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State of the Cities 1999: Executive Summary

Introduction

Last year's *State of the Cities* report noted that America's cities continued to find themselves on the losing side of fundamental structural and demographic trends. This year, however, we are witnessing what could be an encouraging shift in the state of the cities in several decades: early signs of the reversal of fundamental trends that often made cities seem like the problem centers of American life. For the first time in 30 years, it appears that structural changes are placing cities on the *winning* side of new development trends.

Three factors are responsible for this reversal in the misfortunes of America's cities. First, the Clinton-Gore economic expansion—the longest peacetime expansion in American history—has resulted in more jobs, lower unemployment, higher wages and incomes, and less poverty. Second, Secretary Cuomo's community empowerment policies are paying off: central cities have experienced a revitalization that has made them more attractive places to live and work. And third, the success of public-private partnerships spearheaded by a new generation of innovative mayors and local leaders have brought significant new investments in our downtowns and many distressed neighborhoods, too. Faith and community-based groups, as well as businesses seeking to make a difference, have been critical partners in these efforts. So has a revitalized and more customer-friendly HUD under the leadership of Secretary Cuomo.

While America's cities are showing clear signs of revitalization and renewal, many places have not yet shared in this prosperity: many cities are still experiencing the challenges of population decline, loss of middle-class families, slow job growth, income inequality, and poverty. As detailed in an April 1999 HUD report, *Now Is The Time: Places Left Behind in the New Economy*, the new urban challenge touches all parts of the country, not just the large cities that once epitomized urban decay. Today's lagging cities include mostly small or mid-sized cities, found throughout the Nation, from farm cities to former industrial giants, from timber towns to former mining centers.

Further, while last year's report focused only on the problems of our nation's central cities, we must recognize the common stake that city and suburb have in ensuring economic competitiveness and a high quality of life throughout our metropolitan areas, where eight in ten Americans now live. This means energizing new relationships that will make metro regions as a whole good places to live and work. It also means seeking solutions for the city-like challenges now facing many of our suburbs. While suburbs still capture a larger share of total metropolitan growth, our nation's older, "graying" suburbs are beginning to experience the problems of job loss, population decline, crime, and disinvestment that were previously associated only with the central cities. At the same time, many newer suburbs are showing the strains of sprawling growth that creates commuting nightmares for families, overcrowds schools, and robs communities of open space and other environmental treasures. The same growth pattern under-invests in urban markets, making metro regions less competitive. Last November, millions of suburbanites went to the ballot box and showed support for growth alternatives and for new investments to enhance community livability.

These trends—the unmistakable signs of revitalization and renewal in our central cities, along with the emerging problems of stagnation in our inner suburbs and uncontrolled growth in our outer suburbs—present a momentous opportunity for an alliance of cities and suburbs to address the challenges facing our metropolitan areas. Perhaps never before have the interests of the pillars of regional community—central cities, older suburbs, and newer suburbs—converged so sharply toward a common agenda for metropolitan renewal. Perhaps never before has that agenda been so important, with our Nation entering a new millennium and racing to compete in a dynamic global economy.

Part One of this report reviews the evidence of revitalization and renewal in our nation's cities, as well as the challenges that our metropolitan areas continue to face. Part Two underscores the potential for a city-suburb alliance to promote a common agenda. Part Three describes the Clinton-Gore action agenda to meet our cities' remaining challenges and enhance metropolitan communities.

State of the Cities: Four Major Findings

- *Thanks to a booming national economy, most cities are in the strongest fiscal and economic recovery they've experienced in recent years. There are early signs that some of the structural trends that caused cities' decline for three decades may be slowing or reversing.*

- *A significant number of central cities are still lagging behind. They continue to suffer from the challenges of population decline, loss of middle-class families, slow job growth, income inequality, and poverty.*

- *Older suburbs are beginning to experience the problems of job loss, population decline, crime, and disinvestment that were previously associated only with the central cities.*

- *We now have an historic opportunity for cooperation between cities and suburbs to address the challenges facing our metropolitan areas.*

Part One: Findings -- Revitalization, Renewal and Metropolitan Challenges

FINDING #1: THANKS TO A BOOMING NATIONAL ECONOMY, MOST CITIES ARE IN THE STRONGEST FISCAL AND ECONOMIC RECOVERY THEY'VE EXPERIENCED IN RECENT YEARS. THERE ARE EARLY SIGNS THAT SOME OF THE STRUCTURAL TRENDS THAT CAUSED CITIES' DECLINE FOR THREE DECADES MAY BE SLOWING OR REVERSING.

After 30 years of erratic fits and starts that saw the fraying of our cities' social and economic fabric, the vast majority of central cities are sharing in America's historic economic comeback. Structural and demographic challenges have not gone away. But most of the good indicators – jobs, incomes and homeownership – are going up. And the troubling ones – crime, welfare rolls, unemployment, fiscal crises – are going down in most central cities. Mayors are leading city innovation and revival.

Two-thirds of central cities increased in population from 1980 to 1996. The popular conception that center city residents continue to pour out of their older neighborhoods and head for the suburbs is not accurate for the majority of cities. Between 1980 – 1996, two-thirds of the country's 539 central cities enjoyed population growth. More than a dozen cities in the South and West grew by 100 percent or more. The most rapid gains were in small cities, but some big cities ballooned, too, such as Las Vegas, which grew by 129 percent. Among central cities, the population growers included some older cities: New York City, for example, grew by 4.4 percent between 1980 – 1996; Oakland by 8.2 percent; Miami by 5.3 percent; Indianapolis by 6.6 percent; and Jersey City by 2.5 percent. Immigrant families are playing a significant role in rebuilding some central cities.

Jobs are growing in central cities. A strong national economy is the wind behind urban sails. The familiar villains – inflation, unemployment, high interest rates, budgetary red ink – appear to be in retreat for now. Instead, we have budget surpluses, high employment, declining poverty, and a record high stock market. The economy has created 18 million new jobs and record low unemployment for the Nation as a whole since 1993. Employment is on the rise in the vast majority of central cities, too. From the end of 1992 to the beginning of 1999, the number of employed workers living in central cities swelled by 11 percent – or more than 4.0 million people. The rate of job growth in central cities is about double the growth of these cities' labor force.

Wages are rising in central cities at a faster rate than the Nation as a whole. Between 1993-1996, average annual pay for employment in central cities rose by 4.1 percent, compared to 3.4 percent for suburban jobs, suggesting that central cities today are capturing a larger proportion of higher wage jobs than other areas.

Central city urban unemployment rates have fallen substantially. From 1992-1998, many cities registered dramatic drops in unemployment, which fell overall in central cities from 8.1 percent to 4.8 percent. During that period, the improving urban jobs picture was so consistent nationwide that unemployment rose in only 3 of the nation's 539 central cities. In the 50 largest central cities, unemployment fell from 9.8 percent to 5.9 percent. Some unemployment declines have been modest, but others have been substantial. Between 1992-1998, unemployment in Detroit fell from 17.0 percent to 7.0 percent; in Flint from 20.0 percent to 9.8 percent; in Fall River, MA from 15.1 percent to 4.3 percent; and in Camden, NJ from 24.3 percent to 13.5 percent.

Central city poverty rates have declined. The 1998 central city poverty rate of 18.8 percent was the lowest since 1990 – and well down from the 21.5 percent central city poverty rate in 1993 – but still above the 14 percent levels of 1970. From 1996-1997, the number of poor people living in central cities declined from 15.6 million to 15.0 million. The poverty rate for black Americans in 1998 was 26.4 percent – the lowest level ever recorded – down from 33.4 percent in 1992. During this period, the overall national poverty rate fell from 15.1 percent to 13.3 percent.

The share of poor households living in central cities also appears to have stopped growing. Conversely, middle and upper income residents on balance no longer appear to be leaving central cities. Between 1993-1997, the percentage of central city households that were in the lowest 20 percent income category declined slightly, from 25.6 percent to 25.2 percent, while the share of poorest households in the suburbs rose by 0.3 percent. At the same time, the percentage of city households that were in the top 20 percent of income rose in central cities by 0.2 percent and declined in suburbs by 0.5 percent. While the changes may seem slight, they are important because between 1969 – 1993, the share of urban poor rose steadily while the share of middle/upper income residents consistently fell.

Poverty among children in central cities is declining faster than in the Nation as a whole. The rate of center city children living in poverty fell from 33 percent in 1993 to 28.3 percent in 1997, a decline of 14.2 percent. By contrast, child poverty fell by 12.7 percent nationally, 11 percent in suburbs and 7 percent in rural areas.

Welfare households are declining in central cities. Welfare rolls have fallen substantially across the Nation since 1993. The decline in the percent of central city households receiving public assistance income fell from 8.4 percent in 1993 to 5.3 percent in 1997, a decline of 37 percent.

For the first time in history, more than half of central city households are homeowners. In 1998, for the first time in history, the central city homeownership rate rose above 50 percent. For the first quarter of 1999, 50.3 percent of urban residents owned their own homes, compared to 48.9 percent at the end of 1993. America's overall homeownership rate rose to 66.7 percent for the first quarter of 1999, up from 66.4 percent in 1998. A total of 69.6 million American families owned their own homes – more than at any time in American history. Since President Clinton took office in 1993, 7.8 million more families own homes.

Minorities have led the way in increasing homeownership. The number of homeowners includes a record 5.9 million African American and 4.2 million Hispanic families – the highest number of minority homeowners in American history. The homeownership rates for minorities – 46.9 percent for blacks and 46.2 percent for Hispanics – are the highest since these rates were separately reported in 1983, and are believed to be the highest ever. A total of 39 percent of the net new homeowners since 1994 are minorities – even though minorities account for just 24 percent of the population. African American and Hispanic homeownership rates have been growing twice as fast as the white homeownership rate.

Cities are showing marked improvement in fiscal conditions, service delivery and quality of life indicators. Cities across the country are reasserting themselves as the geographic and cultural centers of their regions. Examples of major downtown renaissance are everywhere – from Cleveland to San Antonio, from Providence to Seattle. Many cities are experiencing record growth in tourism, and in 1998, rents charged for office space in central business districts outperformed all other property types, including suburban office space. Some downtowns are experiencing a surprising gain in residential population, some for the first time in decades.

Cities also appear to be well positioned to compete in an information economy. Central cities have a competitive advantage over less densely populated areas because of cities' concentration of telecommunications infrastructure and their tightly integrated populations, which can generate the level of information exchange, conversation and spontaneous innovations necessary to fuel a knowledge-based economy.

Fiscal conditions. The fiscal condition in many cities has improved significantly over the past six years, due both to better economic conditions overall and to financial management reforms instituted in city governments. Since 1994, Standard and Poor's has raised the stand alone general obligation rating on bonds for 24 of the 91 major central cities it currently rates. For 59 cities, the Standard and Poor's rating remained unchanged. Only 8 cities had their bond ratings lowered during that period.

