

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. schedule	Schedule for Hillary Rodham Clinton [partial] (1 page)	07/26/1995	b(6)
002. bio	re: Kip Hughes [Personally Identifiable Information] [partial] (1 page)	07/24/1995	b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 19751

FOLDER TITLE:

Domestic Women's Issues #1 [Binder] [2]

2013-0534-S
rc1852

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
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- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

Clinton Presidential Records Digital Records Marker

This is not a presidential record. This is used as an administrative marker by the William J. Clinton Presidential Library Staff.

This marker identifies the place of a tabbed divider. Given our digitization capabilities, we are sometimes unable to adequately scan such dividers. The title from the original document is indicated below.

7/26/95

Divider Title: _____

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, JULY 26, 1995
FINAL

WASHINGTON, DC/DENVER, CO/WASHINGTON, DC

LEAD ADVANCE

DENVER, CO: PAT HALLEY 800SKYPAGE PIN# 537-3335
ADAMS MARK HOTEL ROOM NO: 2137
PHONE: 303-893-3333
FAX: 303-892-0521

SITE: ANN MCGUIRE

SITE: HOLLY NICHOLLS

PRESS: MEGAN MOLONEY

SCHEDULING DESK: ESTHER WATKINS
202-456-5315 OFFICE
202-456-2317 FAX
202-483-6050 HOME
1-800-514-7823 WHCA #4188

PREV RON The White House

7:00 am DEPART The White House South Portico
EN ROUTE Andrews AFB
[drive time: 25 minutes]

7:25 am ARRIVE Andrews AFB

7:35 am WHEELS UP Washington, DC

FLIGHT TIME: 3 HOURS, 30 MINUTES [-2]

9:05 am WHEELS DOWN Denver, CO - Denver International
Airport
FBO: AMR Combs, Inc
Phone: 303-342-5600
Fax: 303-342-5903
CLOSED PRESS ARRIVAL

NOTE: Pat Halley will meet HRC at the airport.

NOTE: Jim Lyons will depart from traveling party at airport.

Greeters: Governor Romer
Mayor Wellington Webb and Wilma Webb

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, JULY 26, 1995
PAGE 2

9:15 am DEPART Airport
 EN ROUTE Mi Casa Resource Center for Women
 [drive time: 45 minutes]

10:00 am **ARRIVE** Mi Casa Resource Center for Women
 571 Galapago Street
 Phone: 303-573-1302
 Fax: 303-595-0422
 HRC Hold: Executive Director's Office
 Staff Hold: Associate Executive Director's Office

Greeters: Luz Cofresi-Howe, Dir. Business Center for Women
 Barbara Des Marteau - Executive Director

NOTE: On arrival, Betsy Myers and Lynn Cutler will depart
 from traveling party.

NOTE: Lt. Governor Gail Schoettler will meet HRC at site.

NOTE: Due to extreme space limitations, only HRC, Confrese-
 Howe, and Des Marteau will proceed to classroom. **All**
 staff and guests should proceed directly to discussion
 site on second floor.

10:05 am-
10:20 am

OBSERVE PROJECT SUCCESS
Training Room A, 1st Floor
POOL PRESS

PARTICIPANTS:

-HRC
-Luz Cofresi-Howe
-Barbara Des Marteau
-Agnes Talamantez, Facilitator
-16 students

FORMAT:

- HRC is escorted to classroom by Luz Cofresi-
Howe and Barbara Des Marteau
- HRC enters room and is acknowledged by Agnes
Talamantez
- HRC is seated and observes classroom
discussion on how to prepare to join the

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, JULY 26, 1995
PAGE 3

business world

- HRC participates briefly in classroom discussion and then departs

10:20 am-
10:25 am

GIFT PRESENTATION
Lobby
CLOSED PRESS

PARTICIPANTS:
-HRC
-Joan Bolduck
-Laura Espinoza
-Sylvia Montero

FORMAT: HRC is presented gifts by 3 center graduates.

10:25 am-
10:30 am

HOLD - HRC puts on lav

10:30 am-
11:15 am

DISCUSSION
2nd Floor
OPEN PRESS

PARTICIPANTS:
Facilitator: Wendy Krajewski-Kenar - Program Specialist, Business Center for Women
9 Panelists (see briefing for more information):
Audience: 25 - Board Members, Mi Casa Staff and HRC traveling party

FORMAT:

- Wendy Krajewski-Kenar intros HRC
- HRC speaks briefly
- Each panel participant gives brief remarks
- Discussion
- Following discussion, HRC will depart

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, JULY 26, 1995
PAGE 4

11:15 am DEPART Mi Casa Resource Center
 EN ROUTE Denver Convention Center
 [drive time: 15 minutes]

11:30 am ARRIVE Denver Convention Center
 700 14th Street
 Phone: 303-640-8000
 Fax: 303-640-8799
 HRC Hold: Backstage Area 1
 HRC PHONE: 303-446-4262
 HRC FAX: 303-446-4263
 Staff Hold: Backstage Area 2

Greeters: Betsy Considine, President WFC
 Katherine Peck, President-elect WFC
 Merle Chambers, WFC Board Member

11:30 am-
12:00 pm

RECEPTION
Backstage Area 3
CLOSED PRESS

PARTICIPANTS: Approx. 40 people will be present.

FORMAT:

- HRC arrives and gives brief greetings
- Carol Kierney, Colorado Women's Foundation Member (and Welsley classmate), will escort HRC through photo/receiving line with approx. 40 guests
- Guests depart for luncheon after greeting HRC
- HRC and Betsy Considine proceed to dias

12:00 pm-
1:30 pm

LUNCHEON SPEECH - WOMEN'S FOUNDATION OF COLORADO
Denver Convention Center - Exhibition Hall
OPEN PRESS

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SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, JULY 26, 1995
PAGE 5

PARTICIPANTS: Approx. 3,000 people will be present.

DIAS SEATING: see briefing

FORMAT:

- Bertha Lynn, Master of Ceremonies, announces HRC and Betsy Considine
- Bertha Lynn welcomes and gives introductory remarks
- Lunch is served
- Following lunch, Betsy Considine, President of the Women's Foundation, gives remarks
- Ambassador Swanee Hunt intros HRC
- HRC speaks
- Bertha Lynn gives brief closing remarks as HRC works ropeline and departs

NOTE: Cassandra Pulley departs from traveling party after lunch.

1:30 pm-
2:15 pm

PRIVATE MEETING w/Governor Romer
Room A202
CLOSED PRESS

2:20 pm

DEPART Denver Convention Center
EN ROUTE (b)(6) [001]
[drive time: 30 minutes]

2:50 pm-
4:00 pm

ARRIVE DOWN TIME

4:00 pm

DEPART Down Time

4:35 pm

ARRIVE Denver International Airport

SCHEDULE FOR HILLARY RODHAM CLINTON
WEDNESDAY, JULY 26, 1995
PAGE 6

NOTE: Ambassador Hunt will rejoin traveling party at airport.

4:40 pm WHEELS UP Denver, CO

__FLIGHT TIME: 1 hour and 10 minutes [+1]

6:50 pm WHEELS DOWN Salina, KS - Salina Municipal Airport
FBO: Jerry Moore's Midway Aviation
Phone: 913-825-6261
CLOSED PRESS ARRIVAL

6:55 pm-

7:40 pm REFUEL

[45 minutes]

7:45 pm WHEELS UP Salina, Kansas

__FLIGHT TIME: 2 hours and 25 minutes [+1]

11:10 pm WHEELS DOWN Andrews AFB

11:15 pm DEPART Andrews AFB
EN ROUTE White House
[drive time: 25 minutes]

11:40 pm ARRIVE White House South Portico

RON The White House

WEATHER FORECAST FOR DENVER, CO: Sunny skies and breezy by afternoon. Wind southerly at 10 to 15 mph. Low temperature 60 degrees. High temperature 101 degrees.

WEATHER FORECAST FOR WASHINGTON, DC: Mostly cloudy skies, humid and hazy. Wind southwesterly at 8 to 12 mph. Low temperature 76 degrees. High temperature 91 degrees.

July 25, 1995

MI CASA RESOURCE CENTER FOR WOMEN

DATE: July 26, 1995
TIME: 10:00 am
LOCATION: Denver, CO
FROM: Brenda Costello

I. PURPOSE

To tour and participate in a discussion at the Mi Casa Resource Center for Women in order to highlight the importance of such community-based programs.

II. BACKGROUND

Mi Casa Resource Center for Women

Mi Casa Resource Center for Women is a community-based organization that seeks to provide quality educational and employment services that promote economic independence for low-income, predominantly minority women and girls in the Westside area of Denver – one of the poorest neighborhoods in the city. The Center was founded in 1976 by eight Head Start mothers attempting to realize their dreams of going back to school, obtaining good-paying jobs, supporting their families without welfare, being self-sufficient.

Mi Casa targets low-income, mostly Hispanic women and girls and provides services to increase awareness of career options, motivate women to prepare for better paying careers, and provides academic, vocational and job-search training.

Mi Casa has been held up as an example of success both in the Colorado and nationally. The center has received numerous awards since its founding, including The 1991 Minority Advocate of the Year by the Minority Enterprise Development, and its Business Center for Women was rated as a top demonstration site in 1992 by the U.S. Small Business Administration's independent evaluator.

Mi Casa's Programs

Mi Casa's programs are organized into three broad categories: Adult, Entrepreneurial (The Business Center for Women) and Youth Services.

Adult Services

Esperanza (Hope) – provides individual case management and job placement guidance.

Health Careers -- provides specific training for women entering the health career field.

Mi Camino (My Road) -- targets teenage single mothers

Entrepreneurial Services - Business Center for Women

Evening Entrepreneurial Training Program

Project Success

MicroLending Programs

Youth Services

Fenix program -- designed to prevent teenage pregnancy and STD/HIV infection among Denver youth using peer educators.

Mi Carrera program -- addresses the dropout issue in local Denver schools, and seeks to increase the number of young Hispanic women to continue on to college.

Adult Service programs give women the tools to achieve economic self-sufficiency through individualized career counseling and development, job readiness training, and job placement. In addition, literacy training is incorporated into all aspects of Adult Service programs, providing the skills needed to obtain and keep a job.

Entrepreneurial Services are provided through the Business Center for Women (BCW), which was founded in 1990 through a grant from the Small Business Administration (SBA). There are three programs within the Business Center which attempt to help women start their own businesses. The Evening Entrepreneurial Training program provides entrepreneurial skills training, individual assistance, networking opportunities and support. The goal is self-sufficiency through economic empowerment. The Project Success program provides more intensive entrepreneurial skills training, as well as life-skills training, for women on public assistance.

The MicroLending programs give women access to capital through micro-loans, and provides ongoing technical assistance to all BCW clients to ensure success. The Circle Loan project was based on the model of women pooling their money and taking turns borrowing. The women serve as collateral for each other's loans, and a bank is involved, with loans beginning at \$500 to \$2,000 for the first loan and up to \$5,000 on the second loan. Women targeted for this program are mostly Hispanic, have not been in or don't fit in corporate jobs, and who receive public assistance or have been economically devastated by divorce. In 1995, the BCW began offering microloans to individuals with the same loan amounts as The Circle Loan Project.

Youth service programs attempt to intervene in the poverty cycle at its beginning, during critical teen years. Two programs are offered, the Fenix program and the Mi Carrera program (described below).

Since 1990, the Business Center for Women has served over 2,000 clients and provided assistance to women who have started over 200 new businesses.

Funding

Almost all current funding is federal, with some private foundation matching funds (approx. 20%) and includes:

1994-95 SBA Grant - \$70,000

1992-95 HHS Grant - \$500,000

1994 Colorado National Bank - \$10,000

(See attached memo on SBA funding for details.)

Event Format

PROJECT SUCCESS CLASS

Your first stop at Mi Casa Resource Center will be the Project Success class, part of the Entrepreneurial Services in the Business Center for Women at Mi Casa. The class is predominately minority, mostly Hispanic women, all of whom receive some type of public assistance.

You will join the discussion in progress, where the students/participants will be addressing self-esteem issues, and why they want to be entrepreneurs. The format is a lively, interactive discussion with Facilitator/Teacher Agnes Talamantez-Carrol, who serves as the facilitator (see list of participants). The class is in its first week (third class) of the standard eleven-week session, which meets for 5 hours daily.

You will receive a hand-out on the objectives for the day when you join the class. The tables will be in a horse-shoe, with the facilitator at the front of the room. You will be seated at a table amongst the other class participants toward the front of the room.

GIFT PRESENTATION

Following the Project Success class, there will be a brief gift presentation by three Business Center for Women participants who have produced the gifts as part of their businesses. The three women are Joan Bolduck, Laura Espinoza, and Sylvia Montero. You will be presented with a SOCKS Cat Snax Jar, a Chili Pepper Item, and a Commemorative Poster.

PANEL DISCUSSION WITH EVENING ENTREPRENEURIAL PROGRAM:

You will join the Evening Entrepreneurial Training Program (EETP) for a panel discussion. Wendy Krajewski-Kenar will introduce you and you will greet the panel briefly. Each panel participant gives brief remarks, then you will lead the discussion. The EETP is an eight-week program meets weekly for four hours a night. Wendy Krajewski-Kenar, the Program Specialist, normally teaches the program (profile attached).

Tables for the discussion will be set up in a semi-circle. You will be seated in the middle with the participants seated on either side of you. The facilitator will be seated at the last table on the left, at the end of the semi-circle.

Note: Lt. Governor Gail Schoettler (D) will meet you at the site. She has no formal role in the event.

III. PARTICIPANTS

Project Success

- HRC
- Luz Cofresi-Howe, Director, Mi Casa Business Center for Women
- Barbara DesMarteau, Executive Director, Mi Casa Resource Center for Women
- Agnes Talamantez-Carrol, Program Specialist, Project Success
- 16 students (see attached list)

Gift Presentation

- HRC
- Joan Bolduck
- Laura Espinoza
- Sylvia Montero

Evening Entrepreneurial Program Panel Discussion

- HRC
- Wendy Krajewski-Kenar, Program Specialist, EETP, Business Center for Women
- Evening Entrepreneurial Program Participants (see complete list attached)
- Board Members
- Mi Casa staff

Note: Annette Quintana, who will participate in the EETP panel discussion, is one success story of the program. She grossed half a million dollars in her first year of business, Excel Professional Services.

IV. SEQUENCE OF EVENTS

Project Success

- HRC escorted into classroom by Luz Cofresi-Howe and Barbara DesMarteau
- HRC enters room and is acknowledged by Agnes Talamantez
- HRC is seated in classroom and observes class discussion
- HRC participates briefly in classroom discussion and then departs

Gift Presentation

- HRC is presented gifts

Evening Entrepreneurial Panel Discussion

- Wendy Krajewski-Kenar introduced HRC
- HRC speaks briefly
- Panel participants give brief remarks
- Discussion
- HRC departs

V. PRESS

Project Success

Pool press.

Gift Presentation

Closed press.

Evening Entrepreneurial Panel Discussion

Open press.

VI. REMARKS

Project Success

Discussion only.

Gift Presentation

Presentation only.

Evening Entrepreneurial Panel Discussion

Talking points attached (prepared by Betsy Myers).

MI CASA RESOURCE CENTER

Board of Directors (Attending Members):

Marta Crespin, Marketing, US West
Ramona Martinez, Board Search Committee, Denver City Councilwoman, District #3
Denise Maes, Associate Attorney, Ballard, Spahr, Andrews & Ingersoll
Charlotte Rael-Vigil, Board President, Advertising, Rocky Mountain News
Lawrence Manzanares, Board Advisor, Judge, City and County of Denver
Rosemary Rodriguez, Director of Scheduling, City of Denver, Office of the Mayor
Joyce Martinez, Executive Director, Denver Educational Network
Anne Trujillo, Board Secretary, News Broadcaster, KMGH-TV Channel 7

Staff:

Barbara J. DesMarteau, Executive Director, Mi Casa Resource Center for Women
Luz L. Cofresi-Howe, Director, Business Resource Center for Women
Wendy Krajewski-Kenar, Program Specialist, Evening Entrepreneurial Training
Program for the Business Center for Women
Agnes Talamantez-Carrol, Program Specialist, Project Success
Rosalie Ronshaugen-Sanchez, Business Center for Women Program Assistant

Additional Staff:

Gina Jaramillo	Brenda Palms
Sharon McFarland	Alice Daly
Sylvia Montero	Carolynn Morones
Stephanie Herrera	Deborah Trujillo
Barbara Bennett	Olga Gonzalez
Anthony Barros	Susan Medina
Margaret Mora	Gayle Misevic
Johanna Leyba	Linda Hernandez
Maria (M.E.) Morreo	Anna Rodriguez
Kim Donovan	Martha Torres-Recinos

Evening Entrepreneurial Discussion Participants (EETP):

Mercedes Hernandez, EETP, Desktop Publishing
Luisa Hechevarrias, Project Success, Car Glass Repair and Replacement
Annette Quintana, EETP, Computer Services
Victoria Quintana, EETP, Computer Services
Elizabeth Salas, EETP, Nightclub Entertainment
Jennifer Croft, EETP, Marketing Instructor for Evening Entrepreneurial
Gayle Huntsman, Circle Loan Project, Business Center for Women, Contact with
Colorado National Bank
Phyllis Cano, Project Success, Pretty Cakes
Ceo Ortiz, Former Executive Director Mi Casa, Director Colorado Women's Business
Office
Wendy Krajewski-Kenar, EETP, EETP Program Specialist

Project Success Participants:

Rechell Davis
Solome Morales
Monica Armijo
Darin Calnimpewa
Victoria Parker
Jacqueline Jackson
Maria Caballero
Katherine Johnson

Dalene Sanders
Cheryl Wayne
Shira Steinberg
LaVeda S. Smith
Christine Torres
La Vader Easterling
Charlotte Weems
Cecelia Tolson

instruments dealership, a management consulting/training firm and a marketing group. She has seventeen years' experience in the non-profit sector.

Agnes is the coordinator and trainer for Project Success' intensive (220 hours) entrepreneurial curriculum. Agnes provides case management and technical assistance to all Project Success clients, along with other program activities.

Rosalie Sanchez-Ronshaugen is the Business Center for Women Program Assistant. She has owned her own successful food service business for the past two years. With over thirty-one years' experience in small business, she brings her knowledge in retail and consumer sales, service, research and marketing.

Rosalie is responsible for the overall marketing of Business Center for Women services. She is also responsible for client intake and initial assessment, along with monthly client case management for Project Success. In addition Rosalie shares the Microlending Program responsibilities with Luz L. Cofresí-Howe.

Talking Points for the First Lady's Visit to Mi Casa

1) Women are going into business in record numbers.

Women owned businesses are one of the fastest growing segments of our economy.

During the Clinton Administration, women owned businesses have grown from 6.5 million in 1992 to 7.7 million in 1995.

Women business owners are starting businesses at twice the rate of their male counterparts; constituting one-third of all businesses and 15% of all receipts. In 1995, women owned businesses will add \$1 trillion in gross sales into the economy.

By the year 2000, it is anticipated that women will own nearly half of all U.S. companies.

Women owned firms are found in every industrial sector, from services to manufacturing.

This growing segment of the economy has provided 15.5 million jobs, one-third more than the Fortune 500 companies world-wide.

2) Continuing problems for women business owners:

Women still can not get access to capital. 70% of women owned businesses rely on credit cards and personal resources for capital.

Women do not have adequate access to information and technical assistance. This is why the Women's Demonstration Sites are so important.

3) Why are women becoming entrepreneurs?

The Glass Ceiling. 95% of senior management in Fortune 500 and 1000 industrial companies are white males.

Women want more freedom and flexibility in their daily lives.

Women want to make the money they are worth. According to the Glass Ceiling Commission, women only make \$.74 for every \$1.00 men make.

4) In this Administration, we support women-owned businesses.

We have increased funding for demonstration sites from \$1.5 million to \$4 million..

We are opening 19 new sites, this means that there will be a total of 56.

Mi Casa was one of the original demonstration sites from the 1988 Women's Business Ownership Act.

These sites are funded for three years with federal dollars, and then are on their own to survive within the community.

TO: Mrs. Clinton
FROM: Brenda Costello
RE: Denver statistics

The following statistics were compiled from various studies on poverty and child support:

- Latino children made up more than half of all Denver's poor children in 1989, even though Latino children comprised just 37 percent of the city's total population of children.
- In 1989, women comprised slightly more than 55 percent of Denver's poor population, but only 51.5 percent of the total population.
- In 1989, the Denver metro-area poverty rate for women was 10.9 percent; for men it was 8.8 percent.
- The poverty rate for women over age 65 is more than double that for men over age 65 -- 12.1 percent for women versus 5.5 percent for men.
- In Denver, family households headed by a single parent are at the greatest risk of being poor. Forty-three percent of all single parent families lived in poverty in 1989. (The U.S. Census Bureau defines a family household as consisting of two or more persons related by birth, marriage or adoption.)
- In 1992, roughly one in four births in the Denver metro area was to an unmarried woman, up from one in five births just a year earlier.
- In general, women increased their work effort over the decade, and men decreased theirs. Despite this trend, women participated in the labor force in 1989 at a lower rate than men. (Labor force is defined as the percentage of adults working or looking for work.)
- In Denver, the percentage of Latina women in the labor force increased from 50.9 percent in 1979 to 60 percent in 1989.
- In 1991, 38.4 percent of all births in Denver were to unwed mothers. This is a 12.4 percent increase from 1980.
- In Denver, 31 percent of births are to mothers with less than a twelfth-grade education level.
- Only 31 percent of women who were never married to their child's father had court ordered child support awards. ¹
- Twenty percent of the single parent families in Colorado who were entitled to but not

receiving child support, were living in poverty. ²

- In the Denver metro area, more than 33,000 children, or one out of every eight, did not live with either parent in 1990, a 30 percent increase since 1980.

[Unless otherwise noted, data were taken from the 1990 U.S. Census, as reported in a 1994 Piton Foundation Report, "Poverty in Denver."]

