Draft Talking Points for the Vice Presidents Remarks
to the US Hispanic Chamber of Commerce

Introduction

- According to SBA's Office of Advocacy, the number of businesses owned by Hispanic Americans grew by 230 percent between 1987 and 1997, to a total of 1.4 million businesses. Revenues grew during the same period by 400 percent to $184 billion.

- Despite the higher growth rates, however, minorities remain under-represented in the ranks of business owners. Hispanic Americans make up 10.9 percent of America's total population, yet they own only 4.5 percent of all businesses, according to the U.S. Census Bureau.

- According to a recent special report in *Advertising Age*, the Hispanic population currently spends $356 billion a year!

- **But there is plenty room for growth!**

- Under the leadership of Administrator Aida Alvarez, the U.S. Small Business Administration has launched a series of wide-ranging outreach initiatives designed to sharply increase the amount of financing, technical assistance and government contracting opportunities available to Hispanic entrepreneurs. Hispanics are the most rapidly growing segment of the business community and represent the future economic strength of our nation into the 21st century.

- Administrator Alvarez is not here with us today because she is leading a small business trade and investment mission of 30 companies to Mexico City and Guadalajara. Ten of the companies are Hispanic owned.

Access to Credit and Capital

- Since FY 1992, SBA-backed loans under the 7(a) and 504 loan programs to Hispanic Americans have more than doubled, from $285.7 million in FY 1992 to more than $626.3 million in FY 1998.

- Since President Clinton and I took office, SBA has backed 18,825 loans worth about $3.25 billion in loans to Hispanic-owned businesses.

More Can Be Done!

- President Clinton's **New Markets Initiative** is a sweeping new public/private partnership designed to boost business opportunities in Hispanic rural and inner city communities. The key elements include: tax credits, loan guarantee incentives, a network of private venture capital companies, and technical assistance and mentoring programs.

- **New Markets Venture Capital Companies (NMVCs),** operating in a manner similar to the SBA's Small Business Investment Company (SBIC) program, will combine equity venture capital financing and technical assistance to smaller businesses located in low- and moderate-income (LMI) areas. SBA's program of between 10 and 20 NMVCs would have up to $100 million in SBA-backed funding and $30 million in technical assistance grants. **Congressional approval is needed for this program.**

- **The NMVC provides the one necessary element that is missing for today's very small businesses, that is cash.**

- Entrepreneurs cannot start or grow businesses without money. Most business people start out asking the bank for a loan. The bank says that they can make a loan, but only if the small business has their own money in the business. Most small business men and women do not have their own money to put into a business.

- To start a business, money is required. The banks call it equity; we call it cash. If a small businesses person does not have cash, they try to borrow it from relatives and friends. sometime this works, most of the time it does not. How can small businesses get cash?

- The NMVC provides the cash. But the NMVC also provides the help to make sure that the cash is well spent by providing technical assistance and support to that small business. This cash and technical assistance will help to insure the businesses can grow. The business can then borrow money, through a loan from the banks, to grow more.

- **LMI Investments and Outreach Workshops** – SBA will create a new funding mechanism to provide financial incentives to encourage SBICs and Specialized SBICs to invest in low- and moderate-income (LMI) areas. The funding will be provided to licensees in amounts that match the level of their investments in small businesses that: 1) are located in LMI areas, or 2) hire at least 35 percent of their workforce from among residents of LMI areas.

- SBA also has organized a series of workshops to recruit potential SBIC investors and management teams with experience in investing in small businesses in LMI areas.

Beginning in late March, workshops are scheduled for Chicago, Kansas City, New York, Atlanta, Dallas, Los Angeles and San Francisco.

- **BusinessLINC Initiative** Last June, I announced this partnership between SBA, the Treasury Department and the business community to encourage large businesses to work with small business owners and entrepreneurs as technical advisors and mentors – especially in America's rural areas and inner cities.

- **New Markets Lending Companies (NMLCs),** a pilot program to involve approximately 10 non-depository lending institutions that will make SBA-guaranteed loans under the 7(a) loan program targeted to New Market small businesses.

- USHCC can be very effective in informing **Congress** about the need for these new programs.

We have had many successes!

- 7(a) loan programs, SBA*LowDoc* and SBA*Express*, target a gap in the marketplace for small business loans under $150,000. These two programs make it easier and more attractive for lenders to make smaller SBA-backed loans. These loan programs benefit all small businesses, but they are especially helpful for small businesses in inner cities and rural communities, including firms owned by Hispanic Americans.