Services. Many central cities are offering residents higher levels of city services. In a 1999 survey, 88 percent of municipal officials reported their cities were able to offer residents good or very good levels of services. Of the nearly 400 officials surveyed, 40 percent expected to increase service levels in the coming year and 75 percent said their cities offered a wider range of city services today than five years ago.

Crime. One area where central cities have shown the biggest improvement is in crime. Most big cities are safer today than they were 25 years ago. For the nation as a whole, the FBI crime index dropped 13 percent from 1994 to 1998. But crime fell even faster in cities. The largest declines were recorded in violent crimes such as murder, rape, robbery and aggravated assault. The longer run crime trends for key large cities are equally encouraging. Between 1991-1997, violent crime dropped 25 percent in Atlanta, 35 percent in Boston, 32 percent in Cleveland, 44 percent in Dallas, 20 percent in Minneapolis, 36 percent in Kansas City, 45 percent in Los Angeles, 42 percent in Seattle, and over 51 percent in New York City. With the largest cities leading the way, the Nation's murder rate in 1997 fell to its lowest level in 30 years.

FINDING #2: A SIGNIFICANT NUMBER OF CENTRAL CITIES ARE STILL LAGGING BEHIND. THEY CONTINUE TO SUFFER FROM THE CHALLENGES OF POPULATION DECLINE, LOSS OF MIDDLE-CLASS FAMILIES, SLOW JOB GROWTH, INCOME INEQUALITY, AND POVERTY.

Serious population losses continued to plague about one in five central cities. A total of 116 central cities lost 5 percent or more of their people between 1980 and 1996, and 57 cities – 1 in 10 – lost 10 percent or more of their population. Most central cities losing population are small or mid-sized, and they tend to be clustered regionally across the Nation's "rustbelt" and Northeastern states. The most extreme cases of urban population loss reflect a massive exodus of people: East St. Louis (IL) lost over 30 percent of its population during 1980-1996; Gary (IN) lost 27 percent; Johnstown (PA) 26 percent; Youngstown (OH) 24 percent; St. Louis (MO) 22 percent; and Wheeling (WV) 23 percent.

Unemployment remains unacceptably high in about one in six central cities. Even while the majority of cities are doing extremely well, high unemployment (50 percent or more above the national rate) affects 17 percent of central cities. This amounts to 95 central cities in 25 states and the District of Columbia with jobless rates of 6.75 percent or higher in 1998; 64 had a rate of 7.9 percent or more (75 percent above the national rate), and 37 had rates of 9 percent or more (100 percent above). Even in cities with low unemployment overall, there are pockets of high joblessness.

Job growth is happening in the suburbs at a much faster pace than in central cities. Between 1992 and 1998, central city labor forces in 329 US metropolitan areas grew by a healthy 7.5 percent, while the suburban labor forces in those same metropolitan areas grew by 9.2 percent – or 23 percent faster. For the Nation's 50 largest metropolitan areas, suburban labor forces grew 52 percent faster than central city labor forces.

Stubborn poverty persists in about one-third of our central cities. Poverty rates of 20 percent or more can be found in 32 percent of central cities. This amounts to 170 central cities in 34 states and the District of Columbia. In 30 cities, the poverty rate is estimated to be 30 percent or higher. Many cities with the highest poverty rates are small or medium-sized.

FINDING #3: OLDER SUBURBS ARE BEGINNING TO EXPERIENCE THE PROBLEMS OF JOB LOSS, POPULATION DECLINE, CRIME, AND DISINVESTMENT THAT WERE PREVIOUSLY ASSOCIATED

ONLY WITH THE CENTRAL CITIES.

The challenges once concentrated in central cities have spread to many older, inner ring suburbs as outmigration continues to newer suburban locations further away from the urban core. These communities – places such as Euclid and Garfield Heights outside of Cleveland, Southfield and Oak Park near Detroit, and Chicago Heights, just outside the city of Chicago – are increasingly facing such urban ills as crime, poverty and population loss. The challenges are not restricted to one or two regions of the country, but are national in scope.

For example, in the 1990s, 90 percent of Minneapolis' inner ring suburbs gained poor children at a faster rate than Minneapolis itself. Six of the 10 communities in the San Francisco Bay Area with the highest poverty rates are inner ring suburbs surrounding the San Francisco Bay. In four Atlanta suburbs, the growth in median family income between 1960-1990 lagged income growth in the central city.

More than 400 suburban jurisdictions in 36 states meet HUD's criteria for distress. Suburban jurisdictions – like central cities – are considered to be suffering from distress if their population declined by 5 percent or more between 1980 – 1996 and if their 1995 estimated poverty rate exceeded 20 percent. More than 400 suburban jurisdictions in 36 states meet these criteria for distress. While many are small communities, 77 had populations over 5,000. As in central cities, the disinvestment is creating blighted areas and sapping these communities of their economic vitality.

FINDING #4: WE NOW HAVE AN HISTORIC OPPORTUNITY FOR COOPERATION BETWEEN CITIES AND SUBURBS TO ADDRESS THE CHALLENGES FACING OUR METROPOLITAN AREAS.

The unmistakable signs of revitalization and renewal in our central cities, along with the emerging problems of stagnation in our inner suburbs and uncontrolled growth in our outer suburbs result in a common urban-suburban agenda. After four decades of city versus suburb politics, the interests of city and suburban residents are rapidly coinciding in support of a better approach to growth.

Investing in central cities is the key to creating competitive metro economies. Metropolitan regions are the growth engines of the economy in our globally-competitive modern world. Bottom line: America's regional economies can only compete effectively if they are supported by healthy cities at their core. In an era of high mobility, low transportation and information costs, and global competition, a metropolitan region without a healthy urban core finds itself at a severe competitive disadvantage. In an earlier era, companies tended to choose among suburbs of a single central city when deciding where to locate their plants and facilities In the modern global economy, however, firms choose among regions – and the health of the central city is a key factor in deciding which region is best. Even firms that choose to relocate to suburban areas will choose the suburbs surrounding a vibrant central city.

In other words, after 40 years of city versus suburbs, the game has changed. Cities and suburbs are no longer competing against one another. Rather, they must cooperate to maintain the health of the whole metro area – and to maximize their region's competitiveness.

Central cities have untapped markets – for labor, retail and land development – which can help the nation continue its economic growth and can serve as an alternative to uncontrolled suburban growth. A decade ago, Wall Street investors eagerly looked to emerging markets overseas to generate high returns on their capital. Today, America's own central cities are the emerging markets of the 21st century. These new domestic markets are right here, close to supply lines. They're not dependent on the state of the world economy or on the politics of other countries. Yet, for the most part, they are undiscovered territory for many businesses. "The largest pools of untapped investment opportunities and new customers are not beyond our shores," President Clinton said earlier this year. "They're in our backyard."

Central cities have a pool of more than four millions of workers who are available to continue the expansion of our economy without re-igniting inflation. Some economists are becoming concerned that labor shortages could curtail the Nation's record peacetime expansion by fueling inflation, as demand for labor collides with a limited labor supply and pulls up wages. Fortunately, urban areas have the untapped labor pools needed to continue our economic growth. More than 2.3 million of these workers are unemployed but are actively seeking work. Another 550,000 have stopped looking for jobs because they are discouraged or because problems with day-care, transportation or skill levels prevent them from taking a job. An additional 1.5 million workers could be added to the labor pool with the proper motivation.

Central cities offer large untapped consumer markets that represent new profit opportunities for businesses. Inner-cities have enormous huge purchasing power, but many residents end up doing much of their shopping in the suburbs, where the selections are wider and the bargains are better. The retail purchasing power of all central city residents has been conservatively estimated at $665 billion. Even households in the most economically distressed urban neighborhoods have $85 billion in buying power – more than the total purchasing power of Mexico.

Central cities and older suburbs have a significant supply of land that is well-served by infrastructure, strategically located, and available for new development. There are five million acres of abandoned industrial sites in our nation's cities – roughly the same amount of land that is taken up by 60 of our largest cities. If these sites were filled with residential neighborhoods, they could house nearly 45 million people. Alternatively, they could accommodate hundreds of millions of square feet of new stores, businesses, offices and other commercial and industrial uses. Many developable sites are brownfields, but cities, states and the federal government are pursuing innovative strategies to level the playing field so that cities can absorb more growth and relieve suburban sprawl.

As urban conditions improve, cities' enormous assets – infrastructure, public transit, strategic location, cultural amenities, college and universities, available labor force, retail markets and developable land – are ready to be put to work. These untapped urban markets can provide a significant source of national economic and social growth in the next century.

Many newer suburbs are showing the strains of sprawling growth that creates long commutes and traffic congestion, overcrowded schools, and other problems related to sprawl. At the same time that disinvestment is harming central cities and older suburbs, many newer suburbs are showing the strains of sprawling growth. Suburban residents express growing concern about more traffic congestion and endless commutes, about the loss of recreational opportunities and environmentally sensitive lands, about overcrowded schools, and the aesthetic affliction of tract houses, strip malls and freeways. Last November, voters around the country approved a majority of the 240 local initiatives to preserve open spaces and make already developed communities more attractive for growth.

The costs associated with sprawl are mounting. Curtailing sprawl could save the Nation $250 billion over the next 25 years. A research team at Rutgers University carefully studied the cost of sprawl and concluded that our Nation could save $250 billion over the next 25 years – $10 billion annually – simply by pursuing strategies to facilitate growth in already developed communities. Savings would be generated by decreasing the consumption of developable land and by increasing land available for recreation, which would mitigate the worst effects of flooding and support more efficient water use. By growing smarter, we can reduce traffic congestion and save billions of dollars in spending for roads. Sewer and water infrastructure could be substantially reduced. And housing would be less expensive since denser housing development is much cheaper than sprawl. These savings reflect only a small proportion of what sprawl actually costs us.

- **Concentration of poverty costs and job mismatches.** While we cannot assign a number to the cost, the steady migration of middle and upper income Americans out of central cities and older suburbs has left behind concentrations of poor people and sapped once thriving areas of their economic vitality. Rapid development outside central cities and older suburbs has created a mismatch between where many potential workers live and where the jobs are growing fastest. This leads to pockets of high joblessness in parts of an otherwise healthy metropolitan areas and jobs that go unfilled in another.

- **Public capital and operating costs.** Sprawl drives up the cost of roads, bridges, sewers and other public capital because the development is so much less dense. New systems typically have to be provided, none of which operates to capacity. Road costs in communities marked by sprawl are 20-25 percent higher and utility costs 15-20 percent higher than in communities without sprawl. Municipal and school district operating costs are between 3 percent and 10 percent higher in sprawl developments.