Endnotes 1-2: Data taken from *Child Support in Colorado. The Results of a Household Survey*, Denver : The Center for Policy Research, 1991.

SBA ASSISTANCE TO MI CASA

During its three years as a Women's Demonstration Site (1989 - 1991), Mi Casa received a total of \$216,505 from SBA, which it matched with non-federal funds. Once established as a provider of women's business training, Mi Casa received an additional \$70,000 under SBA's 7(j) program in 1994. (Though the Administration has requested \$8.1 million for FY96, the House Appropriations Committee did not fund the 7(j) program, and it is unlikely the Senate will support funding.)

SBA IN COLORADO

With help from places like Mi Casa, women entrepreneurs in Colorado are receiving more SBA guaranteed loans than ever before (see charts). Denver is also a site for SBA's Women's Prequalification Pilot Loan program. (This program uses non-profit organizations as intermediaries to assist prospective women borrowers in developing a viable loan application package. The application is considered under expedited processing by SBA. If approved, the intermediary assists the applicant in locating a competitive lender.)

U.S. SMALL BUSINESS ADMINISTRATION OFFICE OF WOMEN'S BUSINESS OWNERSHIP

- * Women owned businesses are one of the fastest growing segments of our economy
- * Women business-owners are starting businesses at twice the rate of their male counterparts; constituting one third of all businesses and 15 % of all receipts.
- * By the Year 2000, it is anticipated that women will own nearly half of all U.S. companies.
- * Women owned firms are found in every industrial sector, from services to manufacturing.
- * From 1990 - 1992 according to the National Foundation of Women Business Owners survey:
 - * 57 % increased sales
 - * 54 % improved the quality of business processes
 - * 46 % developed a new product or service
 - * 33 % expanded into new markets in the U.S. or abroad
 - * 32 % increased capital expenditures
 - * 25 % increased employment

*According to National Foundation for Women Business Owners and Dun & Bradstreet Information Services (April 1995), estimates there are 7.7 million women owned business in the U.S. employing 15.5 million people and generating nearly \$1.4 trillion in sales.

Job Creation:

- * This growing segment of the economy has provided 15.5 million jobs, employing 35 % more people in the U.S. than Fortune 500 worldwide.
- * 38 % of all small businesses are owned by women, approximately 7.7 million women owned business in this country.
- * Women owned businesses have staying power: over 40 % have been in business for 12 years or more
- * 70 % of women business owners are financing their business with their credit cards and personal resources. Women business owners are 3 times as likely as other businesses to use credit cards for short-term financing.
- * Employment growth in women owned firms exceeds the national average by a substantial margin. 1991 - 1994 employment grew by 11.5 % among commercially active women owned firms in the U.S. compared to 5.4 % among all firms. According to National Foundation for Women Business Owners and Dun & Bradstreet Information Services (April 95), employment growth in women owned firms exceeds the national average in nearly every region in the country and in nearly every major industry.

Big Market:

- * 46 % of women between the ages of 35 - 55 want to become business owners
- * 64 % of women between ages 18 - 34 want to become business owners.

DEMONSTRATION PROGRAM
U.S. Small Business Administration (SBA)
Office of Women's Business Ownership

Over 47,000 women have benefited from the Demonstration Program's training and counseling. Many of the success stories born in these centers herald true economic development--new jobs, increased earning potential and a larger pool of skilled entrepreneurs.

There are currently 54 sites in 28 states and the District of Columbia; all the centers offer financial, management, marketing and technical assistance to current and potential women business owners and each center tailors its style and offerings to the particular needs of its community. Some sites target minorities such as Native American, African-American, Hispanic and Asian-American populations.

From a Report to Congress completed on March 1992 by the National Academy of Public Administration (a national federal program evaluator), "During the... years of assessing the effectiveness of projects throughout the United States, the Academy panel and project staff found these organizations... to be dynamic groups whose services are making a difference for the women who used them." They concluded that the projects could be strong components of local economic development strategies.

The Women's Demonstration Program was established through the Women's Business Ownership Act of 1988 and was reauthorized through the Women's Business Development Act of 1991. Administered by the SBA's Office of Women's Business Ownership, it establishes centers around the country to train and counsel women in the skills necessary to launch their own businesses. In particular, the program targets socially and economically disadvantaged women.

A number of the sites have developed a loan-pool based on the Grameen Bank model. The loan pool allows participating members to borrow money based on group consensus accompanied by long-term counseling and financial/management training.



U.S. SMALL BUSINESS ADMINISTRATION
WASHINGTON, D.C. 20416

CE OF THE ADMINISTRATOR

JULY 25, 1995

MEMORANDUM FOR THE FIRST LADY

FROM: MISSY KINCAID

SUBJECT: VISIT TO MI CASA, SBA WOMEN'S DEMONSTRATION SITE

Phil Lader, Cassandra Pulley and I are delighted you will be visiting Mi Casa, a graduate of the SBA's Women's Demonstration Site program.

WOMEN'S DEMONSTRATION SITES FUNDING FY95 - FY96

Current funding for the Women's Demonstration Sites is \$4 million in FY95. This funds 54 sites in 28 states and the District of Columbia. SBA has requested \$4 million for FY96 but the House appropriations bill funds it at \$2 million. The Senate has yet to act on our appropriations bill, although historically Senator Bumpers and Senator Domenici have been strong supporters. We are unsure about what Senator Gramm will introduce.

REGO II PROPOSAL AS IT AFFECTS WOMEN'S DEMONSTRATION SITES

As part of our REGO II proposal, beginning in FY 97, we would combine three SBA small business education and training programs (Women's Demonstration Sites, the Small Business Development Centers [SBDC], and the Minority Management and Technical Assistance program known as the 7(j) program.) Through this combined program, SBA could continue to serve and improve service aimed at the unique needs of women business owners. By creating a unified program, SBA will reduce the taxpayers' cost of the administration and operation of these three programs by 1/2 over a five year period. The unified program will serve every state and will allow for more flexibility and greater access to training for women entrepreneurs.

SBA ASSISTANCE TO WOMEN

SBA's largest lending program is the 7(a) business loan guarantee program. In FY94, through our private sector lending partners, SBA guaranteed 7,218 loans to women for a total of \$1.2 billion. This compares to 3,376 SBA guaranteed loans for \$580 million in FY92. In the first nine months of FY 95, SBA guaranteed 10,335 loans to women for a total of \$1.1 billion. Much of this increase is due to the Low Documentation Loan Program (LowDoc).



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SBA ASSISTANCE TO MI CASA

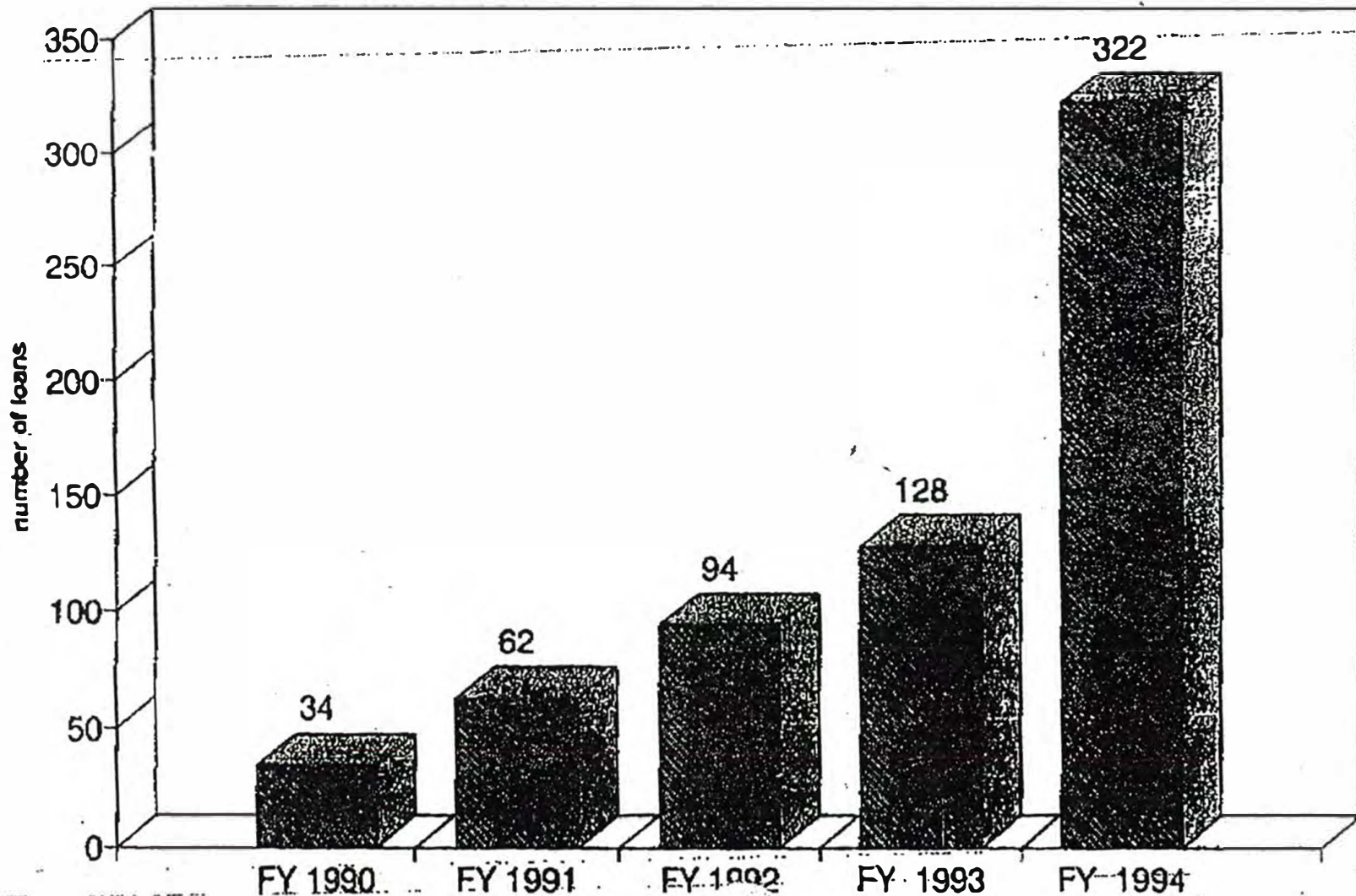
During its three years as a Women's Demonstration Site (1989 - 1991), Mi Casa received a total of \$216,505 from SBA, which it matched with non-federal funds. Once established as a provider of women's business training, Mi Casa received an additional \$70,000 under SBA's 7(j) program in 1994. (Though the Administration has requested \$8.1 million for FY96, the House Appropriations Committee did not fund the 7(j) program, and it is unlikely the Senate will support funding.)

SBA IN COLORADO

With help from places like Mi Casa, women entrepreneurs in Colorado are receiving more SBA guaranteed loans than ever before (see charts). Denver is also a site for SBA's Women's Prequalification Pilot Loan program. (This program uses non-profit organizations as intermediaries to assist prospective women borrowers in developing a viable loan application package. The application is considered under expedited processing by SBA. If approved, the intermediary assists the applicant in locating a competitive lender.)

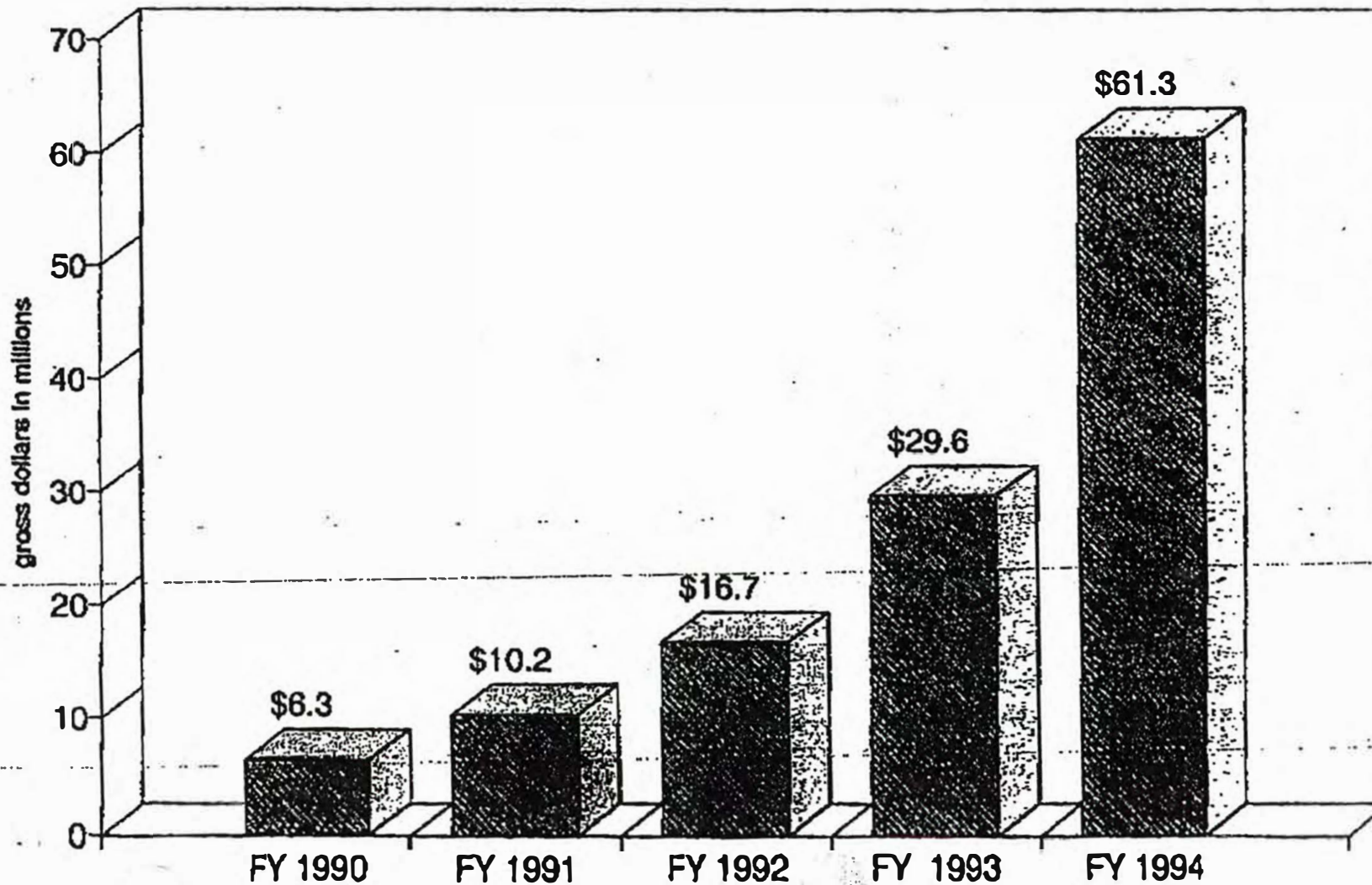
LOANS TO WOMEN

COLORADO DISTRICT OFFICE



LOANS TO WOMEN

COLORADO DISTRICT OFFICE



July 24, 1995



A Tradition of Common Ground. For decades, Americans have shared certain common values: a belief in helping people make the most of their lives and in moving our country forward. To make that possible, we shared commitments to:

- Investing wisely in education and training;
- Helping America's seniors live in health, not sickness;
- Protecting the environment and public health;
- Rewarding work over welfare and keeping our families strong;
- Making sure American science and technology are the world's finest.

Those shared commitments go beyond partisan politics. They are our common ground.

Common Ground on Balancing the Budget. Now, President Clinton and the leadership of Congress share a commitment to balancing the budget. This budget cutting builds on the President's 1993 plan that reduces the deficit by over \$1 trillion dollars over the next seven years. We have differences about timing -- the President thinks the budget should be brought to balance in 10 years, while the GOP would do it in 7 -- but the important fact is that, for the first time in a generation, the President and Congress are together committed to putting our fiscal house in order. We took a first step toward that goal by working together to cut more than \$16 billion out of this year's budget in the rescissions bill.

The President's Budget Plan Builds on Common Ground. The President's plan to balance the budget builds on commitments we have shared, protecting working families by:

- Increasing investments in education and lifelong learning -- \$41 billion over the next seven years -- to help Americans succeed in the new economy;
- Strengthening Medicare for America's seniors and expanding health care coverage;
- Preserving the budgets we need to enforce environmental and health safeguards;
- Rewarding work over welfare by defending expansion of the Earned Income Tax Credit President Clinton enacted in 1993;
- Boosting innovation to make sure American businesses and workers can be competitive in the global marketplace.

Republicans Have Abandoned that Common Ground. They are pushing an extreme agenda that cuts education, health care for seniors and undermines our shared commitments. For example, they have proposed:

- Cutting education by \$36 billion; eliminating AmeriCorps and Goals 2000; cutting 50,000 children from Head Start in 1996 and 23 million students from Safe and Drug-Free Schools in 1996.
- Requiring seniors to pay as much as \$5600 more per couple in higher out-of-pocket costs by 2002 and leaving millions of children without insurance.
- Raising taxes on up to 14 million poor families by hundreds of dollars each, while targeting a huge tax cut largely at the well-off.

DRAWING THE LINE ON EDUCATION

Despite the bipartisan efforts last year to expand the quality and effectiveness of education, the current budget debate points to a divide between the President and the Republican Congress over education--the foundation of our democracy and free enterprise system. Both the President and Republicans believe we must reduce the budget deficit and balance the budget, and both propose deep cuts in discretionary spending to reach this goal. But the President also believes that in order to create more opportunity, we must reduce the education deficit by expanding investment in quality education. Most Republicans disagree. Thus, **while the President's balanced budget proposal launches an all-out effort to expand educational opportunities, the GOP budgets drastically decrease educational opportunity.**

THE EDUCATION GAP BETWEEN THE BUDGETS

The Republican budget resolution slashes education and training by \$36 billion for 1995 to 2002 (including \$10 billion in loan benefits to students). On July 24, the House Appropriations Committee took the first step towards making this budget resolution a reality, by cutting key education and training initiatives. By contrast, the President's budget increases investment in these same areas by \$40 billion over seven years. As a result, there is a major education gap between the President's proposal and the Republicans'.

President Clinton will fight to expand investments in quality education, and he will fight against efforts to reduce, gut, or eliminate key investments in education and job training. Following is a brief outline of the fundamental differences between the President's approach to education and the Republican approaches to education -- from pre-school through post-secondary education.

I. EXPANDING HEAD START

President Clinton has made expanding and improving pre-schooling the starting point for helping families give their children a good start on the right course. Republicans would slash these investments.

HEAD START. *President Clinton Adds 50,000 Children; Republicans Cut Up To 180,000 Children.*

President Clinton already expanded investment in Head Start by \$760 million from 1993 to 1995. Now, he proposes to increase annual funding by \$1.5 billion by 2002 to reach another 50,000 children. At the same time as he has expanded Head Start, he has also reformed the way the program works to improve teaching and facilities for all the children who participate.

Republicans: The House Appropriations Committee has approved reducing FY 1996 funding for Head Start to over \$100 million below the FY 1995 level and over \$500 million below the President's request. Up to 45,000 children would be cut off Head Start in 1996 if HHS is to maintain program quality. Freezing funding at the reduced level would cut off up to 180,000 children in 2002 compared to 1995.

II. IMPROVING ELEMENTARY AND SECONDARY EDUCATION

President Clinton has lent national support to local schools and communities working to improve the quality of their education by rigorously teaching the basics, making schools safe and drug-free, promoting increased parental involvement, raising student achievement and discipline, getting technology into the classroom, and providing opportunities to go from school to college or work. Republicans would eliminate national support for local educational improvement, leaving students without crucial resources and assistance they need to succeed.

THE GOALS 2000: EDUCATE AMERICA ACT: ASSISTING LOCAL SCHOOLS. *President Clinton Helped To Create This Initiative And Would Provide \$896 Million by 2002 To Upgrade 85,000 Schools for 44 Million Children; Republicans Would Eliminate It.*

President Clinton helped create Goals 2000, which supports state, community, and school efforts to raise standards of achievement and discipline and encourage students to work hard meet them. Forty-eight states are already participating in this program. In his 1996 budget, the President calls for nearly doubling the program, to almost \$700 million, with the total level rising to \$896 million by 2002. That's enough to support improvements for all 44 million children in the over 85,000 public schools.

Republicans: The House Appropriations Committee has approved eliminating Goals 2000 entirely--undermining what was once a bipartisan effort to spur bottom-up school improvement in schools across the nation.

TITLE I: HELPING CHILDREN LEARN THE BASICS. *President Clinton Would Expand It Each Year; Republicans Would Freeze Funding, Depriving Over One Million Children of Aid.*

President Clinton supports Title I Grants to Local Education Agencies, designed to provide needed resources to help students learn the basic subjects in school. The program has been reoriented to give schools more flexibility to support effective innovations that help all students read and write well and meet challenging standards. The President has already increased Title I funding by \$573 million over two years, and he proposes an increase of \$302 million this year, enough to serve 300,000 additional children, with further increases every year in the future.

Republicans: The House Appropriations Committee approved a reducing funding by \$1.1 billion in 1996, cutting as many as 1.1 million children from the program. These children from our poorest communities would be denied the opportunity they need to reach their full potential.

SAFE AND DRUG-FREE SCHOOLS. *President Clinton Has Consistently Supported It; Republicans Would Gut It.*

President Clinton supports this initiative to make our schools safe from drugs and violence. The program funds everything from innovative anti-violence education and after-school programs to metal detectors and security personnel. The President would maintain funding at \$500 million per year.

Republicans: The House Appropriations Committee cut this program by 60 percent to \$200 million, depriving over 23 million students of services in 1996 alone.