- Last July, I announced an innovative SBA loan program designed to increase lending to women, minorities and Hispanics. With the SBA Pre-Qualification loan program, Hispanic small business owners can pre-qualify for a loan backed by the SBA before approaching a lender. The announced changes improved and expanded the SBA's Minority and Women's Pre-Qualification pilot programs, and made the enhanced program available to every SBA field office nationwide.

- The North American Development Bank through the Community Adjustment and Investment Program(CAIP) currently funds environmental infrastructure projects and business development loans in selected areas in the US. SBA participates in the CAIP by making business development loans through the 7(a) loan program.
- To date SBA CAIP has:
    - Approved 129 7(a) business loans
    - For a total of $36.9 million
    - Created 1,044 full time jobs
    - Saved 311 full time jobs

- 55% of all CAIP loans have been to firms located in Texas, mostly in border communities as El Paso, Brownsville, McAllen and Hidalgo county.
- The small business borrower saves an average of $6,200 in guaranty fees using CAIP.

NADBank pays the guaranty fee on behalf of the borrower. This is important, since the savings gives the borrower more cash for her business needs.

- In December 1998, SBA licensed its first venture capital company dedicated to investments in Hispanic-owned small businesses – Capital International, based in Miami, Florida. Capital International is the first in the agency's Small Business Investment Company (SBIC) Program in its 40 year history to base its investment strategy on helping Hispanic-owned companies. It raised a $5 million in private capital to help small companies in their early, formative period by providing time to establish products, organizations and credit standing with suppliers and conventional lenders.

- Existing SBICs in SBA's venture capital program provided $50.4 million in financing to Hispanic-owned small businesses in FY 1998.

- The U.S. Small Business Administration Microloan Program was originally implemented in 1992. Under the Microloan Program, SBA makes very small loans coupled with business based technical assistance available to entrepreneurs and microbusiness owners. The average amount of a microloan is about $10,000. The average life of a microloan is just over three years.

- Since 1992, approximately 7,900 microloans have been made across the nation. As of March 3, 1999, over $80 million had been loaned to microborrowers. Nationwide, 11.5% of the microloans made were to Hispanic business owners. Additionally, 2.1% of the microloans made were to business owners of Puerto Rican descent. The combined amount of microloans made to these communities approximates $7.6 million.

- In response to the Hurricane Georges last September, SBA's Disaster Assistance program has directly lent close to 150 million dollars to the people of Puerto Rico.

Outreach to the Hispanic Community

- SBA has worked hard to achieve its goal to increase access to credit and capital to Hispanic owned businesses by working in partnership with a variety of Hispanic major business and civic associations and local community groups. These partnerships are based on formal agreements that will help SBA more effectively reach business owners in the Hispanic community with information about SBA programs.

- Irma Munoz, SBA's National Outreach Director was appointed by the President to spearhead these efforts. She had done an outstanding job! I understand that she is present here today.
- The first agreement was signed by SBA was with the Texas Association of Mexican

American Chambers of Commerce (TAMACC). SBA Administrator Aida Alvarez signed agreement with Texas Association of Mexican American Chambers of Commerce (TAMACC) to help increase SBA assistance to Hispanic businesses. This was done with your Chairman, Massey Villarreal. Since then over 100 affiliates have signed local agreements with the district and branch offices of the SBA.

- Last January, here in this building SBA signed historic partnership agreements with 33 national Hispanic organizations. I am glad that the USHCC was represented. I also know that your Chairman, Massey Villarreal was quoted as saying that day: **"The Hispanic community's economic empowerment movement starts here and now...and it took Administrator Aida Alvarez and SBA to make it happen."**

Government Contracting

- **SBA also has taken steps to ensure that Hispanic small businesses get a fair share of the nearly $200 billion that the federal government spends every year buying goods and services.**

- **In the SBA's 8(a) Business Development Program, fully one quarter of the 6,100 participating businesses are owned by Hispanic Americans. They received more than $1.6 billion in contracts under the program in FY 1997.**

- Present today is Jose Gutierrez, Associate Administrator for the Minority Enterprise Development Program. Appointed by Administrator Alvarez, he is the highest ranking Hispanic career official in SBA and is responsible for the implementation of the 8(a) Business Development Program.

- Also present is Mario Trevino, Associate Administrator for the Small and Disadvantaged Business Program. Appointed by Administrator Alvarez he is responsible for the implementation of a new federal procurement program that will ensure that only qualified companies benefit from the series of affirmative action contracting reforms announced by President Clinton. One such reform is a price evaluation adjustment that will be available to SDBs in targeted industries that reflect the ongoing effects of discrimination.

- President Clinton has increased the goal for small business' share of government contracting from 20 to 23%.

