT CORPORATIONS...and their function

A Community Development Corporation is an incorporated, non-profit organization with subsidiary for-profit holding companies and/or for profit ventures, which is organized within a clearly defined geographical area, which has a substantial population of low-income members of the community.

Teek

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Side*

It is organized and controlled by local residents to develop the economy of their own community. The CDC is, in fact, a new community tool created by people in low-income areas to gain influence over the economic conditions of their lives. To get that influence to make fundamental changes in their community, Community Development Corporations:

1. Identify and develop local skills and talents.
2. Own and control land and other resources.
3. Start new businesses and industries.
4. Increase job opportunities.
5. Sponsor new community facilities and services.
6. Improve the physical environment.

Community Development Corporations carry out programs of economic development. Unlike other economic development programs (private or governmental), the CDC approach aims to increase power and influence for the low-income community as a whole - not just for a few individuals or groups. For this reason, the CDC operates solely under the guidance of a community based and community selected board of directors.

Locally controlled CDCs provide jobs in depressed areas in which outsiders, however well intentioned, cannot do. The process of providing jobs, training and income opportunities must be in the hands of those who will be, or are, the recipients of the resulting benefits. Community Development Corporations are to implement the kind of commercial and residential development that serves the interests of those people who live and work in the neighborhood.

The Community Development Corporation must have a direct community member structure, be incorporated within the state of Minnesota as a non-profit organization with procedures to create or invest in subsidiary for-profit holding companies and/or for-profit ventures. The members shall elect the Board of Directors and retain ultimate control of the corporation. The Board must be of sufficient size to provide adequate representation of low income residents of the area, yet small enough to permit business to be conducted in an efficient and expeditious manner. The ideal size for CDC Boards is between 15 and 30 members. There are two categories of members on CDC Board of Directors. Members of the low income community to be served and representatives of the business, financial and general community.

A Community Development Corporation must be organized within a clearly defined geographical area with the restriction that all projects entered into must operate within that area except when it can be shown that involvement in a project outside the defined area will help the community. At least ten percent of the population within the designated community must have low incomes.

HOW ARE COMMUNITY DEVELOPMENT CORPORATIONS FUNDED?

There must be money for equity (ownership) investment by the community, and there must be money available as loans to the community, or guarantees for loans, and a whole host of other complex financial arrangements by which the CDC can pay for what it needs. There must be flexible grant funds and outright gifts which can be used for any investment purpose or indeed held for a while until priorities can be sifted out for their use. Less flexible funds are also necessary.

Chief Federal "seed money" for a CDC comes from the office of Economic Opportunity (Community Services Administration). Funds can be obtained from:

1. Private Industry.
2. Private Foundations.
3. Community Residents.
4. Local and Regional Banks.
5. Other Lending Institutions.
6. Churches.
7. Labor Organizations.
8. Government Agencies.

National, state and local government agencies have funds available after the CDC has been in operation for awhile. Small Business Administration, Economic Development Administration, Office of Minority Enterprise, Farmers Home Association and other federal agencies provide both financial and technical assistance

in grants.

There are two major forms in which appropriations will be made to Community Development Corporations: planning grants and venture capital grants. All grants will be made only to organized CDCs who have established required organizational structures and procedures as required.

Planning Grant: A planning grant will be given for no more than twelve months. Priority will be given to those plans which have either non-grant monies for completion or have already accomplished prior work on the plan. Both of these contingencies should reduce the planning time.

1. Organizational Development: Since CDC will already be organized under the structure required, and a CDC board of directors will already have been elected, organizational development money can be used to hire and train necessary CDC staff and develop a policy making and management decision making process.

2. Comprehensive Economic Development Plan: To analyze the economic and social problems and conditions in the areas, to identify potential solutions, to develop a long term overall strategy for economic and community development of the area and to establish program objectives and interim milestones for attaining those objectives.

3. Operational Funding Proposals: To develop a proposal for the operational funding of the CDC including specific plans for one or more business development projects in which venture

Capital will be invested.

Venture Capital: There are two fundable categories of CDC ventures.

1. True business ventures, organized for profit including wholly owned CDC ventures and ventures in which the CDC has either a majority or minority equity position.
2. Infra-structure development including those overhead investments, such as water and sewer systems, road, land and property development projects, including commercial developments, which may or may not be themselves profitable ventures and where it can be shown that they will lead to an immediate business development and employment opportunities.

Restrictions on Use of Program Funds: No part of a project funded by program funds shall be conducted by a religious or church-related institution. Projects must be entirely secular in content and purpose. And secondly, no program funds shall be expended for the cost of meals for employees or officers of community development corporations or authorized business ventures.

KEY FEATURES

OF SBA'S LOCAL DEVELOPMENT COMPANY LOAN PROGRAM

WHO IS ELIGIBLE?	Any corporation which (a) is formed by public-spirited citizens interested in the planned economic growth of a community with at least 75 percent ownership and control held by persons living or doing business in the community, (b) has been incorporated either for profit or non-profit under laws of the State in which it expects to do business (c) is authorized to promote and assist the growth and development of small businesses in its area of operations and (d) has a minimum of 25 stockholders or members.
LOAN PURPOSES	To help a development company buy land; build a new factory; acquire machinery and equipment; acquire, expand or convert an existing plant, provided the project will assist a specific small business.
MAXIMUM AMOUNT	\$500,000 for each identifiable small business to be assisted.... as a prerequisite to obtaining SBA financing, a development company must provide a reasonable share of cost of project in funds raised by sale of stock, debentures, memberships, or cash equivalent (e.g., land). Minimum amount to be provided by development company will generally be 10 percent of cost of project. SBA will take a second lien position when the local lending institutions will participate in the SBA's first mortgage plan.
SOURCE OF LOAN FUNDS	(a) Bank loan guaranteed by SBA to 90 percent of the loan or \$500,000 whichever is the lesser; (b) Bank loan with immediate participation by SBA; (c) Bank First Mortgage loan and SBA direct second mortgage loan; or (d) Direct from SBA.
INTEREST RATE	*(a) Guaranteed loans: legal and reasonable rate on entire loan balance; (b) Immediate participation: legal and reasonable rate on bank share and published rate on SBA share; (c) First mortgage: legal and reasonable rate on bank loan, published rate on SBA loan; (d) Direct SBA loan: published rate. *Published ceiling
MATURITY	Maximum maturity of 25 years-plus estimated time required to complete construction, conversion or expansion.
TYPE OF COLLATERAL	A lien on the fixed assets acquired with loan proceeds to reasonably assure repayment of the loan.

EXISTING COMMUNITY DEVELOPMENT CORPORATIONS IN MINNESOTA.

ACTIVE:

- | | | |
|--|---------------------------------|---|
| 1. Northwest Region CDC
114 S. Main St.
Crookston, Mn. 56716 | Dave Steffer
(218)281-5833 | Red Lake, Norman, Kittson,
Marshall, Polk (W. of Hwy.
32,) Roseau, Pennington |
| 2. Region II Development Corp.
P.O. Box 1372
15th & Delton
Bemidji, Mn. 55760 | James Klien
(218)751-7599 | Lake of the Woods, Beltrami
Clearwater, Hubbard, Mahnomen |
| 3. Savanna-Nemadji CDC
General Delivery
McGregor, Mn. 55760 | John Cox
(218)768-2101 | Mahnomen, Clearwater, Becker,
Hubbard, Red Lake, Polk (E. of
Hwy. 32), Pennington |
| 4. North Central CDC
2029 So. Sixth St.
Brainerd, Mn. 56401 | Joanne Franke
(218)829-7652 | Cass, Crow Wing, Morrison,
Todd Wadena |
| 5. Western Five CDC
Box 108-B
Dawson, Mn. 56232 | Rob Tucker
(612)769-4411 | Big Stone, Swift, Lac Qui
Parle, Chippewa, Yellow Medicine |
| or
(branch office)
Community Serv. Center
5th & Washington
Montevideo, Mn. 56265 | | |
| 6. Four Rivers CDC
34 N.E. Riverside Drive
St. Cloud, Mn. 56301 | Tom Pollack
(612)253-2912 | Stearns, Benton, Sherburne,
Wright |
| 7. Synergistic Five CDC
237 South Union St.
Mora, Mn. 55051 | Mike Parent
(612)679-2815 | Chisago, Isanti, Kanabec,
Pine, Mille Lacs |
| 8. Pioneerland Ec. Dev. Corp.
(PEDCO)
P.O. Box 246
Marshall, Mn. 56258 | Doug Bultman
(507)532-2504 | Lincoln, Lyon, Redwood,
Murray, Pipestone, Cotton-
wood, Rock, Nobles, Jackson |
| 9. WORC CDC
M.V.A.C. Building
Corner of Broad & Liberty St.
P.O. Box 3327
Mankato, Mn. 56001 | Lynn Van Dam
(507)337-4135 | Martin, Faribault, Watonwan,
Brown, Blue Earth, Waseca,
Nicollet, Sibley, LeSueur |
| 10. West Bank CDC
2000 South Fifth St.
Minneapolis, Mn. 55454 | Ann Waterhouse
(612)376-1092 | Part of Minneapolis |

ACTIVE (continued):

- | | | | |
|-----|---|-------------------------------|---|
| 11. | Midwest Minnesota CDC
Graystone Complex
117 Pioneer
Detroit Lakes, Mn. 56501 | Thomas Milne
(218)847-3191 | Mahnomen, Clearwater,
Becker, Hubbard, Red Lake,
Polk (E. of Hwy.32),
Pennington |
|-----|---|-------------------------------|---|

SEMI-ACTIVE:

- | | | | |
|-----|--|----------------------------------|---------------------------|
| 12. | SEMCAC Development Corp.
Box 549
Ashford, Mn. 55971 | Dennis Mack
(507)864-7741 | Winona, Fillmore, Houston |
| 13. | H.E.L.P. Development Corp.
1041 Selby Ave.
St. Paul, Mn. 55104 | Tassleen Parker
(612)645-5861 | Part of Ramsey |

PRESENTLY CLOSING DUE TO LACK OF REFUNDING:

- | | | | |
|-----|--|---------------------------------|------------------------|
| 14. | Southside Community Enterprises
2550 Pillsbury Ave. So.
Minneapolis, Minnesota 55404 | Francis Kochis
(612)827-5381 | Part of Hennepin |
| 15. | People's Community Enterprises
206 West Fourth St.
Duluth, Mn. 55806 | Lana Gunsell
(218)727-6690 | South St. Louis County |

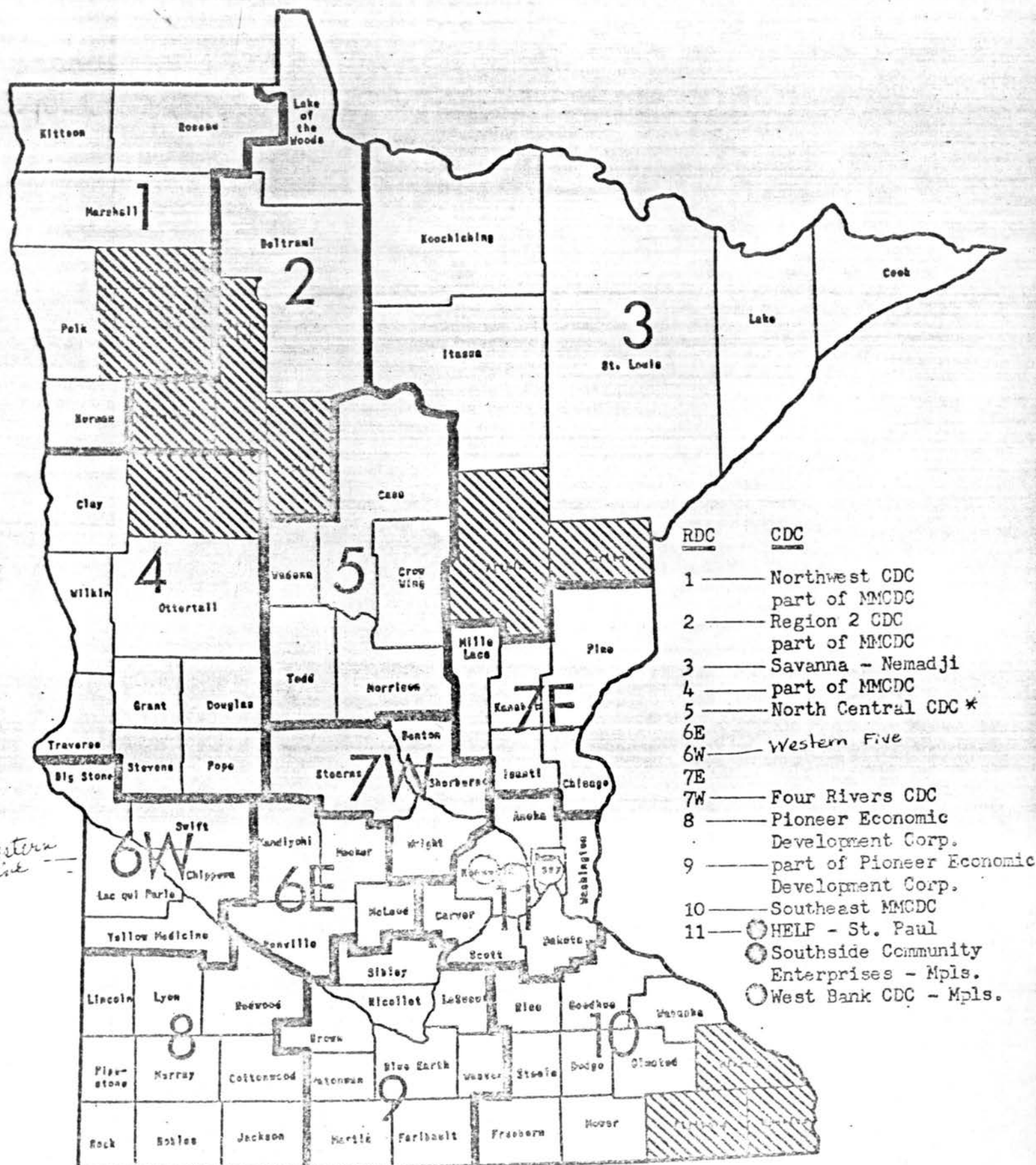
NOW FORMING:

- | | | | |
|-----|---|-----------------------------|---------------------|
| 16. | Frogtown CDC
Rep. Peggy Byrne
Rm. 214 State Office Bldg.
St. Paul, Minnesota 55155 | (no phone listing) | |
| 17. | Koochiching-Itasca CDC
5 N.E. Fifth St.
Grand Rapids, Mn. 55744 | Roy Holmes
(218)326-1236 | Koochiching, Itasca |

IN-ACTIVE:

- | | | | |
|-----|---|-----------------------------|----------------|
| 18. | Pride Unlimited, Inc.
509 Sibley
100 Market Square
St. Paul, Mn. | D.A. Clark
(612)227-8954 | Part of Ramsey |
|-----|---|-----------------------------|----------------|

Community Development Corporations



WHAT ARE THE NECESSARY ECONOMIC AND SOCIAL CONDITIONS FOR A
VIABLE HISPANIC CDC?

The particular role a CDC plays, its legal structure, the problems it faces, and its likelihood of success depend greatly upon the community itself and upon the people who want to make their community a better place to live. The Hispanic/West Side Community of St. Paul must first have documented demonstration of need. It must show it is an "identifiable neighborhood". Its geographical border must be clearly defined. Its population, poverty level, housing situation and crime rate must be identified and documented. It must then secure adequate funding sources, preferably with broad-based support.

The Hispanic/West Side Community of St. Paul must be educated as to the function and goals of a Community Development Corporation, thereby gaining a strong commitment for the implementations and growth of the CDC. The Hispanic/West Side Community must see that a Community Development Corporation is in the best interest of that Community. Finally, cooperation and support from Hispanic business owners to the Community Development Corporation would assist in making a Hispanic Community Development Corporation a viable one.

IS THE HISPANIC/WEST SIDE COMMUNITY OF ST. PAUL CAPABLE OF
SUPPORTING A COMMUNITY DEVELOPMENT CORPORATION?

Based on the population and immigration of Hispanics in the West Side of St. Paul, it would be feasible to establish a Community Development Corporation for Hispanics. However, it would first be necessary to:

1. Educate the Hispanic/West Side Community as to the importance of a Community Development Corporation. Its function, purpose and goals for the community.
2. Specify and show the need for a Hispanic CDC. Identify its geographical area, its population, poverty level, housing situation, educational needs and crime rate.
3. Educate the non-Hispanic funding sources as to the need for a Hispanic CDC. Solicit these funding sources, preferably with broad based support.
4. Outline the potential benefits that a Hispanic-oriented CDC will bring to the Hispanic Community and the community at large.

WHAT IS THE NECESSARY CLIMATE FOR HISPANIC ECONOMIC DEVELOPMENT
IN THE WEST SIDE OF ST. PAUL?

Recent trends in the increase of the Hispanic population due to:

1. A young median age (19 years old as compared to 29) which means that half the Hispanic population is very young.
2. Increased resettlement of migrant workers.
3. Larger than average birth-rate.
4. Continued Hispanic immigration to this area.

indicate that this is an excellent time to initiate Hispanic economic development programs.

WHAT ARE THE MOST IMPORTANT NEEDS OF HISPANIC BUSINESSES IN
THE ST. PAUL/METRO AREA?

Preliminary surveys indicate that Hispanic businesses in the St. Paul/Metro area need:

1. Funds for capital investment and operations.
2. Increased business (more purchases of their services).
3. Participation on an equitable basis on special assistance programs.
4. Technical assistance.
5. Recognition on the part of purchasers of goods and services that these businesses exist and should be supported.
6. Acknowledgement by the Hispanic Community that these businesses are profit-centers and not social-service program funders.

AUG 31 1976

Federal Reserve Bank
of Minneapolis

COMMUNITY DEVELOPMENT CORPORATIONS

A community development corporation (CDC) is organized and controlled by local residents to develop the economy of their own community. The CDC is, in fact, a new community tool created by people in low-income areas to gain influence over the economic conditions of their lives. To get that influence to make fundamental changes in their communities, CDCs

- identify and develop local skills and talents
- own and control land and other resources
- start new businesses and industries
- increase job opportunities
- sponsor new community facilities and services
- improve the physical environment

2

In short, CDCs carry out programs of economic development. But unlike other economic development programs (private or governmental), the CDC approach aims to increase power and influence for the low-income community as a whole—not just for a few individuals or groups. For this reason, the CDC operates solely under the guidance of a community-based and community-selected board of directors. By 1975, dozens of communities in at least 30 states had organized CDCs.

Why Are CDCs Needed?

To understand why many communities feel they must have a CDC, start with the fact that any low-income area is in deep trouble—even if the rest of the country is in good shape. And if the rest of the country happens to be in an economic downturn, a low-income area can feel virtually hopeless. There are many reasons—economic, social, and political—for the impoverished conditions of the inner-city slum and the chronic depression of certain rural areas. To understand some of the reasons and to make a plan for dealing with them marks the beginning of hope.

One of the most important keys to understanding a poverty district lies in seeing the interrelation or network of impoverishing conditions. That is, each bad condition reinforces the negative of every other condition. Poor housing holds only the people who cannot afford better, and their low income means that local businesses cannot find enough customers, tax returns go down, local services cannot be paid for, schools are poor, families move away for better educational facilities, the community loses the leadership of concerned families, and political strength of the community is thereby weakened so that it cannot insist on federal or state help for its area—for example, for improved housing—and so on and on.

Low-income areas stay that way because their economic and social environments weaken individual attempts to do something. Only a broad community effort has a chance to reverse the pattern of isolation that handicaps a depressed rural area or the pattern of deterioration that destroys an inner-city neighborhood.

A depressed rural community or a deteriorated city neighborhood is generally the victim of external economic forces that have overexploited or bypassed its needs. The pattern of those forces is continually strengthened at the expense of the low-income areas. It is up to the disadvantaged communities to change that pattern as it affects their own localities, because no one else will.

Poverty in these areas is not a problem of poor individuals and families; it is a problem of a poor community that cannot help its residents prosper. The key long-term solution, then, is development—not welfare payments. (Welfare payments, of course,

will always be necessary for temporary misfortune and to aid those who cannot work even though they want to.) The goal of community economic development is to develop—that is, create or improve—economic, social, and other local resources and opportunities.

Only a local group, like a CDC, can do the job of fitting together a comprehensive development program. Outsiders, however well-intentioned, cannot do this. For example, the history of federal efforts to attract outside firms into inner-city poverty areas is dismal. The firms simply cannot be persuaded to identify their interests with the social and financial costs of locating in a depressed area.

Rural regions have the same problem. When a rural village tries to get an outside firm, it often finds that it has paid a price that is too high: Outsiders get the new, good jobs, the firm demands tax rebates and yet requires expensive county services, profits flow away from the area, and still the far-off corporate board room may decide at any time to relocate or close the plant if its profit rate is not attractive enough.

Even an energetic local resident cannot, by himself, effectively start or expand a local business that will help the community. He finds banks will not lend money for a business in a risky community; insurance companies will not give him fire and theft insurance; politicians will not heed his requests for zoning regulations. But a CDC as an institution with broader resources has a better chance to overcome such obstacles. With more political and economic muscle, it can handle these problems either for its own businesses or for local businessmen who need help.

Breaking the vicious circle of community poverty is a matter of a coordinated attack on many levels. It is not possible to cause fundamental change in a community by working on just one of its problems—say, better education, or better roads, or new housing. When the rest of the community is deteriorating, the better educated will move away, the better roads will carry prosperity through to another location, and new housing will begin to deteriorate.

Success in building a strong community is possible only when the community situation is seen as a whole, with a plan for comprehensive action laid out in step-by-step progression. Only a broad-based representative organization that responds to the community alone, because it is a creation of that community, can prepare and carry out a comprehensive strategy for development.

What Is the CDC Strategy?

The strategy of community economic development is essentially a plan of action to build new resources that will strengthen the community internally and in its relations with the larger world. It begins with a coordinating, planning, and action tool, like a CDC, to carry out this strategy.

One of the most important parts of that strategy creates community-controlled businesses and industries. These provide jobs for residents, as well as managerial and entrepreneurial opportunities. They also represent important links with the larger economy. Local business and industry help construct the base for increasing local influence, but new businesses are only one tactic in the strategy.

The land resources of the community are especially critical to development. Most CDCs, therefore, have some plan by which they expect to exert influence on the use of local land. Usually that requires the CDC to own and control large parcels of it. Only by so doing will it be possible to carry out other parts of the CDC strategy. For example, new businesses may need an industrial park. Or to take another example, an economical program for rebuilding dilapidated housing may require large-scale land development. Land then is usually a central focus for CDC strategy.

Another part of the strategy of community economic development aims at what is called "community infrastructure." This is the network of physical and organizational facilities that can make an area a hospitable place to live, work, run a business—or can make it totally unattractive. A CDC will press for the creation or improvement of these facilities by the local government or by others. For example, local government will be pressured to provide better street lighting, sewer and water systems, road resurfacing, parks, schools, and security. Other facilities, such as housing or day care centers for the children of working mothers, might be provided by local government or, with CDC help, by a private organization. In any case, all of these are necessary parts of a growing, improving environment.

Part of the "community infrastructure" is not so much physical as it is simply established ways of doing things—things like not making credit available to local residents, or not hiring them because of their color, or payoffs to building inspectors to get them to pass slum conditions. The CDC has to have a strategy for dealing with this sort of problem too. Changing the practices of the established institutions is a crucial part of giving the community a better chance at the advantages other communities have.

Still another part of the strategy of local development makes sure that the opportunities created in the new businesses, in the new hiring practices of established institutions, and in the new community facilities go to local residents. Plans also have to be made for upgrading skills and developing local talent, so that the community does not have to depend upon attracting outside specialists to relocate there. However, a community will also want to make itself attractive so that it can benefit from the talent and specialized skills of people who may choose to move back to their old neighborhoods or new people attracted by the hope of the area.

All these plans in a development program take money, and a lot of it. That is just what no poor community has. So a CDC must finally face up to the problem of outside capital and financial resources. It is unreasonable to expect that poor communities can do the development job with their own financial resources. The necessary capital *must* come from outside the low-income area. Yet that capital is not going to flow into the area on its own.

The CDC strategy plans for the community to develop its organizations and political strength to make sure that the capital becomes available. An organized community is the only community that can insist that government and private funds are committed to the community—and committed in ways that the community wants, according to priorities that the community sets.

Who Starts a CDC?

CDCs always begin by the initiative of local residents. Sometimes residents have been encouraged by others who are not local residents (for example, a VISTA volunteer, a sympathetic state or municipal political leader, a concerned businessman, a church leader). But local people must take the initiative.

To date, CDCs have been started by people of many different racial and ethnic backgrounds. They have been sponsored by a variety of neighborhood civic groups and churches, by Model Cities Boards, poverty program Community Action Agencies, and by people who just got together without a previous organization and built one up from there.