TECHNOLOGY FOR EDUCATION: GETTING COMPUTERS IN THE CLASSROOM. *Republicans Would Gut This Clinton Initiative Which Leverages Private Money for Technology in Public Schools.*

President Clinton has helped initiate this challenge to the private sector to join with schools and colleges to raise student achievement through the use of computers and new learning technology in the classroom. A \$50 million federal investment in 1996 will leverage hundreds of millions of dollars in private support.

Republicans: The House Appropriations Committee cut this program in half to \$25 million in FY 1996, denying school districts across the country the ability to participate in this initiative, and drastically slowing the effort to leverage millions more from the private sector.

SCHOOL-TO-WORK OPPORTUNITIES. *President Clinton Has Supported A New 50-State Movement; Republicans Would Stop It In Its Tracks.*

President Clinton, with bipartisan support, signed into law the most important national program ever to help states and localities set up systems to link Federal, state, and local resources in new effective ways that ensure that all young people—including the 70% of young Americans who don't get four-year degrees—get the education they need to obtain good jobs with a future. All states have received planning funds, and eight "leading edge" states are using implementation grants to create systems that are getting positive reviews from companies nationwide. Twenty more states will begin implementation this year. *President Clinton* has proposed increasing support by 60% for FY 1996 to \$400 million, bringing to 43 the number of states implementing school to work systems. Remaining states would start up the following year.

Republicans: The House Appropriations Committee approved slashing the President's request by over 50 percent to \$190 million. This would seriously hamper efforts of 28 states to complete the reforms they started in 1994 and 1995; twenty-two additional states would be denied the chance to implement their reform plans to raise student skills.

SUMMER JOBS. *President Clinton Supports Work Experiences for Youth; Republicans Would Eliminate These Jobs.*

President Clinton recognizes that the summer jobs program is an important first opportunity to get work experience for many low-income youths, especially those in inner cities where jobs are scarce. Without these opportunities, these young people might not otherwise have any chance to learn skills and workplace behavior during their formative years. The President has proposed financing over 550,000 jobs in the summer of 1996 alone.

Republicans: The House Appropriations Committee has approved eliminating this program, with an \$872 million cut from the President's request. In the summer of 1996 alone this would eliminate this valuable work experience for over 550,000 urban and rural at-risk youth.

III. INCREASING ACCESS TO POST-SECONDARY EDUCATION

Assistance with financial aid to deserving college students is an investment in America's future and helps families give their children a chance to make the most of their lives. Now more than ever, post-secondary education and job training are the gateway to America's middle class. Studies show that for every year of training a person gets after high school, his or her earnings rise by 6 to 12 percent. After 15 years in which college costs increased far faster than inflation but family incomes stagnated, President Clinton has initiated historic efforts to expand college access. Republican proposals would devastate access to post-secondary grants and loans, and to job training, setting back college access by years if not decades.

AMERICORPS: HELPING STUDENTS WHO HELP THEIR COMMUNITIES. President Clinton Offers Opportunities to Nearly 50,000 Young People in AmeriCorps Next Year Alone plus over 1 Million Other Service Opportunities Each Year for People of All Ages; Republicans Would Eliminate All of AmeriCorps and More Than 750,000 of the Service Opportunities for People of All Ages.

President Clinton created AmeriCorps to enable young people to earn money for education by serving their communities—teaching, caring for the sick, making the streets safer. Already 20,000 Americans are serving in AmeriCorps, and nearly 50,000 are expected next year. He also fully supports an additional 1 million service opportunities in Learn and Serve, VISTA, Foster Grandparents, and other programs.

Republicans: The House Appropriations Committee approved eliminating AmeriCorps and the Corporation for National Service and cut opportunities in other service programs. Over 4.3 million service opportunities for youth in their communities would be abolished over the next seven years. In FY 1996 alone nearly 50, 000 young Americans from hard-working, middle class families will lose the opportunity to serve their communities through AmeriCorps in locally-identified areas of crucial need such as health care, social service, and crime prevention, and to earn an educational award to help pay for college or other training.

PELL GRANTS: PROVIDING THE LIFELINE TO COLLEGE FOR WORKING FAMILIES. President Clinton Raised the Maximum Grant to a Record High and Would Increase Annual Funding by \$3.4 Billion by 2002; Republicans Would Eliminate Up To 300,000 Students From The Program.

President Clinton has supported the Pell Grant program, and increased the maximum Pell Grant in his 1996 budget by 12%, to its highest level ever, \$2,620. In his new budget, he would increase annual funding by \$3.4 billion by 2002—enough to reach 960,000 more recipients and increase the maximum award to \$3,128.

Republicans: The House Appropriations Committee approved an increase in the maximum Pell Grant by only \$100, to \$2440. Furthermore, the committee approved eliminating about 300,000 students from the program who would receive awards between \$400 and \$600 under the President's proposal. For millions of students, grants make the difference between going to college and not going, between staying in school and dropping out. For example, \$250 equals approximately 25% of tuition and fees of community colleges.

IN-SCHOOL INTEREST EXEMPTION: HELPING STUDENTS AND FAMILIES PAY FOR COLLEGE. *Republicans Would Raise College Costs for Up to 4 Million Students.*

President Clinton supports the in-school interest exemption, under which four million need-tested students with Stafford loans do not have to pay interest while enrolled in school and during the grace period (six months) between leaving school and entering repayment.

Republicans in their budget resolution propose \$10 billion in cuts in student loans. In order to achieve that level of savings and preserve unnecessary payments to banks, secondary markets, and guaranty agencies, they will not only have to eliminate any subsidy for graduate or professional students, but also hit college students with higher fees—for example, eliminating the six month grace period for interest after college or raising the origination fees that every student must pay to get their loans.

DIRECT LENDING AND INDIVIDUAL EDUCATION ACCOUNTS: MAKING COLLEGE MORE AFFORDABLE. *President Clinton Supports Expanding These Initiatives; Republicans Want To Raise the Cost to Students and Reduce Access.*

President Clinton supports expanding the new direct lending program and individual education accounts. Direct lending eliminates billions of dollars in unnecessary payments to lenders and others and makes student loans cheaper and more efficient for students, schools, and taxpayers. With the passage of the Student Loan Reform Act, 104 schools and over 252,000 students initiated the program in 1995. On July 1, 1995, more than 1,400 schools—representing about 40% of all loans and the maximum allowed under this year's authorization—began the second year on schedule. The President would expand the program to all schools and students. This program is already saving \$6.8 billion for taxpayers, lowering interest rates for students, and allowing borrowers to choose flexible repayment arrangements, including pay-as-you-earn plans through Individual Education Accounts. In time, 20 million current borrowers and six million new borrowers per year will benefit.

Republicans have proposed legislation to reduce funds available for direct lending, prevent more schools from choosing to participate in the initiative, and cap participation at 40 percent of all loans. The committee mark also approved a reduction in direct loan administration funds by over 40 percent in order to cripple implementation and to deny the benefits of direct lending to low and middle income students. These actions will stop the growth of cost-effective, efficient direct lending in order to keep unnecessary payments flowing to wealthy banks and unnecessary middlemen.

July 25, 1995



Americans Have Long Believed We Must Protect Health Care for Seniors. In 1965, with strong bipartisan support, Congress expressed that consensus by creating Medicare and Medicaid. Because of that step forward, 97 percent of senior citizens now enjoy health care coverage and the freedom and security that come with it.

Bipartisan Support for Medicare and Medicaid in 1965. When the Social Security Act amendments establishing Medicare and Medicaid were approved by Congress in 1965, nearly half of all Republican members supported the program: 65 of 138 GOP Members of the House and 13 of 27 Republican Senators. Said Rep. Paul Fino (R-NY), "This bill—the Social Security Act of 1965—is more than a milestone: it is a landmark in the field of welfare and enlightened social security legislation.... The Social Security Act of 1965 will give our citizens over 65 some measure of the economic security they deserve." (April 7, 1965)

That Common Ground Has Held for 30 Years. From time to time, some have sought drastic cuts in Medicare, but the common ground has now held for three decades in America. That ground is clear. Seniors should contribute their fair share, but:

- Seniors' benefits should be maintained and improved, not cut;
- Seniors' out-of-pocket costs should be tightly controlled, not dramatically increased; and
- Medicare as a whole should not be used to finance tax cuts or other luxuries.

President Clinton has Held Firm on America's Common Ground. His health care proposals will strengthen Medicare and maintain security for seniors by:

- Extending the solvency of the Medicare Trust Fund at least through 2005;
- Making no new cuts targeted at beneficiaries; and
- Expanding benefits for seniors, including free mammograms and respite care for families of people with Alzheimer's disease.

Republicans Have Abandoned the Common Ground --With Unprecedented, Unnecessary Increases in Out-of-Pocket Costs for Seniors. Their proposal would:

- Increase premiums, copayments and deductibles for seniors--with the rise in out-of-pocket costs totalling \$5,650 per couple by 2002.
- Not provide real choice, but instead force seniors to pay more, get less, or both. They would have to pay more to see their own doctor, or enter a managed care plan that could provide fewer benefits and still have rising costs.

Republicans have abandoned common ground by using Medicare beneficiaries as a bank to pay for tax cuts. They would not pay any of their new out-of-pocket costs if they would drop their tax cut for the well-off and accept the President's middle-class cut.

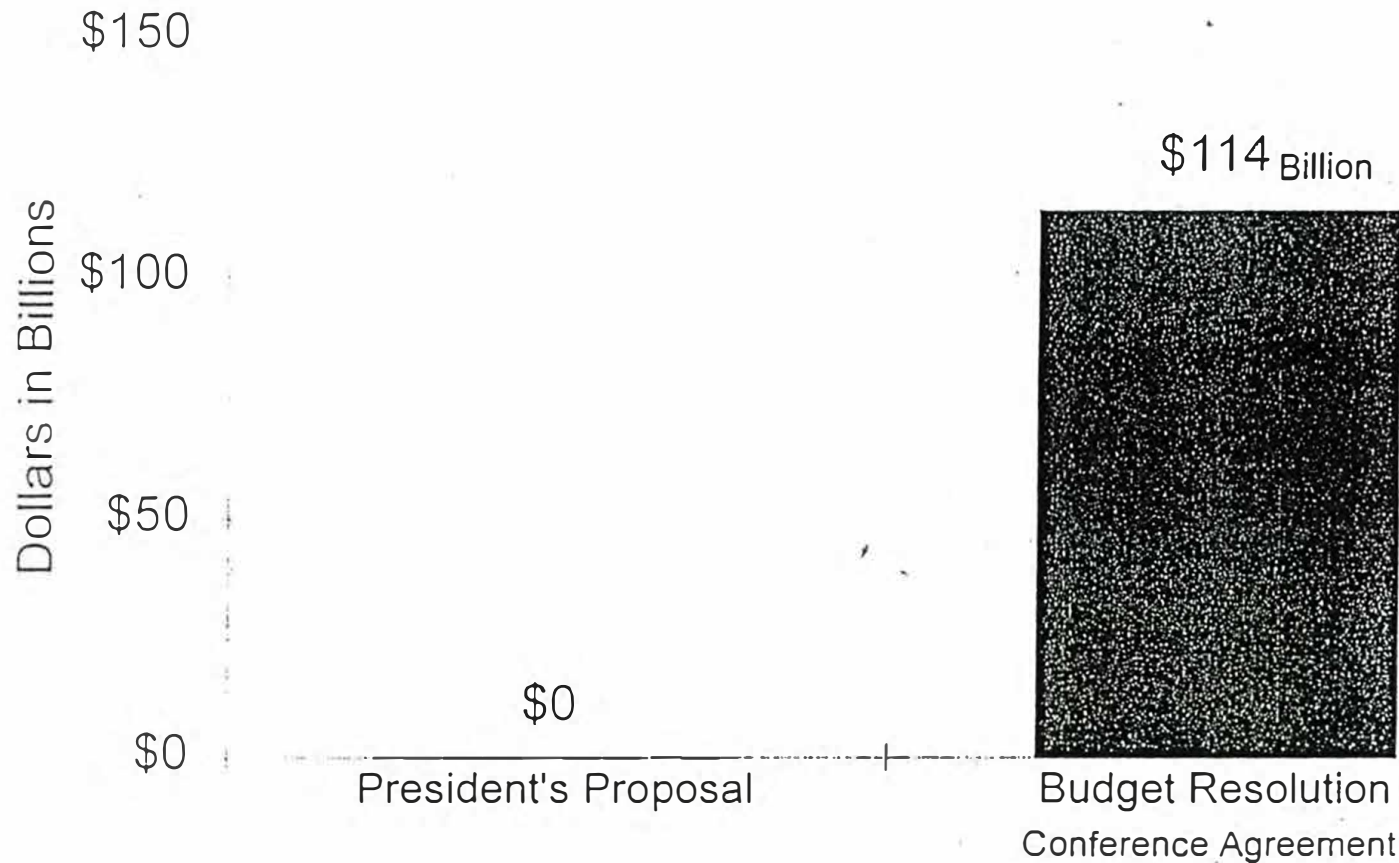
MEDICARE

- **REPUBLICANS' UNPRECEDENTED CUTS:** The Republican Budget Resolution Conference Agreement would cut \$270 billion from the Medicare program over the next seven years -- \$71 billion in the year 2002 alone. This approximately triples anything previously enacted.
- **CUTS ARE REAL:** Republicans will call their proposal an increase, not a cut, since spending will be higher in 2002 than it is today. But by that logic, reducing the Social Security cost-of-living adjustment (COLA) would not be considered a cut. In fact, the Republicans' out-of-pocket increases would have the effect of taking half of the Social Security (COLA) from the pockets of the average Medicare beneficiary.
- **BILLIONS ADDED TO OLDER AMERICANS' ALREADY HIGH COSTS:** The Republican Budget would increase beneficiaries' out-of-pocket costs by tens of billions of dollars. Assuming their cuts were equally divided between beneficiaries and providers:
 - Over the seven-year period, beneficiaries would be forced to pay an additional \$2,825 (\$5,650 per couple) out-of-pocket relative to the President's proposal.
- **VOUCHERS AREN'T CHOICE, THEY'RE FINANCIAL COERCION:** Republican proposals that promise choice through Medicare "vouchers" actually threaten to undermine fundamental Medicare protections.
 - Medicare guarantees beneficiaries that it will pay the cost of covered services, subject to fixed and predictable cost-sharing requirements. That's a benefit guarantee.
 - A voucher would replace this benefit guarantee with a fixed dollar amount. This means that beneficiaries would be on their own to find a health plan, with a voucher that is losing value over time.
 - Republicans claim you can keep the Medicare coverage you've got. How can you keep what you can't afford? The only way for Republicans to achieve the level of savings they are proposing is through requirements that beneficiaries have to pay much more to stay in the current Medicare program. That's not choice, that is financial coercion.
- **NO NEW BENEFICIARY CUTS IN THE PRESIDENT'S PROPOSAL:** While the Republicans would cut beneficiary protection to finance tax cuts for the well off, the President would strengthen Medicare financing without new burdens for beneficiaries. The President's proposal would:
 - Reduce Medicare spending by \$124 billion -- less than half the Republican cuts;
 - Ensure Medicare trust fund solvency through at least 2005, without any new beneficiary cuts;
 - Accompany reductions in Medicare spending with: 1) new prevention and long-term care benefits; 2) more plan choices for beneficiaries; 3) aggressive pursuit of fraud and abuse; 4) insurance reform; and, 5) important new insurance affordability protections for small businesses and working families.

REPUBLICAN VOUCHER PROPOSALS OFFER FALSE CHOICES

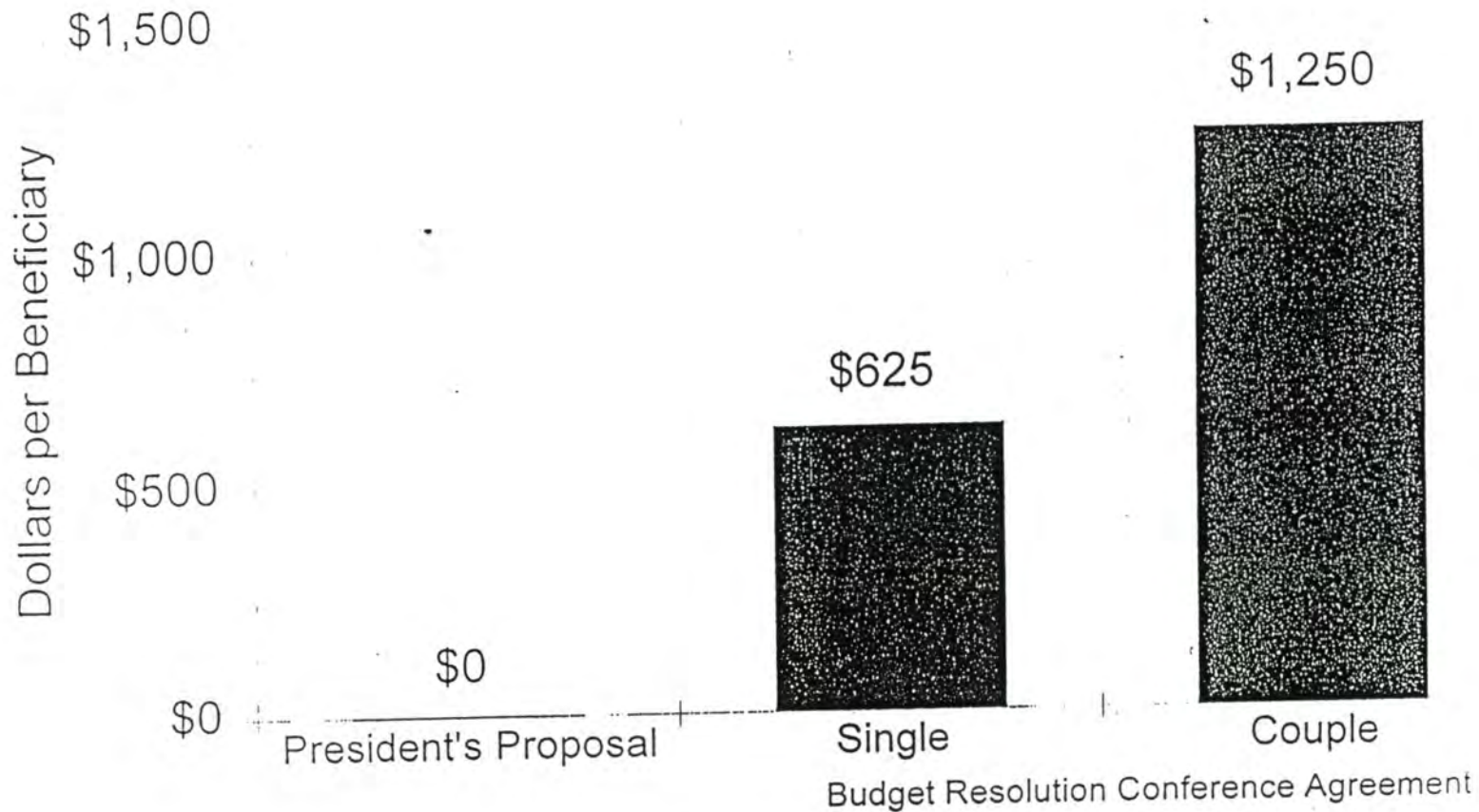
- **Republicans Offer the Ultimate False Choice: You Can Choose to Pay More OR You Can Choose to Get Less.** Under the Republican "voucher" plan, beneficiaries who wish to keep their fee-for-service plan and a guarantee of their choice of doctor will have to pay significantly more. Even those beneficiaries who go into managed care will have their current benefits threatened. This is because the Republicans' overly tight growth rates will, over time, diminish the value of the voucher and the type of coverage it can purchase.
- **The Republican Medicare working document provides a preview of what is in store for beneficiaries who want to keep their fee-for-service plans. Specifically, preliminary estimates indicate that:**
 - The average Medicare recipient of skilled nursing home services will pay at least \$1,400 more.
 - The average beneficiary receiving home health care services will pay at least \$1,700 more in 2002.
 - Every beneficiary choosing to stay in the fee-for-service plan would pay at least \$2,825 more in premiums and copayments over 7 years; couples would pay at least \$5,650. Couples would pay at least \$1,250 more in 2002 alone.
- **Republicans Slash Medicare Growth Rate Levels Far Below Private Sector.** The Republicans claim they want to emulate the health care cost containment successes of the private sector. Permitting Medicare to grow at a 7.1 percent pace -- CBO's projection of the per person growth rate in the private sector -- would save significant Federal dollars. However, the Republican \$270 billion in cuts would constrain Medicare to a much tighter and unrealistic 4.9 percent per beneficiary growth rate. That is not emulation; that is decimation.
- **Capped Vouchers Mean Cruel Medicare Birthday Present.** At best, on the eve of the 30th anniversary of Medicare's enactment, Republicans would force beneficiaries to pay much more to keep what they have today. Since 75% of these beneficiaries have incomes below \$25,000, it's hard to imagine how they could afford to do so. At worst, beneficiaries would be forced to buy coverage that doesn't meet their needs. That's not choice; that's financial coercion.
- **The President's Plan Offers Real Choice and Has No New Cost Increases.** The President's approach shows that you can strengthen the Medicare Trust Fund, offer more choice of plans, and provide new benefits without imposing new Medicare beneficiary cuts. In contrast, Republican House Majority Leader Armey says the Medicare is "a program I would have no part of in a free world."