- Administrator Alvarez is working with other federal agencies to increase women's share from 2.2% to 5% and minorities' share from 5% to 6.6%.

- SBA has strengthened and improved its 8(a) business development program to make it easier for federal agencies to contract with qualified small disadvantaged firms. The companies can now team with each other to work on larger government contracts, and also form mentor/protégé relationships.

- SBA has made it easier for agencies to find qualified women and minority-owned firms, with an Internet based listing of firms called ProNet.

- In February of 1998, I announced that SBA and the Big Three US automakers, Ford, GM and Chrysler, signed an agreement to help minority subcontractors get a bigger share of this important private sector contracting market.

- The HUBZone Empowerment Contracting Program is designed to promote business and job opportunity in economically-distressed urban and rural areas by increasing federal contracting activity in those areas. Hispanic businesses who are located in these areas and employ persons who reside in these areas can potentially benefit from this program. This program will be implemented soon.

Entrepreneurial Development

- In January of 1998. I announced the opening of the Women's Online Business Center. This center gives women (and men) technical assistance to assist them to start and grow their businesses. I am happy to report that last October, key elements of the website was translated to Spanish.

- Last January, when I named the 20 new empowerment zones, four were located in areas with large Hispanic populations: Miami, FL; Bridgeton/Vineland, NJ; El Paso, TX; and Santa Anna, CA. These areas are eligible for the placement of a SBA One Stop Capital Shop, which will give small businesses in these areas the technical assistance and lending they need to start and grow their businesses.

Management and Administration

- In trying to nurture and enhance the SBA's relationship with the Hispanic business community, SBA hired several very well qualified Hispanic-Americans to lead key areas of the Agency. Most significantly, Elizabeth Montoya was named as the Associate Deputy Administrator for Management and Administration by Administrator Alvarez. As the ADA for M&A, she is responsible for Human Resources, Information Technology, Agency procurements, Grants Management, Property and Facilities Management, Records Management, and all other Administrative functions of the Agency. Ms. Montoya is also leading the Modernizaton effort underway at SBA, to enable the Agency to provide it services even more effectively.

This will be reprinted in Spanish
in the next several weeks --

SAMHSA

Liz S.

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A Guide for Parents, Grandparents, Elders, Mentors, and other Caregivers

Keeping Youth Drug-Free

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Substance Abuse and Mental Health Services Administration
Center for Substance Abuse Prevention

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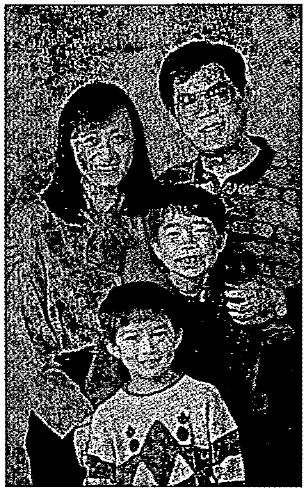
Family Guide



to Systems of Care for Children with Mental Health Needs

CARING FOR EVERY CHILD'S MENTAL HEALTH

communities together

Center for Mental Health Services

SAMHSA

Every child's mental health is important.

2

Many children have mental health problems.

3

These problems are real and painful and can be severe.

4

Mental health problems can be recognized and treated.

5

Caring families and communities working together can help.

For free information about children's mental health:

Toll-free

1.800.789.2647

www.mentalhealth.org/child

¿Qué tan importante es el **bienestar mental**

How important is mental well-being?

Para ti?
For you?

Para tu familia?
For your family?

Para tus amigos?
For your friends?

CARING FOR EVERY CHILD'S MENTAL HEALTH

communities together

Knowledge Exchange Network (KEN)
Center for Mental Health Services

Toll-free: 1.800.789.2647
Fax: 301.984.8796
TTY: 301.443.9006 (Línea para sordos)
www.mentalhealth.org/child
Se habla español

DEPARTMENT OF HEALTH & HUMAN SERVICES • USA

Comprehensive Community Mental Health Services for Children and Their Families Program
Child, Adolescent and Family Branch
Center for Mental Health Services
Substance Abuse and Mental Health Services Administration
U.S. Department of Health and Human Services

SAMHSA

How are you

¿Cómo estás?

¿Qué Hubo?

EL CUENTO DE Y PABLO

[illegible] fué referida por su maestra al trabajador social de la escuela porque había notado que la niña tenía problemas. El trabajador social habló con la madre de Xochie y acordaron reunirse en la casa de la familia. Durante la reunión, la madre de Xochie habló de problemas familiares, y de posibilidad de un divorcio. Ella pensó que estos problemas estaban afectando a sus hijos. Xochie y su hermano Pablo, un niño de 5 años, mostraban ciertos cambios en su conducta y personalidad. Xochie no comía regularmente, tenía problemas para dormir y sufría cambios emocionales. Pablo tenía problemas de habla y estaba enojado frecuentemente. De hecho, los niños casi nunca peleaban pero de repente estaban peleando constantemente. La madre le dijo al trabajador social que ella no había discutido los problemas de los niños con su esposo.