The individual history of each CDC is a special story in and of itself, but, generally, all are directly or indirectly by-products of the civil rights movement in America. What started with the black minority has been taken up by others, including inner-city white ethnics and rural Appalachians, as well as Chicanos, Native Americans, Puerto Ricans, and others.

Some CDCs were started by coalitions of local community leaders and organizations. For example, the Hough Area Development Corporation, in Cleveland, included as its founding members virtually every recognized spokesman in the neighborhood, from street corner leaders to settlement house directors, lawyers, and politically active welfare recipients.

Some CDCs have been created by Community Action Agencies. Job Start in southeastern Kentucky is one of these. The CAA in Knox County, Kentucky, had been providing job training and other educational and social services to its predominantly white residents only to discover that there would be no jobs in the area no matter how good the training. The CDC was started to remedy this situation.

Some CDCs begin as a limited group and then become a broader community organization. Under the leadership of the Reverend Leon Sullivan, members of Philadelphia's Zion Baptist Church founded

Zion Investment Associates (Progress Enterprises) in 1962, which in 1968 was opened to others besides his church members.

Whatever might be the organizational background of the local CDC, it usually has a special history of some important or dramatic success in attacking one problem and then deciding to move on to a broader campaign. For example, the East Boston CDC grew out of an Italian-American neighborhood's battle against the taking of its houses for airport expansion. The Featherfield Farm project of New Communities, Inc., in southwest Georgia became a vision for black sharecroppers who had organized for voting rights. The economic development program of FIGHT in Rochester, New York, was one outcome of a campaign against discriminatory hiring at the major local industries. Perhaps it is true that no poverty community can launch an ambitious development program until it has experienced success in an important battle on a more limited issue.

What Is the Role of Outsiders?

Although a CDC is a resident-controlled organization, no CDC can get along without assistance from outsiders. In fact, that is one of the jobs of a CDC—to get help, especially financial help, from outside sources, but to get it on the terms that the community can accept.

Outside assistance has been important even in the beginning of many CDCs. For example, the biggest CDC—Bedford-Stuyvesant Restoration Corporation—would not have moved toward its massive community program without the help of Senators Robert Kennedy and Jacob Javits, who mobilized financial and industrial leaders to take an interest in the community. The two senators, in fact, sponsored federal legislation that today provides the single most important source of funds for all CDCs.

Harlem Commonwealth Council in New York City is an example of a CDC started with major help from academic institutions (Columbia University and the New School for Social Research). The academic group made economic studies of Harlem and showed the feasibility of specific industrial and commercial alternatives for economic development, but local leaders actually built the CDC organization and its program.

Other CDCs, such as The East Los Angeles Community Union (TELACU), have begun as the direct result of following the model of another CDC. TELACU was formed in May 1968 when the United Auto Workers gave funds to a group of its Chicano labor union members to set up a broad-based economic development program comparable to the one UAW had sponsored in the riot-torn black area of Watts. The TELACU area contains the largest concentration of Mexican-Americans in the Southwest—over 500,000.

To describe the crucial part sometimes played by outsiders is simply to describe reality. But it is not real to suppose that an impoverished area can be changed with outside help, unless the local leadership is enlisting local energies to guide the outside specialists and to make sure that decisions are made with local approval and according to local judgments about what comes first. For instance, one of the toughest problems of comprehensive economic development is deciding the trade-offs: that is, deciding, for example, what cost in reduced business income should be accepted for hiring and training less skilled employees because they are residents, rather than taking already skilled workers from other areas who would be more productive right away. Outside specialists cannot make that decision—or make it stick. Only people taking responsibility for their own community can make the trade-offs between one benefit now and another later on. In each situation, the decision may be different, depending upon the needs of the program and its community.

Where Does the Money Come From?

The ambitious programs of the CDCs require a lot of money. If you want to rebuild a neighborhood or strengthen a rural area, with housing, new businesses, and community facilities, you must mobilize a whole range of financial resources—for planning, administration, and investments.

There must be money for equity (ownership) investments by the community, and there must be money available as loans to the community, or as guarantees for loans, and a whole host of other complex financial arrangements by which the CDC can pay for what it needs. There must be flexible grant funds and outright gifts which can be used for any investment purpose or indeed held for a while until priorities can be sifted out for their use. Less flexible funds are also necessary. The CDC has to have access to specialized dollars, like sewer grants or mortgage loans or other credits, that are linked to specific purposes.

Funds for CDCs have come from many sources: the local community residents themselves, labor organizations, private industry, private foundations, churches, and government agencies. Progress Enterprises illustrates the potential of community residents' own resources. This CDC began on the 10-36 plan—church members contributed \$10 per month for 36 months. By this approach, in about eight years Progress Enterprises had enrolled 6,000 members and had accumulated more than \$2 million to invest in its economic development program. However, Progress Enterprises has also received millions in private and government grants and loans. Thus dollars raised in one way can often lever dollars in another way from different sources.

CDCs have received funds from a variety of charitable institutions, but the Ford Foundation has provided by far the largest support in this category. In 1973 it committed itself to grant \$75 million to selected CDCs over a five-year period.

The chief support for a very significant proportion of the CDCs in the United States has been the Office of Economic Opportunity (now the Community Services Administration). From 1968 to the end of fiscal year 1974, the Special Impact Program at OEO had invested over \$165 million in the support of about 45 CDCs. Other programs at OEO have also offered considerable support, and recent changes in the government structure of the antipoverty programs will probably not affect that. However, one now-discontinued federal program was a source of substantial investment assistance: the Model Cities Program of HUD provided an estimated \$50 million to CDCs.

Some sources of support from other national, state, and local government agencies usually are available only after the CDC has been in operation for a while. The Small Business Administration, Economic Development Administration, Office of Minority Business Enterprise, Farmers Home Administration, and other federal agencies have provided both financial and technical assistance. With "seed money" from government agencies, the CDCs have successfully levered additional funds from local and regional banks and other lending institutions. State and local housing authorities have also provided dollars.

In the past, the larger corporations as well have provided support. FIGHT, a CDC in Rochester, New York, received subsidies and technical support from Xerox Corporation for FIGHT's electronics plant. Other business corporations, such as Cummins Engine and IBM, have also assisted CDCs by starting a plant in a CDC's target area, or by giving technical assistance, or by guaranteeing a market for the products of a CDC's new business venture. Aid from the corporate world, however, has decreased considerably in the past few years.

What Do CDCs Look Like?

The operations of the CDCs are as diverse as the problems they face and as unique as the communities they serve. Nevertheless, a few examples will illustrate their possibilities.

Job Start in southeastern Kentucky serves ten counties of about 220,000 people, two-thirds of whom have annual family incomes below \$3,000. Job Start itself is the parent or "umbrella" organization for a number of smaller groups; it is a planning body controlled by a 14-member board of directors. Twelve directors are elected from existing Community Action Agencies and from other development agencies in the area. Two state-organized area devel-

opment districts operating within the ten-county area also each elect one director. The bylaws specify that a majority of the directors be in a low-income bracket.

Job Start's major objective has been to create jobs by establishing its own wholly owned small industries. The CDC currently owns and operates three related woodworking and cut-and-sew manufacturing facilities, under the marketing label of Possum Trot. Although from 1970 to 1972 Job Start created 65 jobs through these three subsidiaries and its own offices, 600 people were on the waiting list for 23 jobs at one of the subsidiaries as it opened. There are more openings now because Possum Trot products have caught on in the marketplace; they are sold through high-quality mail order catalogues in the country and in department stores serving well-to-do customers in major cities. Yet the need for jobs is still overwhelming.

To create a substantial number of additional jobs, Job Start modified its policy of wholly owned industries to invest \$250,000 in a corporation it would jointly own and run with a private entrepreneur. This plant, which makes tents and other outdoor recreational products, has produced about 200 more jobs. By 1973, a total of over 400 people were employed through the efforts of Job Start, which had generated an increase in total community income of over \$5 million in 1973 alone. The involvement of local people in this endeavor has raised the community spirit and influence. For example, the CDC can now bring improved roads: In an arrangement with the county officials, the CDC furnishes manpower and the use of some equipment, and the counties cover the other direct costs. By this means the CDC groups have gotten the right to decide which roads get county attention.

Harlem Commonwealth Council in New York City is run by a board of directors of 30 members. The original community leaders and founders (or their internally elected replacements) represent over one-third of the board. Another eight are elected by the United Block Association (a neighborhood-based coalition of Harlem residents). The remaining 10 directors are representatives of community organizations operating within Harlem, such as the local branches of the NAACP and the Urban League, and local church groups.

The chief focus of this CDC is to develop a cluster of profitable business ventures, which are technically owned by HCC's holding company. Ultimately, the ownership of these businesses is to be turned over directly to community residents through the sale of stock in the holding company. In 1974, HCC had eight ventures in operation and a nonprofit subsidiary offering technical services to local businesses.

HCC's efforts have produced planned land development, job opportunities, and manufacturing in Harlem. The City Office Building on West 125th Street, owned by a subsidiary of HCC, was built as a

joint venture of HCC and a major white-owned firm. Chase Manhattan Bank provided the needed loan. The resulting seven-story, fully modern building, centrally located on Harlem's main street, is the first new office building constructed in Harlem in decades. The upper five floors are rented by city agencies on 21-year renewable leases, and the street floor is leased by small businesses and franchise firms. HCC's own offices and those of another of its subsidiaries, Harlem Commonwealth Tours, are also in this building.

The Shultz Company, the largest manufacturing plant in Harlem, was purchased by HCC in September 1972. Occupying two six-story buildings, the Shultz Company employs 100 to 150 people in its production of specialized display and counter facilities for supermarket chains in the middle Atlantic and southern New England areas.

A small CDC, the Lummi Indian Tribal Enterprise, Inc., is changing the life of approximately 1,600 Lummi Indians, most of them living on a reservation on a small peninsula off the northern coast of the state of Washington (about a 5,700-acre reservation). In 1965 the total annual income for the tribal organization was less than \$9,000; the median family income was \$2,000, with one-third making less than \$1,500. Unemployment was sky high; health care was almost nonexistent.

That year the tribe launched a campaign to gain help and bring attention to their needs. Over a number of years, they prepared proposal after proposal for federal grants from many different agencies, and their success in effectively using the initial grants garnered enough additional money to make massive changes.

By 1973, the Lummis had harvested their first crop from their new tribal business—one of the most extensive and sophisticated aquaculture ventures in the United States. The \$2 million that OEO had granted the Lummi CDC, together with substantial other federal funds, was being transformed into three million fish, thirty million oysters, hundreds of thousands of silver salmon, and fifty million seed oysters—an annual output expected soon to gross \$6 to \$7 million annually.

Ten times as many Lummis were going to college as in 1965, and projections were seriously being made that within a few more years the average attainable net income for each tribal family would be well over \$10,000 a year. The Lummis have capitalized effectively on their initial successes to begin a process of community transformation.

The Lummi CDC is run by a board of directors chosen by the 11-member administrative governing body of the tribe, which itself is elected annually by all members of the tribe. This structure is specially adapted to accommodate the traditions of the tribal organization with the requirements of business administration.

TELACU. The East Los Angeles Community Union, formed in 1968, has brought over \$40 million to its Chicano neighborhood. An example of its influence is the way it affected a major Los Angeles firm that was to develop the 504-unit Nueva Maravilla Housing Project. TELACU, by bringing together a planning group of residents—welfare mothers and young gang leaders as well as residents with jobs—created the plan for this housing project so that it includes recreation and health care facilities and social services. Nueva Maravilla then received \$10 million from Los Angeles County. In order that its constituents might benefit from the jobs that would be created from the project, TELACU obtained \$500,000 in manpower training money to train residents and also secured \$3.8 million in subcontracts for community businessmen. But TELACU also creates its own projects in business or in housing—for example, the 20-unit Happy Valley Villa.

Membership in TELACU (a federation of organizations) is open only to organizations that either have their principal office in the target area or serve residents in the area. Individuals cannot become members as such. Eligible organizations must have a substantial membership of low-income residents of the area served by TELACU. Each group appoints one authorized representative to sit on the TELACU board of directors. In this way, community control is achieved by the method of indirect representation.

TELACU, the Lummis, HCC, Job Start—these illustrate the very different forms that the CDC can take.

How Successful Are CDCs?