Increased Medicare Beneficiary Out-of-Pocket Costs, 1996 - 2002



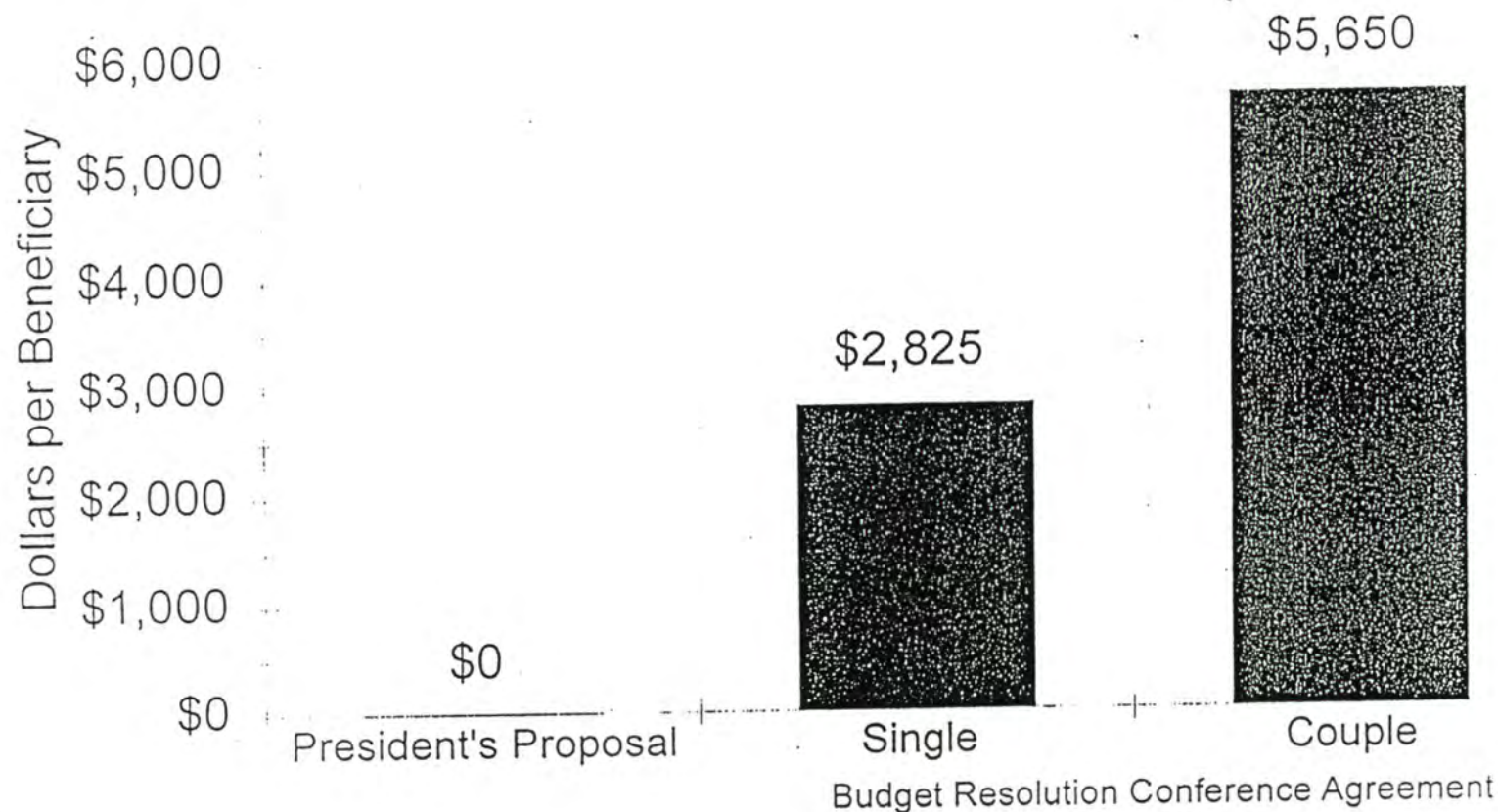
The new Medicare proposals included in the President's June 14, 1995 budget announcement do not include any new beneficiary costs. Republican proposal adjusted to reflect the Part B premium extender in the President's FY 1996 budget. This chart assumes 50% of Republican cuts affect beneficiaries. US DHHS Estimates

Increased Medicare Out-of-Pocket Costs Per Beneficiary, 2002



The new Medicare proposals included in the President's June 14, 1995 budget announcement do not include any new beneficiary costs. Republican proposal adjusted to reflect the Part B premium extender in the President's FY 1996 budget. This chart assumes 50% of Republican cuts affect beneficiaries. US DHHS Estimates

Increased Medicare Out-of-Pocket Costs Per Beneficiary, 1996 - 2002



The new Medicare proposals included in the President's June 14, 1995 budget announcement do not include any new beneficiary costs. Republican proposal adjusted to reflect the Part B premium extender in the President's FY 1996 budget. This chart assumes 50% of Republican cuts affect beneficiaries. US DHHS Estimates

7/24/95

REMARKS BY PRESIDENT WILLIAM JEFFERSON CLINTON
30TH ANNIVERSARY OF MEDICARE
THE U.S. CAPITOL
JULY 25, 1995

[Acknowledgements; Vice President Gore for introduction; Eugene Glover, President, National Council of Senior Citizens (NCSC); Larry Smedley, retiring Executive Director, NCSC; Senator Kennedy; Senator Daschle; Congressman Dingell; Congressman Gephardt; Dr. Arthur Fleming and family; Genevieve "Mother" Johnson and family, 96-year-old seniors' advocate and president of NCSC's D.C. State Council of Senior Citizens]

Standing here in the shadow of the U.S. Capitol, we also stand in the light of all of you and so many others who worked so hard to create the great social contract we call Medicare.

We stand in the light of Franklin Roosevelt, who understood more than 60 years ago society's moral obligations to its elders.

We stand in the light of Harry Truman, who said more than 50 years ago that the time had come for America to help its senior citizens achieve and enjoy good health.

We stand in the light of John F. Kennedy who would not live to see his dream of health security for older Americans realized.

We stand in the light of Lyndon Johnson, who on July 30, 1965 honored millions of older Americans who had looked with such hope to that day. He said, "There are those, alone in suffering, who will now hear the sound of some approaching footsteps coming to help. There are those fearing the terrible darkness of despairing poverty -- despite their long years of labor and expectation -- who will now look up to see the light of hope and realization."

Thirty years ago the American people reached common ground on the need to provide guaranteed health security to older Americans. One generation came together and demanded the passage of Medicare so that another generation would be protected and they themselves could look forward to that same protection. It took vision and courage. It took the joint efforts of Democrats and Republicans. It took the common sense to apply those same values that we use in our families to our larger national family: We must take care of those who have taken care of us.

It is important to remember what our nation looked like before Medicare. Fifty percent of the elderly had no health insurance. Older Americans who had fought our wars and built this country from the ground up were forced to choose between food and shelter and medical care. Men and women who had given a life-time to

raising families and serving their communities were one illness away from total destitution. As the Vice President's father, Senator Al Gore, Sr. said in 1965, this was "a disgrace in a country such as ours."

The American people deserved better, and many of you in this room were directly responsible for what has become, along with Social Security, the most important legislation on behalf of American seniors in the history of this great country.

And Medicare has worked. It has relieved older Americans of the terrible anxiety they suffered when they had no way to pay for care. It has given new meaning to a value as old as America: the belief that all Americans should have the chance to make the most of their own lives -- for as long as they live.

And let's not forget that America gave birth to twins in July of 1965. The same legislation that created Medicare also created Medicaid, which provides desperately needed health care for children, their mothers, older and disabled Americans. Fully two-thirds of the Medicaid budget goes to care for older Americans and disabled citizens. Without Medicaid, middle class families struggling to raise and educate their children, would face nursing home bills for their parents that average \$38,000 a year. So we need to celebrate and recommit ourselves to Medicaid today too.]

As I have said, we are at a historic moment. For the first time in a long time, leaders of both parties agree that we must balance the budget. And we agree we must take steps to insure that the Medicare Trust Fund remains strong. My balanced budget does both.

But, beyond that, the Congressional majority is calling our common ground into question. Some in Congress would choose for the first time ever to use the benefits we provide under Medicare as a piggy-bank to fund their huge tax cuts. That is wrong.

My balanced budget plan provides for no new Medicare cost increases for older Americans. But, the majority in Congress passed a very different plan. They would cut \$270 billion dollars from Medicare and raise Medicare premiums and out-of-pocket costs for a couple by \$1250 a year and \$5600 over 7 years.

And why must their budget come down so hard on Medicare beneficiaries while mine can afford to protect them? The difference is simple. They want to use Medicare cuts to pay for a huge \$245 billion tax cut. I have proposed a \$105 billion tax cut that benefits middle class Americans who need it most. If they targeted their tax cut, as I have, we would not need one penny of the Medicare beneficiary cuts they propose.

The cuts proposed by the Congressional majority mean that for the first time in 30 years, we are at risk of retreating from our common ground. Millions of older Americans face the real risk of not being able to afford the medical care most have today.

The Congressional majority's plan would provide older Americans with vouchers for a set amount each year. The voucher would supposedly cover enough to buy medical insurance. But each year, private health care costs would increase more than 40 percent more than the value of a voucher.

If you are over 65 and in the best of health, this might work for you. But what if you get sicker as you get older? If the vouchers are inadequate, the elderly must make up the difference out of their own pockets. There is no clear provision to give a larger voucher for a patient with cancer than for one who is healthy. There is no clear provision to stop companies from turning people down based on their medical condition. There is no clear provision to stop companies from cutting people off when they get sick.

In the past, various experts have suggested that the Medicare budget cuts will inflict harm and financial suffering on the elderly. But as the grisly details of this plan become known, it is becoming clearer and clearer that it will also actually deny medical care to elderly who need it. In all but dire emergencies, it is all too easy to see how millions of older Americans will actually be denied the medical attention they need.

Here are some examples of how that might happen. A 75 year-old woman has exhausted her savings and is too sick to work. Her voucher isn't enough to permit her to afford any health insurance plan. She would have to reach into her own pocket, but her pocket is empty. She can't get into a hospital unless it's a dire emergency because she can't pay the \$750 deductible. And she can't go to a doctor's office, because she can't pay the extra premium. Now that woman is stuck. And she can't get care.

Or take the man who is 75 years-old now. He gets a voucher that just about covers the cost of his health insurance. In three years, his voucher goes up by only five percent a year. But his premium goes up by ten percent a year. After three years, the gap is so wide that he can't afford to pay. He dropped his Medigap coverage because he was persuaded the voucher system would work. Now that man is stuck. And he can't get care.

A 70 year old man has just had open heart surgery. He has recovered enough to go home and be treated by a visiting nurse. But under the plan of the Congressional majority, he must pay \$1400 in copayments to get the visiting nurse. He can't afford that, so he stays in the hospital for months, at three or four times the costs. Now that man is stuck. And he can't afford to go

home.

Those who want to keep what they have now will have to pay significantly more. Every person on Medicare will pay \$1650 more over 7 years in premiums to cover their doctor bills. The average person who receives care in their own homes will pay at least \$1700 more in the year 2002 alone. Remember, these are people who already pay 21 percent of their income on health care.

Can the elderly afford \$1650 more for premiums to cover doctor bills?

Can they afford \$1700 more for home health care in one year alone?

Will vouchers cover them against sudden premium increases if they get sicker?

Will medical care costs stay sufficiently under control to permit the vouchers to cover the full costs of care?

Is it fair to make older Americans give up their doctors and be forced into managed care?

I believe the answer to all these questions for millions of our elderly is: No. Those who want to gamble with Medicare are asking older Americans to bet their lives. And why must they bet their lives? Not to balance the budget. We can do that anyway. But the Congressional majority cuts \$146 billion more than I want from Medicare to pay out \$140 billion more than I want in tax cuts. America must decide if it's worth it. I say no.

We can balance the budget, while protecting older Americans from any Medicare cost increases. The way to do it is to require insurance plans to cover those with pre-existing conditions. To make a commitment to preventive and long-term care. To encourage home care as an alternative to nursing homes. To let workers take insurance coverage with them when they change jobs. To crack down on fraud and abuse.

And most of all, we need to achieve these reductions over a decade -- not try to compress them into seven years as the majority in Congress proposes.

So, let us come back to the common ground we have all held for thirty years. Let the Congress join me in four basic principles:

1. We must be sure that good, affordable health care is available to older Americans.
2. We must not cut Medicare just to have a bigger tax cut.

- 3 We must reduce medical cost inflation over a decade through real reforms -- not by destroying Medicare.
4. We must not attempt to balance the budget by cutting medical care for older Americans.

Medicare originally was not just common ground between Democrats and Republicans. More important, it was common ground between generations of Americans. Younger Americans could use their resources to send their children to college, because if their parents became sick, Medicare was there. And it has been there now for an entire generation of American families. But if the Congressional majority has its way about Medicare, the average American family will have to choose between opportunities for their children and compassion for their parents.

That is not the way to strengthen our families. More than anything else, the achievement we celebrate today is really about the sacred bonds between generations. We expect and hope that people who have gained and given so much from and to America will keep their commitments to the generations that come after. That means support for health care, safe communities and the education and training opportunities we know all our young people need to compete in the global economy. That is the obligation that one generation has to the generations that come after.

But that obligation goes in both directions. Just as we must pass down the chance for stronger lives to those coming after, so too we must keep faith with those who have come before. Medicare, as much as anything we have done in the last half century, is about keeping that faith -- and I am committed to keeping it strong for the future. With your help, that is exactly what we will do.

Thank you and God bless you.

House Appropriations Committee Slashes Violence Against Women Funding

FACT: The 1994 Crime Bill, as passed, authorizes \$170 million for 1996 for the Justice Department's portion of the Violence Against Women Act grants.

FACT: On July 19th, the House Appropriations Committee reneged on the commitment to assist local anti-violence programs by slashing nearly \$100 million of funding for the Justice Department's Violence Against Women Act program grants from the FY96 Commerce, Justice, State Appropriations Bill.

BACKGROUND:

Less than one year ago, the House of Representatives made a bipartisan commitment to the nation to address the crisis of violence against women when it passed the Violence Against Women Act by a vote of 411-0. It was signed into law by President Clinton in September, 1994, as part of the 1994 Crime Control Act. The Act combines tough law enforcement provisions with new federal funding for states and localities to assist in prosecuting offenders and protecting women who have been, or are, at risk of being abused or sexually assaulted. The Act also contains critical prevention initiatives aimed at stopping violence against women before it occurs.

This year, over 55 states and territories have already received the first installment of Department of Justice STOP Violence Against Women grants. For many grantees, the federal government is the major, if not the only source of support. The STOP grant funds provided to states must be divided 25% to law enforcement, 25% to prosecution, and 25% to non-profit victim services. The remaining 25% may be allocated by the designated State agency within the parameters of the Act. We must not turn back on our progress.

EFFECTS OF CUTS TO VIOLENCE AGAINST WOMEN PROGRAMS:

- Cuts to Violence Against Women Program funds threaten the full enforcement of the Violence Against Women Act.
- The House Committee's cuts means fewer shelters, police, and prosecutors.
- The cuts reduce the ability of police to utilize advanced technology in fighting domestic violence.
- The cuts undermine the efforts state and local law enforcement agencies, along with victims services providers, have made based on the expectation that the Federal government would live up to its commitments under the Violence Against Women Act.
- Violence Against Women grants are concentrated at the local level. These cuts will be felt in local shelters, police stations, and courthouses, where they are desperately needed.

The American Association of University Women (AAUW) opposes the severe funding cuts and the program eliminations approved by the Appropriations Subcommittee on Labor, Health and Human Services, and Education. The following programs are of particular concern to AAUW members.

Program	FY 1995 Comparable*	Chairman's Mark*	Cut in Funding*
Goals 2000	\$371,870	0	- \$371,870
Training and Advisory Services (Civil Rights IV-A)	\$21,412	0	- \$21,412
Women's Educational Equity	\$3,967	0	- \$3,967
Title I of ESEA	\$7,217,824	\$6,014,499	- \$1,203,325
Vocational Education (Basic State Grants)	\$972,750	\$700,000	- \$272,750
Safe and Drug Free Schools	\$440,981	\$200,000	- \$240,981
Professional Development	\$589,548	\$500,000	- \$98,548
School-to-Work	\$122,500	\$95,000	- \$27,500
Office for Civil Rights	\$22,011	\$13,500	- \$8,511

* in thousands

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AAUW

7/20/95

FUNDING FOR TITLE X

- ◆ **Without Title X funding, women's access to critical preventive health services would be jeopardized. Title X provides the foundation for family planning services in many communities across the U.S — about one third of the budget for clinics providing subsidized family planning services. Without these funds, the family planning service delivery infrastructure in the United States would be in danger of collapsing.**
- ◆ **Current program levels are already inadequate to meet the needs of women and adolescents. The Title X program serves less than half of those currently eligible for services, in part because of funding constraints. In real dollars, funding for the program declined by over 70 percent between 1980 and 1992. Over this same period, health care costs have soared, including the cost of contraceptive supplies, and the number of women of reproductive age who are in the economic group needing services has increased. The decline in funding has forced family planning clinics to cut back or eliminate efforts to recruit patients, especially those who are hardest to reach, cut back hours of operation, and accept fewer patients who need subsidized services.**
- ◆ **The need for continued funding for family planning services is essential to avoid any further erosion in the availability and range of family planning services, including outreach and education. The need for federal funding is evident when key reproductive health indicators are examined:**
 - More than half of all pregnancies in the United States are unintended
 - The teenage pregnancy rate in the United States is high — over 12 percent of teens become pregnant each year, resulting in over 1 million births
 - Over three-quarters of births to teens are unintended, and
 - Sexually transmitted diseases are increasing in prevalence, particularly among young and low-income persons.
- ◆ **The Title X funding for FY 1995 is \$193.4 million. In 1992, the Congressional Budget Office calculated that if the program had simply received cost-of-living increases since 1981 years the program would have been funded at \$290 million.**
- ◆ **The Clinton Administration's FY 1996 budget is \$199 million, an increase of \$5.6 million, or three percent, over FY 1995. While the requested increase in funding is positive, the level of funding required to reach the 1980 level in inflation-adjusted dollars would be over \$300 million. We urge your support for this critical program at the highest possible funding level.**

CUTS TO PROGRAMS IMPACTING WOMEN

Appropriations Bills	President's Budget	Republican Cuts
Labor, Health and Human Services, Education Appropriations Bill	Education for Disadvantaged Students: Boosts funding by \$302 million, to \$7 billion, to help states raise academic achievement of 6.4 million disadvantaged children.	Reduces funding by \$1.1 billion. A freeze at this level would, by 2002, cut 600,000 children from the program.
	Safe and Drug-Free Schools and Communities: Provides funding at \$500 million per year, for a safer, more drug-free learning environments for 39 million children in over 14,000 school districts.	Reduces funding to \$200 million, a 60% cut from the President's request, depriving over 23 million students of services next year.
	Head Start: Increases 1996 funding by \$400 million and adds 32,000 new Head Start slots for children in 1996--and 50,000 new slots by 2002.	Cuts funding by \$135 million from 1995 level, shutting out 45,000-50,000 children from Head Start in 1996.
	Goals 2000: Provides \$750 million in 1996 to raise academic standards in 16,000 schools in 48 states.	Eliminates all funding for education reform.
	School-to-Work: Boosts funds to \$400 million, 60% increase over 1995, to support states building school-to-work systems with 1-year planning and 5-year implementation grants.	Cuts funds to \$190 million, impairing efforts of 28 states to complete reforms begun in 1994 and 1995, and denying 22 states the chance to implement their reform plans to raise student skills and build a more competitive workplace.

	Low Income Home Energy Assistance Program (LIHEAP): Provides \$1.319 billion in 1996, matching 1995 level.	Eliminates LIHEAP emergency fund.
	Substance Abuse & Mental Health Grants: Roughly maintains 1995 level of \$566 million.	Cuts 75%, or \$144 million, compared to the President's plan, jeopardizing substance abuse and mental health services for tens of thousands of pregnant women and high-risks youth.
	Administration on Aging: Boosts funds by \$21 million, to \$897 million. Maintains 1995 level for nutrition programs that include Meals on Wheels.	Ends 7 of 12 elderly programs and cuts funds for all others, but 1. Organizations like Meals on Wheels would be reimbursed for 5 million fewer meals delivered to older Americans.
	Violence Against Women Act: Increases funding from \$1 million to \$61.9 million	Cuts \$21.9 million, eliminating programs to reduce sexual abuse of youth and providing less funding for battered women's shelters.
	Women's Health Office.	Cuts \$400,000 or 15% of funding of the women's health office.
	Title X.	Abolishes the Title X family planning program and rolls \$200 million into a block grant to the states. These funds do not have to be used for family planning services.
	Gag Rule.	Reinstates the "gag rule."
	Fetal Tissue Research.	Reinstates the funding ban on fetal tissue research.
	Medicaid Funding.	Allows states the option to deny Medicaid funding for victims of rape and incest abortions.

	Wage & Hour Administration.	Cuts 12% of the Wage & Hour enforcement office which severely threatens the office's ability to handle any enforcement of the Family & Medical Leave Act. Reduces the number of low-wage women (e.g., in garment sweatshops) whose minimum wage and hour rights are protected (women account for the majority of minimum wage earners).
	Office of Federal Contract Compliance.	Cuts 12% of the Labor Department's affirmative action laws for federal contractors - affects women disproportionately.
	Women's Bureau.	Cuts 7.5% of the Labor Department's Women's Bureau which affects Working Women Count and other public education & outreach projects.
Commerce, Justice, & State, the Judiciary Appropriations Bill	Violence Against Women Act: Increases funding from \$25 million to \$175 million.	Cuts funding by \$100 million to \$75 million. These cuts threaten the full enforcement of the VAWA, where they are concentrated at the local level. These cuts will be felt in local shelter, police stations, and courthouses, where they are desperately needed.
	Small Business Administration's Office of Women's Business Ownership: Provides \$4 million for the Women's Demonstration Site Program.	Cuts 50% of the funding to \$2 million for the Women's Demonstration Site Program.
Agriculture, Rural Development, Food & Drug Administration Appropriations Bill	Food Stamp Program.	Removes the "benefit reserve cushion" of the Food Stamp Program, a \$2.5 billion contingency fund which finances additional benefits during downturns.