- **Agriculture and fragile environmental land loss cost.** Sprawl encroaches on farmland, forests and fragile natural habitats. Sprawl consumes 20 - 40 percent more land than non-sprawl development and produces about one-third more water pollution.

- **Travel distances, travel time and congestion costs.** Sprawl development means Americans are constantly driving more. The average suburban household drives 3,300 more miles than its central city counterparts – or about 31 percent more annually. That translates to an additional cost of $211 per year per household in transportation costs. Assuming an average car speed of 30 miles per hour, suburban drivers spend an additional 110 hours per year behind the wheel each year.

- **Sprawl detracts from the sense of community.** One cost of sprawl that is hard to quantify is the loss of community that sprawl developments encourage because of their chaotic growth patterns and reliance on automobiles. Studies show people living in sprawling developments gather less in public places and feel less attached to one another and shared surroundings.

PART TWO: A 21ST CENTURY AGENDA FOR CITIES AND METROPOLITAN REGIONS

Together with local communities, the federal government has an important role to play in encouraging the central city revitalization, spearheaded by local leaders and the public private partnerships that are bringing new investment back to our cities. Perhaps never before have the interests of the pillars of regional community—our central cities and suburbs—converged so sharply toward a common agenda for metropolitan renewal. The alternative – continued disinvestment in cities and haphazard outward expansion – will be costly for all people who strive to build more livable communities for the 21st century.

The 21st Century Agenda for Cities and Metropolitan Regions is designed as a strategy to capitalize on what we have already learned about the most effective approaches to revitalize cities. These initiatives span multiple Federal agencies and departments – reflecting the fact that no one set of tools holds the key to strengthening urban economies and enhancing the quality of life in suburban communities. Some of the initiatives have proven their effectiveness over the years and will continue to be critical tools for cities and metropolitan areas to use to expand their economic base and support their citizens. The agenda also proposes new tools to fill key gaps. These new programs are based on the same sound principles of public private partnership and bottom-up strategy that have proven so effective in recent years in bringing cities back.

TAPPING URBAN MARKETS. Urban areas need support in two critical areas – accessing capital and workforce development -- to ensure their untapped markets for labor, retail opportunities and land are realized.

Providing Capital to Expand Investment Opportunities. Each capital-based initiative in the Agenda for Cities and Metropolitan Regions targets a different capital need that must be over come to accelerate redevelopment of urban areas.

- **New Markets Initiative**

  America's Private Investment Companies (APIC). Modeled after successful programs run by the Small Business Administration, APIC is a new proposal to encourage major private investment in economically distressed areas. APIC would fund the creation of private investment companies – APICs – that will, in turn, invest in large businesses seeking to expand or locate in inner cities and distressed rural communities. Jointly administered by HUD and SBA, APICs will fill a major capital gap by providing equity and debt capital to these businesses.

Community Development Financial Institutions (CDFI) Fund. A third crucial component in the capital equation of rebuilding distressed communities are community-based financial institutions (CDFIs) – including community development banks, credit unions, venture capital funds and microenterprise loan funds – which anchor revitalization initiatives by providing a wide range of financial products and services directly to small businesses and individuals. The FY2000 Budget seeks $125 million for CDFIs, a $30 million increase.

- **Community Empowerment Fund (CEF)/CEF Trust.** By integrating and streamlining two existing HUD programs, CEF would help ensure local governments have the public capital they need to support critical business investment and job creation projects in distressed communities. The FY2000 Budget would combine $125 million in Economic Development Initiative grants with an estimated $625 million in Section 108 guaranteed private loans to provide a total of $750 million in grants and low-cost loans in these communities. In FY 2000, the CEF will emphasize two priorities – ensuring welfare-to-work targeted job creation and connecting central cities to areas of regional economic growth. The CEF Trust, an innovative and pathbreaking pilot program, is designed to pool loans and enable a fully private secondary market for economic development loans to emerge. The lack of secondary market instruments, which have had such a major positive impact on our housing finance system, traps billions of dollars in capital that could otherwise be used to expanding private investments in distressed communities.

- **Empowerment Zone and Enterprise Community (EZ/EC) Initiative**. This initiative is the foundation of the Administration's empowerment agenda for communities with high unemployment and poverty rates. Under this program, investment in EZs and ECs is available in many forms – including tax incentives, flexible block grants and regulatory waivers. The FY 2000 Budget proposes guaranteed funding for 10 years for a total commitment of $1.6 billion for EZs and ECs. The FY 2000 Budget would also provide $50 million for a Regional Empowerment Zone Initiative to help

EZs/ECs link their economic development strategies with the broader economy of the surrounding metropolitan region. The EZ/EC initiative couples business capital investment with targeted social capital investment to produce comprehensive approaches to revitalization.

- **Community Development Block Grants (CDBG).** The CDBG program is the federal government's most flexible tool for assisting cities, towns and States to meet local community development priorities and objectives. With its multi-faceted eligible uses, the block grant program is routinely used to rehabilitate housing, improve infrastructure, provide job training, finance revolving loan funds, and finance other community-determined projects. The FY 2000 Budget will increase funding for this linchpin program to $4.775 billion, an increase of $25 million over 1999 enacted levels.

Empowering and Training a 21st Century Workforce. Untapped labor markets can only contribute to national economic growth if those workers can access the jobs and perform well. The federal government must continue to provide a full range of tools to ensure city residents have the right skills needed for today's job market – and the wherewithal to learn about and get to jobs that may be distant from center city neighborhoods.

- **Expanding Education and Training Initiatives.** The FY2000 Budget proposes a major three-part initiative to strengthen adult education, provide universal re-employment and expand youth employment initiatives.

- **Strengthening The Welfare-to-Work Infrastructure.** For the second year in a row, the Administration requests new vouchers to help families make the transition from welfare-to-work by providing the housing assistance needed to allow families to move near jobs.

- **Providing More Affordable Child Care.** To help urban families balance the demands of work and family, the Administration's FY2000 Budget proposes a significant new investment in strengthening child care -- making it better, safer, and more affordable.

- **Strengthening Our Schools.** Lagging educational systems remain the single most important impediment facing cities in attracting and keeping middle and upper income residents. The Administration's FY2000 program proposes significant new funding to modernize schools, hire new teachers, reduce class size, integrate technology in classrooms, and expand after-school and summer school programs.

PROMOTING SMARTER GROWTH AND LIVABLE COMMUNITIES. To realize the $250 billion in savings that could be generated over the next 25 years by facilitating growth in already developed communities, many cities and metropolitan areas need support in at least five areas – creating smart growth strategies that span jurisdictional boundaries and apply multiple tools; redeveloping urban land and industrial sites; removing blighted and vacant buildings; preserving open space and other natural resources and historic amenities; and promoting community safety.

- **Regional Connections**. This new initiative would provide $50 million in FY2000 to fund local partnerships to develop and implement locally-driven smarter growth strategies by addressing economic and community development needs across jurisdictional lines. Broadly speaking, such strategies will include incentives for coordinated reinvestment in already built-up and infrastructure-rich areas – especially cities and older suburbs – and strategies that promote alternatives to uncontrolled sprawl where new development does occur.

- **Brownfields Redevelopment.** The Administration proposes to double HUD funding for redevelopment of abandoned or underused industrial sites in urban areas to capitalize on this large untapped resource for development within already established communities.

- **Better America Bonds.** The Administration proposes to generate $9.5 billion in new bond authority for State and local governments to promote redevelopment by cleaning up brownfields, creating or restoring urban parks, and protecting water quality.

- **Redevelopment of Abandoned Buildings Initiative.** The Administration proposes a new $50 million initiative for each of the next three years to pave the way for accelerated urban redevelopment by removing one of the primary causes of blight in urban neighborhoods – abandoned apartment buildings, homes, warehouses, offices and commercial centers.

- **Lands Legacy.** To help communities preserve the natural and historic treasures that make them more attractive places to live, work and invest, the Administration's FY2000 Budget proposes a $1 billion initiative to protect land and water resources, preserve natural and historic sites, expand open space planning, preserve threatened farmland, create urban parks and forests, and save endangered species.

EXPANDING HOMEOWNERSHIP AND AFFORDABLE RENTAL HOUSING.
Homeownership fosters community stability and safety by encouraging families to maintain their properties, watch out for their neighbors, and get involved in neighborhood improvement activities. Homeownership is also the single best way for families to build assets. Consequently, initiatives to promote homeownership must be a vital component of any national strategy for cities and metropolitan regions, especially one that seeks to facilitate growth in already developed communities. Providing more assistance for rental housing is equally critical, particularly as shortages of affordable rental housing worsen in many communities.

- **HOME Investment Partnership Program (HOME).** HOME is one of HUD's most successful housing rehabilitation and production programs. The FY2000 Budget requests $1.6 billion for HOME – an increase over previous funding levels. HOME works through local governments to finance the construction and rehabilitation of multifamily rental housing, improve substandard housing for current owners, and assist new home buyers through acquisition, construction and rehabilitation. Beyond its impact in terms of bricks and mortar, HOME has been an important tool for enhancing the capability and experience of nonprofit organizations and other affordable housing producers.

- **Low Income Housing Tax Credit.** Since 1986, this tax credit has generated one million rental units for low income American families. Unfortunately, the amount of the credit has never been adjusted for inflation. Building on last year's strong bi-partisan support, the Administration's FY2000 Budget would do so and enable the tax credit to build an estimated 75,000-90,000 new affordable housing units each year. The tax credit is the nation's largest source of assistance for producing affordable rental housing.

- **Raising Federal Housing Administration (FHA) Volume Caps.** The Administration has asked Congress to permit FHA to insure more home mortgages to accommodate rising demand generated by housing markets and by last year's historic increase in the size of mortgages that FHA can insure. The new request would enable FHA to insure 400,000 additional mortgages this year and next above the number it would insure if the cap remained at its current level.

- **Homeownership Zones.** The FY2000 Budget requests $25 million as a set-aside in the CDBG program to fund large scale homeownership projects in targeted areas. Funds will be awarded competitively to communities which have large numbers of housing units that need rehabilitation and which have made homeownership part of a holistic strategy for community revitalization. The request will support 5 to 7 Homeownership Zones and create an estimated 1,500 new homeowners. In 1997, HUD was able to fund just 6 of the 70 zone applications received.

- **100,000 Vouchers - Section 8 Rental Assistance.** In FY2000, the Administration is requesting funds to renew all existing Section 8 contracts and continue its comprehensive reform of the program. The Administration also requests funding for 100,000 new Section 8 vouchers to help address the substantial housing need that remains.

- **Hope VI/Public Housing**

- **Continuum of Care: Homeless assistance**

CREATING HEALTHY AND SAFE COMMUNITIES

- **21st Century Policing Initiative.** Communities must be seen as safe to be attractive to new residents and businesses. For FY2000, the Administration proposes a $1.3 billion initiative to put more police on the streets and strengthen community crime prevention efforts. The FY2000 Budget provides funds to help communities hire and redeploy 30,000 - 50,000 more law enforcement officers, as well as new money to help State and local enforcement agencies use new technologies to communicate more effectively, solve more crimes, and conduct comprehensive crime analysis. Other expanded initiatives focus on community crime prevention.