An extensive independent evaluation of the largest federal program of support (OEO's) has estimated that as of 1973 about two-thirds of the CDCs were successful. To be realistic, there are also many CDCs that are not successful. And it is a fact that sometimes a generally successful CDC launches unsuccessful projects. Yet compared to what has happened to other ventures in poverty areas, the CDC record—for OEO-funded CDCs—is excellent, according to the only research available.

The independent evaluators of these CDCs found, for example, that 50 percent of the 250 ventures started by CDCs would be at least breaking even by their fourth year. Nationally, for new, small businesses in general, only about one-third even live to the age of five years. Moreover, in the depressed areas in which CDCs operate, the figures for failure are higher: For example, in Chicago 80 percent of new black-owned businesses folded in 1972; these are the businesses that operate in the same unfriendly economic environment where black (and other) CDC ventures are making a go of it.

Moreover, the OEO-supported CDCs have been able to attract new loans and other investments at a leverage ratio comparable to all U.S. corporations in attracting loans, bonds, and mortgages—in the years studied, \$.61 to every dollar for CDCs, compared to \$.65 to every dollar for U.S. corporations in general. Further, the 30 CDCs evaluated had created 2,066 permanent jobs and 5,500 temporary jobs in an average three-year period. Other detailed statistics show that the training and hiring practices of the CDCs have resulted in impressive job opportunities for local residents.

The statistics of success of the CDCs must not, however, be outweighed against nonstatistical measures—for example, the ways of building a community sense of well-being. To take two cases: in St. Louis, Missouri, the efforts of the Union Sarah Economic Development Corporation, which serves 32,000 people in a 133-city-block area, have encouraged private developers to return to the area. One absentee landlord, whose property abuts a CDC project of townhouses, garden apartments, parking lot, and swimming pool, has not only rehabilitated his own property, but also has moved back to his old neighborhood. In Bedford-Stuyvesant, the CDC has created a black cultural affairs center by renovating a large abandoned building and using it as the centerpiece of an ambitious development of commercial, educational, and housing properties. The children from this predominantly black area come from all the public schools to view performances at the modern theater, and major corporations have competed for commercial space there.

Such local creativity builds hope and pride, necessary ingredients for the future of any community. CDCs, therefore, consider it essential not to measure their performance simply on statistics of business profits or even number of jobs created. There is a lot to building a community that cannot be measured that way. In addition, statistical methods of research are hard to use, and the best available studies have grave limitations.

What Problems Do CDCs Face?

CDCs face three basic problems, as they continue their work. First, they must get more funds, and the flow of capital must be stable, not dependent on short-term grants. Their job is a big one, and it will take big money over many years. Even good profits from their businesses will not support the necessary massive development needed. Second, they will always face tough decisions in their attempt to balance broad community interests with success on any one project. A multipurpose organization will always have to trade off a little success in one goal for more achievement in another. Third, they have to maintain a high level of community participation to keep their energy potent.

The first problem probably boils down to whether or not federal appropriations will grow to match the needs of communities that seek to improve themselves. Private foundations, churches, and others simply will not be able to provide the fundamental capital investment that is required. Ultimately, the proposed creation of a national community development banking system could decrease dependence on annual federal appropriations. But for some years the solution to the financial problem of developing communities will lie in the one possible source of major investment funds—federal tax dollars.

It is important to remember, however, that CDCs do not merely spend the federal funds. They use that money to raise more money from the private capital market. To repeat, many CDCs have just about matched the private corporate world in their ability to get loan funds from banks and other private sources. But debt capital (credit) depends on having equity money to begin with, and that must come from federal grants.

The second category of problems (the tough trade-off decisions) has caused some critics to doubt that a CDC can, for example, establish profitable enterprises with stable jobs. These critics say that a business cannot survive if it has to meet multiple social goals (not to speak of contending with the unfriendly economic environment of the low-income areas). Although the research evidence so far does not support this criticism, inescapable tensions do exist between making a big profit and producing other community benefits. Moreover, trying to create the largest number of jobs usually means selecting businesses in which most of the jobs are low-paying. While community residents may at first be satisfied with such jobs if they have been unemployed, sooner or later they will demand that the CDC produce better jobs.

Choosing appropriate markets for CDC goods and services raises a comparable problem. The need for dollars from outside the community inclines the CDCs to develop businesses that produce goods for export and bring cash to the area. The desire to service the CDC community, however, applies pressure to produce goods and services marketable in the immediate area. Also, the CDC may be torn between a project of assistance to local businesses and a business venture that it starts and runs itself.

The resolution of another conflict is technically difficult. There is a "multiplier effect" for each type of business, depending upon where the money goes for goods and services. If people spend money where they live, the effect of the expenditure can be multiplied into benefits for others in the community. Each business, too, spends money, and the CDC must weigh where that expenditure takes effect and how much difference an investment put in one sector would make compared to another. Yet multiplier effects, themselves, have to be gauged against the

different risks of each business as a venture.

Further, budgeting limited time is as hard a decision to make as budgeting limited funds. CDCs deeply involved in successful business ventures will naturally be pressed to sharply diminish their other activities for the community. The CDC director and staff can become so engrossed in running the business operations that they have neither time nor energy to work on other community projects.

This leads to the third problem—how to keep the whole program moving by community participation in the CDC affairs. If residents cease to identify the CDC as theirs and as worthy of the contributions of energy that it takes to keep an organization effective, the CDC will soon run down. At best, it will turn into a minor business operation. At worst, the CDC can be taken over by people who will turn it to their own private advantage. An alert community will strengthen a CDC, and the CDC, as one of its goals, must always be working to keep the community alert.

Most of these program tensions can be reduced somewhat by the thoughtful and active participation of the CDC board of directors. The board of directors has the responsibility as trustees for the community to decide the trade-offs and the allocations of time, money, and energy. That is a heavy responsibility and means a lot of unpaid work by citizen leaders.

To date, the CDCs are only a small effort for social change, carried on without much fanfare. The CDC as an organizational form seems to have promise, and communities are learning what it can do and what it cannot. They are also learning that although the CDC begins from the idea that only a comprehensive multipurpose strategy will work, one organization does not and cannot do the whole job. CDCs have to foster and work with other community organizations that do particular tasks in the overall development strategy. For example, a CDC could assist a food-buying cooperative or help set up an independent credit union. A CDC could invest in a MESBIC (Minority Enterprise Small Business Investment Corporation), which helps the small businessman at the right time with a loan or a shared investment. Also, CDCs can join forces on many projects with local antipoverty agencies, the Community Action Programs.

The CDC cannot attack the problem of poverty without working with all sorts of other groups in the community—and outside of it. Yet not everything can be done at the same time. Thus, operating a CDC is a tough process of choosing priorities, making choices, and learning the differences between the various types of specialized tools that must be used to build the community.

What Are Prospects for the Future?

Assuming that federal support for the community economic development movement continues, CDCs

appear to have a good future. Even though some CDCs have failed, enough have succeeded to demonstrate that they can assist the poor and the disadvantaged to join the nation's social and economic mainstream. Although they are definitely not a panacea, CDCs can carry out social and economic change in some communities, and in others the CDCs can be important at least for purposes of amelioration. The particular role a CDC plays, its legal structure, the problems it faces, and its likelihood of success depend greatly upon the community itself—and upon the people who want to make their community a better place to live.

Each community must recognize that the particular social, political, and economic tools it creates for self-development will be different from another community's organizations. There is nothing special about the words "community development corporation." The important thing is the process of development and self-determination that a community undertakes, with whatever councils, cooperatives, corporations, or other organizations. The CDC is *one* powerful form of organization to express and achieve community self-determination.

How to Get More Information

The Center for Community Economic Development and the National Congress for Community Economic Development inform the public about CDCs. The National Congress (with offices at 1126 16th Street, N.W., Washington, D. C. 20036) offers membership and technical services to community groups. The Center is a nonprofit research and advocacy organization in support of groups like the National Congress, individual CDCs, cooperatives, and other low-income urban or rural development councils. Both organizations publish a newsletter, and the Center also maintains a national library and publishes research reports and materials like this pamphlet.

The Center for Community Economic Development (CCED) is an independent research group located at 639 Massachusetts Avenue, Suite 316, Cambridge, Mass. 02139. Its primary function is to conduct public policy research by examining the ongoing problems of community development corporations (CDCs) and of other community-based economic organizations. CCED acts also as a clearinghouse and library for materials and information on community-based economic development, and it has assisted CDCs as an advocate on social and economic problems. Its work is supported primarily by a grant from the United States Office of Economic Opportunity.

Opinions expressed in this paper should not be construed as representing the opinions or policy of any agency of the United States government.

This is one of a series of publications. A complete list of publications is available upon request.

The Business Of Fighting Bias

by Claire Berman

Antidiscrimination has become a booming industry—and a profitable one. As government requires companies to redress past wrongs against women and minorities, those companies have been turning to outside consultants whose business it is to help them avoid lawsuits and also keep up with the meticulous documentation needed for employment compliance records.

It's money well spent: more than 50,000 complaints of discrimination pour into government agencies every year. In response, the Equal Employment Opportunity Commission (EEOC) has filed charges against such corporate giants as General Motors, Ford, General Electric, AT&T and Sears.

Even large corporations are finding

that often their own staffs can't keep up. "Until a few years ago," says Bill Shepherd, coordinator of the equal employment service of Organization Resources Counselors (ORC), which grew out of a consulting firm established by John D. Rockefeller Jr. in 1926, "one person was able to keep on top of it all. But the complex and contradictory laws—the overlapping, changing and increasingly demanding reporting requirements of federal, state and city watchdog agencies—has made the task impossible. The government has made it essential for companies to hire experts."

Today 170 big companies pay \$1500 a year to belong to the service that Shepherd runs at ORC.

Eleven years ago, an energetic young man named G. Todd Jagerson took his savings of \$5000 and founded

continued



Equal employment authority G. Todd Jagerson and consultant Suzanne Bates go over computer analyses of minority representation of client firms.

'...industry has turned to people who can help them translate their affirmative programs into action...'

FIGHTING BIAS

EEO Services. Operating out of a garage, Jagerson and one assistant set about advising companies on equal employment opportunity laws.

The garage has been replaced by a suite of offices above New York's Madison Ave., and the company's billings run about \$1 million a year.

Says Jagerson: "The biggest issues remain the basic ones: equal pay for equal work and equal opportunity for all people. That's easy to say, but it requires continuing education to enforce. It's hard to change people's attitudes, but you can tell them what they have to do. EEO decisions happen where people deal with people. The wrong decision often can be made for what seems very much like the right reason."

Jagerson's firm has developed programs that corporations can use to teach managers how to make the right decisions. "Suppose you're a plant manager," he explains, "and overtime is called for. It's costly. You want to accomplish the most work in the least time, so you tend to pick the same people because you know they're skilled in using the most machines. There may be minority workers who haven't been similarly trained. You're nothing against them; you're just making what you think are good management decisions. But by not giving your minority employees the chance to gain experience in operating the machines, you're not only denying them an opportunity to earn extra money but also a chance for advancement. EEO awareness has to be part of every decision you make."

Especially active in the women's field is Boyle/Kirkman Associates, started seven years ago by Barbara Boyle Sullivan and Sharon Kirkman Donegan. From two employees, their staff has grown to 20 who work with 45 corporations. As EEO issues have expanded, so has Boyle/Kirkman's focus, which now covers total affirmative action—recruiting and developing the talents of women, minorities, youth and the aged. The

firm has billed a number of its clients \$50,000 to \$200,000 each over a two-year period. Last year, its revenues exceeded \$1.2 million.

"Every time a new area comes along," says Charles A. Blake, corporate manager of the EEO program at Union Carbide, "you'll find a whole new bunch of consultants ready to help—for a fee." The new areas? "We're going to be hearing a lot more about the aged and the handicapped."

"One question that influences a company's choice of consultants," says the director of EEO services at a major conglomerate, "is whom are you trying to impress? The very fact that you've brought in outside consultants may impress your own managers, who will take the training more seriously than if it's given by fellow employees. If the government is hot after you, it may matter to your own people that you've brought in outside consultants."

Critics of EEO compliance programs accuse companies of doing just that—utilizing consultants to help them satisfy the letter of the law rather than in response to genuine concern for its spirit. The results, they say, are disappointing.

"Sure, they'll move women one step away from their secretarial chairs and get some minorities out of the mailroom," says a black middle manager. "But how many do you see earning \$100,000 a year or included in the company's profit-sharing program?"

That is not the role of the consultant, says Todd Jagerson. "We're a service-related sub-industry, and the work we do is directly related to the services required by our clients. Their intent ranges from necessary compliance to a real desire to redress past wrongs and move people along. In the past, ideological statements alone had little effect. When the government showed it meant business, industry turned to people who could help them translate their affirmative programs into action that changes the numbers. Those numbers stand for real people who are being given greater opportunity."