	Women, Infants, and Children Program (WIC).	Erodes the positive impacts of the WIC program by imposing a participation cap on WIC at the current 7.3 million participants, even if states find ways to provide benefits more efficiently; and cut administrative funding by \$70 million below the Administration's estimate of what's needed to provide health and nutrition services.
	School Meals Initiative.	Provides \$5 million for the School Meals Initiative, \$21 million below the President's request
	Residency Training Programs for Abortion Procedures.	Eliminates residency training programs in ob-gyn teaching abortion procedure.
	RU-486.	Blocks RU-486 approval by the FDA.
VA, HUD & Independent Agencies Appropriations Bill	Public Housing: Provides \$8.1 billion in 1996 for public housing capital and operating funds, enough to reduce a backlog of capital needs, tear down or reconfigure the worst projects, and prepare for a proposed transition to portable assistance, giving choices to public housing residents.	Cuts 1996 funding by 37%, or \$3 billion. These cuts will force public housing authorities to under-maintain and abandon projects or cut security and services. Repeals the requirement that rents be set at 30% of a household's income. Many PHAs would raise rents on poorest families, forcing some into homelessness and others to use most of their cast income for rent.
Treasury, Postal Service & General Government Authorizations Bill	Federal Employees' Health Benefits Program.	Preclude's Federal employees and their families from purchasing health insurance coverage that covers abortions.

Defense Reauthorization Bill	Abortion Services.	Bans privately funded abortion services at U.S. military hospitals and other federal facilities to women stationed overseas.
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THE WHITE HOUSE
WASHINGTON

July 25, 1995

MEMORANDUM FOR HILLARY RODHAM CLINTON

FROM: Doug Sosnik

SUBJECT: Colorado Politics

POLITICAL LANDSCAPE

The Rocky Mountains split Colorado into two distinct political regions: the Front Range and the Western Slope. The Democratic enclaves of the Front Range (Denver, Boulder and Pueblo) differentiate Colorado from other staunchly Republican western states. While only 20% of the state's population reside in the mountainous area called the Western Slope, this vast expanse of land represents the core opposition to the administration's western land use reform proposals. Democratic support in the Southern part of the state has declined in recent years. This trend was exacerbated by a recent controversy over the withdrawal of a Hispanic judge from Pueblo for consideration as a federal district judge.

1995 DENVER MAYORAL RACE

Mayor Wellington Webb (D) fought off a serious challenge from City Councilwoman Mary DeGroot (D) to win the mayoralty runoff by a 54%-46% margin. Propelled by an effective GOTV operation, Webb's base vote in the Hispanic and African American communities turned out in much larger numbers than they did in the primary. DeGroot's campaign stalled after finishing first in the initial balloting. Since all contenders in the race were Democrats, the Administration was officially neutral in the contest, and Webb was disappointed that the Administration did not help him. Still, the President called Webb on election night to congratulate Webb and they had a very good conversation. Webb is anxious to be helpful on the Re-Elect. Governor Romer endorsed Webb early in the campaign, but did little to help him until the very end.

1996 SENATE RACE

Senator Hank Brown (R) has announced that he will not seek a second term. The opening up of this seat improves the Democrats' chances, but many are rightly concerned that we may not have the first-tier candidate necessary to win the contest. First-term state Senator Paul Weissmann (D) is the only announced Democrat at the moment, but Denver attorney Tom Strickland (D) is expected to announce his candidacy in the fall. Although Strickland has low

name identification and has never run for public office, he has a record of public service, strong ties to Governor Romer and other state Democrats, a good reputation in the environmental community and a strong fundraising base thanks to his politically well-connected law firm. With the decisions of Rep. David Skaggs (D) and businesswoman/philanthropist Merle Chambers (D) to stay out of the race, Strickland is considered the likeliest nominee, at least at this point.

Other Democrats considering the race include Denver City Councilwoman Ramona Martinez, real estate developer Philip Herrington, who ran Jerry Brown's 1992 campaign in the state and University of Colorado Law School Dean Gene Nichol. Many Democrats in the state are hopeful that Governor Romer, their strongest candidate, will ultimately decide to enter the race, but he has denied this and his son is helping Strickland's campaign. Rumors persist that former Senator Gary Hart (D) will run but this is considered highly unlikely.

The Republican field is led by Attorney General Gale Norton (R), the top statewide votegetter in 1994. Norton will argue the appeal on behalf of the state's anti-gay initiative in front of the U.S. Supreme Court this fall. The case will provide her with a high profile forum on an issue that arouses Republican primary voters. Rep. Wayne Allard (R) is lining up as her chief rival and will run against her from the right. The primary contest between these two is expected to be very close and could be divisive.

CONGRESSIONAL DELEGATION / 1996 HOUSE RACES

Senator Hank Brown (R)
Rep. Patricia Schroeder (D)
Rep. Scott McInnis (R)
Rep. Joel Hefley (R)

Senator Ben Nighthorse Campbell (R)
Rep. David Skaggs (D)
Rep. Wayne Allard (R)
Rep. Dan Schaefer

Senator Brown, who will retire next year after one term, sits on the Budget, Foreign Relations, Judiciary and Veterans Affairs Committees. Colorado Democrats suffered an embarrassing loss with the defection last April of Senator Ben Nighthorse Campbell (R). Elected in 1992 as a Democrat, Campbell announced that he was switching parties the day after the balanced budget amendment failed. Although he voted with the President 81% of the time, he said that he no longer feels comfortable with the left wing of the Democratic party. The maverick Senator's switch was fueled largely by local disputes among Colorado Democrats; however he has voted with the administration only 16% of the time since his switch. Campbell was given a slot on the Agriculture Committee after he switched. He also sits on the Energy & Natural Resources, Veterans' Affairs and Indian Affairs Committees. His term expires in 1998 and many expect him to run for governor, rather than seek re-election to the Senate.

Denver is represented by Rep. Pat Schroeder (D). First elected in 1972, she sits on the Judiciary and National Security Committees.

House Races. At the moment, not much excitement is expected in next year's House races. Rep. David Skaggs (D), who represents the Second District (Boulder and North Denver suburbs), perennially lands on the GOP hit lists but has won re-election easily each cycle since

he first won the seat in 1986. Given his 57% victory in the midst of the 1994 GOP "tidal wave," Skaggs appears to be in a strong position. Republican strategists are talking up a challenge to Rep. Pat Schroeder (D), though the noise likely has more to do with their animosity towards Schroeder than with their ability to win this seat. Even though her district has been expanded beyond the Democratic stronghold of Denver into the suburbs and moderate surrounding communities, it remains liberal enough that she should have little difficulty. Joe Rogers (R), an attorney and former aide to Senator Brown, is the likely GOP nominee.

There appears to be little opportunity for picking up any of the state's four Republican-held House seats. Rep. Joel Hefley (R) will be challenged by former state Senator Bill Hughes (R) in the GOP primary because of Hefley's opposition to term limits, but he appears to be a strong bet to win the primary and the general election. Reps. Dan Schaefer (R) and Scott McInnis (R) have strong grips on their seats. Rep. Wayne Allard's (R) seat will be open because he is running for the Senate. The seat is likely to remain in Republican hands.

AMENDMENT 2

Amendment 2, the Colorado initiative which repealed municipal gay rights laws, passed by a slim margin in 1992 and inspired outrage and boycotts from national liberal groups. The State Supreme Court ruled last October that the amendment is unconstitutional and the U.S. Supreme Court will hear oral arguments on the state's appeal this fall. A decision is likely in the spring of 1996. Despite pressure from gay rights groups, Attorney General Reno decided not to file an amicus brief in the case. State Attorney General Gale Norton (R), who as mentioned above is running for the U.S. Senate, will argue the case before the Supreme Court. Though conservative groups and gay rights groups have already begun collecting signatures for competing initiatives in 1996, the Supreme Court's decision will obviously have a major impact on both sides' political strategy.

THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

July 26, 1995

REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT THE WOMEN'S FOUNDATION OF COLORADO
Denver, Colorado

MRS. CLINTON: Thank you. Thank you all very much. Thank you for that warm welcome and thank you for filling this hall on behalf of yourselves and other women throughout Colorado and the United States who will be inspired and helped because there was a conference today that talked about the issues confronting women in our society. I'm pleased to be here with my friend, your governor. I appreciate greatly the introduction that your friend, the ambassador, gave me. And I want to thank all who are associated with this extraordinary foundation that is, I believe, the only statewide women's foundation in the entire country. And for that Colorado should be very proud and you should applaud yourselves. (Applause.)

I started my visit today by going to Mi Casa, an organization that the Foundation has helped in the past. One dedicated to providing women with the tools they need to become self-sufficient, self-respecting. To build a future for themselves, their families, and their communities. I was, as I often am, struck by the courage of the women I met. The women who were running the project, who every day come to work inspired by the belief that they can help others make a difference. And the women who came. Women currently on welfare who see a better future for themselves and their children, but need help and support in order to realize that. Women who are on the verge of starting their own businesses or who already have. And proudly tell you what they have accomplished and admit that they still have a long way to go.

Success stories that are being shared because women who have been successful as many in this hall are, have found time to come share their experience. I had heard about Mi Casa for a long time, but I had never had the opportunity to visit before. And I thought it was only fitting to visit a project that reflected what this Foundation and this Conference is all about before I came to speak with you this afternoon.

This summit, as it is being called, has great potential. Not only to equip individual women with the tools they need, but

to inspire all of us to reach out and provide opportunities for those who might themselves not even think to ask. I looked at the program and I've looked at what's ahead for you this afternoon. And I think there is an extraordinary opportunity for women this afternoon to participate by sharing their experiences, by asking what they can do, by asking for help.

That was one of the ideas that came out this morning. How often women are willing to say to one another if they are given the chance, I need help. How can you help me? I think in a very down-to-earth way that's what this summit is about. And I look forward to reading the report of the summit and am pleased that it will be shared with decision makers here in Denver and in Washington.

There are few issues more important than economic security. And if you are able to provide economic security for women, you are more likely to insure that families and communities will also be economically secure. That is something we have learned now all over the world. During my visit to South Asia, I saw programs that brought women together, like Mi Casa, gave them the belief they were able to do for themselves, gave them the confidence and the opportunity to go out and earn income for themselves and their families, and watched as those women brought their entire families economically along with them.

I met a women in a small dusty village in Bangladesh, who was a member of a borrowing group called the Grameen Bank, which lends money to the poorest of the poor in that poor country. The loans are maybe 10, 25, 50 dollars. But each of those loans represents a statement, a value, as to how that women who receives that loan thinks of herself and what she can do for her family. And one women whom I met said to me, she had gotten her first loan and she had bought a milk cow. She got her second loan and she bought her second milk cow. And she got her third loan and she bought a rickshaw for her husband so he too could be independent and no longer work for someone else.

It may look from so far away that those tiny steps are not related to what happens here in Denver or Colorado. But on a different scale that is what I saw at Mi Casa and that is what this foundation is doing and that is what this summit is about. It may be a milk cow in Bangladesh and it may be a computer to do desk top publishing in Denver. But each is a means to enable a women to pursue her own hopes and dreams.

Our economy is strong. Our economy is creating jobs. We have seen good, positive growth and change. And yet, despite what has occurred that we can be pleased about, we know that

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there are many men and women in America today who are working very hard and not feeling and not actually seeing the results of that hard work in increased income and a higher standard of living for themselves and their families. That is one of our biggest problems right now. How do we make sure that the energy, the entrepreneurialism, the excitement that you find in groups of women like the ones here can be replicated and spread throughout our society. How do we make sure that all women who are willing to work, willing to take responsibility, will be able to share in the results of that kind of hard work?

We began looking for answers as the foundation here has about what is happening in women's lives by commissioning a study through the labor department called Working Women Count. It was a survey of two hundred and fifty thousand working women who were asked questions about their income and what was happening at their work places and how they were trying to create a life that included home responsibilities and those outside the home. We learned as all of us in this room know firsthand about the challenges facing women who are attempting to create a better opportunity for themselves and gain a measure of economic security.

I have met with hundreds and hundreds of the women like those I met with at Mi Casa and those I met with around the country to talk about what economic security means to them. I'll never forget talking with a young woman in Santa Fe, a divorced mother of five children who has received no child support. Who did not want to be on welfare, but who could not find a traditional job that would enable her to pay for all of the services that she needed for her children. So she sought a position in an area she'd always dreamed of working. She wanted to be a fire fighter. It was a long struggle and she became one of only two women on the fire department's roster. But even with her salary there, she found it difficult to support her children, provide health insurance for them and do what is necessary to keep a family together. So she took another, full-time job. So there she was, working two full-time jobs, finding it difficult to keep her children going and wondering what else she was expected to do.

Wherever I go, I find the same concerns. I hear about the needs women have. The needs to be respected on their jobs. To be able to feel that they are taking good care of their children if they leave them in child care. The need for flexible schedules. The need for capital to start those small businesses they dream about. Women are striving for economic security but too often the tools they need are not readily available. What I hope will come out of your summit is a realistic depiction of

MORE

both the opportunities and the challenges confronting women. What does it mean for us as a society that approximately sixty percent of women with children under six are in the workforce today. But a recently completed study about available child care deplored the conditions available in many child care centers.

What does it mean at ninety-nine percent of women in the United States will work for pay at some point in their lives. But that time may come at a different point during the life cycle. Some women may work in their twenties, and not in their thirties or forties. Some may not work until their children are grown and gone and want to enter the work force in their forties or fifties, only to be met by disbelief and discrimination because of their age.

How do we make the work world understand the full capacity and potential of women? It is not just young women who have a lot to contribute and should be given the opportunity. Women at all ages of our lives should be respected for what we can bring as well to the world of work. (Applause.) That means we have to be more respectful of the choices women make. I don't know about you, but I personally am very tired of seeing women pitted one against the other. (Applause.) Seeing women who make the choice to be full-time mothers pitted against women who have a full-time career and either do not marry or do not have children. And being pitted against women who are attempting to compose a life that consists of both family and children and work. We ought to stop pointing fingers at one another and hold out helping hands so that every responsible choice a women makes can be supported. (Applause.)

We have to be honest and realistic about the obstacles women face when they make certain choices. It is not easy in many homes in our country for a family with two working parents to make the choice that one of those parents, usually the mother, will take time off from work in order to care for young children. Given the pressures for material possessions. Given some of the social pressures that exist, that is not an easy choice. We should do more to support women and men who wish to make that choice. And we should do more to provide support through governmental regulations and business policy to support leave programs and flex time so that women do not have to make a very difficult choice between their children and their work responsibilities.

Before I came up here, I was handed a note from a women who said, I am writing this note to let you know of something very special that your husband, namely my husband, did for me. Two months ago my husband died of congestive heart failure after a

MORE

prolonged period of several years of illness. Because your husband signed into law the Family Medical Leave Act I was able to transport my husband to doctor appointments and hospital visits and to keep my job and bring comfort to my husband at the end of his life. We should do more to enable women to be good mothers, good wives, and good caretakers if those are the responsible choices they make. (Applause.) And both business and government should be partners in that effort.

We also should do more in the work place so that women are given the opportunities they earn. One of the single biggest responses we received in the Working Women Count survey was to hear from women who knew they were still not being paid at the same level as men doing the same kind of work. They were not being given the opportunities for promotion and advancement. We should once and for all begin to treat people in the work place on the basis of what they can contribute to the business, not on what gender or what race they happen to be. But that is going to take some real effort on the part of all of us, beyond affirmative action. We should start practicing affirmative thinking and see people as individuals and treat them in accordance how they behave and how they perform on the job.

And then we come to that very difficult area of how to support all of these efforts and maintain the kind of economic security that families deserve to have. We've done a lot in this country to make sure that older people have economic security at the end of their work lives. Social security and medicare and part of a contract that enables older people, particularly older women, since women, on average, live longer than men, to have some measure of economic security.

I want to stress how important that is. Because in all of the talk about Medicare and Social Security it is easy to forget we are talking about real people. The median annual income for women sixty-five and over in our country is \$8,500. Now stop and think about that. The average median income. As you walk down the street, as you leave today and you see women who are over sixty-five, think to yourself, they are likely living on around \$8,500 a year.

I mention that because it's not only a question of their economic security. It is also one that affects their children and their grand-children. This intergenerational compact that we have entered into have enabled many families to achieve a level of economic security with the knowledge that their parents and grandparents would be given the basic needs required towards the end of their lives.

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We have to view things like health care as an investment in people that enables them to achieve economic security. As a part of what we mean when we talk about economic security. This is the kind of challenge that we are debating now in our country and there are many good ideas about how to provide the tools that women and men and girls and boys need. But I think much of what has to happen must begin inside each of us. As we assume responsibility for ourselves. It must then expand outward into the families that we are a part of. In the places where we do work. In the communities that we live in and help to lead. We should honestly discuss every one of the challenges confronting women as they attempt to achieve economic security. Not in an ideological way because I don't think there are right or left or conservative or liberal answers for a lot of the challenges we confront. I believe what is out there waiting for us to discover are down-to-earth, common-sense, pragmatic solutions to the problems people face every single day. As they work to keep body and soul together. To give their families, and particularly their children, better opportunities. As they work to achieve their own god-given potential.

All through this country many businesses, many not for profits, many families and communities have begun to solve a lot of the problems that are discussed at this summit. We need to replicate programs like Mi Casa. We need to look at businesses that have been creative in providing flex time and emergency child care. Not just to treat them like their an aberration but to figure out how we can band together to replicate what they have provided which enables more people to take advantage of the opportunities that are out there. For them to achieve economic security.

This is a movement that is happening throughout the world. Because we know that if we can only invest more in women, we will not only lift up families, we will lift up communities and even countries. I've seen it firsthand. I know that it is an issue that if we pursue, we can move the agenda forward. Part of the reason that I am excited about the upcoming Women's Conference sponsored by the United Nations is because one of its primary emphases will be on economic security.

We can come from our country and share the success stories, like the Mi Casa resource center which did receive support from this Foundation, which has reserved support from our federal Small Business Administration, has received support from the state of Colorado. It is one of the many training and counseling centers that are beginning to make a real impact on the economies of their communities. And we can learn from others around the world who are making the same steps to invest in women.

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This upcoming conference in Beijing is an important opportunity to focus attention on women. It is the chance we have to come together as you have in this summit. And to share ideas, to share our successes, to share failures, to learn what works and what does not. It is important therefore in my opinion that the United States play a very big leadership role in shaping the agenda of this conference to focus on the bread and butter issues. The issues that people get up the morning worrying about and go to bed still concerned over.

Those who would argue we should boycott the Women's Conference because the host country has a poor record on human rights may be well motivated but as Madeline Albright, the chair of our delegation has suggested, they miss the point. Human rights cannot be separated from women's rights. Women's rights to economic opportunity, to fair treatment, to political participation, should be part of the human rights agenda. Women do most of the work in the world. They have the responsibility for raising our children in the world. They are the backbone of the vast majority of families and communities. Anything we can do to provide greater economic opportunity for women is a good investment and the United States should do all that it can to make sure that barriers to women's participation are broken down and that training and credit and political involvement and health care and education are available to all women.

I hope that this summit's report will be part of what is considered in Beijing. Certainly many of the issues that are on the agenda for this summit are exactly what should be looked at and discussed there. And out of it should come what you are going to produce: a report in the words of many of the participants about what is actually going on in the lives of women today. Not an abstract discussion or an academic treatise. But what does it mean to try to start a new business. What does it mean as a woman at Mi Casa said today, when your dream for a new business dies in the parking lot of a bank. What does it mean if you are a young girl who's dreaming big dreams about your own future but get no encouragement from anyone close to you? What does it mean that you have health care needs that you cannot get met because in our country you have no insurance or in another country there is no doctor or hospital to access? What does it mean if you have the right to vote, as we do here, and are able to celebrate the seventy-fifth anniversary of our suffrage, but so many women are too busy to exercise their vote? Too busy to become involved in the basic right of citizenship. Whereas women in other parts of the world are still denied suffrage or are so prevented from exercising it, that it's grant is a farce. What does it mean for all of us to know that

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economic security is not within reach for millions for our fellow women in America and billions of other women around our globe?

These are questions that don't belong just in the reports from summits, or just in the platforms from UN conferences. These are questions that each of us should be asking ourselves -- talking about with our friends -- discussing in our work places, our churches, everywhere we gather. Because as the Governor said, economic security is not an end in itself. We all know more people than we can count that have more economic security than you or I will see in a lifetime, but don't have a lot of what else makes life worth living. Yet it is absolutely fair to say that poverty and stress in the face of economic challenge render the lives of millions of women difficult, if not impossible.

So yes, let's work as hard as each of us knows to do what we can to make it possible for every woman in every family to have enough economic security. That she's able to feel good about her future and the future she can hold out to her children. Because it is from that point then, when people at that level of security, that they can begin worrying about quality of life in their communities. When they can begin reaching out more to help each other. And then those of us who are economic secure, let's stop and ask ourselves what more can we do to make it possible for more people to feel that they have the choices that we have taken for granted.

So although the foundation is hosting this summit on economic security, I see its agenda as going far beyond what is being discussed today. I see it as a statement about the potential and promise of women everywhere. And I see it as a challenge to each of us. That we go forth from this day determined to do what we can for ourselves. To take responsibility. To quit, as a friend of mine said, wringing our hands over our problems so that we can roll up our sleeves and get to work. And I also see it as part of a great effort to make, that they we provide those opportunities necessary for every woman willing to seize them. So that all of us can move towards economic security as a way of moving toward a juster, more hopeful society for ourselves and our children.

Thank you all very much.

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July 25, 1995

WOMEN'S FOUNDATION OF COLORADO ANNUAL LUNCHEON

DATE:	July 26, 1995
TIME:	12:00 pm
LOCATION:	Denver Convention Center
FROM:	Brenda Costello

I. PURPOSE

To deliver the keynote address at The Women's Foundation of Colorado Annual Luncheon and to highlight the importance of women's economic security.

II. BACKGROUND

Women's Foundation of Colorado

The Women's Foundation of Colorado (WFC) is a public charity that supports programs to help women and girls throughout the state become economically secure. It provides grants to community-based organizations, such as Mi Casa Resource Center. Ambassador Swanee Hunt and Dottie Lamm, former First Lady of Colorado, established the organization in 1986. During the past eight years, the Foundation has distributed over \$1.5 million in grants while building its endowment to \$6 million.