SEARS

about our company

Vendor Diversity

A Message from Our Chairman

It is the policy of Sears, Roebuck and Co. to ensure fair business opportunities for minority-owned and women-owned enterprises. Inclusion of a diverse vendor base enables Sears to become a more compelling place for our customers to shop and shareholders to invest. Sears firmly believes that in our free enterprise system, every attempt must be made to fully utilize all our resources, human as well as material, to make our purchases of products and services representative of our customers' ethnicities, genders and backgrounds.

Arthur C. Martinez

- our commitment
- Sears business opportunities
- vendor diversity program guidelines
- Sears vendor requirements
- how to submit your proposal
- vendor profile

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SEARS

about our company

Sears and our local communities

Sears focuses its community activities on organizations or programs that directly address women, families and diversity issues.

Want to learn more about Gilda's Club? Just come inside.

Sears and Gilda's Club

Gilda's Club offers free networking groups, lectures, workshops and social events for adults and children. It is named for comedian, **Gilda Radner**, best known for her work on **Saturday Night Live**, who died of ovarian cancer in 1989. The first Gilda's Club opened in New York City in 1995. More than 75 clubs are planned by the end of 1999. Sears is sponsoring the organization's national training center in New York City, to help people from around the country learn how to develop Gilda's Clubs in their communities.

For more information on "Building for Gilda," please write to:

Sears "Building for Gilda's" Program
Attn: Paula Davis
Sears, Roebuck and Co.
3333 Beverly Road
Hoffman Estates, Illinois 60179

"Get Back Give Back"

With the Get Back Give Back program, Sears and its vendors will use the important back-to-school season to help clothe up to one million needy children. Every time a children's apparel purchase is made at Sears from July 26 through Sept. 6, 1998, a percentage of the sale will be donated to the program. Merchandise donations by Sears and its vendors will take place over the next 12 months.

Environment

In 1997, Sears recycled more than 24 million tires, 6 million batteries, 1.4 million light bulbs and 51,000 tons of other materials including plactics, hangers, and corrugated cardboard.

Contributions

Sears contributed over $16.4 million to community organizations nationwide, including $5.8 million to the United Way. Associates personally pledged another $5.6 million.

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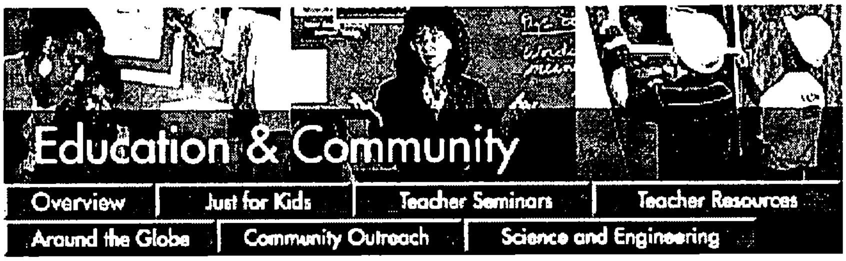

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Private Sector Initiatives (PSI)

Private Sector Initiatives focuses on the role the private sector should have in promoting community development and improvement. Exxon Chemical works closely with the Houston-based PSI in the volunteer home-repair program.

Our Volunteers@Work

Employee volunteers paint and repair homes owned by the elderly and disabled to renew inner city neighborhoods. On two weekends in the spring and two in the fall, Exxon Chemical volunteers replace rotting siding, window frames and doors, rebuild porches, add wheelchair ramps and paint home exteriors.

Education & Community . . .
Overview | Just for Kids | Teacher Seminars | Teacher Resources | Around the Globe | **Community Outreach** | Science and Engineering

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Leadership Development

One of Texaco's five key strategies is to develop a diverse, world-class workforce. Our new Corporate Center in White Plains, New York, has identified leadership development and succession planning as one of its focus areas. We are equally sensitive to the importance of leadership development within the communities where we work and live. It is therefore fitting that we should devote a major component of our Corporate Contributions and Community Relations giving to leadership development.

Our grants focus on nonprofit organizations and businesses that need leadership development to improve and sustain their future growth. These organizations are located primarily in Texaco's "hometowns" - locations such as Houston, Texas and Bakersfield, California - where we have business operations. By making our partners in these communities stronger through skill development and management training programs, we are also creating better communities for our employees to live and work.

The screens that follow describe our involvement in the Texaco Management Institute and other leadership development initiatives to which we are giving our support.

- Spotlight Grants
- May 17, 1999 - Press Release - Texaco Management Institute Focuses on Leadership Development for Executives of Non-Profits

Last update 05/18/1999

Home

Texaco in the Community

Texaco is committed to support the communities in which we operate and where our employees work and live. We provide grants to organizations that address critical needs and work to improve the quality of life in these communities. Priority consideration is given to programs that harness the energy of Texaco employees as volunteers in their communities.

In the U.S., the bulk of our grants fall into the following categories:

- Economic development programs, particularly in disadvantaged communities. As part of Texaco's comprehensive plan to ensure fairness and economic opportunity, we have undertaken a major business partnering effort aimed at minority and women entrepreneurs. Accordingly, we provide grants that bolster the entrepreneurial and job skills of minorities and women.
- Educational programs that address the current shortage of qualified engineers and scientists, especially among women and minorities.
- Modest support for opera companies, symphonies, museums, theaters and other community-based cultural institutions in key Texaco communities. We also provide funding for innovative programs that work to bring more diverse audiences to performances and institutions that nurture women and minority artists.
- Environmental projects that underscore Texaco's commitment to preserve and protect our natural resources through applied science, technology and research.
- Activities that address pressing social needs such as disaster relief or job training for disadvantaged youth.

International Grants
Operating in more than 150 countries, Texaco and our affiliates take seriously our role as good corporate citizens. To that end, we address critical social issues, especially those involving children, in countries where Texaco has a presence. General areas of interest include:

- Arts and culture, including international cultural exchanges that revolve around music.
- Support for opera companies, symphonic orchestras and schools of music.
- Primary, preventive health care for children.
- The environment, with particular emphasis on balance education programs for children.
- Micro enterprise and economic education.

You may find further information about our guidelines and application procedures in the How to Apply for a Grant section.

- Spotlight Grants

Last update 03/12/1999

Home

J.C. Penney

CORPORATE GOVERNANCE

The Company is aware that many of its stockholders are interested in matters of corporate governance. JCPenney shares this interest and is, and for many years has been, committed to assuring that the Company is managed in a way that is fair to all its stockholders and which allows its stockholders to maximize the value of their investment by participating in the present and future growth of JCPenney. The Corporate Governance Committee of the Board of Directors reviews developments in the governance area as they affect relations between the Company and its stockholders and makes recommendations to the full Board regarding such issues.

Independent Board of Directors. In keeping with its long-standing practice, the Company's Board continues to be an independent board under any reasonable definition. Nominees for directors are selected by a committee composed entirely of directors who are not Company employees. The wide diversity of expertise, experience, and achievements that the directors possess in business, investments, large organizations, and public affairs allows the Board to most effectively represent the interests of all the Company's stockholders.

Independent committees. The Audit Committee, Benefit Plans Review Committee, Corporate Governance Committee, Personnel and Compensation Committee, and the Public Affairs Committee, all standing committees of the Board of Directors, are composed entirely of directors who are not employees of the Company. These committees, as well as the entire Board, consult with, and are advised by, outside consultants and experts in connection with their deliberations as needed.

Executive compensation. A significant portion of the cash compensation received by the Company's executive officers consists of performance incentive compensation payments derived from compensation plan "values." The amounts of these plan values are directly related to the sales and earnings of the Company and, consequently, vary from year to year based upon Company performance. The total compensation package for the Company's executive officers is set by the Personnel and Compensation Committee, which is composed entirely of directors who are not employees of JCPenney and which receives the advice of independent outside consultants. Please refer to the Company's 1999 Proxy Statement for a report from the Company's Personnel and Compensation Committee describing how compensation determinations are made.

Confidential voting. The Company has previously adopted a confidential voting policy statement. Under this policy, all proxy (voting instruction) cards, ballots, and vote tabulations, including telephone voting, that identify the particular vote of a stockholder are kept secret from the Company, its directors, officers, and employees. Proxy cards are returned in envelopes directly to the tabulator, who receives and tabulates the proxies. The final tabulation is inspected by inspectors of election who are independent of the Company, its directors, officers, and employees. The identity and vote of a stockholder is not disclosed to the Company, its directors, officers, or employees, or any third party except (i) to allow the independent election inspectors to certify the results of the vote; (ii) as necessary to meet applicable legal requirements and to assert or defend claims for or against the Company; (iii) in the event of a proxy solicitation based on an opposition proxy statement filed, or required to be filed, with the Securities and Exchange Commission; or (iv) in the event a stockholder has made a written comment on such material.

CORPORATE CITIZENSHIP

Public affairs

A healthy social environment improves the quality of life for our associates, their families, and friends and also enhances the business community. Our Company remains committed to this partnership, reinvesting its money and promoting an environment where associates can invest their talents in the communities where we do business.

In 1998, the Company, including department stores and catalog, Direct Marketing, and Eckerd drugstores, supported charitable organizations with grants totaling $27.8 million, including $3.4 million in donated goods and services. The majority of this support was directed to local charitable organizations in communities nationwide.

Education and volunteerism. One of the Company's priority issues is education, specifically pre-kindergarten through 12th-grade education. In 1998, JCPenney conducted its sixth broadcast in a series, "The JCPenney Leadership Institute on School Improvement." The broadcast was presented to school and community leaders in 500 locations nationwide and received The Conference Board's Best in Class Award

Eckerd served as a corporate sponsor of Enterprise Village in the Pinellas County, Fla., schools. The program gives fifth-grade students actual business and community experience in the free enterprise system. The Village houses miniature versions of businesses found in the community, including an Eckerd store.

Our community involvement also focuses on the encouragement and promotion of volunteerism. Our Golden Rule Awards, active in 216 JCPenney markets, publicly honor community volunteers and support their work with cash contributions. The James Cash Penney Awards for Community Service provide similar recognition to JCPenney and Eckerd associates for their outstanding volunteer activities. These two programs contributed $1 8 million to local charitable organizations in 1998.

Eckerd's centennial celebration included a Salute to 100 Women, which honored women nominated by customers for their outstanding community service and leadership. Eckerd co-hosted a symposium for the honorees at Emory University in Atlanta and provided $100,000 in grants to their charitable organizations.