Hispanic
Comm. Support

HISPANIC ECONOMIC DEVELOPMENT COMMITTEE
MAY 27th MEETING

Jack Pearson No West Bank

Angus White

CASA DEL PUEBLO
194 Concord, St. Paul, MN.

David Nasby

AGENDA

Pittsburg Gen. Mills

Aug
Cons.

for May 31 1980

- 1) Review goals for Hispanic Economic Development
- 2) Reports on:
 - A. A community development corporation
 - ☒ B. Hispanic community support
 - C. Sources of research and planning funds available
- 3) Open discussion
- 4) Next steps

5 Chicano Studies

15-30 — broad members —

Harold Greenwood
Banker
Midwest
Federal is
for minorities
Backed the
Indian prog. for
1 million

Board must consist of -
60% of low income
Fed Level -

20 documents
bylaws

(2) Articles of
Incorp -

SV:nsk

Adv. - Comm.

Law - Business

Students

Jack + Paul

Legal
Rights
Center
could do
Incorporation

I have the structure
from Reuben Corona from
Kansas —

I have oodles from HRA

10 We need to incorporate as Centro de la Raza
long Range Planning

The Building Committee can
be the Ec. Development Comm.

Pillsbury-Waite got 1 million
for rehab!

We could expand our board.

to include Mpls. Hisp. business. yes.

Start a business - Borrow the equity on your house.

CDC -	7 el. govt. will match.	We Co	H&W -	1. Construction
	Brooklyn Park	Smith?	Romon has	2. Energy
Ec. Dev.	I know Robert	Would go	5 business	3. Co
	Four executives that live there	in with us	Real Estate	4. H&W
		CASA CORDERO	What to pay?	Subsidiaries
Articles of Inc -			Gomez Graphics	
to include			IMAGE ONE	
elitted			3 others	
	July 13 -		Can't remember	

Grant selection Criteria
10 - C.D.C. - \$13,000,00

Ec. Develop. - Ad. Fed Gov.

Feasibility - E.D.A. No Side

Graciela Olivera
Chambers

CDC - 10% of funding
in kind non fed sources.
Foundations

We could
talk to
Mark Dayton
They are called
the City Ventures
They're into their
own thing - Buying
houses & land.
They could give
technical
assistance



STANDARD FORM 171

PERSONAL QUALIFICATIONS STATEMENT



IMPORTANT

READ THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE FILLING OUT YOUR STATEMENT

All requested information must be furnished. The information you give will be used to determine your qualifications for employment.

It is **IMPORTANT** that you answer all questions on your Statement **fully and accurately**; failure to do so may delay its consideration, and could mean loss of employment opportunities.

If an answer does not apply to you, or if you have no information to be given, enter "N.A." for Not Applicable.

GENERAL INSTRUCTIONS

- Use typewriter if available. Otherwise, write legibly or print in dark ink.
- If you are applying for a specific civil service examination, follow exactly the directions in the examination announcement as well as the instructions for filling out this Statement.
- For a written examination, the announcement tells you what to do with this Statement.
- If the examination involves no written test, mail this Statement to the office named in the examination announcement. Be sure to mail to the same office any other forms required in the announcement.
- Notify the office with which you file this Statement of any change in your name or address.

INSTRUCTION RELATING TO SPECIFIC ITEMS

ITEM 13. LOWEST GRADE OR SALARY

- Enter the lowest grade OR the lowest salary you will accept. You

will not be considered for any lower grade or salary; you *will* be considered for higher grades. If you enter grade, do not enter salary.

ITEM 19. ACTIVE MILITARY SERVICE AND VETERAN PREFERENCE

- Five-point preference is granted to veterans if they are honorably discharged from the armed forces (a) after active duty during the periods April 6, 1917, to July 2, 1921, or December 7, 1941, to July 1, 1955; (b) after more than 180 consecutive days of active duty after January 31, 1955 (not counting service under an initial period of active duty for training under the "6-month" Reserve or National Guard programs); or (c) after service in a campaign for which a campaign badge has been authorized.

If you claim five-point preference, you are not required to furnish records to support your claim at the time of appointment.

Ten-point preference is granted, in some cases, to disabled veterans, widows of disabled veterans, widows of veterans, mothers of deceased or disabled veterans, and certain other persons. Claim for 10-Point Veteran

If you claim ten-point preference, complete Standard Form 15 and attach it, together with the proof called for in that form, to this Statement.

ITEM 20. EXPERIENCE

- Take care to fill in the experience blocks carefully and completely. Your qualifications depend in a large part on your experience and employment history. *Failure to give complete details may delay consideration of your statement.* Answers given in this item may be verified with former employers.

Each block contains experience in more than one type of work. Examples: carpentry and painting, or personnel and budget) estimate and indicate the approximate percentage of time spent in each type of work. Place these percentages in parentheses at the end of the description of the duties.

PLEASE READ ADDITIONAL INSTRUCTIONS ON BACK OF THIS SHEET

PLEASE BE SURE TO READ ATTACHED INSTRUCTIONS BEFORE COMPLETING ITEM 20

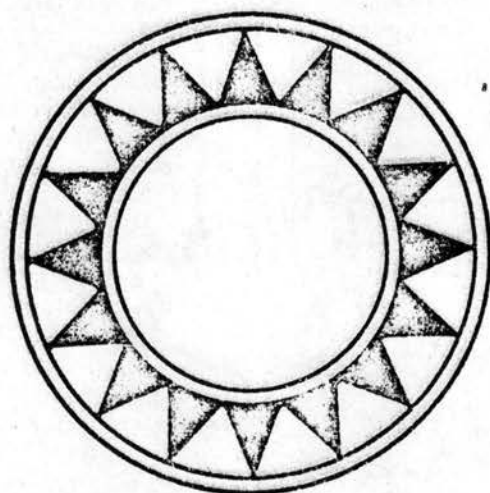
20. EXPERIENCE (Start with your PRESENT position and work back. Account for periods of unemployment in separate blocks in order.)	
May inquiry be made of your present employer? (A "No" will not affect your consideration.)	
1	Dates of employment (month, year) From
Salary or earnings Starting \$ per	
Present \$ per	
Name of immediate supervisor	
Area Code and phone No. if known	
Reason for wanting to leave	
Description of duties, responsibilities, and accomplishments	

A bilingual publication designed to assist Spanish-speaking Americans who wish to apply for Federal employment.

Prepared by:
Office of the Spanish-Speaking Program
U.S. Civil Service Commission
Washington, D.C. 20415

BRE-55

20. EXPERIENCE (Start with your PRESENT position and work back. Account for periods of unemployment in separate blocks in order.)	
May inquiry be made of your present employer? (A "No" will not affect your consideration.)	
If Federal service, civilian or military grade	
Kind of business or organization (manufacturing, accounting, insurance, etc.)	
Address (including ZIP Code, if known)	



INTRODUCTION

All citizens may apply for employment with the Federal Government. To increase your chances to be hired, you should learn as much as possible about the variety of Federal jobs, the qualifications required, the agencies currently hiring for positions in different parts of the country, and the steps involved in applying for these jobs. One of the essential first steps is to fill out a Qualifications Statement, usually Standard Form 171, the basic application form for government employment. The SF-171 is used for many jobs. It is very similar to other qualification statements, and the information requested in the SF-171 is applicable to other forms. This booklet is designed to assist and instruct Spanish-speaking Americans on filling out a good SF-171. A Spanish translation of the SF-171 is included.

BEFORE YOU PREPARE YOUR SF-171

Obtain as much information as you possibly can about Federal jobs from the Federal Job Information Center (FJIC) nearest you. For job opportunity, general, and specific information, the FJIC is your best source. The telephone directory (under the "U.S. Government" listing) will give you the address and phone number of the FJIC in your city or your area. If you are outside the local dialing area you can call toll-free by dialing "800" plus the number you are calling. The operator may ask you for your telephone number. This is only to assure that the call will not be charged to you.

TERMS USED IN THE FEDERAL EMPLOYMENT PROCESS

Examination Announcement

The Civil Service Commission serves as the "employment agency" of the Federal Government. In order to obtain candidates for Federal jobs, the Commission publishes examination announcements. The term "examination" does not necessarily mean a written test, which is not required for many jobs. If a written test is required, the announcement will indicate this. The announcements publicize single job openings or categories of vacancies and indicate how to apply for these jobs, individually or by category. For example, the Computer Specialist announcement encourages individuals with experience and/or education in the computer field to apply. They must submit a form SF-171 and indicate how much computer experience they have had.

Rating

Using the Computer Specialist announcement and examination as an example: *JUAN GOMEZ* submits his SF-171 to the Commission, as directed by the announcement. An examiner at the Commission reviews the application—evaluating Mr. Gomez'

education, length and quality of experience, training, and other factors. The examiner directs special attention to Mr. Gomez' background in computers and, from the information before him, determines whether Mr. Gomez will be able to perform as a computer specialist and checks the level of his proficiency. The examiner now issues a *rating*, which indicates that Mr. Gomez' application has been examined and he has been found qualified or eligible to work for the Federal Government as a computer specialist at a specific grade, such as GS-9. The grade represents a level of responsibility which carries with it an appropriate salary. Grade GS-5, for example, represents an entry-level professional grade, with a salary that corresponds to those paid in private industry for work at similar levels. In most cases the rating is a prerequisite for Federal employment.

Certification

Rating and *Certification* are two distinct and separate procedures. Rating precedes Certification. Persons rated are called "eligibles." Their names are placed on a special list. An eligible will obtain employment based on two conditions: (1) how high he or she ranks on the list, and (2) how fast agencies are filling jobs from the list. When a position is to be filled from the "eligibles" list the agency asks the Commission Area Office for names of persons on the eligibles list for that vacancy. The Area Office responds to this request by submitting, on a *Certificate of Eligibles*, the names of persons ranking highest on the list. When the agency's appointing officer has made his selection from the top three candidates on the Certificate, the certification process is completed.

Vacancy Announcement

When a vacancy occurs or is created, some agencies issue an announcement, providing information about the duties and requirements of the position: To determine if you meet the job requirements, get a copy of the announcement and read it carefully. If you meet the requirements, your next step is to submit the applications required. Standard Form SF-171 is generally used but, if not, the information you provide on this form can be transferred to any other form.

INTRODUCCIÓN

Todo ciudadano puede solicitar empleo con el gobierno Federal. Para aumentar sus posibilidades de empleo deberá enterarse lo mejor posible acerca de la variedad de empleos Federales, las calificaciones que se requieren, las agencias actualmente en proceso de emplear en las diferentes partes del país, y los pasos a seguir en solicitar estos empleos. Uno de los primeros pasos esenciales es presentar una declaración de calificaciones por medio del formulario SF-171, la solicitud básica para empleo. El formulario SF-171 se usa para una gran variedad de empleos. Es muy similar a otras declaraciones de calificaciones. La información solicitada en el SF-171 es intercambiable con otros formularios. Esta publicación se dedica a asistir e instruir a los americanos de habla hispana en el proceso de preparar una buena solicitud SF-171. En este folleto encontrará una traducción del formulario SF-171.

ANTES DE PREPARAR SU FORMULARIO SF-171

Obtenga del Centro Federal de Información (FJIC) sobre empleos, todos los datos posibles acerca de los empleos Federales disponibles. Este centro (FJIC) es su mejor recurso para obtener información general y específica sobre oportunidades de empleo. En la guía telefónica bajo la sección "U.S. Government" encontrará la dirección y número de teléfono del centro (FJIC) en su ciudad o localidad. Si Ud. se encuentra fuera de la urbe de llamadas locales Ud. puede hacer llamadas gratuitas indicando el prefijo "800" y luego el número del FJIC. La operadora probablemente solicite el número de su teléfono. Este procedimiento es solamente para asegurar que la llamada no se cobre a su cuenta.

TERMINOLOGIA QUE SE USA EN EL TRAMITE DE EMPLEO FEDERAL

Examination Announcement

La Comisión del Servicio Civil desempeña el papel de agencia de empleo del gobierno Federal. Para obtener candidatos para empleo Federal la Comisión publica anuncios de exámenes. El término "examinación" no significa tomar un examen escrito, el cual no se requiere para muchos empleos. El anuncio indicará cuándo se exige un examen escrito. Estos anuncios indican vacancias como unidad es o en categorías, y señalan cómo solicitarlas, de una en una o en conjunto. Por ejemplo, el anuncio para especialista en computadoras invita a personas con experiencia o entrenamiento en el campo de computadoras para que soliciten. Los interesados deben someter el formulario SF-171 indicando cuanta capacidad poseen en ese campo.