El trabajador social refirió la familia a un programa de ayuda para la salud y bienestar mental en la comunidad. Un plan de salud y cuidado proporcionó servicios a los niños y apoyo a los padres. Dos veces cada semana, Xochie y Pablo asistieron a sesiones terapéuticas para controlar la ira. También, Xochie pudo ver un psicólogo para discutir su desorden alimenticio. Los padres de los niños recibieron ayuda de un consejero matrimonial.

Los padres de Xochie y Pablo están ahora dando apoyo a sus hijos y éstos se sienten queridos y apreciados por ellos. La familia está haciendo un esfuerzo conjunto, bajo un programa de cuidado especial que les brinda mayor bienestar y salud mental. Los problemas mentales y emocionales en los niños son reales y los padres deben buscar ayuda inmediatamente.

How are you? ¿Cómo estás?

¿Cómo está tu salud mental, y la salud mental de tus amigos(as) y niños(as)?

How is your mental well-being and the well-being of your friends and children? What is mental well-being?

¿Qué es el bienestar mental?

El bienestar mental se refiere a cómo pensamos, sentimos y reaccionamos ante la realidad y la vida. Es cómo nosotros nos miramos a sí mismos, vemos nuestras vidas, y la de la gente que conocemos y apreciamos. Nos ayuda a definir cómo manejamos la tensión, cómo nos relacionamos con otras personas, cómo evaluamos posibilidades, y cómo tomamos decisiones. Así como la salud física, el bienestar mental es importante en cada etapa de nuestras vidas.

Conoce los signos de alerta:

Hay varios signos que pueden indicar problemas de salud mental en un niño(a) o en un jóven. La siguiente es una lista de algunos de estos signos. Presta atención si conoces a alguien que:

Se siente:

- Muy triste y desesperado sin razón y este sentimiento persiste;
- Muy enojado con mucha frecuencia, llora mucho, o reacciona a cualquiera cosa;
- Despreciado(a) y culpable a menudo;
- Más preocupado que otros jovenes;
- Muy miedoso – tiene temores inexplicables o más temeroso que otros niños(as);
- Constantemente preocupado con problemas físicos o con su apariencia física;

Experimenta grandes cambios, como por ejemplo:

- No recibe buenas notas ni aprende mucho en la escuela;
- Pierde interés en las cosas que normalmente le agradan;
- Tiene cambios drásticos en el comer o en el dormir;
- Evita sus amigos(as) o familiares y quiere estar siempre solo(a);
- Piensa que la vida es demasiado difícil y habla de suicidarse;

Se siente limitado por:

- Dificultad en concentrarse; no puede tomar decisiones;
- Incapacidad de estarse quieto(a) o de fijar su atención en algo;
- Preocupación de que le hagan daño o de hacer daño a otros, o de hacer algo malo;
- Pesadillas persistentes.

Se comporta en maneras que causa problemas, por ejemplo:

- Toma alcohol y otras drogas;
- Come mucho y luego induce el vómito; usa enemas para evitar el aumento de peso;
- Está a dieta y hace ejercicios obsesivamente aunque está muy delgado;
- Hiere a otras personas, destruye propiedad o viola la ley;
- Hace cosas que pueden ser peligrosas o arriesgan su vida.

1
La salud mental de cada niño(a) es importante.

2
Muchos(as) niños(as) tienen problemas de la salud mental.

3
Estos problemas son reales, dolorosos y pueden ser agudos.

4
Los problemas de salud mental pueden ser reconocidos y curados.

5
Las familias y la comunidad que se preocupan pueden prestar gran ayuda.

Para mayor información sobre programas de la salud mental, comunicarse a:

Toll-free
1.800.789.2647
www.mentalhealth.org/child

Tips

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Servicio de Salud Publica

Administración de
Servicios para el Abuso de
Sustancias y la Salud
Mental

Administración de Servicios para el Abuso de Sustancias y la Salud Mental

Centro para el Tratamiento del Abuso de Sustancias

Guía de Servicios para el Abuso de Sustancias Para Proveedores de Atención Primaria de la Salud

***Serie de Protocolo de Mejora Terapéutica** (TIP, del inglés Treatment Improvemnt Protocol)*

24

Guía Concisa de Referencia