Physical fitness and wellness. JCPenney's 1998 United Way campaign raised nearly $17 million in associate and unit pledges for nearly 1,000 United Way organizations across the country. In addition:

- JCPenney continued as the National Presenting Sponsor of the Susan G. Komen Breast Cancer Foundation Race for the Cure®. These fund-raising 5K races and one-mile runs/fitness walks were held in 85 cities in 1998.
- Eckerd raised $2.4 million for Children's Miracle Network, which supports children's hospitals throughout the United States and Canada.
- Direct Marketing initiated support for the Plano, Texas, launch of the Kick Drugs Out of America Foundation, which fights drugs and youth violence through a combination of educational and motivational programs.
- JCPenney associates, their families, and friends raised more than $780,000 for the prevention and cure of birth defects through participation in the March of Dimes WalkAmerica in more than 100 markets.
- The JCPenney Classic golf tournament, now in its 22nd year, has raised more than $11 million for Tampa Bay area charities.
- Over the past 20 years, JCPenney has employed 107 athletes through the U.S. Olympic Committee's Job Opportunities Program, allowing promising Olympic athletes to work toward building a career while training for their events.

Diversity. JCPenney has been a corporate member of the National Minority Supplier Development Council since 1972, and continues its $1 million investment in the NMSDC's Business Consortium Fund, which makes loans to minority-owned businesses. In 1996, the Company became a founding member of the Women's Business Enterprise National Council. In 1998, our purchases from minority-owned and women-owned businesses totaled $385 million and $240 million, respectively. For these endeavors, the Company received the 1998 Corporate Non-Signatory Award presented by the NAACP Special Contribution Fund and was named Corporation of the Year by the North Texas Women's Business Council. We also:

- Presented Joan Ganz Cooney, founder of Children's Television Workshop and the creator of Sesame Street, with the seventh Juanita Kreps Award honoring the Spirit of the American Woman, recognizing her outstanding accomplishments in educational television.
- Hosted the 10th annual Hispanic Designers Model Search in 19 JCPenney markets, including our international markets.
- Served as the exclusive retail sponsor of the Essence Awards, as we have since 1993.
- Continued our major sponsorship of the Alma Awards presented by the National Council of La Raza.

Environmental affairs

Our commitment to doing business in a responsible manner includes a determination to make environmental, health, and safety considerations an important factor in corporate decision making and policy. That policy is being implemented primarily through the thoughtful usage of lighting, generated power, merchandise packaging, recycling, and trash disposal and through the Company's adoption of safety-related programs.

Copies of "JCPenney Community Partners," the Company's Community Relations report, and "Matter of Principle: JCPenney and Environmental Responsibility," including the Company's Statement of Environmental Principles, may be obtained as indicated on page 47 of this Annual Report. Also, please visit www.jcpenney.com for an online version of "Community Partners."

In the Community

Pathways to Success : Welfare to Work

Nearly twenty-five years before President Bill Clinton issued his 1997 challenge to businesses "to hire someone off welfare," UPS's recruitment strategy was championing that very idea. Our continued commitment has grown into one of the nation's leading programs in moving people off the welfare rolls and onto work rolls: UPS Welfare to Work.

After receiving public assistance

Through more than 40 Welfare to Work programs across the country, UPS collaborates with government agencies, faith-based groups, and non-profit organizations to develop, train and mentor qualified candidates for positions at UPS and other area businesses. Since the January 1997 challenge, UPS alone has nearly met the President's initial goal of hiring 15,000 welfare recipients in a year and a half.

Former welfare recipients hired by UPS earn the same pay and benefits as other employees holding the same job. They also gain the advantage of working for a company which pays above-average compensation for entry-level employees and provides an especially strong benefits package. For example, this package covers the worker and their family and includes medical, dental, and vision coverage.

What's more, there is ample opportunity for advancement, because UPS has a policy of promoting from within.

One Welfare to Work UPS employee in New York - a single mom named Pamela Brown - got a job as a part-time package handler, and shared time volunteering with a local community program that teaches sign language to the deaf. When asked how it feels to be off welfare, she says, "Moving off welfare is like climbing a mountain with your head held high." After working at UPS for more than two years, Pamela gained the skills and self-confidence to secure a full-time job -- with Estée Lauder.

Susan Miller is another example of someone overcoming enormous obstacles to return to the workplace. As the single mother of three small children, Susan knew that she wanted to set a good example for them by getting off welfare. She was hired by UPS in 1996 as a package sorter and quickly gained the admiration and trust of her managers and co-workers.

I could only find WTW info, no Job Training

As a result, Susan was promoted to a supervisor position. She now trains all new UPS hires in our Atlanta Pleasantdale hub how to do their jobs quickly and efficiently in order to provide the quality service on which UPS's reputation is built.

We are not alone in our success with the UPS Welfare to Work program. More and more companies are recognizing the practical business benefits of moving people off welfare and instigating comparable programs of their own. Behind the large numbers of former welfare recipients who have been hired are many gratifying stories of people who have rescued themselves - and often their families -- by overcoming tremendous obstacles. Each story offers compelling evidence that just as poverty has ripple effects, so does economic well-being.

Welfare to Work
The Welfare to Work Partnership
School to Work
UPS Community Service Scholarship Program
Women in the Workplace
Supplier Diversity Program
Focusing On Abilities
Employment Opportunities

UPS.com

In the Community

Pathways to Success : The Welfare to Work Partnership

UPS is a founding member of the national The Welfare to Work Partnership, a national alliance of businesses engaged in programs which help people leave welfare. UPS employees also participate on several state and local task forces, which develop creative employment and transportation solutions for supporting the success of School- and Welfare to Work participants.

Former welfare recipient and current UPSer Susan Miller earned a promotion to training supervisor soon after she began working for the company.

UPS believes so strongly in the goals of The Partnership that we've loaned one of our executives, Rodney Carroll, to work for the alliance full-time. Rodney reaches out to businesses and encourages them to get involved in Welfare to Work initiatives.

As the former manager of UPS's air hub in Philadelphia, Rodney knows firsthand the challenges and benefits of hiring former welfare recipients. He started that city's program by actively recruiting from local welfare offices. He even organized transportation for welfare recipients living across the river in Camden, NJ who wanted to work at UPS but had no way to get there. The UPS bus system became so heavily used that the New Jersey Transit system took over the route and now operates it on a full-time basis.

Welfare to Work
The Welfare to Work Partnership
School to Work
UPS Community Service Scholarship Program
Women in the Workplace
Supplier Diversity Program
Focusing On Abilities
Employment Opportunities

UPS.com

Pathways to Success : Supplier Diversity Program

UPS's Supplier Diversity Program offers opportunities to qualified minority and women-owned businesses to compete on an equal footing with other UPS suppliers throughout the country. We know from experience that purchasing goods and services from minority- and women-owned businesses helps strengthen such enterprises while making a substantial contribution to the overall economic growth and expansion of the communities we serve.

Madeline Robinson, CEO of LPS Industries,Inc., manufactures 2nd Day Air® envelopes for UPS.

Since the program's inception, UPS dollars spent with minority suppliers have increased by 45 percent. And participation by minority suppliers in UPS projects can be substantial. For the construction of our new air express hub in Louisville, Ky., we will award almost \$50 million in construction and supply contracts to businesses owned by minorities and women... 20 percent of the anticipated \$250 million in contracts.

1999 News Releases

UPS's Volunteer Impact Initiative Encourages Nonprofit Organizations to Exchange Ideas, Share Volunteers

ATLANTA, GA. – June 2, 1999 -- Partnerships, shared vision and resources and nontraditional thinking are the key components to making nonprofit organizations successful in the 21st century, according to a report being released this week by The UPS Foundation.

The report marks the midpoint of The UPS Foundation's *Volunteer Impact Initiative*, a $2 million, two-year program designed to help nonprofit organizations develop innovative ways to recruit, train and manage volunteers and to enhance the services they provide to communities in need. The full report will be officially released at the 1999 National Community Service Conference June 6-9 in Las Vegas, Nevada.

UPS selected five national nonprofit organizations to participate in the Initiative: Big Brothers Big Sisters of America, the nation's leading mentoring organization; 100 Black Men of America, the volunteer-driven, national organization which addresses the economic, education, health and wellness needs of African-Americans; Junior Achievement, Inc., the nation's leading economic education organization; Points of Light Foundation, the umbrella organization for the nation's volunteer centers; and United Way of America, the nation's leading social service organization.

"The Volunteer Impact Initiative is a step toward helping nonprofit organizations gain the necessary resources and expertise to expand their capacity and to make effective use of increased numbers of volunteers," said Evern Cooper, Executive Director and Vice President of The UPS Foundation. "The five grantee organizations have shown significant progress and have found that by sharing their knowledge and resources, they can better serve their communities."

Although the first year of the Initiative focused primarily on model development, training and site selection, each of the grantees had significant progress to report. In addition, many of the grantees joined together to share ideas and combine resources. For instance, Junior Achievement and 100 Black Men of America are developing a partnership to recruit 100 Black Men members as volunteers for teaching Junior Achievement curriculum. 100 Black Men of America has also partnered with Big Brothers Big Sisters to provide children with caring mentors. Volunteers from 100 Black Men of America will fill a much-needed gap of African-American men in the Big Brothers Big Sisters volunteer pool. Specific results from each organization are outlined below.

- **Junior Achievement Inc.**, using a new "teacher driven" volunteer recruitment approach, has mobilized nearly 2,700 volunteers who served more than 66,000 students.
- Through **Big Brothers Big Sisters of America**'s new school-based mentoring project, 318 additional youth have been paired with caring adult mentors, decreasing the likelihood these children will engage in at-risk behaviors such as skipping school or using alcohol or illegal drugs.
- **100 Black Men of America** developed a formal volunteer orientation and training program as well as a volunteer management manual for use by all 83 of its local chapters.
- **United Way of America** helped local organizations develop new ways to reach families transitioning from welfare to work, as evidenced by 100 percent of participating parents in Stillwater, Minnesota, reporting that they feel less isolated and better able to cope with personal challenges.
- Through the **Points of Light Foundation**'s youth volunteer model, approximately 10,300 youth volunteers are involved in activities tackling serious social problems, such as juvenile crime, homelessness and environmental hazards.

Representatives from the five grantee organizations, in partnership with The UPS Foundation, will share challenges, lessons learned and tips for implementing nontraditional strategies for managing volunteers during a workshop on Sunday, June 6 from 4 to 5:30 p.m. at the National Community Service Conference in Las Vegas.

Results from the report build on a survey that was conducted by The UPS Foundation in 1998. The survey, titled, 'Manage My Time Better and I'll Give You More,' found that nonprofit organizations could increase the number of volunteers and the number of hours that volunteers donate by making more effective use of their time.

For a full copy of the report please call (202) 778-1037. For more information on the grantees and the programs they have implemented, or to learn more about what UPS does in the community, please visit www.community.ups.com.