Although the WFC does not lobby for legislation, their main issues of concern are gender equity in education, affirm action (they do not take an official stand on this issue), access to capitol for women and minorities, development opportunities for women and minorities, and child care. The WFC stressed that they have always been very inclusive and non-partisan.

The Women's Foundation of Colorado helped create *Girls Count*, a non-profit organization aimed at increasing women's economic security by raising awareness of girl's career choices and the skills required to pursue those careers. The WFC and Girls Count co-produced the 1994 report "The Status of Women and Girls in Colorado."

According to the staff at WFC, their organization has the third largest endowment of a women's fund in the country, behind only the Ms. Foundation and the Minnesota Women's Fund.

Summit on Women's Economic Security

The idea for the Summit came as a result of the briefing you held in mid-March for foundation representatives, including WFC representatives, on your South Asia trip (see speech attached). The Summit is a day-long event that will bring together leaders from the private sector, government, foundations and organizations that serve women to discuss key issues affecting women's economic security. There will be several discussion workshops in the morning sessions, covering a wide variety of topics and culminating in a concept paper that will be submitted to the U.S. Delegation to the U.N. Fourth World Conference on Women. The purpose of this concept paper is to assist policy makers and funders in evaluating policies and resource allocation in the area of women's economic security.

Speakers at the Summit include U.S. Ambassador to Austria Swanee Hunt, Marjorie Margolies Mezvinsky, Director, U.S. delegation to the U.N. Conference on Women, Dottie Lamm, former first lady of Colorado, Lynn Cutler, and Betsy Myers, White House Director of Women's Outreach.

Key sponsors for the Summit are Norwest Banks, Axem Resources, Inc. (Energy & Natural Resources), Holme, Roberts & Owen (law firm), and Coopers & Lybrand.

Reception/Photo

Prior to the luncheon, you will attend a small reception/photo-op with group of approximately 40 guests who were strong supporters of the Summit.

Luncheon

You will be the keynote speaker at the WFC Annual Luncheon, the centerpiece of the Summit. Until last year, the keynote speaker has always been the foundation's President, but that practice has been changed due to the rapid growth of the foundation. In 1994, the keynote speaker was Jane E. Vennard, author and sister of Dottie Lamm.

You will be seated at the head table with:

Kip Hushes - Norwest Bank

Gov. Roy Romer

Marjorie Margolies Mezvinsky, Director, U.S. Delegation to U.N. Fourth World Conference on Women

Bertha Lynn - News anchor, Master of Ceremonies

-PODIUM-

Betsy Considine, President, WFC

HRC

Ambassador Swanee Hunt (introducing HRC)

Letty Bass, Exec Dir, WFC

Audience

Approximately 3,000 people are expected to attend, including members of WFC's donor base from across Colorado, women's Chambers of Commerce, non-profit organizations with related interests, education centers, college educated individuals interested or involved with women's issues who work in non-profits and in the corporate world. The Foundation expects approximately 5 percent male attendance.

III. PARTICIPANTS

Reception/Photo

-See guest list attached

Luncheon

-HRC

-Kip Hushes, Northwest Bank

-Gov. Roy Romer

-Marjorie Margolies Mezvinsky, Director, U.S. Delegation to U.N. Fourth World Conference on Women

-Bertha Lynn - News anchor, Master of Ceremonies

-Betsy Considine, President, WFC

-Ambassador Swanee Hunt (introducing HRC)

-Letty Bass, Executive Director, WFC

IV. SEQUENCE OF EVENTS

Reception/Photo

- HRC arrives and gives brief greetings
- Carol Tierney, Women's Foundation of Colorado member, escorts HRC through photo/receiving line
- Guests depart for luncheon
- HRC and Betsy Considine proceed to dais

Luncheon

- Bertha Lynn announces HRC and Betsy Considine
- Bertha Lynn welcomes and gives introductory remarks
- Lunch is served
- Betsy Considine gives remarks following lunch
- Ambassador Swanee Hunt introduces HRC
- HRC speaks
- Bertha Lynn gives brief closing remarks
- HRC departs

V. PRESS

Reception/Photo
Closed press.

Luncheon
Open press.

IV. REMARKS

Prepared by Karen Guss.

SUMMIT ON WOMEN'S ECONOMIC SECURITY



1995 SUMMIT ON WOMEN'S ECONOMIC SECURITY

Betsy Considine
President, The Women's Foundation

Cindy Halaby
Luncheon Chair

Katharine Pack
Program Chair

Sharon Sherman
Communications Chair

Marilyn Elyse
Corporate Chair

On Wednesday, July 26, 1995, the Women's Foundation of Colorado hosts its Annual Luncheon and the 1995 Summit on Women's Economic Security in Denver, Colorado. Dedicated to the economic security of women and girls, the Foundation has provided more than \$1.5 million in grants to direct service agencies in Colorado. Hillary Rodham Clinton, First Lady of the United States and Honorary Chair of the U.S. Delegation to the U.N. Fourth World Conference on Women, will be the Luncheon keynote speaker.

Nationally recognized and community based leaders will focus on key issues

affecting the economic security of women today. Our goal is twofold: to educate ourselves and to educate others as we look to the economic future of women. In morning and afternoon forums, we will explore women's advances and faster discussion of successful strategies. Your ideas presented in afternoon workshops will be incorporated into a concept paper to be formally submitted to the U.S. Delegation, policy makers, foundations and women serving organizations.

We invite you to join us as we explore what is working for the women of the United States and share successful strategies for economic self-sufficiency.

WEDNESDAY, JULY 26, 1995 • DENVER CONVENTION CENTER

THE WOMEN'S FOUNDATION

The Women's Foundation of Colorado cordially invites you to attend its Annual Luncheon

Wednesday, July 26, 1995

Denver Convention Center

700 14th Street, Denver, Colorado

12:00 - 1:00 pm (Check-in at 11:30)

Hillary Rodham Clinton, First Lady of the United States, is our keynote speaker and will be introduced by U.S. Ambassador Swanee Hunt.

Join us for the luncheon or join us for the day... just be sure to join us!

Please reply by July 12, 1995

For more information call

303-832-3388

1995 ANNUAL LUNCHEON

SCHEDULE

7:30-8:30 am.....REGISTRATION

8:30-9:15 am.....WELCOME AND OPENING PRIMER SESSION

9:30-10:30 am &

10:45-11:45 am.....DISTINGUISHED SPEAKERS PANELS

12:00-1:30 pm.....ANNUAL LUNCHEON OF THE WOMEN'S FOUNDATION OF COLORADO

1:45-3:00 pm &

3:15-4:30 pm.....DISCUSSION WORKSHOPS

4:30-5:30 pm.....CLOSING AND CELEBRATION

How often do you get a chance to join with national and community based experts in determining what works to promote economic security for women and girls? Take advantage of this extraordinary day hosted by The Women's Foundation of Colorado.

The Summit's flexible format allows you to attend sessions as your schedule permits, or stay for the whole day. The morning provides an opportunity to hear from distinguished speakers from across the country. In the afternoon, you can be part of something special by participating in discussion workshops.

We encourage you to come and listen, learn and share your ideas and strategies.

Don't miss the opportunity to be part of this unique conference. You will be able to hear from women of the most dynamic women in America on the following issues:

- Women in Science and Technology
- Education and Training for Employment
- Exploring Your Future (for girls, ages 15-17)
- Growing Leadership of all Levels
- Balancing Work and Family
- Emerging Economic Trends & their Impact on Women's Enterprise
- Women and the Entrepreneurial Spirit
- Exploring Your Personal Future

Please respond by July 12, 1995. The Denver Convention Center is an accessible facility. For more information or special needs, please call 303-832-3388. For information on travel arrangements, please contact Mountain Travel, Inc. by July 1, 1995 at 1-800-748-2039 for your Women's Foundation registered discounted rates. Contributions in excess of \$20 per individual ticket and \$500 per table are non-refundable.



1995 SUMMIT
ON WOMEN'S
ECONOMIC
SECURITY

8:00 - 8:30 **Check In**

8:30 - 8:45 **Welcome**

Betsy Considine, President, The Women's Foundation of Colorado

Marilyn Taylor, past President, The Women's Foundation and Vice President of Human Resources for Public Service Company of Colorado

8:45 - 9:30 **Opening Plenary Session**

Overview of Key Economic Issues for Women in America

Linda Tarr-Whelan, President, The Center for Policy Alternatives

The Mission of the U.S. Delegation to the United Nations Fourth World Conference on Women

Marjorie Margolies Mezvinsky, Director, U.S. Delegation

Summit Purpose

Dottie Lamm, former First Lady of Colorado, Columnist

8:45 - 10:30 **Special Session for Girls**

Joline Godfrey and girls ages 15-17 will play *An Income of Her Own*, a board game designed to introduce teenage girls to their own entrepreneurial spirit

9:45 - 10:30 **Featured Speakers -- Choose one session**

Guts and Glory: Women and the Entrepreneurial Spirit

Raydean Acevedo, President and CEO, Research Management Consultants

Betsy Myers, Director of Women's Issues and Outreach, The White House

Throughout the country, women are branching out on their own, opening businesses at a record pace and, in the process, changing the business environment as we know it. But the road to self-employment isn't an easy one. More than vision, it takes courage, stamina and perseverance to get started and stay with it. Learn the secrets to success and hear perspectives of two women entrepreneurs.

9:45 - 10:30 Featured Speakers -- Continued

Continuum for Growth: Education and Training for Employment

Ledy Garcia-Eckstein, Executive Director, Colorado Workforce Coordinating Council

Sandra Smoley, R.N., Secretary, California Health and Welfare Agency

As the spirit of change sweeps through the nation, growing numbers of states, non-profits, corporations and private organizations are proposing their own solutions to one of our most intractable problems -- growing and maintaining an educated work force and, in this process, finding ways to break down gender-based barriers to educational and employment opportunities. This session explores the future of government-funded education and training as well as the ramifications and opportunities of almost certain welfare reform.

The Road to the Top: Women and Leadership

Judith Albino, President, University of Colorado at Boulder

Gayle Greer, Vice President, National Operations, Time Warner Cable

Two proven leaders draw on their observations and experiences to answer such questions as what leadership models work, how women's leadership styles differ from men's, how a successful woman's style is perceived and received and what qualities it takes to get to the top.

The Information Generation: The Great Equalizer

Pamela Pease, Dean of Academic Programs, International University College

Solomon Trujillo, President and CEO, US West Communications Group

Technology -- its lucrative career prospects and many innovations -- holds perhaps the greatest promise for helping women to get ahead. Tools such as satellite classrooms and the information superhighway truly have become great equalizers, allowing people rich and poor, in cities and rural areas, access to information, knowledge and education. But more than just an equalizer it may also prove to be a liberator, freeing people from the need to be in an office and allowing them the flexibility to better meet the needs of both employer and family.

10:45 - 11:30 Featured Speakers -- Choose one session

Pioneers: Opening Doors for Women

Muriel Siebert, President, Muriel Siebert and Co., Inc. - NY

Vision -- we often equate it with success -- is it a matter of pure luck or is it a calculated strategy? Few would know the answer to this better than Muriel Siebert. Often referred to as the "first woman of finance," Siebert is the quintessential entrepreneur -- courageous and not afraid to speak out. In 1967, she became the first woman to buy a seat on the New York Stock Exchange -- overcoming ridicule and open hostility to establish one of the most successful investment houses on Wall Street.

10:45 - 11:30 Featured Speakers — Continued

Megatrends for Women: Knowledge for the Future

Patricia Aburdene, Author

Co-author of *Megatrends 2000* and *Megatrends for Women*, Aburdene analyzes the impact of social and economic change on business and society, looks at the future of the corporation and explores the leadership style of the new information economy, and how the changes will impact women's economic security and opportunity.

Economic Security: Women and What They Need to Know

Jessica Bibliowicz, President of Smith Barney Mutual Funds — NY

Connie Evans, President, Women's Self-Employment Project in Chicago

A lesson in economic literacy and microenterprise development this session looks at women's savings and retirement-planning patterns, analyzes their relationship with development, demystifies investing and delves into self-employment options and strategies to unlock the doors to economic security.

Toward Bright Futures: Messages for Girls

Joline Godfrey, Author and founder of *An Income of Her Own*

With an eye toward the women of tomorrow, Godfrey, author of *Our Wildest Dreams* and *No More Frogs to Kiss: 99 Ways to Give Economic Power to Girls* is on a crusade to teach young women the value of economic proficiency, entrepreneurship and education. This session will explore what young women must do and what messages parents, teachers and mentors must give them to succeed in an ever-changing, constantly challenging world. This session will give insight into strategies that help girls reach their full potential.

12:00 - 1:30 The Women's Foundation of Colorado Annual Luncheon

Master of Ceremonies — *Bertha Lynn*, Anchor, KMGH Channel 7 News

Mission of the Women's Foundation — *Betsy Considine*, Foundation President

Introduction of Keynote Speaker — *Swanee Hunt*, U.S. Ambassador to Austria

Keynote Address — First Lady *Hillary Rodham Clinton*

1:45 - 3:15 Panel Discussions — panelists will present information on trends, issues and successful strategies on the following topics. After these presentations, participants will break into smaller, facilitated discussion groups — choose one

The Challenge: Balancing Family and Work (afternoon only)

Panelist: *Ellen Galinsky*, Co-President, Families and Work Institute - NY
Galinsky will address issues such as benefits, child care, supportive workplaces and other ways to balance the demands of family and work. Emphasis will be placed on successful strategies and programs which contribute to both healthy homes and a productive work environment.

Megatrends for Women: Knowledge for the Future

Panelist: *Nancy McCallin*, Chief Economist, Colorado Legislative Council

Panelist: *Lauren Casteel*, President, The Hunt Alternatives Fund

Speakers will address emerging economic, political and social trends as they relate to women's economic security. Discussion will highlight progress and successful programs and will identify areas which still challenge women today.

Economic Security: Women and What They Need to Know

Panelist: *Toby Burroughs*, Vice President and Regional Representative, Intercapital Division, Dean Witter

Panelist: *Andrea Van Steenhouse*, Psychologist, Talk-Show Host

Burroughs will provide an overview of financial options and strategies important to attaining economic security for women. Van Steenhouse will then follow with a psychological perspective on the way women relate to power and money.

Guts and Glory: Women and the Entrepreneurial Spirit

Panelists: *Annette Quintana*, Owner and President, Excel Professional Services

Peg Johnston, Principal, Business Acquisitions, Ltd.

Quintana, a successful entrepreneur, will share her insights on what it takes to start, operate and grow a business. Johnston, who specializes in corporate acquisitions, will discuss elements of a healthy company and analyze the differences and similarities in companies owned by men and women.

The Road to the Top: Women and Leadership

Panelists: *Kathryn Whitmire*, former mayor of Houston

Katherine Archuleta, Deputy Chief of Staff to the U.S. Secretary of Transportation

These two prominent leaders will discuss the importance of growing leadership at all levels within corporations, government, communities, and non-profit organizations.

1:45 - 3:15 Panel Discussions -- Continued

Continuum for Growth: Education and Training for Employment

Panelists: *Laurie Harvey*, Executive Director, Colorado Women's
Employment and Education
Linda Murphy, Gender Equity Coordinator, Colorado Community
College & Occupational Education System

As the demands of the workforce increase, the need for women to reinvest in themselves through education and training is essential to career advancement. Harvey and Murphy will highlight the numerous educational options available to women which enable them to achieve financial independence.

3:30 - 4:00 Closing Ceremony

Introduction of closing speaker

Lynn Cutler, U.S. Delegate to the United Nations Fourth World Conference on
Women and Senior Vice President, The Kamber Group

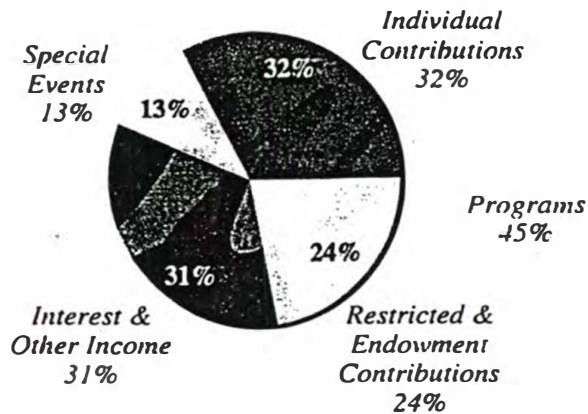
Closing Presentation: Women's Stories from the Balkans

Swanee Hunt, U.S. Ambassador to Austria

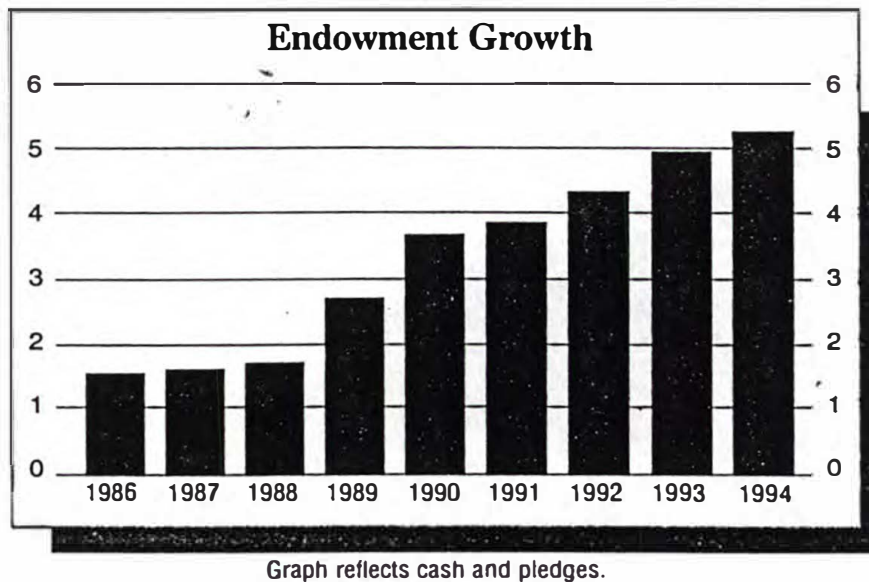
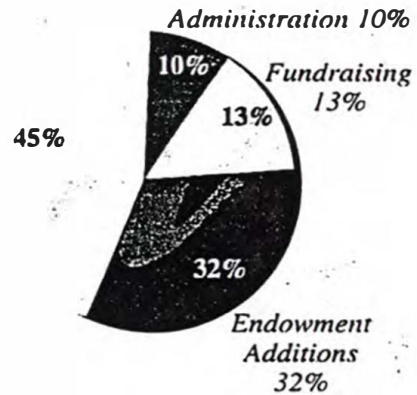
Colorado Children's Chorale

Financial Highlights

Sources of Funds



Uses of Funds



Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
002. bio	re: Kip Hughes [Personally Identifiable Information] [partial] (1 page)	07/24/1995	b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 19751

FOLDER TITLE:

Domestic Women's Issues #1 [Binder] [2]

2013-0534-S

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RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

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Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

KIP HUGHES
Norwest Bank Colorado

Kip Hughes is a vice president of Norwest Bank Colorado, responsible for local marketing and sales support for the company's 70 locations, as well as Colorado government relations.

Prior to this, Hughes was a vice president at Norwest Bank Denver, responsible for business development and coordination of the bank's retail market segments including Asian, Seniors, Women, Young Professionals, Hispanic and Black. Earlier she was manager of the Denver bank's women's banking center, Colorado largest women's banking department. Deposit dollars doubled and loans tripled during the six years that Hughes headed the center. She has been with Norwest since mid-1985.

Hughes began her career as a buyer for the PICO Division of Sargent Industries, a major manufacturer of airline passenger safety equipment. She moved through the ranks and was promoted to contracts manager in 1974, where she managed the division's sales and marketing efforts including the launch of the first safety and survival systems designed specifically for corporate aviation. In 1977, Hughes chose the entrepreneurial experience, opening her own marketing, sales and advertising firm. Four years later, she moved to Denver-based PHH Aviation Systems as marketing director responsible for account maintenance, marketing and national sales of computer-based management systems to the flight departments of Fortune 500 companies. Hughes is a private pilot.

A native of New York, Hughes attended high school in England and received her Associate of Arts degree from Bradford (Mass.) College. She has a working knowledge of French and Greek. Hughes serves as a member of the boards of Girls Scouts-Mile High Council, Planned Parenthood and the Colorado Women's Business Development Committee. She is a graduate of Leadership Denver '95.

July 1995

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Washington, D.C. 20520

BIOGRAPHY OF MARJORIE MARGOLIES-MEZVINSKY

Marjorie Margolies-Mezvinsky is the Director of the United States Delegation to the United Nations Fourth World Conference on Women.

Marjorie served as the United States Representative from Pennsylvania's 13th Congressional District in the 103rd Congressional session. She is the first woman ever elected in her own right to the U.S. House of Representatives to represent Pennsylvania.

A graduate of the University of Pennsylvania and a CBS News Foundation Fellow at Columbia University, Marjorie began her career as a television journalist at WCAU-TV in Philadelphia.

From 1971 until 1991, Marjorie was with NBC and its owned and operated stations in both New York City and Washington, D.C.. She was a contributing correspondent to the Today Show, Sunday Today, A Closer Look, CNBC, and Real Life with Jane Pauley. Marjorie's reporting has won five Emmys as well as numerous other awards.

Following her award-winning series on the plight of Southeast Asian war orphans, Marjorie became the first unmarried U.S. citizen to adopt a foreign child. Lee Heh arrived from Korea in 1970 and was joined four years later by Holly from Vietnam. Marjorie chronicled their experiences in the 1976 best-seller, "They Came to Stay," the first of four books she has written. Her most recent book, written in 1993, is entitled "A Woman's Place...the Freshmen Women Who Changed the Face of Congress."