Rating

Tomando el anuncio de especialista en computadoras como ejemplo, JUAN GOMEZ presenta su formulario SF-171 a la Comisión. Un examinador de la Comisión revisa la solicitud evaluando la educación, tiempo y calidad de la experiencia, adiestramiento y otros factores del formulario del señor Gómez. El examinador presta atención especial a los antecedentes del señor Gómez en el campo de computadoras y por los informes presentados *determina* si el señor Gómez podrá o no podrá funcionar como especialista en computadoras. El examinador emite finalmente una calificación la cual indica que la solicitud del señor Gómez lo hace elegible para empleo con el gobierno Federal como especialista en computadoras a un grado específico, GS-9 por ejemplo. El grado representa un nivel de responsabilidad y proficiencia y lleva consigo un salario apropiado. El grado GS-5 por ejemplo, representa un nivel de principiante profesional con un salario que corresponde a los salarios devengados en la industria privada, a un nivel similar. En la mayoría de los casos la calificación es requisito para empleo Federal.

Certification

Rating y *Certification* son procedimientos distintos y separados. *Rating* precede a *Certification*. Personas que han calificado se designan "Eligibles." Sus nombres se incorporan en una lista especial. Un eligible obtiene empleo según dos condiciones: (1) a qué nivel está su rango en la lista, y (2) con qué rapidez las agencias llenan sus vacancias de esta lista. Cuando se va a llenar una vacancia de entre la lista de "eligibles" la agencia interesada solicita de la oficina regional de la Comisión los nombres de personas en la lista de eligibles para llenar la vacancia. La oficina indicada responde a esta solicitud presentando en un *Certificate of Eligibles*, los nombres de personas con el mayor rango en la lista. Cuando el oficial que selecciona, por parte de la agencia interesada, ha escogido de entre los tres mejores candidatos en el certificado, el proceso de certificación se ha cumplido.

Vacancy Announcements

Cuando ocurre o se crea una vacancia, algunas agencias emiten anuncios, dando información sobre deberes y requisitos de la posición. Para determinar si Ud. cumple con los requisitos del puesto, obtenga una copia del anuncio y léalo cuidadosamente. Si Ud. llena los requisitos, su paso siguiente es presentar la solicitud requerida. El formulario SF-171 se usa generalmente; si no, la información que Ud. provea en este formulario se puede transferir a cualquier otro formulario.

TIPS ON FILLING OUT A GOOD SF-171

Your SF-171 is highly important. How well you fill it out can determine whether or not you get the job. Selecting officers see your 171 long before they ever see you, so present yourself in the very best possible light. Here are some tips:

General

- Your 171 should have proper grammar and be correct in spelling, neat in appearance, well organized, and, if at all possible, typewritten. If you don't type, you may wish to pay a fee to have this done. This will be a sound investment.
- Be sure to read all instructions carefully and thoroughly; and be complete in filling out the form. Include all activities where you have gained experience, whether paid or voluntary. Information left out may result in your 171 being returned for more data.
- Keep in mind that many government jobs require writing ability. How well you express yourself in writing your 171 may be a deciding factor.
- The 171 can be used to apply for most Federal jobs. When you have decided that your 171 is first-rate, you are ready to make copies for future use. Remember that in order to make copies of your 171 for future use, you should leave items 1A through D *blank*, and *do not* sign or date the last page. The items left blank for making copies should be filled out as you submit each application. By following this procedure, each application you submit will be up-to-date. By the way, if you use two surnames, capitalize the *paternal one*. This capitalized last name will be your filing reference. Example: Juan *GOMEZ* Zuniga.
- Write "NA" in any block of the 171 that does not apply to you.

Experience

- Be concise. Describing your experience briefly with well chosen words will serve to highlight your experience and be to your advantage. (The opposite holds true on awards, training and development, and outside activities. Here you should list everything in detail.) An honest and complete statement need not be rambling or vague.
- Once you have fully described all of your job experience, you can decide what to eliminate or shorten to fit into the space provided on the 171. After doing this, if you feel that the reduced version does not do justice to your experience, you may offer the longer version as an attachment. You should, however, enter a *summary* in the space provided on the form.
- Use straightforward language. Avoid pompous

and show-off phrases. Use the first person, "I", occasionally; this will give your 171 a personal touch and will help create better rapport with the selecting official.

- Avoid over-using the expression "responsible for," which in itself does not prove how well you handled the job. Use verbs such as "performed", "did", "accomplished", etc.
- Be precise; write your comments so that the selecting officer can actually visualize what you did. An ability to recognize job elements will be an advantage for you and you should leave no doubt as to the skills you are offering. Also, if your job required working in several major functional areas, you should specify the time you spent on each, such as:

Administration of a counseling office	35%
Supervision of counselors	35%
Coordinating with city officials to obtain assistance	15%
Writing proposals for community services programs	15%
- Be sure to use different blocks to show raises, changes in duties or in positions, even if these took place under the same employer. Examiners, as well as prospective employers, look for progression in an applicant's career. (If you are already employed by the Federal Government it may be to your advantage to indicate promotions, reassignments, or temporary assignments in separate blocks.)
- Do not attach position descriptions. These don't state what you actually did, merely what you were responsible for doing. Moreover, the implication may be that you didn't want to take the time to describe your duties, or that you cannot describe them in a concise manner.

CONSEJOS SOBRE COMO LOGRAR UNA BUENA LABOR EN LA PREPARACIÓN DEL FORMULARIO SF-171

El formulario SF-171 que Ud. presente es muy importante. Buena o mala preparación determina si obtiene o no el empleo. Su formulario SF-171 es visto por aquellos empleados que hacen las selecciones mucho antes de verlo a Ud., así es que preséntese en la mejor manera posible. Aquí tiene unos consejos:

Aspecto General

- Su SF-171 debe tener la ortografía correcta, estar bien redactado, nítido y bien organizado y, de ser del todo posible, que sea una buena labor mecanográfica. Si Ud. no escribe a máquina quizá prefiera pagar para que le saquen en limpio este formulario. Vale la pena esta inversión.
- Lea las instrucciones cuidadosa y minuciosamente y llene el formulario en su totalidad. Incluya toda actividad en la cual Ud. ha adquirido experiencia, pagada o voluntaria. Si a su SF-171 le falta alguna información, esta omisión puede ser razón para que le devuelvan el formulario.
- Tenga presente que muchos empleos Federales requieren habilidad de expresión escrita. Cómo se exprese al llenar su formulario 171 puede ser un factor determinante.
- El 171 se usa como solicitud para la mayoría de empleos Federales. Una vez decidido que su 171 está en orden, Ud. está listo para sacar copias para uso futuro. Recuerde al sacar copias para uso futuro, dejar en blanco los encisos 1A hasta 1E incluyendo espacio B, y no firme ni ponga fecha en la última página. Los espacios dejados en blanco mientras duplica copias se llenan según usted presenta solicitudes. Siguiendo este procedimiento cada solicitud estará al día. Si Ud. usa dos apellidos en su nombre, escriba *el apellido paterno* en letras mayúsculas. El apellido en mayúsculas se usará como referencia en los archivos. Ejemplo: Juan GOMEZ Zúñiga.
- En espacios o cuadros del 171 que no le conciernen simplemente escriba "NA."

Experiencia

- Sea conciso. Describa su experiencia en forma breve y con palabras bien escogidas que hagan resaltar sus méritos y lo coloquen en posición ventajosa. Exponga ampliamente sus honores, entrenamiento, desarrollo, y actividades fuera de lo ordinario. Una declaración completa y honesta no amerita deambular ni ser vago al expresarse.
- Una vez que sus experiencias de empleo han

sido ampliamente descritas, decida qué comentarios se pueden eliminar o acortar para tener cabida en el espacio del formulario 171. Después de hacer esto, si decide que la reducción no hace justicia a su experiencia, Ud. puede presentar una versión más amplia como un anexo. De todos modos, presente un *resumen* en el espacio del formulario.

- Use lenguaje que enfoque el tema. Evite frases pomposas y jactancia. Use la primera persona "I" ocasionalmente, esto dará a su 171 un toque personal y ayudará a establecer mejor enlace con el oficial que selecciona los candidatos.
- Evite el abuso de la palabra "responsable" la cual en sí, no da definición sobre como Ud. desempeña su puesto. Use verbos tales como "did", "performed", "accomplished", etc.
- Sea preciso, presente su comentario en tal forma que el oficial de selección, pueda actualmente visualizar lo que Ud. hizo. La habilidad para reconocer los componentes del empleo será ventajosa para Ud., y Ud. no debe dejar duda alguna sobre las habilidades que Ud. ofrece. Como también, si su empleo exigía trabajar en varias áreas de mayor función, Ud. debe indicar el tiempo dedicado a cada una, tales como:

Oficina de consejero y administración	35%
Supervisor de consejeros	35%
Coordinación con oficiales en la obtención de asistencia	15%
Presentación de propuestas para programas de servicios comunitarios	15%
- Asegúrese de usar cuadros separados en el formulario para aumentos de salarios, cambios de puesto o deberes, aunque éstos fueran bajo el mismo patrón. Examinadores tanto como futuros patronos buscan el factor progresivo en la carrera del solicitante. (En caso de que Ud. ya sea empleado del gobierno Federal quizá sea ventajoso para Ud. exponer sus promociones, reasignaciones — permanentes o temporarias — en cuadros diferentes.)
- No agregue descripciones de su puesto estas no indican lo que usted actualmente hacía. Únicamente indique el campo de su responsabilidad. Además la implicación puede hacerse de que Ud. no estuvo dispuesto a describir sus deberes, o de que Ud. no lo puede hacer en forma concisa.

- Include efforts you have made for intellectual or professional improvement. It will attest to your desire for personal growth and increased knowledge. You should also emphasize your abilities. Show leadership qualities as demonstrated in activities outside of your job—for example: community organizations, church and veterans' groups, etc.
- Your 171 should reflect not only your qualifications for a specific job but also those special and additional job factors which could be important to your success in the position. In other words, if a job calls for meeting the public, mention your background in this particular area. For example:
Have you worked in a department store?
Have you solicited for charity drives?
Have you dealt with the public in any significant way?

If you have, describe the part you played. It measures your ability to work with people.

- If you served in the military, describe what you did. Merely listing "Military Service" will not tell what you did among the more than 5,000 military occupations and activities.

Outside Activities

- Keep in mind that experience in outside activities can be credited toward meeting certain (or all) requirements for some jobs. Some applicants tend to overlook their volunteer work with community organizations, e.g.: charity fund drives, PTA, LULAC, ASPIRA, GI Forum, etc. The Civil Service Commission recognizes the value of such experiences for personal and career development.
- The trust accorded you by community or civic groups reflects abilities that are valuable to the government. Furthermore, these activities have developed in you skills which may translate to high performance on the job.
- List all of your activities in community work, regardless of how insignificant they may seem. The experience acquired in working with a community organization could be a factor in your obtaining a higher rating or better job.

Education, Training, and Development

- Be sure to list all training you have had. Often there may not be enough space in the box provided, so use plain paper to show this information.
- List all seminars and training courses (in-service or at your own expense). Have you, for example, attended a course or seminar on assuring equality of opportunity for the Spanish-speaking? It may seem unrelated to your next job, but it could turn out to be important.

- If you have more than 12 semester hours in a particular subject and that subject is related to the position you seek, indicate this under block 22D, "chief undergraduate college subjects."
- If you are a recent college graduate with good grades but with little work experience, you should include a college transcript with your 171. If your grade average is 2.9 or higher, or if you are in the upper third of your class it will be to your advantage to include CSC Form 226, available at your nearest FJIC and entitled, *List of College Courses and Certificate of Scholastic Achievement*.
- If you are just out of high school, list your school activities, such as drama club, reporting for your high school newspaper, etc.

Awards

- Don't be modest about awards given to you. On plain paper, cite letters of commendation from your boss or your public contacts; mention suggestion awards, including those from your church, clubs, and other organizations outside government.

ONE MORE IMPORTANT TIP

- The SF-171 you prepare and submit places your name on a list of available resources for Federal employment, an essential step in the hiring process. This, however, does not assure a specific job offer. You should, therefore, take your SF-171 to personnel offices of those agencies for which you might like to work—and start selling yourself! If you can get an agency interested in hiring you, and your name is on the eligibility list, your chances for employment increase considerably.