UPS is the world's largest express carrier and package delivery company, offering an unmatched array of products and services. With headquarters in Atlanta, the company operates in more than 200 countries and territories and has been named by *Fortune* Magazine as the most admired company in the transportation industry for 16 consecutive years, as well as the world's most admired mail, package and freight delivery company. UPS has received two Computerworld Smithsonian Awards for technology leadership.

For more information, contact:
Erica Webster-
UPS - (404) 828-4393
Jim Orso -
Fleishman-Hillard- (314) 982-1730

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Friends & Neighbors : Region/District Grant Program

Unique among American corporations, the UPS Region/District Grant Program makes direct use of employees' knowledge of local community needs. The process begins each year when UPSers nominate local organizations for grants that will significantly address urgent community needs and, ultimately, results in grants to organizations in each UPS region of $100,000, $50,000, $25,000 and $10,000 from The UPS Foundation.

Through the Region/District Grant Program, UPS employees determine the flow of resources into local organizations which address needs in their own communities.

In 1997, UPS Region/District grants totaling $3,075,000 were awarded to 75 organizations. Awards include $250,000 for education programs and $2,825,000 for human welfare programs and initiatives. The financial benefits of the grants, however, are just the beginning. Each reflects a commitment to establish - or strengthen - a long-term volunteer relationship between UPS and a recipient organization.

Behind one such grant is a story of serendipity and good intentions at work through the Region/District Grant Program. Their volunteer project canceled at the last minute by another non-profit agency, 16 UPSers were referred to the Crispus Attucks emergency homeless shelter in Lancaster, PA, to see if they could help out there. "I said, 'Yes!'" recalls Tom Hyson, the community center's executive director. "They came in, and they liked what we did so much they came back with people from Harrisburg and Baltimore to see it."

Next thing he knew, the volunteers were inviting him to apply for a grant from The UPS Foundation. In July 1997, Hyson learned the Foundation had awarded $100,000 to renovate the shelter.

That December, workers installed new electrical wiring and new floor tile, built separate quarters for men and women, fixed up the bathrooms and gave the walls a fresh coat of paint. "To tell you the truth," observed one guest at the open house this past June, "I wouldn't have ever come here to stay. But now it's nice, it's neat, there's good food."

Our Region/District Grants help people to achieve some rebuilding and renovations on a more personal level, too -- like the Kansas City, MO, Horizons workplace readiness program for poorly educated and illiterate women. Horizons shares the same pragmatism of UPS's own Welfare to Work and School to Work Programs - namely, that building self-reliance among individuals builds stronger, more productive communities.

Through the Women's Employment Network (WEN), Horizons first ensures that participants attain literacy at levels sufficient to meet the daily demands of employment. Likewise, they're provided with computer training, job preparation services and one-on-one job search assistance to give them every chance of success in the workplace. The UPS Foundation is supporting the work of Horizons with a 3-year grant totaling $600,000.

Neighbor to Neighbor
Region/District Grant Program
Volunteer Impact Initiative

Volunteer Impact Initiative
Prepared and Perishable Food Rescue Program
Family and Workplace Literacy
Community Internship Program

UPS.com

can't
find
anything
else

- no WTW on their
home page

Community Rite Aid involvement policy

Rite Aid is a neighborhood drugstore. We recognize the important role Rite Aid and its associates play in enhancing the character of the community. The following statement of principle outlines our commitment to our neighbors, our partners in business, and our employees.

STORE DEVELOPMENT

Rite Aid begins its partnership with the community by designing stores that complement a community. We then strengthen our relationship by building our stores with qualified workers and professionals from local businesses.

The result is a state-of-the-art store which reflects the needs of our host communities. Thus, we deliver an attractive community asset which enhances and revitalizes, rather than detracts from, the quality of life.

HIRING AND EMPLOYMENT

Rite Aid strives to share the benefits of successful business operations with the communities we serve. One of the most direct ways of accomplishing this is through the hiring of personnel from the local community. Rite Aid is an equal opportunity employer; committed to ensuring that action is taken to prevent discrimination against any employee or applicant for employment because of race, creed, color, national origin, sex, age, disability, marital status, or sexual orientation. We also seek to ensure equal opportunity in all aspects of the store development processes. Through proactive communications we ensure that this policy is clearly understood by all Rite Aid employees, managers, developers, contractors, and vendors.

CUSTOMER SERVICE

Rite Aid encourages its field managers and store associates to make decisions that strengthen our community commitments. This includes treating all customers fairly and with respect. We realize customers are our only business and that we need to work hard to keep them.

COMMUNITY OUTREACH AND INVOLVEMENT

Rite Aid consciously operates with a flexible, responsive attitude toward its neighbors. We remain constantly open to new ways to meet community needs and partcipate in community improvement initiatives. Our community outreach includes such activities as corporate memberships in various neighborhood improvement organizations. We also strive to include locally-based, and minority- and women-owned businesses in such activities as the distribution of products, maintenance and repair of store facilities, bank deposits, and vendor services. We also have a program for targeted corporate contributions and limited assistance to local not-for-profit entities.

Additionally, Rite Aid encourages its employees to be involved in the communities we serve by volunteering for, or coordinating with, community health forums or other services.

COMMUNITY COMMITMENT

As Rite Aid expands, we look forward to continually increasing involvement in the civic life of the towns and cities where we do business. We recognize fully that we, and our neighbors, all benefit from thriving communities.

Community Rite Aid programs

Mother's Day Mammograms

Learn how Rite Aid helps underserved women receive free breast health screenings

CMN Champions

Learn how Rite Aid raised over $2.4 million for 110 children's hospitals nationwide.

Small Business Center

Go Bank
Show Me
NB Online
View your accounts here

welcome

to the NationsBank Small Business Center! Whether you are just starting a business or growing to a more profitable level, we can help make your business decisions a success.

- **News Center**
  View tips, topical subjects, industry news, stock updates and more.

- **Starting a Business**
  Learn how to construct a foundation on which to build a more successful venture through planning and preparation for the future. Review the methods of business practice, from marketing to finance, that most owners deal with from day to day.

- **Growing a Business**
  Learn how to update your current business and marketing action plans, and prepare for other issues related to growth.

- **Buying or Selling a Business**
  From preparing the deal to negotiating the final price, this section can be helpful in understanding the detailed process.

- **Business Education**
  Take advantage of the technical assistance, business education and technology resources available through our Small Business Resource Centers and Success Sessions curriculum.

- **Agriculture**
  View local weather reports and maps, commodity prices, and reports on various agricultural industries.

If you want information for a state other than click here.
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There is nothing
on WTWOC
Job training at
their web site

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Community Awareness
- Application Process
- Sponsorship Programs

Reservations/ Fares

Mission

To be an active and dependable corporate citizen by strengthening our communities through partnerships and building effective relationships by contributing to the well-being and quality of life in the communities served by Delta Air Lines.

Focus Areas

Support Families with Young Children

Delta is committed to the belief that a healthy start in life encourages children to become productive citizens. As part of this commitment, Delta Air Lines generously supports nonprofit organizations that provide young people with positive reinforcement and support at an early age to help build self-esteem and establish a solid value system

Foster Cultural Understanding

As a global airline, Delta places importance on cultural diversity and understanding. Delta supports organizations and programs that help bridge the gap between our world's varied cultures, primarily in the visual and performing arts.

Build Strong Communities

Strong communities help ensure a prosperous future. Social ills like unemployment and poverty are very real issues in neighborhoods large and small. With Delta's support, organizations are making strides in alleviating those ills and building more thriving communities. Delta Community Affairs looks for opportunities to train and develop people.

Resources

Delta Air Lines is committed to supporting nonprofit organizations in communities system-wide. The following organizations are among more than 1,500 that benefit annually from Delta Community Affairs.

The Delta Foundation
Delta Employee Fair Share
Corporate Contributions
Delta Community Partners

The Delta Foundation:

Established in 1968 as Delta's company-managed giving system, The Delta Foundation contributes more than $1 million annually in endowed funds to organizations within the three focus areas. The Delta Foundation also manages an employee matching gift fund that matches employee contributions to educational institutes.

The following national and local non-profit organizations are among many that have benefited from The Delta Foundation:

- American Cancer Society
- American Red Cross
- Emory University
- NAACP
- The Atlanta Opera
- The National Multiple Sclerosis Society
- Woodruff Arts Center

Delta Employee Fair Share:
One of the strongest components of Delta's Community Affairs, this program encourages employees to do their "fair share" by contributing via payroll deduction to one of six areas of giving, including United Way, families, elderly, research and rehabilitation, children and homeless. Created in 1954, it also continually reinforces the vital role Delta's people play in the impact of Delta's community involvement.

The following national and local non-profit organizations are among many that have benefited from Delta Employee Fair Share:

- March of Dimes
- Men Stopping Violence
- St. Jude Children's Hospital
- Caring Program for Children
- United Way
- American SIDS Institute

Corporate Contributions:
Supplementing the work of The Foundation are the numerous contributions derived from Delta corporate support. Sponsorships, monetary contributions, in-kind donations and other company resources further support civic, social and arts organizations.

The following national and local non-profit organizations are among many that have benefited from corporate contributions:

- UNICEF
- American Diabetes Association
- Arthritis Foundation
- Fernbank Museum of Natural History
- National Kidney Foundation
- Children's Miracle Network
- National Urban League

- 100 Black Men of Atlanta

Delta Community Partners:
Delta's most valuable asset is its people. Throughout the history of Delta, employees have donated countless hours improving the communities in which they live and work. The recently established volunteer resource center, coined "Community Partners," is designed to support their efforts by managing requests from nonprofit organizations, recognizing their accomplishments and further promoting volunteerism throughout the company.

Nothing on
SBICs

or urban
investment
found

CIGNA 1998 Contributions Report

1998 CIGNA Contributions Report

The mission of the CIGNA Contributions Program* is to strengthen CIGNA by supporting organizations and activities that improve the overall climate for business. More specifically, the Program focuses its attention on activities of direct concern to CIGNA and the health care, insurance and financial services industry. It also supports programs that strengthen the communities in which our employees live and work by encouraging CIGNA employees to be involved as concerned, responsible citizens.

- A Message to Our Friends
- Health & Human Services
- Education
- Community & Civic Affairs
- Culture & the Arts
- 1998 Grants
- Grant Application

* The CIGNA Contributions Program reflects the charitable contributions of CIGNA Corporation and its subsidiaries, directly and through the CIGNA Foundation.

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12/16/1998

McDonald's Cited At White House as Company Committed to Economic Opportunity for Minorities and Urban Investment

(Washington, D.C. 12/16/1998) -- At the White House today, McDonald's Corporation unveiled its latest investment in opportunity by announcing that within the past year 368 McDonald's restaurants, totaling almost $550 million in annual sales, have been awarded to 252 women and minority franchisees. McDonald's also announced that its purchases from minority suppliers continues to grow, with the company buying almost $3 billion worth of goods and services from these suppliers in 1998, a significant increase over previous years.