In 1975, Marjorie married Congressman Edward Mezvinsky, who served on the House Judiciary Committee during the Watergate investigation. Between their combined family of 11 children, and the refugee families they've been sponsoring since their marriage, their household has taken care of 25 children.

During her term in the House, Marjorie sat on the Committee on Energy and Commerce, with subcommittee assignments on Oversight & Investigations and Telecommunications and Finance. In addition, she was a member of the Committee on Small Business and the Committee on Government Operations.

COLORADO'S
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BERTHA LYNN BIOGRAPHY

Bertha Lynn, anchor and reporter, joined KMGH-TV Colorado's 7 in October 1984. Currently anchoring Colorado's 7 News at 5 and 10pm, she was previously associated with KUSA-TV in Denver for eight years. While at KUSA-TV, she anchored the 6:30am and Noon news, the 4:00pm "Newscope", and "Sundown", a 6:30pm magazine show. She also co-hosted a weekly community affairs program on KRMA-TV, a Denver Public Broadcast television station.

Lynn is currently serving on the Scientific and Cultural Facilities District Board, an appointment made by Governor Roy Romer, is a member of Women's Forum, an organization comprised of women who are community leaders, and also serves on the Executive Committee of Colorado Women's Foundation. In addition, she has been active on the board of National Jewish Hospital Women's Division, has served as a member of the Board of Trustees of the Denver Symphony Association, and a board member of Denver Children's Home, United Cerebral Palsy, KCFR Public Radio, The Children's Museum, Safehouse for Battered Women, Denver Housing Authority Education Foundation and the National Conference of Christians and Jews.

She was a founding member of the Denver Women's Partnership and the Year for All Denver Women 1984, during which she co-chaired the Salute to Women Who Communicate.

Lynn is the recipient of the Emmy for "Best On-Air Personality" by the National Academy of Television Arts & Sciences, Colorado Chapter; Distinguished Communicator Award from the University of Denver; Journalist of the Year for Broadcasting from the Colorado Association of Black Journalists; "Woman of Distinction" Award from the Rocky Mountain News and Hyatt Regency; and the Living Portrait Honor from the National Council of Negro Women.

Other awards and honors Lynn has received include an Iris Award from the National Association of Television Program Executives, a One to One Foundation Award and a National ARC Excellence Award from the Association for Retarded Citizens; the Distinguished Service award from Womenschool of Denver; the Denver Opportunity Headstart Award and the YWCA President's Award.

Lynn is a cum laude graduate of Washington State University with a B.A. in Communications. While in college, she was an exchange student at the Sorbonne in Paris, France and the University of Urbino in Italy. She is married to Larry Naves, a Denver District Judge. They are the parents of three children.

2/98

Betsy Callaway Considine
President, The Women's Foundation of Colorado

Family: Raised in rural Georgia, the oldest of five children; married Terry Considine in 1976; has three children, Hollis, 14; Thalia (Tay), 12; and Elizabeth (Tizzie), 10.

Education: Duke University, BA in Religion, 1972. Harvard University, Graduate School of Business, MBA 1977.

Work: Currently driving car pool and listening to kids. Previously, has worked in the Nixon White House, managed real estate assets for Boston-based REIT, started her own company, "Betsy's Construction Company," in residential reconstruction, been part of a teaching team at the University of Denver, and managed a 300 head cow-calf ranching operation in Carbondale, Colorado.

Philanthropy: The Women's Foundation of Colorado, Board of Trustees, President, 1995. Ida Cason Callaway Foundation, Board of Trustees; Horticulture Committee Chair. Ricks Center for Gifted Young Children at the University of Denver, Board of Directors.

Politics: Active in Republican politics supporting her husband Terry Considine, who is a Conservative. He managed Bill Armstrong's 1984 re-election US Senate campaign, served in the Colorado State Senate, is known as the "Father of Term Limits," and was the Republican nominee for US Senate in 1992.

*Letty Bass
Executive Director
The Women's Foundation of Colorado
1580 Logan Street, Suite 500
Denver, Colorado 80203
Tel: 832-8800 FAX: 832-8362*

Letty Bass is the Executive Director of The Women's Foundation of Colorado. She is responsible for the overall operation of the public charity and manages the programs and fundraising activities. The Foundation develops resources and provides support to endeavors that promote the full participation of women and girls in society. The statewide foundation has an endowment of \$6 million, has granted over \$1.5 million and was selected outstanding foundation in Colorado on National Philanthropy Day in 1991. She joined the Foundation as Grants Assistant prior to being named Executive Director in 1990.

A native of Texas, Letty received her Bachelors degree in Education and Masters degree in Liberal Arts from Southern Methodist University and began her career as an elementary school teacher. She moved to Denver in 1981 and has been actively involved as a community volunteer, researching critical community needs, chairing fundraising events and developing special projects. Letty has served on the Board of several not-for-profits, participated in the Leadership Denver Class of 1992, serves on the Executive Committee of the Colorado Association of Foundations and is a member of Women and Corporate Philanthropy. She has been a guest lecturer at the University of Denver School of Social Work and is passionate about the importance of early childhood education.

Letty and her husband Bill have three children: Will, 19, is a sophomore at C.U. Boulder; Laurance, 17 and Carrie, 16 attend Cherry Creek High School.



1995 SUMMIT
ON WOMEN'S
ECONOMIC
SECURITY

DISTINGUISHED SPEAKER

SWANEE HUNT, Ph.D.
United States Ambassador To Austria

On December 16, 1993, Swanee Hunt presented her credentials to the President of Austria, officially becoming the ambassador of the United States of America to the Republic of Austria.

Since her appointment, Hunt has engaged Austrians in a serious dialogue regarding the emerging security structure of a new, united Europe. She has represented U.S. and Austrian interests to numerous and varied audiences and has communicated Austria's attractiveness as a regional, as well as bilateral, economic base for international trading partnerships and for American firms doing business in Central Europe.

As ambassador, Hunt has paid active attention to the conflict in the former Yugoslavia and has been the conduit between the U.S. and Austria in forging efforts for humanitarian support and the two country's common interests in seeking solutions. As a result of her travels throughout Croatia, Slovenia and Bosnia, she formatted a regional program, the Vienna Women's Initiative, encouraging the involvement of women in the development of all aspects of civil society within the newly emerging democracies in Central Europe.

Throughout her career, Hunt has been in the forefront of both private and governmental initiatives to improve the condition of the disadvantaged in American society. She is founder and chair of The Hunt Alternatives Fund, a private foundation established in 1981, funding programs to address pressing problems of poverty and discrimination. She has extensive experience in shaping domestic public policy in areas such as safety, health care, education, housing and jobs, children and families, the homeless, empowerment of women and girls, and mental health.

Hunt is an accomplished photographer. She writes a weekly column in the largest circulating daily newspaper in Austria, and delivers a brief message from America through a weekly radio show on the only English language radio station in Vienna.

Hunt holds a bachelor's degree in philosophy, two master's degrees - in psychology and religion - and a doctorate in theology. She has been published in several professional journals of psychology and religion, and has served as a minister of pastoral care at an ecumenical urban church. Hunt has received numerous awards from religious and civic organizations for her efforts to integrate the principles of faith into social action.

The WOMEN'S Foundation of Colorado

1580 Logan Street, Suite 500 • Denver, CO 80203 • (303) 832-8800

Dottie Lamm, a social worker who has counseled welfare mothers, unwed pregnant teenagers, and families of emotionally disturbed children, has worked hundreds of hours for the benefit of women and children in Colorado. As Colorado's First Lady (1975-1987), she initiated and served as Chairwoman of the Governor's Task Force on Children, member of the Governor's Commission on Women, and President and founding member of the Women's Foundation of Colorado. Dottie has spoken to countless school classes on citizenship and the importance of reading and learning. As a breast cancer survivor (1981), she lends emotional support to cancer patients experiencing chemotherapy. Presently a paid public speaker, Dottie donates considerable speaking time to educational, feminist, and charitable endeavors. One word to summarize her values? Share.

The Dottie Lamm Award is given to a young woman who will be a junior in high school 1990-91 and who exemplifies the altruistic values that we associate with Dottie's life and career. The awardee will receive \$1,000 and will serve for one year on the Board of Trustees of The Woman's Foundation of Colorado, beginning the following January, travel expenses included. The award will be presented in November.



**1995 SUMMIT
ON WOMEN'S
ECONOMIC
SECURITY**

FOR IMMEDIATE RELEASE

**CONTACT: Anne Mosle
303/832-3388**

**THOUSANDS SET TO ATTEND
WOMEN'S ECONOMIC SECURITY SUMMIT**

DENVER, Colo. -- July 20, 1995 -- More than 3,000 people are gathering to explore women's economic security issues with First Lady Hillary Rodham Clinton and other influential women in government, the private sector and the non-profit community, during an unprecedented national economic summit in Denver on Wednesday, July 26. The forum is hosted by The Women's Foundation of Colorado.

Participants in the one-day "Summit on Women's Economic Security," scheduled at the Colorado Convention Center, will explore issues impacting economic self-sufficiency, look at new ideas and approaches to tackling these concerns and identify strategies and programs

• Hillary Clinton will give the luncheon keynote address.

Findings and conclusions from the meeting will be compiled into a report and sent to key policy-makers, foundations, organizations dealing with women's issues and the U.S. delegation to the United Nations' Fourth World Conference on Women scheduled in September.

"Only by linking private, public and non-profit sector leaders to form state and local partnerships will we create the synergy needed to tackle and overcome the obstacles to establishing economic security for women," said Linda Tarr-Whelan, president of The Center for Policy Alternatives and a guest speaker at the conference. "The Women's Foundation of Colorado has been instrumental in forging the coalitions needed to address the issues, while funding programs for women in Colorado and serving as a model for other such organizations nationwide."

- more -

The WOMEN'S Foundation of Colorado

1580 Logan Street, Suite 500 • Denver, CO 80203 • (303) 832-8800

Summit speakers include: Raydean Acevedo, president and CEO of Research Management Consultants; Betsy Myers, director of Women's Issues and Outreach, The White House; Muriel Siebert, president of Siebert and Associates; Patricia Aburdene, co-author of Megatrends for Women, executive vice-president of Megatrends Limited; Swanee Hunt, U.S. Ambassador to Austria; Ledy Garcia-Eckstein, executive director of the Colorado Workforce Coordinating Council; Jessica Bibliowicz, president of Smith Barney Mutual Funds; Connie Evans, president of the Women's Self-Employment Project; Joline Godfrey, founder of An Income of Her Own, author of Our Wildest Dreams and No More Frogs to Kiss; Solomon Trujillo, president and CEO of US West Communications Group; Ellen Galinsky, co-president of the Families and Work Institute; Gayle Greer, vice president of national operations for Time Warner Cable; Judith Albino, president of the University of Colorado at Boulder; Kathryn Whitmire, former mayor of Houston; Sandra Smoley, secretary of the California Health and Welfare Agency; Pamela Pease, dean of Academic Programs, for International University College; Marjorie Margolies Mezvinsky, director of the U.S. delegation to the U.N. Fourth World Conference; Dottie Lamm, former first lady of Colorado; and Lynn Cutler, senior vice president of The Kamber Group.

"The enthusiastic response to this forum suggests women's self-sufficiency issues are gaining ground in terms of awareness," said Letty Bass, executive director of The Women's Foundation of Colorado. "We seek to harness information shared by people from all sectors of society to help promote systemic change."

The Women's Foundation of Colorado is a public charity foundation that supports programs to help women and girls throughout the state become economically secure. Since its inception in 1986, the

Foundation has provided more than \$1.5 million in grants to 85 community-based organizations serving women in Colorado. It has built an endowment of \$6 million, with the goal of creating a \$10 million endowment by the year 2000 to ensure grant funding into the future. All ~~proceeds~~ from the luncheon will go toward that end.

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PM-CO--Women's Summit, 370

Denver Summit To Explore New Trends in Women's Employment

DENVER (AP) Women are increasingly turning to self employment and entrepreneurship because corporate jobs provide little flexibility for families, child care and elder care, according to a key study updated for week's national Summit on Women's Economic Security.

The new movement for women in the workforce is the key theme in a report issued in 1992 by the Center for Policy Alternatives and the Ms. Foundation and updated this year, said Linda Tarr-Whelan, president of the non-profit center based in Washington, D.C.

Tarr-Whelan is slated to speak at the opening session of the national Summit on Women's Economic Security Wednesday at the Colorado Convention Center.

The summit, hosted by the Women's Foundation of Colorado, will draw national leaders to explore problems and solutions to women's economic self-sufficiency. Hillary Rodham Clinton will deliver the keynote address.

Colorado is expected to be in the spotlight for the summit because it ranks in the top three states in the nation for women-owned businesses. Two out of three new businesses in Colorado are started by women.

"There's a lot of curiosity about Colorado," said Letty Bass, executive director of the Women's Foundation.

Tarr-Whelan said women across the nation are also watching Colorado's family medical leave laws, which allow temporary disability insurance to be used for pregnancies.

The summit is expected to talk about wages, which continues to be an overriding issue. According to the Institute for Women's Policy Research, in 1993 women's wages are still only 71.5 percent of men's wages.

In Colorado, where women make up 57 percent of the workforce, women make 70 percent of what men make. More than half of Colorado female heads of households with children under 5 make incomes at the federal poverty level \$890 for a family of three.

Bass said the summit will examine "the challenge of moving women into making living wages."

A report from the summit will be sent to key policy-makers, organizations and governments dealing with women's issues, Bass said. Also the report will be forwarded to the U.S. delegation to the United Nations Fourth World Conference on Women in Beijing this September.

jkb-rocky clip

**** filed by:APW-(CO) on 07/24/95 at 11:07EDT ****
**** printed by:WHPR(197) on 07/25/95 at 14:56EDT ****

8TH STORY of Level 1 printed in FULL format.

Copyright 1994 The Denver Post Corporation
The Denver Post

September 28, 1994 Wednesday 1ST EDITION

SECTION: DENVER & THE WEST; Pg. B-03

LENGTH: 505 words

HEADLINE: Report bemoans status of women

BYLINE: Judith Brimberg, Denver Post Staff Writer

BODY:

Of the 73 baby girls born in Colorado each day, 13 will experience living in poverty before entering school, a majority will spend time in a single-parent home and 62 will be sexually harassed while in school unless economic and societal changes occur, a new study suggests.

"The Status of Women and Girls in Colorado" is based on 1990 U.S. census data and studies by two state agencies as well as the American Association of University Women. It seeks to encourage changes that will allow women to become more financially secure, said Letty Bass of the Women's Foundation of Colorado. The foundation and Girls Count prepared the study, released today.

If three things happen - if women finish high school, wait to have children at work experience - "women are likely to be economically secure as adults less likely to live in poverty," Bass said.

But their educational environment, with its overtones of sexual harassment and low academic expectations; other violent crimes directed at them; and the disparity between the earnings of men and women all contribute to women's lifetime of economic inequity, the report said.

"Somehow, girls still are being shortchanged by our society and by its formal and informal means of preparing our young for adulthood," said Judy Patrick, director of Girls Count. "The answers to why our daughters become so discouraged and lack math, science and technical skills are not simple and are buried in our culture. Yet the time and place for intervention must be while the girls are young and in school."

If the statistics contained in the report remain unchanged, a majority of the state's women will become the sole supporters of their families at some point. In addition, while the majority will live alone after age 65, only 18 will enter retirement with a pension, the report said. Nationwide, retired women average only 60 percent of the income of retired men.

Beginning in middle school and continuing through high school, girls suffer from a slide in self-esteem and do less well than boys in math, science and technology, the study said.

Colorado, girls in the class of 1994 scored an average of 48 points below in math on the Scholastic Aptitude Test.

The Denver Post, September 28, 1994 Wednesday

Yet fewer than one-quarter of Colorado's school districts have a plan to evaluate themselves on whether they treat the sexes equally, the report said.

'Girls' self-esteem is further derailed when their school or home environment is violent or unsafe," Patrick said.

"Our findings suggest attention is long overdue regarding the violent crimes committed against girls. Many of these girls become women who are entrenched in a cycle of abuse, which tends to prohibit them from becoming self-sufficient."

In Colorado, girls are sexually abused at five times the rate of boys, the report said. As adults, up to one-third will be battered by a male partner if the statistics remain unchanged.

"This incidence of violence and abuse is alarming, as are the long-term repercussions," Patrick said.

LOAD-DATE: September 29, 1994

5TH STORY of Level 1 printed in FULL format.

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The Denver Post

October 10, 1994 Monday 2D EDITION

SECTION: LIVING; Pg. F-04

LENGTH: 658 words

HEADLINE: Foundation's impact growing

BYLINE: Joanne Davidson, Society

BODY:

Bigger isn't always better, unless you're talking about the Women's Foundation of Colorado. The bigger it gets, the greater the impact it has on giving girls and women the boost they need to live more economically secure lives.

Last week, before 1,500 guests attending breakfast and luncheon sessions at the Marriott City Center, President Mary Ann Guillot announced that \$ 112,000 was being awarded to 10 agencies that provide employment and training services to women.

Recipients range from Colorado Women's Employment and Education (CWEE) and Mi Casa Resource Center, both in Denver, to Resource Center Inc. in Grand Junction the Rural Communities Resource Center in Yuma. Since its start in 1986, \$ million has gone to 73 programs statewide.

Thursday's mega-event also included a talk on positive parenting for girls by author-educator Jane Vennard and presentation of the 1994 Dottie Lamm Award (a \$ 1,000 scholarship and a one-year term on the foundation's board of trustees) to Kelly Brady, a junior at Greeley Central High School.

The weeks leading up to the big day were hectic for all involved, what with programs to proofread, scripts to write, seating assignments to be made - and on and on. Even so, quite a few of the committee members juggled other responsibilities, as well.

Program chairwoman Karel Horney, for instance, had a key role in the Susan G. Komen Foundation Race for the Cure (she organized the party to thank patron-level supporters); publicity coordinator Margaret Cunningham and her husband, Jim, moved into a new home and Toni Cohig from the ticket committee co-chaired a benefit for SafeHouse, helped with a daughter's wedding and then took skeet-shooting lessons with her former college roommate.

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had returned to Denver to speak at the Governor's Mansion about Women Will, a planned-giving program being established by the foundation.

Guests had lots of good news to share, too. Nanette Fishman and Theresa Patrick reported that the 1994 edition of Girls Night Out is sold out. It's 20 at the Marriott City Center, stars Pam Stone from TV's "Coach" and benefits Girls Inc. Sue Anschutz Rodgers, there with Piton Foundation Director Mary Gittings Cronin and Cille Williams, said she'd just learned that tomorrow's Heart of Gold Ball, where she'll be honored by Food Bank of the Rockies, is at capacity, too.

The foundation's president-elect, Betsy Considine, attended both the breakfast and lunch, as did executive director Letty Bass. Kathy Lee lunched with her Cherry Hills Village neighbors Adrienne Singleton and Kristin Lohmiller; other familiar faces in the noontime crowd were Sherri Koelbel; pediatrician Dean Prina; Sue Damour; Norwest Banks Chairman John Nelson; Channel 4's Reynelda Muse and McClain Finlon Advertising principal Cathey Finlon.

Also, former Junior League Presidents Marty Segelke, Katherine Fulford and Helen Ruth Mozer; Connie Graham and Susan Barnes-Gelt from the University of Colorado; Carol Canon; Lauren Casteel from the Hunt Alternatives Fund; Wendy Clayton; special projects consultant Louise B. Connor; and Gordon Butz, executive director of the Colorado Judicial Institute.

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COLUMN

LOAD-DATE: October 18, 1994

PM-CO--Women's Summit, 370

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BYLINE: Judith Brimberg, Denver Post Staff Writer

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Also, former Junior League Presidents Marty Segelke, Katherine Fulford and Helen Ruth Mozer; Connie Graham and Susan Barnes-Gelt from the University of Colorado; Carol Canon; Lauren Casteel from the Hunt Alternatives Fund; Wendy Clayton; special projects consultant Louise B. Connor; and Gordon Butz, executive director of the Colorado Judicial Institute.

THIS AND THAT: Sports commentator Dick Vitale, whose sister, Terry, publishes Colorado Expression magazine, will be here tomorrow to speak at a Regis Jesuit High School dinner. It's at the Colorado Convention Center; for tickets, call 680-8586 Metro Mobility Auxiliary welcomes new members at a tea that begins at 2 p.m. Wednesday at the Barry Hirschfeld residence. Call 292-6914.

: COLUMN

LOG-DATE: October 18, 1994

THE WHITE HOUSE
Office of the Press Secretary

REMARKS OF THE FIRST LADY
BRIEFING AND RECEPTION FOR FOUNDATION REPRESENTATIVES
ON PREPARING FOR THE
U.N. 4TH WORLD CONFERENCE ON WOMEN
MARCH 13, 1995

Q: Ladies and gentlemen, the First Lady of the United States, accompanied by Mrs. Marjorie Margolies Mezvinsky.

MRS. CLINTON: Good afternoon. Thank you so much for joining us here this afternoon. We are delighted by the turnout. We had actually decided we were going to meet in a smaller room and then we had to move to a larger room because so many of you were able to come. And I am so glad that you are here because we want to talk to you about our plans for the United States' participation in the upcoming UN Fourth World Conference on Women in Beijing and our hopes to include women across America in discussion of the issues. And also we want to make sure that the United States plays a leadership role, as it appropriately should, both in the preparation for this summit and for the summit itself.

We see the Women's Conference as really part of a continuum. It is linked to other conferences and certainly other activities both in the private sector, as well as the public, that have tried to move forward an agenda for women's advancement. It builds on conferences such as the UN Conference on Social Development where we were last week in Copenhagen. And I was pleased that the United States was able to announce a new USAID grant to promote girls education in Latin America, Africa, and Asia.

And I want to thank Tim Wirth and the delegation that served in Copenhagen -- I see Madeline Kunin who was there as well -- because they really did represent our hopes that aid would not only be continued and that the United States would continue to do its part, but that the roles of NGO's would be enhanced and that the kind of work that many of you have done over the decades would be given more attention and support to ensure that development, and particularly development for women, was advanced.