- Haga mención de sus esfuerzos para mejorarse intelectual y profesionalmente. Esto dará constancia de su deseo para aumentar sus conocimientos y mejorarse personalmente. También debe enfatizar sus habilidades. Indique cualidades de liderato demostrado en actividades fuera de su empleo, por ejemplo: organizaciones comunitarias, grupos religiosos y de veteranos, etc.
- Su formulario 171 debe indicar no solamente sus habilidades para un empleo específico sino también aquellos factores especiales y adicionales que puedan ser esenciales a su éxito en la posición. En otras palabras, si el empleo requiere roce con el público, haga mención de sus antecedentes en esa área. Por ejemplo:
Ha trabajado en una tienda?
Ha solicitado fondos para propósitos caritativos?
Ha tenido roce con el público en gran escala?
Si éste es el caso, describa sus actividades. Esto mide su habilidad para rozar con el público.
- Describa sus actividades si sirvió en las fuerzas armadas. Simplemente mencionar "Military Service" no dirá lo que hizo dentro de más de 5,000 ocupaciones y actividades militares.

Actividades Fuera del Empleo

- Tenga presente que las experiencias fuera de su empleo se pueden acreditar para cumplir con parte o todos los requisitos de algunos empleos. Algunos solicitantes pasan por alto sus labores voluntarias con organizaciones de la comunidad, por ejemplo recaudación de fondos para caridad, PTA (Asociación de Padres y Maestros) LULAC, ASPIRA, GI Forum, etc. La Comisión del Servicio Civil reconoce el valor de tales experiencias para desarrollo personal y profesional.
- La confianza que le otorgó a Ud. la comunidad o los grupos civiles refleja habilidades que tienen valor para el gobierno. Además, estas actividades han desarrollado en Ud. destrezas traducibles en alto desenvolvimiento en el trabajo.
- Enumere todas sus actividades en trabajos con la comunidad, sin importar lo insignificante que parezcan. La experiencia adquirida trabajando con organizaciones de la comunidad podría ser un factor para obtener un grado más alto o un mejor empleo.

Educación, Entrenamiento, y Desarrollo

- Asegúrese de enumerar todo entrenamiento que haya tenido. A veces podrá ser que no haya suficiente espacio en el cuadro indicado; siendo éste el caso arregue la información en hojas de papel común.

- Enumere todo curso de entrenamiento o sesión de adiestramiento en servicio o a propio costo. Por ejemplo; ¿ha Ud. asistido a algún curso sobre el tema de asegurar igualdad de oportunidad de empleo para los Americanos de habla hispana? Puede aparecer sin relación a su siguiente empleo pero podría ser muy importante.
- Si Ud. tiene acreditadas más de 12 horas semestrales en alguna materia y esa materia se relaciona al puesto que Ud. interesa, indique ésto en el cuadro 22D, "chief undergraduate college subjects."
- Si es Ud. un universitario recién graduado con buenas notas pero con poca experiencia profesional, debería incluir una lista de materias y calificaciones con su 171. Si su promedio de notas es de 2.9 o mayor, o si su rango escolar le coloca entre el tercio más alto de su clase, sería propicio para Ud. el incluir el formulario CSC 226, disponible en su FJIC más cercano, (*List of College Courses and Certificate of Scholastic Achievement*).
- Si es recién graduado de la escuela secundaria, dé resumen de sus actividades escolares tales como el club dramático, corresponsal de su periodico escolar, etc.

Reconocimientos, Premios, Honores

- No sea retráido acerca de premios, honores, o reconocimientos que se le hayan otorgado. En el papel, cite cartas de recomendación de parte de su patrón, o de sus contactos públicos; mencione premios por sugerencias, incluyendo los emitidos por su parroquia, clubs, y otras organizaciones fuera del gobierno.

OTRA SUGERENCIA IMPORTANTE

- El formulario SF-171 que Ud. prepare y presente le coloca en una lista de recursos humanos disponible para empleo Federal y es un trámite esencial en el proceso de conseguir empleo. Sin embargo, ésto no le asegura empleo. Por lo tanto, usted debiera presentar copias del SF-171 en las diferentes oficinas de personal. Si le es posible interesar a alguno de esos contactos a emplearle y si su nombre ya está en la lista de eligibles, sus posibilidades de empleo aumentan considerablemente.

TRANSLATION OF STANDARD FORM 171

For the convenience of Spanish-speaking citizens,
a Spanish-language version of SF-171 is included in
this publication.

TRADUCCIÓN DEL FORMULARIO SF-171

El gobierno Federal mantiene una constante búsqueda de trabajadores capacitados en diferentes habilidades y profesiones. Estos empleos existen en todas las regiones del país, inclusive en Washington, D.C.

Los interesados manifiestan su deseo de participar llenando el Formulario #171 como primer requisito para obtener empleo. Este formulario encarrila al candidato hacia la primera acción necesaria en la selección. Este primer paso es el de establecer su elegibilidad o derecho a ser seleccionado.

Se recomienda que Ud. se entere totalmente de los empleos existentes, los requisitos de cada posición, fecha plazo para someter su aplicación, y que pida guías o consejos de los "Centros de Información Sobre Empleos" (JIC) en las oficinas regionales Federales de la localidad más cercana a su domicilio. Cada vacancia emite un anuncio. Este anuncio des-

cribe lo que se requiere y le sirve a Ud. de guía para determinar si Ud. llena los requisitos, donde está el empleo, y otros particulares. Lea con mucho cuidado. Estos informes le ahorrarán tiempo y contratiempos. Tener algún impedimento físico no es obstáculo.

El Formulario #171 es el factor que determina si Ud. tomará un examen escrito o si será aceptado sin examen. En ambos casos el formulario juega un papel muy importante para calificarlo en las categorías de empleo y grado de salario. El examen será práctico y determinará su habilidad para desempeñar el empleo o para aprenderlo.

Si Ud. no logra éxito en el examen escrito y se vuelven a presentar oportunidades en las cuales sus habilidades se requieren, Ud. podrá repetir el examen tantas veces como Ud. desee.

EL FORMULARIO #171

Enfoque su atención y esfuerzos para que todos los datos presentados se relacionen al empleo al que Ud. aspira. Use máquina de escribir. Comience con la primera página:

- 1A. Específicamente dé el nombre del trabajo que desea obtener o el título del anuncio que Ud. vio sobre este trabajo.
- 1B. El número del anuncio.
- 1C. ¿Desea ser considerado para algún otro puesto según el formulario?
- 1D. La localidad o localidades donde desea trabajar.
 2. y 3. Números de teléfono—domicilio, o lugar de empleo.
 4. Su nombre, designación y dirección.
 5. ¿Cuál es su residencia legal?
 6. Estatura.
 7. Peso.
 8. Lugar de nacimiento (ciudad, estado o país extranjero).
 9. Mes, día, año de nacimiento.
 10. Número de su seguro social.
 11. Datos—si ha sido empleado por el gobierno Federal y fechas de empleo.
 12. Indique si está Ud. en la lista de eligibles para un empleo Federal dando nombre del anuncio, nombre de la oficina que mantiene la lista, fecha de su notificación de calificación, y su calificación.
 13. Salario Mínimo o grado que Ud. aceptaría, (especifique por mes o por año).
 14. ¿En qué fecha estará Ud. disponible?
 15. ¿Aceptaría Ud. empleo temporario: un mes o menos de un mes, de uno a cuatro meses. De cuatro a doce meses?
 16. ¿En qué localidad aceptaría Ud. empleo: en Washington, D.C., en cualquier parte de los E.E.U.U., fuera de los E.E.U.U.? o solamente en . . . (especifique).
 17. ¿Aceptaría Ud. trabajo que no fuera a tiempo completo? Menos de 40 horas por semana?
 18. ¿Está dispuesto a viajar?
 19. Preferencia para veteranos. Responda a todo en el enciso. Si la pregunta no se aplica a Ud., conteste "NA."
 - A. ¿Ha prestado Ud. servicio activo en las Fuerzas Armadas de los E.E.U.U.? (Excluyendo activación para fines de entrenamiento o como miembro de la Reserva de la Guardia Nacional.)
 - B. ¿Ha sido Ud. dado-de-alta de las Fuerzas Armadas bajo otras condiciones que no fueran honorables? (Omita si tal despido fué cambiado a honorable por un juicio de revisión o autoridad similar.) Si su respuesta al enciso B es positiva, especifique en el cuadro #37.
 - C. ¿Se acoje Ud. a la preferencia de 5 puntos

basándose en haber prestado servicio activo en las Fuerzas Armadas? (Ud. debe presentar evidencia para respaldar su reclamo al ser asignado, si su respuesta es "sí.")

- D. ¿Reclama Ud. 10 puntos de "preferencia?" Al responder "sí," anote tipo de la preferencia que reclama y sírvase completar el Formulario 15 adjunto (reclamo por preferencia de 10 puntos como veterano, junto con los datos solicitados en ese formulario, escrito a máquina).
Incapacidad compensable, Incapacidad, Esposa, Viuda, Madre.
- E. Anote fechas, ramo, y número de serie o servicio, de toda su actuación en el servicio militar (anote "NA" si esto no se aplica a Ud.). Hemos terminado la primera página pero recuerde que la primera, la última y lo que interviene entre ambas páginas debe estar nítida, bien redactada y bien escrita (use, o haga sacar en limpio, a máquina). Esta precaución es valiosa. La persona que evalúa, formula una buena o mala opinión del solicitante por medio del trabajo que éste presenta.

Ahora vamos a la última página, comenzando con el cuadro #21.

- A. Habilidades con maquinaria, patentes, invenciones, sus publicaciones más importantes (no incluya copias si no se las solicitan), habilidad en oratoria y experiencia en publicación, membrecía en sociedades profesionales o científicas, etc. Por muy insignificante que aparezca, haga un buen examen de su vida para incluir en este cuadro todo lo que indique sus habilidades físicas y mentales.
- B. Licencias y Certificados: (piloto, enfermera(o), abogado(a), maestro(a), radio operador(a), agrimensor(a), soldador(a), mecánico(a), carpintero(a), albañil, talarbartero(a), etc.).
- C. Indique quién le otorgó la licencia o el certificado (el Estado, la escuela, el sindicato, cursos de correspondencia).
- D. El año inicial en que fué concedida la licencia o certificado.
- E. Último año en que fué emitida esta licencia o certificado.
- F. Su habilidad en taquigrafía, mecanografía, y velocidad.

En los cuadros 21 A, B, C, D si no hay espacio suficiente para incluir todos los datos pertinentes haga una anotación al final de 21A indicando un anexo y en el anexo encabece sus datos con la propia identificación para que el examinador sepa cuáles anexos pertenecen a cuáles cuadros.

22. A. ¿Se graduó de escuela secundaria o se graduará dentro de los siguientes nueve meses?

"sí" Para los graduados—el mes y el año.
"no" Aquí indique el grado más alto que logró obtener.

- B. Nombre, dirección local y estado de la última escuela secundaria a la cual que asistió.

- C. Nombre, dirección, estado, y apartado postal del colegio-universidad. (Si proyecta graduarse dentro de nueve meses, indique MES y AÑO en que espera su diploma.)

Fechas de Asistencia, Años Completados
Número de Materias Completas

De . . . a . . . Diurno, Nocturno Horas
Semestre, Horas Trimestre, Clase de Bachiller o Título Año Concedido

- D. Principales Estudios Bachiller

Materias Completas

Horas Semestre, Horas Trimestre

- F. Especialización al más alto nivel de estudios universitarios.

- G. Otras escuelas o adiestramiento; por ejemplo, artes, y oficios, vocacional, Fuerzas Armadas, o empresas. Para cada una, dé nombre y dirección (ciudad, estado, número de apartado postal) fechas de asistencia, qué materias estudió, cuántas horas por semana, certificados o diplomas, y otros datos que sean pertinentes al caso.

23. Honores, Reconocimientos, Becas.

En este cuadro haga mención de todos los honores que haya recibido por sus servicios y habilidades.

24. Otras lenguas además del Inglés.

Anote las lenguas que Ud. domina y en el cuadro indicado, especifique su conocimiento con "x."

Lectura

Escribe

Excelente, Bien, Pasable

Excelente, Bien, Pasable

Comprende

Conversación

Excelente, Bien, Pasable

Excelente, Bien, Pasable

25. **REFERENCIAS.** Anote los nombres de tres personas que NO tengan relaciones de familia con Ud., las cuales tienen conocimiento definitivo de sus calificaciones y aptitud para la posición que Ud. solicita. No repita los nombres de supervisores previamente incluidos en el enciso 20, Experiencia.