McDonald's President and Chief Executive Officer Jack Greenberg made the announcement during a business roundtable with Vice President Al Gore, Secretary of the Treasury Robert Rubin, and Small Business Administration Administrator Aida Alvarez.

McDonald's is one of seven companies being cited for their "best practices" in the U.S. Treasury's "BusinessLINC" report which was released to the nation today. It is a comprehensive blueprint for companies interested in fostering small business development, especially in economically disadvantaged communities. McDonald's was highlighted in the report for its expertise in franchising and training, its commitment to minority outreach, and for the success of its minority supplier development program.

"Opportunity is always on the menu at McDonald's," Greenberg said. "We've learned a lot about small business development during our 43 years in franchising, so we are pleased to share our principles and know-how in this special Treasury report. I commend the Vice President and Secretary Rubin for their leadership in compiling this invaluable business guide."

Mr. Greenberg made the following announcements today concerning McDonald's ongoing investment in minority business development:

- McDonald's purchases of goods and services from its women and minority suppliers in 1998 grew significantly, putting McDonald's minority buying at almost $3 billion for the year. Many of these suppliers have received start-up help and guidance from McDonald's.
- During the past 12 months, new and existing minority and women franchisees - a total of 252 owner/operators - received 368 restaurants, representing a total sales volume of almost $550 million.
- One recent example is Herb Washington, an African-American franchisee who is acquiring 19

McDonald's restaurants in the Youngstown, Ohio area. "Herb symbolizes the dynamic, entrepreneurial spirit that is the power behind the Golden Arches," said Greenberg.

- This progress in growing with minorities and women will continue, based on the fact that 65% of the applicants currently in training to become new McDonald's franchisees are women and minorities.
- Additionally, one-third of all owner/operators of McDonald's restaurants in the United States are women and minorities, a figure that represents more than 1,100 owner/operators.

McDonald's is the world's leading food service organization with more than 24,000 restaurants in 114 countries.

Press Release

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Merchandise | Collectibles

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HP Participates in Small Business Week; Event Honors Nation's Outstanding Entrepreneurs

HP Small Business Initiative Includes SBA Conference Sponsorship, Launch of New HP Small-business Web Resource Center

Washington, June 2, 1997

As a leader in computing technology, Hewlett-Packard Company is lending its expertise to the 34th annual Small Business Week Conference here at the Capital Hilton. The conference runs through June 3. The sponsorship is part of HP's small-business initiative, announced separately today, which features the new HP small-business Web resource center.

Small Business Week is a presidentially proclaimed event honoring an estimated 22 million small businesses in America. Each year, the U.S. Small Business Administration (SBA) selects outstanding entrepreneurs in each state, the District of Columbia, Puerto Rico and Guam and hosts them here at a conference. HP's support of the event includes the following:

- sponsoring a breakfast emceed by small-business author Jane Applegate on Tuesday, June 3. Applegate will announce five winners of the SBA's "Tips for Success" competition. Each winner will receive an HP Vectra 500 Series PC and LaserJet printer for small business;
- hosting an interactive Small Business Center, where attendees can use HP products to fax, print and access the Internet; and
- providing technology-product prizes for winners of the SBA "Outstanding Small Business Owner" awards. Prizes include printers, PCs, networking products, all-in-one devices, scanners and servers.

"As an advocate of small business, HP supports the SBA's mission -- to help people get into business, stay in business and grow," said Kathleen Tandy, marketing manager for HP's Small Business Computing Operation. "HP understands the challenges these small businesses face and is committed to developing products and programs to help them use technology as an effective business tool for increased productivity."

HP also announced its new small-business Web resource center (http://www.hp.com/go/smallbiz) a one-stop Internet destination for small businesses seeking information on computing and technology issues. It includes business and research resources, information and product specifications on HP's small-business products and services, and a "Tips and Techniques" section offering advice from respected industry experts on small-business computing issues.

Special Web site promotions during Small Business Week include daily drawings for two to 10 winners to win HP small-business products. At the end of the week, a grand-prize drawing will be held for a complete system, including an HP Vectra 500 series PC and a LaserJet printer.

"One of the biggest technology challenges for small businesses is finding the right solutions for their needs," said Applegate. "With support from organizations such as the SBA and HP, small businesses can put their focus on growing their businesses."

In tandem with Small Business Week activities, HP today announced a small-business initiative. The new program includes the introduction of new products, services and a Web site featuring small-business resources, plus special promotions and a new campaign to simplify how small businesses purchase technology products.

HP has designed a wide range of technology products and services that make it easier for small companies to meet their business goals. HP small-business products include printers, PCs, networking products, scanners and servers -- all backed by HP's award-winning telephone assistance and self-help resources via the World Wide Web, fax-back service and AOL and CompuServe forums. HP SupportPack installation, configuration and ongoing support services for hardware, software and networks also are available through resellers.

About HP

HP is the official information-technology hardware and maintenance supplier to the 1998 World Cup soccer tournament.

Hewlett-Packard Company is a leading global provider of computing, Internet and intranet solutions, services, communications products and measurement solutions, all of which are recognized for excellence in quality and support. It is the second-largest computer supplier in the United States, with computer-related revenue in excess of $31.4 billion in its 1996 fiscal year. HP has 114,600 employees and had revenue of $38.4 billion in its 1996 fiscal year.

Information about HP and its products can be found on the World Wide Web at http://www.hp.com, or users may go directly to HP's new Small Business Web Resource Center at http://www.hp.com/go/smallbiz.

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Where To Buy

Interested in learning about the variety of small/medium business events sponsored or supported by Hewlett-Packard? Check this page for overview and registration information for each event.

Experience What's New from Microsoft ™ at Microsoft eXtreme - June 5

Computer enthusiasts can get the "inside scoop" on the future of Microsoft Windows and get a free copy of Windows 2000 beta software at a Microsoft event sponsored by Hewlett-Packard. You'll see demos of Windows 2000, Windows 98 Second Edition, and Windows CE, all running on HP PCs. The date is Saturday, June 5. This event is free! But you must register to attend. The place is a theatre near you. Visit www.microsoft.com/extreme* for locations.

PC*EXPO* 1999 - June 22-24

It's not just an event -- it's the event for business technology. PC*EXPO* is the most influential corporate computing event in the country. From Windows NT to NetWare, client/server to Java, PC*EXPO* showcases the latest technology throughout the enterprise.

Come visit the HP Small/Medium Business team at PC *EXPO* and enter to win an HP Brio PC and monitor! You'll find us at Booth 3910. See you there!

Visit www.pcexpo.com* for more details.

Interested in atending a free briefing for IT Professionals and Developers in Southern California? Meet with Hewlett Packard representatives at the Microsoft TechNet Briefing vendor expo. To register and learn more about these events, go to http://www.microsoft.com/socal/business/technet/ *

* NOTE: Links marked with red asterisks will take you outside the Hewlett-Packard Web site. HP does not control and is not responsible for information outside the HP Web site.

Honeywell

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CEO Blitz Build

Honeywell in the Community

Community support is a long-standing Honeywell tradition.

In 1957, the company established the Honeywell Foundation to support our communities, our children and our environment. Each year, the Foundation supports a wide range of activities and organizations (e.g. in 1997, the Foundation donated $9.2 million to projects and organizations across the country).

Honeywell's involvement with the community extends beyond financial contributions

Corporate contributions are only one of the means through which Honeywell assists hundreds of non-profit organizations around the world. Each year, thousands of Honeywell retirees and employees worldwide contribute considerable amounts of their own time to community support initiatives.

Local Minneapolis Neighborhood programs:

In the late 1970s, Honeywell developed a keen interest in supporting housing issues based on the philosophy that home ownership leads to a stronger sense of community, resulting in economic security for the people within the neighborhood. Since that time, Honeywell has developed several neighborhood remedies.

Neighborhood Improvement Program supports local residents in maintaining and upgrading their houses and provides housing opportunities for low income families through a series of funding awards.

Portland Place is an innovative housing development which will transform substandard rental housing in the Phillips neighborhood into an owner-occupied community in an effort to fight crime and support neighborhood investment. Over 350 Honeywell volunteers will donate their time to building the initial four houses of the 51-house project.

Habitat for Humanity In 1995, Honeywell established an international partnership with Habitat for Humanity to support the construction of no-profit homes for low income

Additional Information

- CEO Blitz Build
- Honeywell Retiree Volunteer Program

For More Information

Office of Government and Community Affairs:
Honeywell Plaza
Minneapolis, MN 55408
612.951.0128
Email to CCA

The Honeywell Foundation:
Honeywell Plaza
Minneapolis, MN 55408
612.951.2599
Email Honeywell Foundation

Honeywell Public Relations:
Honeywell Plaza
Minneapolis, MN 55408
(612) 951-0072
Email Public Relations

The Honeywell Retiree Volunteer Program
Honeywell Plaza
Minneapolis, MN 55408
612.951.0072
Email to HRVP

families. Honeywell assistance consists of:

- 4000 employee volunteers by the year 2000
- 10,000 energy-saving home thermostats by the year 2000
- Annual donations of more than $100,000 for construction material.

Minnesota HEALS (Hope, Education And Law & Safety) is a public-private collaboration of multi-disciplinary groups that implement crime prevention strategies in troubled Minnesota neighborhoods. This program has greatly helped in bringing about a 34% decrease in crime between 1996-97 alone.

Fostering educational programs to help people become economically independent is also a cornerstone of Honeywell's programs:

New Vistas High School

Housed within the Honeywell Corporate Headquarters, New Vistas was established in 1990 as a model high school for pregnant and teenage mothers, providing them with the valuable chance to continue their education. To date, 142 students have graduated from the New Vistas School.

Honeywell Mentoring Initiative

Each week, Honeywell employees and retirees coach groups of students from the neighborhood schools through our mentoring program.

- Within the last year, the number of mentoring relationships has more than tripled.
- By the year 2000, Honeywell has pledged to encourage and foster 8,000 or more mentoring relationships between employees and youth.

Success by Six

Success by Six is a program sponsored by Honeywell and other corporations that helps children from infancy to age six to succeed in life.

IBM Philanthropy

IBM receives Special Corporate Recognition Award from the NTWBC

On April 21, 1999, IBM received a Special Corporate Recognition Award from the North Texas Women's Business Council (NTWBC) for its generous support since the Council's founding in 1992. In particular, IBM was honored for technology contributions that have improved the Council's productivity and helped result in the improvement of women's business in Texas.

NTWBC's mission is to advance and enhance the business opportunities between women-ownec businesses and corporations, to administer reliable certification, to provide business development training, and to facilitate mutually beneficial procurement opportunities. Today, the Council boasts a membership of over 200 women-owned businesses and 40 corporations.