Nombre Completo Negocio—Ocupación

Dirección Actual de

Negocio o Domicilio

(Número, calle, ciudad,

Estado, apartado postal)

1. _____
2. _____

3. _____

Conteste encisos 26-36 escribiendo "x" en el lugar apropiado:

26. ¿Es Ud. ciudadano de los Estados Unidos? Si no lo es, dé nombre del país del cual es Ud. ciudadano.

Antes de contestar a estas preguntas, lea encisos 27 y 28 en las instrucciones adjuntas.

Es Ud. ahora o ha sido en los últimos 10 años miembro de:

27. ¿El partido Comunista de E.E.U.U. o alguna sucursal del partido Comunista de los E.E.U.U.?

28. ¿Alguna organización que en su conocimiento presente, busca derrocar la forma constitucional del gobierno de E.E.U.U. por fuerza, violencia, u otros medios ilegales?

Si su respuesta a los encisos 27 o 28 es afirmativa responda a las siguientes preguntas en el enciso 37 o en hoja separada:

(A) Nombre de la organización.

(B) Fechas de su membresía.

(C) Su concepto de las miras y propósitos de la organización cuando Ud. era miembro.

29. Para asegurar que Ud. no será ubicado en algún puesto que pueda afectar su salud, o que sea un peligro para Ud. o para otros, necesitamos información sobre lo siguiente: ¿Tiene Ud., o ha tenido enfermedades del corazón? Crisis nerviosa? Epilepsia? Tuberculosis? Diabetes? Si su respuesta es afirmativa sobre cualquiera de estas enfermedades señale cuál de ellas, ha tenido y dé los detalles en el enciso 37.

30. ¿En los últimos cinco años, ha sido Ud. despedido de algún empleo por alguna razón?

31. ¿En los últimos cinco años ha Ud. renunciado a algún empleo después de ser notificado que será despedido?

Si su respuesta al enciso 30 o 31 es afirmativa, dé los detalles en el enciso 37. Indique nombre y dirección, incluyendo apartado postal de su patrón, fecha aproximada, y las razones del caso en cada instancia. Este informe debe estar de acuerdo con sus respuestas en el enciso 20, EXPERIENCIA.

32. ¿Ha sido Ud. convicto de alguna ofensa contra la ley, o violado fianza, o tiene pendiente alguna acusación legal? (Omita: (1) Violaciones de tránsito multadas en \$30.00 o menos y (2) Ofensas cometidas antes de cumplir 21 años, las cuales finalmente fueron adjudicadas en corte juvenil o bajo ley de ofensa juvenil.

33. ¿Durante el servicio militar fué alguna vez convicto por corte marcial? Si su respuesta es afirmativa a 32 o 33, detalle en el enciso 37 por cada ofensa cometida (1) fecha; (2) acusación; (3) lugar; (4) corte; y (5) acción o disposición tomada.

34. ¿Emplea el gobierno de E.E.U.U. en puesto civil o como miembro de las fuerzas armadas algun pariente suyo (de sangre o matrimonio)? (Véase enciso 34 y 35 en la hoja de instrucciones adjunta.)
35. ¿Vive Ud. con, o durante los últimos 12 meses ha vivido con estos familiares empleados en capacidad de civiles?
Si su respuesta es afirmativa anote en el enciso 37 para estos familiares: (1) nombre completo; (2) domicilio presente (inclusive apartado postal); (3) qué grado de relación familiar; (4) departamento, agencia, o ramo de las Fuerzas Armadas. Si su respuesta a 35 es afirmativa, también informe sobre la clase de asignatura del pariente(s) con quien(es) Ud. vive o ha vivido dentro de los últimos 12 meses.
36. ¿Tiene pendiente alguna solicitud para jubilarse o pago de retención, pensionista, o alguna otra compensación basada en servicio militar, Federal, como empleado civil, o del gobierno del Distrito de Colombia? Si su respuesta es afirmativa, anote detalles en enciso 37. Su declaración no se puede tramitar hasta que Ud. haya contestado todas las preguntas, incluyendo del 26 al 36. Asígurese de haber marcado "x" a la izquierda de TODO indicador (▲) en la columna afirmativa o la negativa.
37. Espacio para respuestas detalladas. Indique a cuál enciso aplica cada respuesta.
Número de Enciso _____

Si se requiere más espacio, use hojas de papel de tamaño aproximado al tamaño de esta página. Escriba en CADA hoja su nombre, fecha de nacimiento, título del anuncio o posición, agregue todas las hojas de esta declaración en la parte superior de la Página 3.

ATENCION! ESTA DECLARACIÓN DEBE FIRMARSE!

Lea el siguiente párrafo cuidadosamente antes de firmar esta declaración. Respuestas falsas a cualquier pregunta en esta declaración puede ser la razón para no emplearle, o para despedirlo después de haber comenzado a trabajar, y puede ser Ud. castigado con multa o encarcelamiento (Código Estados Unidos, Título 18 Sección 1001). Todas sus declaraciones están sujetas a una investigación, inclusive: comprobar sus huellas digitales, récords policíacos, y sus patrones previos. Toda la información que Ud. presente se tomará en cuenta al repasar su declaración y está sujeta a investigación. Una respuesta falsa a los encisos 27 o 28 podrían quitarle

el derecho a una pensión cuando llegue el momento de retirarse, en adición a las penalidades arriba descritas.

DECLARACIÓN

Yo CERTIFICO que todas las declaraciones hechas en esta constancia son verdaderas, completas, y correctas según mi mejor juicio y creencia, y fueron hechas en buena fé.

FIRMA (en tinta)

FECHA DE FIRMA

Enciso 20. EXPERIENCIA

Tome tiempo para llenar cada cuadro y enciso de "Experiencia" cuidadosa y completamente. Su grado de calificación depende en gran parte de su experiencia e historial de empleo. Inhabilidad de dar detalles completos puede dilatar la consideración de su solicitud. Repuestas dadas en este enciso pueden ser verificadas con sus patronos previos. Cuando el cuadro contiene experiencias en más de una categoría de trabajo (ejemplos: carpintería y pintura, o personal y presupuesto) estime e indique el porcentaje aproximado de tiempo dedicado a cada categoría de trabajo. Escriba estos porcentajes en paréntesis al final de la descripción de las tareas.

- Cuadro 1. Describa su presente posición en este cuadro. Indique aquí si está cesante o si ha tenido empleo en alguna ocasión.
- Cuadro 2. Describa la posición que tuvo antes de su presente empleo, continúe en retroceso usando Cuadro 3.
- Al necesitar más cuadros. Si Ud. necesita más cuadros para anotar sus experiencias, use el formulario "Standard Form 171-A": hoja de continuación, o una hoja de papel común y corriente. Si usa papel común, cada cuadro de experiencia debe incluir toda la información solicitada en el enciso 20 del formulario impreso. Si no hay suficiente espacio en cualquier de los cuadros de experiencia para describir posiciones desempeñadas, continúe las descripciones en papel común. Identifique cada hoja encabezándola con su nombre, fecha de nacimiento, título del examen o la posición y el cuadro bajo enciso #20, del cual ésta es la continuación de la descripción. Agregue estas hojas suplementarias a la parte superior de la página 3 en el lugar designado "adjunte hojas o formularios suplementarios aquí."
- Descripción de deberes, responsabilidades, logros. Detalle cada trabajo brevemente, incluyendo destrezas y habilidades requeridas. Incluya descripciones detalladas de cualquier especialidad o asignaturas especiales, su autoridad y responsabilidad; sus relaciones hacia otros, logros, y otros factores que ayudan a describir el empleo.
- Información General—Si la supervisión de

otros empleados era una de sus tareas, asegúrese de indicar el número y clase de empleados (anote grado si eran empleados del gobierno Federal) supervisados por Ud., y explique sus deberes como supervisor bajo descripción de deberes.

- Indique en el cuadro del inciso 20 el nombre bajo el cual Ud. fué empleado, si era diferente del nombre en el inciso 4 de esta solicitud. Anote nombre anterior en paréntesis después de "Descripción de tareas y logros en su trabajo."
- Use un cuadro separado si sus deberes, responsabilidades o nivel de salario cambiaron materialmente mientras trabajó para el mismo jefe. Designe cada uno de estos cambios como una nueva posición.
- Incluya su servicio militar o como marino mercante en cuadros separados en su propio orden y describa sus deberes de mayor categoría.
- Experiencia adquirida hace más de 15 años puede ser resumida en un cuadro si no se relaciona con la posición solicitada.
- De cuenta de períodos de desempleo en cuadros separados y en secuencia apropiada.
- Si su empleo era parcial indique el número de horas trabajadas por semana en el espacio indicado.
- La Sección 3311 del Título 5, Código de Estados Unidos, provee que en exámenes donde la experiencia es el mayor factor, crédito se otorgará por actividades religiosas, cívicas, de servicio de bienestar público, que Ud. ha completado con o sin pago. Si lo desea, informe tales actividades al final de su historial de empleo, si Ud. cree que esto representa experiencia relacionada al puesto que solicita. Indique tiempo actual dedicado a tal actividad.

Incisos 27 y 28. Membrecía en Organizaciones.

Responda a estas preguntas con mucho cuidado. El hecho que Ud. admite haber sido miembro en el pasado y participado en una organización del tipo al que la pregunta se refiere no le descualifica en sí, para empleo con el gobierno. Se dará consideración a la naturaleza de la organización, la duración de su participación, y cualquier otro factor relativo a las circunstancias.

Incisos 34 y 35. Familiares empleados por el gobierno de los Estados Unidos.

Un funcionario Federal (civil o militar) no puede asignar o recomendar a ninguno de sus familiares para posiciones en su agencia. Un familiar que sea asignado violando esta restricción no recibirá ninguna clase de pago o salario.

Siendo así, es necesario obtener información concerniente a sus familiares que están trabajando para el gobierno. Al hacer la lista de familiares según pregunta 34, incluya: padre, madre, hijo, hija, hermano, hermana, tío, tía, primo, sobrino, sobrina, esposo, esposa, suegro, suegra, yerno, nuera, cuñado, cuñada, padastro, madrastra, hijastro, hijastra, (medio hermano), (media hermana).

Pregunta 35 es necesaria debido a restricciones en hacer asignaciones de carrera, o condicionales de carrera, en el servicio competitivo cuando la persona no tiene derecho a preferencia como veterano y cuando dos o más miembros de la familia ya están empleados en el servicio competitivo bajo designación de carrera o carrera condicional.

CERTIFICACIÓN

Tenga cuidado de haber contestado todas las preguntas en su declaración correctamente y que ha dado debida consideración a cada una de sus declaraciones para que su elegibilidad se determine a la luz de todos los datos. Lea todo lo escrito con mucho cuidado antes de firmar y poner fecha a su declaración. Firme con tinta.

Use un solo primer nombre (nombre de pila), una inicial o iniciales, y su apellido.

Separe la hoja de instrucciones antes de enviar su declaración.

U.S. Civil Service Commission
Bureau of Recruiting and Examining
Washington, D.C.

BRE-55
April, 1974

DEPARTMENT Economic Development

Office Memorandum

TO : Hispanic Economic Development Committee

DATE: 8/6/80

FROM : Sandra Vargas



PHONE: 296-0767

SUBJECT: Next Meeting

This is to inform you of our next meeting, which will be held on Wed., Aug. 13th, at 5:30 p.m., at the RAP Offices, 462 So. Robert St., St. Paul, MN. 55107. The needs assessment has been completed and you will be receiving a copy of it in the mail. Please read this information and bring it with you next week. Your participation in this meeting is very crucial. Please call if you cannot attend. My number is 296-0767 or 296-1451.

Thank you.

Agenda

Oct. 1, 1980 — deadline

- 1) General Update on Activities- Sandra Vargas
- 2) Needs Assessment Report- Delores Caldwell —
- 3) Incorporation Report- Alberto Quintela —
- 4) Concept Paper- Arturo Rivera/Fermin Aragon —
- 5) General Discussion

Evelyn -

Grants coordinator

Sen. Baschwitz. Econ. Dev. Corp.
Researcher -

Dolores Caldwell -

Esteban Torres

Tell Dolores - to come to Centro a
Fermín Aragon did actual writing of paper for
Mn. Econ. Dev. Corp.

C.S.A. - Mr. Pios -

Garza - Mental Needs - survey - ?

CURA

City planning

Monitoring - S.S.A.C.

Oct. 1, 1980 Deadline

Financial Cherokee Bank -
J. To

Issues Advocacy Com. Outreach

30%

50% emp.

10% 10%