[IBM philanthropy | IBM home page | Order | Search | Contact IBM | Help | (C) | (TM)]

United States June 8, 1999

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partnerships & initiatives

> Corporate Community Relations

- community relations home
- contributions program
- partnerships & initiatives
- Compaq in the community
- announcements

Tech Corps

Tech Corps is a nonprofit organization designed to bring individuals with technical expertise into schools across the country to assist, as volunteers, with technology-related projects. It currently has 35 state chapters.

Digital Equipment Corporation was Tech Corps' first national corporate sponsor. When DIGITAL was acquired by Compaq Computer Corporation in June, 1998, the national sponsorship continued based on the company's interest in using technology to enhance the quality of K-12 education - especially in those communities where the Compaq and its employees have a major presence.

Through a variety of resources - that includes more than $325,000 in cash and equipment grants, and hundreds of employee volunteers in schools across the country - Compaq joins other sponsors in supporting a national program that prepares students, teachers and schools to meet the technological challenges of the 21st century.

The company has also collaborated with Tech Corps and theNational Center for Missing and Exploited Childrento distribute - through school systems - a series of materials focusing on safety rules for children using the Internet.

Tech Corps awarded Digital Equipment Corporation one of three 1996 "Leadership in Technology" awards. The award, presented in Washington, D.C., by Vice President Al Gore, recognized the company for "outstanding leadership in and support of using technology to improve the quality of K-12 education."

Learn more about Tech Corps or how you can become involved.

1.800.345.1518

privacy and legal statement

Lisa -

What should I

do with

this one ?

What is Venture Philanthropy?

VENTURE *Philanthropy*

Pfizer's on-line magazine about community involvement.

Who We Are

What We Do

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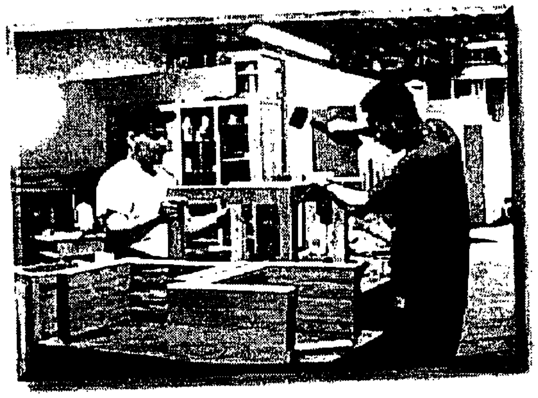
A New Approach To Giving



In the ongoing and often contentious debate over social policy, almost all sides now start from the same premise: new approaches are needed. There is also a growing recognition that truly effective solutions to social ills must come from the individuals and groups closest to the problems they seek to solve.

Funding and nurturing these new experiments in civil rejuvenation will take a new kind of giving. We call it "venture philanthropy." It's a charitable endeavor based on risk-taking, innovation, and entrepreneurial spirit. We believe that the business sector, which historically has taken its cue on social policy from private foundations and government, is uniquely suited to take the lead in establishing this new model of giving.

No other institution in human history performs quite like business in a market economy. While remaining focused on the bottom-line, business generates tremendous social value in the form of good jobs, innovative products and services, and ultimately new wealth. Underlying these accomplishments is an ethic that values and rewards initiative, perseverance, and personal responsibility. In other words, business has what it takes to bring a new model of philanthropy into being.

The goals of the new model should not be simply to serve the underprivileged, but to give people the tools to that create new opportunities for growth and development; not simply to transfer wealth, but to create new wealth by tapping the full potential of communities and the individuals who comprise them. Venture philanthropy can point the way by finding the risk-takers and innovators, and assisting their experiments.

There are plenty of opportunities: community groups that are trying to bring jobs and capital to their neighborhoods; nonprofit health centers that are finding new ways to adapt to a fast-changing environment; and organizations that are teaching inner-city children to think like entrepreneurs.

Like venture capital, venture philanthropy often backs untested ideas. But this kind of risk-taking can also bring social rewards. And as with venture capital, "venture philanthropy" can require hands-on involvement, with donors offering advice and expertise along with funding.

Just as venture capital comprises only a small portion of all but the most adventurous investor's portfolio, venture philanthropy need not necessarily be a large part of any company's charitable giving. But it can represent the essence of what a company stands for and hopes to achieve - not just for itself, but for the society of which it is a part. It is in this spirit that we at Pfizer have developed the concept of venture philanthropy, and are applying it in all our areas of giving -- health, education, and community & cultural affairs.

Pfizer search

"Doris L. Lesesne" <Doris_L._Lesesne@hud.gov>
05/19/99 07:39:42 PM

Record Type: Record

To: sara_rosen_wartell@lngate2.eop.gov, Michael Deich/OMB/EOP, Lisa Green/OPD/EOP, susan_m._wachter@hud.gov

cc:
Subject: Outline version as of 7:30 PM

Note: Some recipients have been dropped due to syntax errors.
Please refer to the "$AdditionalHeaders" item for the complete headers.

For tomorrow's 2pm meeting. If you have problems opening this file, call me at 708-1600.

Thanks.

---------------------- Forwarded by Doris L. Lesesne/PDR/HHQ/HUD on 05/19/99 07:33 PM ---------------------------

Turbowrite@aol.com on 05/19/99 07:20:29 PM

To: Raphael W. Bostic/PDR/HHQ/HUD
cc: Susan M. Wachter/PDR/HHQ/HUD, Doris L. Lesesne/PDR/HHQ/HUD
Subject: Outline version as of 7:30 PM

- SOCOUT~5.DOC

State of the Cities 1999: Outline

Letter from the Secretary

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Executive Summary

Part One: Findings -- Revitalization, Renewal and Metropolitan Challenges

Finding #1. *Thanks to a booming national economy, most cities are in the strongest fiscal and economic recovery they've experienced in recent years. There are early signs that some of the structural trends that caused cities' decline for three decades may be slowing or reversing.*

- Two-thirds of central cities increased in population from 1980 to 1996.
- Jobs are growing in central cities.
- Wages are rising in central cities at a faster rate than the nation as a whole.
- Central city urban unemployment rates have fallen substantially.
- Central city poverty rates are at their lowest levels since the start of this decade.
- For the first time in history, more than half of central city households are homeowners.
- Cities are showing marked improvement in fiscal conditions, service delivery and quality of life indicators.

Finding #2: *A significant number of central cities are still lagging behind. They continue to suffer from the challenges of population decline, loss of middle-class families, slow job growth, income inequality, and poverty.*

- Serious population losses continues to plague about one in five central cities.
- Unemployment remains unacceptably high in about one in six central cities.
- Stubborn poverty persists in about one-third of our central cities.

Finding #3: *Older suburbs are beginning to experience the problems of job loss,* *population decline, crime, and disinvestment that were previously associated only with the central cities.*

- More than 400 suburban jurisdictions in 36 states meet HUD's criteria for distress.
- These suburbs show population losses of 5 percent or more and poverty rates above 20 percent.
- Distressed suburbs are located in all regions of the country.

Finding #4: *We now have an historic opportunity for cooperation between cities and suburbs to address the challenges facing our metropolitan areas.*

- Metropolitan regions are the growth engines of the economy in our globally-competitive modern world. America's regional economies can only compete effectively if they are supported by healthy cities at their core.

- Central cities have untapped markets – for labor, retail and land development – which can help the nation continue its economic growth and can serve as an alternative to uncontrolled suburban growth.

- Many newer suburbs are showing the strains of sprawling growth that creates long commutes and traffic congestion, overcrowded schools, and other problems related to sprawl.

- The costs associated with sprawl are mounting. Curtailing sprawl could save the Nation $250 billion over the next 25 years.

- The costs of sprawl include the cost of concentrated poverty and the mismatch of jobs between cities and suburbs. The costs also include 20 –25 percent higher costs for road and 15-20 percent higher costs for utilities in communities marked by sprawl. Sprawl development consumes 20 - 40 percent more land than compact development. Because of sprawl, the average suburban household drives 3,300 more miles annually than its central city counterparts and spends over 110 additional hours behind the wheel.

Part Two: A 21st Century Agenda for Cities and Metropolitan Regions

TAPPING URBAN MARKETS

Providing Capital To Expand Investment Opportunities

- New Markets Initiative
- Community Empowerment Fund/CEF Trust
- Empowerment Zone and Enterprise Community Initiative
- Community Development Block Grants

Empowering and Training the Workforce

- Expanding Education and Training Initiatives
  - Adult and Family Literacy
    - (Education State Grants, English Literacy/Civics Initiative, America Learns Technology, High Skills Communities Campaign, Workplace Education Tax Credit)
  - Universal Reemployment Initiative
    - (Dislocated Workers Program, Employment Service, One Stop Career Centers)
  - Youth Employment
    - (JobCorps, Youth Opportunity Areas, YouthBuild, Right-Track Partnerships, Gear Up for College, Upward Bound)
- Strengthening The Welfare-to-Work Equation
- Providing More Affordable Child Care
  - Child Care and Development Block Grant
  - Child and Dependent Tax Credit
  - Head Start
  - Early Learning Fund
- Strengthening Our Schools
  - School Modernization Bonds
  - Qualified Zone Academy Bonds
  - Recruit, hire, and train 100,000 new teachers and reduce class size
  - Troops to Teachers

School and Teacher Technology Initiatives

21st Century Learning Center Program

PROMOTING SMARTER GROWTH

Regional Connections

Brownfields Redevelopment

Better America Bonds

Redevelopment of Abandoned Buildings Initiative

Lands Legacy

Open Space Planning Grants

Land Conservation Grants

Urban Parks and Recreations Recovery

EXPANDING HOMEOWNERSHIP AND AFFORDABLE HOUSING

HOME Investment Partnership Program

Raising Federal Housing Administration Volume Caps

Homeownership Zones

100,000 Vouchers - Section 8 Rental Assistance

Low Income Housing Tax Credit

Hope VI/Public Housing

Continuum of Care Homeless Assistance

CREATING HEALTHY AND SAFE COMMUNITIES

21st Century Policing

More Police on the Streets

Crime-fighting Technology

Community-based Prosecutors

Community Crime Prevention

[What else is most important? Community/urban health?]

Sherron Duncan@EOP
05/19/99 04:27:00 PM

Record Type: Record

To: Lisa Green@eop

cc:
Subject: Meeting

Message Creation Date was at 19-MAY-1999 16:27:00

HUD State of the Cities meeting is scheduled for tomorrow, Thursday, May 20, at 2:00 in room 211.

Dept of HUD attendees: Jacquie Lawing, Xaiver Briggs, Susan Wachter.

OMB attendees - Steve Redburn, Alan Rhinesmith, Michael Deich, Sarah Wartell, Paul Weinstein.