I want to thank those of you in the Foundation community for your commitment to programs of importance to women. I have been a longtime member of organizations that received funds from

foundations. I've served on foundation boards and I know first hand the important role that many of you have played on your own and in partnership with governments around the world.

This is an important year for all women because of the International Women's conference, but especially important for American women. Seventy-five years ago we won the right to vote. Something that I hope will be adequately celebrated this year so women and girls today will better understand the achievement that others secured for them. Fifty years ago the Women's Bureau at the Department of Labor was established and we are looking forward to marking that celebration with programs this year that particularly highlight the needs of working women. And I hope that we will be able to continue to make sure that a lot of the gains that women have been able to mark in the United States will be preserved. With all of this in mind, both in terms of our world role and our domestic one, we want the Women's conference, from Sept. 4th to the 15th, to be a vehicle that really does help us to promote and advance a progressive agenda on behalf of women.

The issues to be addressed in Beijing are issues that women live with, talk about, worry over; and that they should be more active participants in helping their societies and their families address. I had the occasion just a few weeks ago to be visiting with some journalists and I was talking to them about my upcoming trip to India, Pakistan, Nepal, Bangladesh and Sri Lanka, and they asked me what I was going to be doing. And I said I was particularly interested in visiting programs for women and particularly ones in which women themselves played leadership roles. And I went on to talk about some of the development programs I was going to be seeing, including some of the credit programs that many of you are familiar with and have helped to fund -- whether it's SEWA in India or the Grameen Bank and its offshoots in Bangladesh. And I went on to say that many people around the world have discovered that extending credit to very poor women is a very good investment. And you know once again their eyes rolled and they said, "There she goes again," and I said, "No it's true, the facts speak for themselves." Women invest in themselves and their families and in the future. And that is something that at least the group to which I was speaking had no knowledge. They had never been exposed to the development work that many of you have supported, that our government has helped to assist -- did not know even that this President has promoted the concept of community development banks here at home that we hope will have the same impact.

So there is a synergy here -- to use a much used term -- that I hope we can bring home some of the development work as a way of demonstrating to Americans and the broader American public what can be accomplished. Because we've made a lot of progress in seeing that different approaches toward assisting women, and particularly women in poverty, can work if they are given the kinds of resources they need.

Much of the debate about welfare reform in our country would be better informed if people knew more about what we were already doing in this country and what we were doing abroad. So I think that there is a great public education opportunity here that should be advanced.

Our overall priority at the Women's Conference and at the global preparatory meeting in New York which starts later this week, is to build on the commitments made at previous important UN conferences such as Nairobi and Rio and Cairo and now Copenhagen to guard against any backsliding, which is always a possibility, and to try to advance the agenda. On the most urgent goals for the United States we have to be sure that the conference reaffirms human rights for women. We will focus on two interrelated objectives -- preventing violence against women and legal literacy programs. We will also work toward a life cycle approach to health and education and focus on health concerns specific to women. This includes, of course, reproductive health, but we want the agenda to be broader than that. We want the agenda to start looking at the other health challenges women face, both as women and as mothers. Because we think that there are some very important health care issues that we need to address. Issues pertaining to cancer and its prevalence in certain populations and other illnesses predominately affecting women.

We also want to drive home the point that the most transforming investment we can make is in universal primary and secondary education, especially for girls. I remember in the work I did in education in Arkansas, and that I was privileged to work with many of you and the groups that you funded around the country, over and over again we came back down to noticing that one of the most important criterion to the academic achievements a child would make is the level of education the child's mother had received -- not the father -- but the mother. And I think that we have to continue to stress access to education opportunities.

As we talk to American women about this conference, we want to be listening as well. We had a remarkable report that was issued in 1994 called "Working Women Count." The Women's Bureau at the US Department of Labor, again with the help of some of you in this room, surveyed women and then analyzed over 250,000 responses from working women about the challenges and obstacles that they face in the workplace and in balancing families and work.

We learned a lot from that. We want to continue to listen as we try to understand how women can be helped to balance work and family and the opportunities they have available to them if they take advantage of those opportunities. We will, on behalf of the United States, promote women's equality with men in the governmental, political, and economic decision making structures of society. We will also highlight and try to involve as many

NGO's as possible. We believe strongly in participation by NGO's in all United Nation's activities. When I was in Copenhagen I stressed the role of NGO's, paid a visit to the Women's Caucus, and made clear that the United States would continue to press not only the United Nations but also any host country, such as China, about ensuring that the broad range of NGO's who wished to be able to attend, would be able to.

We will also make sure that young women are addressed. I walked into the Women's Caucus and there were a lot of familiar faces. (I kidded Bella Abzug who was chairing that I knew she was a rather remarkable person but I did not know that she had the power to have the Danes name a conference center -- the Bella Center -- before I actually got there.) The leadership of women who have been in the forefront of the struggle for women's rights and women's equality is something that is very important, but we need to bring in new women and younger women to serve as advocates. And we will be looking to make sure that we will be adequately addressing and understanding the special needs of women as they confront their own life circumstances.

Many of you in the foundation community have played critical roles in advancing a progressive women's agenda here in the United States and around the world for many many years. You're going to be looking, I know, how to translate rhetoric into action. And we want your help in creating an action plan that will take whatever the rhetorical goals are, whatever the concerns are of the people in this country and begin to put them into some kind of strategy for implementation.

We are putting together a strong leadership team to head our delegation to the Women's Conference. I am delighted to serve as the honorary chair. Ambassador Madeleine Albright will lead the delegation. Marjorie Margolies Mezvinsky will be the deputy chair and the director of the delegation and I think we are very fortunate to have Marjorie doing that job. Veronica Biggins, who is here today, is a vice-chair and will be in a leadership position. Lynn Cutler and Arthenia Joyner and Dottie Lamm have been serving as permanent public members and have in that capacity traveled around the world to the regional preparatory meetings and we are grateful to them. They will be joined for this final preparatory meeting by Linda Tarr-Whelan and Maria Berriosabal.

We have selected some very good government representatives and are grateful that a number of experts from the private sector have agreed to join our New York delegation this week and next. And we are pleased to have many of them with us and I hope that when we break that you will have a chance to meet them.

Ambassador Albright could not be with us this afternoon but I am pleased to introduce to those of you who do not know her Marjorie Margolies Mezvinsky, who has taken on the task of being the full time director of the delegation of this conference.

Marjorie, for those of you who may know her in her public capacity, was a very courageous and effective congresswoman, took a number of stands on behalf of economic opportunity and budgetary sensibility. She is also a person who in her own life has lived many of the roles that we're going to be exploring in the next month leading up to Beijing. She is the mother, not only of children from other countries she adopted as a single mother from other countries, but as the mother of her own children from her husband Ed Mezvinsky and as the mother with Ed of more adopted children. I kidded Marjorie and said she looked like she was the Beijing conference in her household. This is a woman, to give you some idea of her enormous courage, capacity, and just confidence, who in the midst of her campaign for Congress had her house burned down, so with a rather enormous and varied family moved into extremely tight quarters and continued to campaign and keep her family together.

We wanted to give everybody a chance to come and say hello to Marjorie and me and there are a number of women in the Administration here that I'd like to stand so that I can introduce them to the rest of you. I see Carol Bellamy who is in the back there. Many of you know Carol is the Director of the Peace Corps.

Melanne Verveer who is on the end there is my Deputy Chief of Staff and the woman who keeps track of a lot of these issues that I'm concerned about. I see Laura Tyson who is the very able former head of the Council of Economic Advisors and now the head of the National Economic Council. Carol Lancaster who is the Deputy Director of USAID and has done a terrific job in promoting a lot of these women's issues. Karen Nussbaum, who is the very able director of our Women's Bureau.

We've got many people from the Administration here doing the good work that needs to be done, and I want each one of you to meet each one of them. And if you have any questions, ask, and we'll start to work on them. call us, call Marjorie, she's there now. Call other people in the Administration, whatever, just so that we can be sure to know what your concerns are.

We cannot do this right if we don't have the kind of support from the foundation community that frankly was essential to our success in Cairo. We never could have done what we did in Cairo, we would not be prepared to maintain our achievements in Cairo, if it hadn't been for extensive in-depth work on behalf of foundations, working with NGO's, working with the delegation and other parts of the government. So, to help us make some good things happen for women here and women around the world, we really need your help. So thank you all for coming and please join us. (Applause)

----- END -----

Copyright 1995 Denver Publishing Company
Denver Rocky Mountain News

July 26, 1995, Wednesday

SECTION: LIFESTYLE/SPOTLIGHT; Ed. F; Pg. 8D

LENGTH: 1059 words

HEADLINE: Howdy, Hillary
Denver businesswomen likely to extend warm western welcome

BYLINE: Mary Winter; Rocky Mountain News Lifestyles Editor

BODY:

Polls may rank **Hillary Rodham Clinton** among America's least popular public figures, but when she arrives in Denver today, she'll be among friends.

She'll be surrounded by **women** who admire and even idolize her.

Colorado's Swanee Hunt, U.S. ambassador to Austria, calls Clinton "an inspiration and role model for me."

Wilma J. Webb, wife of Mayor Wellington Webb, lauds Clinton for her "integrity, courage, intelligence, perseverance, poise and loyalty."

And Rep. Pat Schroeder, Colorado's 11-term congresswoman, compares Clinton to Eleanor Roosevelt. "She'll go down in history as a great first lady."

More than 3,000 **women** will welcome Clinton to the Colorado Convention Center shortly after noon today, when she is scheduled to address the 1995 Summit on **Women's** Economic Security, sponsored by the Colorado **Women's** Foundation.

On her way to the convention center, Clinton will visit Mi Casa Resource Center for **Women**, home of one of the nation's most successful start-up business programs for low-income, minority **women**.

At the conference, Clinton will join 28 other leading lights from government, academia and business, including the first woman to hold a seat on the New York Stock Exchange. They will address everything from balancing work and career to retirement planning to differences in men's and **women's** leadership styles.

Clinton - lawyer, wife, mother, author, children's activist and occasional dabbler in stocks (she once parlayed a \$ 1,000 investment in cattle futures into \$ 100,000 in a year) - will be among peers.

But that collegiality is likely to evaporate once Air Force One whisks her out of Colorado.

Ever since her failed attempt to sell America on her proposed health-care reforms last year, Clinton has been a favorite target of political conservatives.

She is often blamed for the Democrats' drubbing at the polls in November.

Before then, conservative talk-show hosts, writers, politicians and their mothers vilified Clinton, labeling her everything from a "feminazi" to a Marxist to an unscrupulous businesswoman and lawyer. And bitch.

The public hasn't exactly rallied to her defense. A Times-Mirror poll of public-figures' popularity last year ranked her near the bottom. Some speculate Clinton's Ivy League credentials and confidence make

Americans uncomfortable. Some say Americans prefer a lower-profile first lady, a Barbara Bush or a Nancy Reagan, a woman who does not change her hairdo so frequently, a woman more reminiscent of Mom.

But if Clinton is a square peg, she has suffered her setbacks stoically. She's largely stayed out of the public eye, other than taking a well-publicized trip to India and Pakistan with her daughter Chelsea this spring, and backing a campaign urging **women** to undergo mammographies.

Her public profile may rise somewhat with her weekly column, which debuted Sunday in about 100 newspapers. In the column, Clinton is expected to address family and child-care issues.

In her first column, she described the constraints of life in the public eye. She admitted she drove a car recently, an activity her Secret Service guards frown upon.

But the risk was worth it. "For several hours, I enjoyed a marvelous sensation of personal freedom," she wrote of her excursion in Little Rock.

INFOBOX (1)

Hillary Rodham Clinton

Born: Oct. 26, 1947, Chicago Grew up: Park Ridge, Ill. Family: Father, owned drapery business. Mother, homemaker. Two younger brothers. Earliest career aspiration: Astronaut. Childhood: Methodist youth group, Girl Scouts. High school: Debate; drama; National Merit Scholar; "Most likely to succeed." Undergraduate degree: Wellesley College, 1969; senior class president. Volunteer work: Children's Defense Fund, 1970. Law degree: Yale, 1973. First law job: Legal team investigating Watergate for House Judiciary Subcommittee, 1973. Married Bill Clinton: Oct. 11, 1975. Joined Rose law firm: 1977. Became Arkansas First Lady: 1978. Expanded legal career; became staff lawyer for Children's Defense Fund; named to board of Wal-Mart, TCBY Enterprises, Lafarge; named chairman of American Bar Association Committee on **Women** in the Profession. Became a mother: 1980. Approximate annual salary in '80s: \$ 200,000 'Sixty Minutes' appearance: Jan. 26, 1992. Defends husband against charges of adultery. Becomes First Lady: Nov. 3, 1992. Philosophy: "Do all the good you can, by all the means you can, in all the ways you can, at all the times you can, to all the people you can, as long as you ever can." John Wesley, founder, Methodist Church. Source: **Hillary Rodham Clinton: Activist First Lady**, by T.J. Stacey

INFOBOX (2)

HILLARY ON FAMILY ISSUES

On June 13, **Hillary Rodham Clinton** invited 30 journalists to the White House for a wide-ranging discussion about family issues. Some highlights:

- * Clinton complained about the "false debate" that has made government "the target of everything that is wrong with families . . . Clearly there is more than enough accountability to go around."
- * She said working parents who had inadequate child care faced a "terrible Hobson's choice . . . I have seen places where people are forced to leave their babies where I wouldn't leave my cat," she said.
- * Most **women** on welfare are good, loving mothers, but also "overwhelmed and resentful, and not sure how to get out." She called for time limits on welfare payments, and proposed that if there were not enough jobs to go around in the private sector, "I think we ought to put (welfare mothers) to work in the public sector - not for pay, necessarily."
- * "In the current political climate, it's every family for themselves," she said. "It's 'push those mothers

into the work force, get them off welfare' " as quickly as possible. "I think we pay a very big price."

* Use of public facilities is inefficient and illogical, she said. "Let's privatize child care, but do it in the school buildings."

* Society undervalues fathers, she said. She urged participants to do "anything you can do to promote the idea of fatherhood as a great adventure. "

* The wanderlust of men predates the Bible. "How do you keep fathers from going out in search of whales, going out West, I don't know, joining the Crusades? I mean, this is not a new problem."

GRAPHIC: Photo

Hillary Rodham Clinton, shown speaking to State Department summer interns earlier this month, arrives in Denver today to address the 1995 Summit on **Women's** Economic Security. By Associated Press.

LANGUAGE: English

LOAD-DATE: July 27, 1995

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Copyright 1995 Denver Publishing Company
Denver Rocky Mountain News

July 26, 1995, Wednesday

SECTION: LIFESTYLE/SPOTLIGHT; Ed. F; Pg. 9D

LENGTH: 196 words

HEADLINE: **Women's** economic summit begins today

BODY:

The 1985 Summit on **Women's** Economic Security gets under way at 8 a.m. today at the Colorado Convention Center in downtown Denver.

In addition to keynote speaker **Hillary** Rodham **Clinton**, 28 female leaders in the fields of business, banking, academia and government will lead seminars until 4 p.m.

Topics include how to interest teen-age girls in entrepreneurship; how **women's** leadership styles differ from men's; how technology in the workplace can help **women**; **women's** savings and retirement planning; and balancing work and family.

More than 3,300 participants have registered for the conference, sponsored by the **Women's** Foundation of Colorado. The luncheon is filled. To check on seating availability for the seminars, which cost \$ 25 to attend, call 832- 3388. Speakers and seminar leaders include University of Colorado President Judith Albino; Muriel Siebert, the first woman to buy a seat on the New York Stock Exchange; Toby Burroughs of Dean Witter; Nancy McCallin, chief economist for the Colorado Legislative Council; Lauren Casteel, president of the Hunt Alternatives Fund; and Raydean Acevedo, president and CEO of Research Management Consultants.

LANGUAGE: English

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Copyright 1995 The Denver Post Corporation
The Denver Post

July 27, 1995 Thursday 2D EDITION

SECTION: BUSINESS; Pg. D-01

LENGTH: 452 words

HEADLINE: Teen girls taught business savvy Early start critical to economic security

BYLINE: Penny Parker, Denver Post Business Writer

BODY:

Author and entrepreneur Joline Godfrey says her female peers remember playing the Barbie Game when they were teenagers.

The goal of the game was to get to the prom with Ken as your date.

But thanks to Godfrey, today's teenage **women** can shoot for business savvy and economic proficiency by playing the Godfrey-designed board game "An Income of Her Own."

Roughly 150 of Colorado's young **women** played the game yesterday during the 1995 Summit on **Women's** Economic Security at the Colorado Convention Center. The summit attracted 3,100 people who attended a daylong series of sessions on **women** and economics, and jammed the convention center to hear First Lady **Hillary Rodham Clinton's** speech during lunch.

One baby boomer observed, while the teenagers played the game, "If I had known what these young **women** are learning, instead of going to the prom with Ken, I would have hired him."

Godfrey, founder of the nonprofit corporation that's also called An Income of Her Own and author of two books, said that her mission is "to help the 13 million teenage **women** in this country gain economic empowerment and economic literacy."

An Income of Her Own was born out of a meeting between 10 **women** business owners determined to teach young **women** about entrepreneurship and economics. "Most **women** don't think about business ownership until their mid 30s, 40s, 50s or 60s," Godfrey said. "That's too late."

Half of the 25 teenagers who attended an entrepreneurial camp last summer have started their own businesses, Godfrey said. "All girls across class, race and culture are at economic risk," Godfrey said. "I still go to private schools and ask the teen **women** how they are going to support themselves. Many still say, 'Marry a rich man.' It makes your blood curdle."

"More Frogs to Kiss: 99 Ways to Give Economic Power to Girls," Godfrey's second book, debuted in Denver bookstores yesterday.

Here is some advice for young **women** from the book:

Run an economic film festival. Show films such as "Working Girl," "Baby Boom," and "Disclosure," and invite six teens to talk about what they learn from the films.

Honor **women's** economic history. Many **women** in the Wild West owned saloons and boarding houses.

Teach defensive economics. Make sure young **women** know how to talk to garage mechanics.

Shop till you drop. Give six teenagers in a mall shopping assignments and let them talk about what they learn.

Review money messages. Instead of saying, "Money doesn't grow on trees," think of a way to describe earning a salary or meeting a payroll.

"Passing economic power onto the next generation is a piece of cake," Godfrey said, "but unless we do that, we're failing at our responsibility as adult **women**."

GRAPHIC: PHOTO: The Denver Post/Helen H. Davis **ENTREPRENEUR:** Joline Godfrey addresses Denver summit.

LOAD-DATE: July 27, 1995

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Copyright 1995 The Denver Post Corporation
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July 27, 1995 Thursday 2D EDITION

SECTION: A SECTION; Pg. A-01

LENGTH: 944 words

HEADLINE: First lady rallies **women** to earn security

BYLINE: Penny Parker and Fred Brown, Denver Post Staff Writers

BODY:

During a stop in Denver yesterday, first lady **Hillary Rodham Clinton** challenged employers to create a working environment that will more readily allow **women** to achieve economic security.

The first lady spoke about **women** and economics during the "1995 Summit on **Women's** Economic Security," hosted by The **Women's** Foundation of Colorado.

A crowd of 3,100 people crammed into the Colorado Convention Center to hear a luncheon address by Clinton.

"There are few issues more important than economic security," she told a crowd that included Gov. Roy Romer, Denver first lady Wilma Webb and former Colorado first lady Dottie Lamm. "If we provide economic security for **women**, that will ensure the strength of families.

"**Women** at all ages of their lives should be respected for what we can bring to the world of work," Clinton said. "That means we have to be respectful of the choices they make."

The first lady said she's "tired of **women** being pitted against each other" when they choose between the options of being full-time moms, career-driven **women** who choose to have no children, or those who choose to juggle working outside the home and raising children.

"We need to stop pointing fingers and start holding out helping hands so every choice can be supported."

Clinton called on government and private business to become partners in "affirmative thinking," to create policies that will do more to support parents in the work place.

"It's not easy for two working parents to make the choice for one - usually the woman - to take time off for children. We should do more to support **women** and men who make that choice. (Businesses) need a leave program and flexible time," she said.

Denver philanthropist Swanee Hunt, who campaigned hard for President Clinton's election and was later appointed U.S. ambassador to Austria, was instrumental in snagging the first lady for the Denver conference. The **Women's** Foundation will compile a report on the findings of the day-long summit for U.S. policymakers, organizations involved in **women's** issues and the U.S. delegation to the 1995 United Nations Fourth World Conference on **Women** in Beijing Sept. 4-15.

It has not been determined whether Mrs. Clinton will attend the conference. The decision hangs on political relations between China and the United States at that time.

Wilma Webb was among the Colorado contingent that greeted Clinton upon her arrival yesterday. Mayor Wellington Webb was flying to Washington to meet with President Clinton about the national budget and the needs of America's cities.

The Webbs visited the White House two weeks ago.

"I'm very glad that Hillary is here at the summit," Wilma Webb said. "Denver is an excellent city to read the barometer of where the future lies for the country.

"I think she has a tremendous grasp on economic security for **women** and families - and for all of us. The issues associated with **women** have to be integrated into the whole society. We must all roll up our sleeves and get busy," Webb said.

Outside the Convention Center, as Clinton was speaking, a few protesters carried signs and shouted, "Abortion is murder," "Thou shalt not kill," and "The day of judgment is coming." The Clintons are pro-choice. No one during her visit brought up the subject of the Whitewater hearings.

Earlier in the day, Clinton also visited the Mi Casa Resource Center for **Women**, where she visited a class in which **women** learn how to support each other in starting businesses.

The more they succeed, she reminded them, the more they provide opportunities for others to succeed.

"I hope that when the inevitable disappointments and barriers continue to spring up, that the strategies - which is what this class and this program is designed to give you - will enable you to get around those and not to get broken by them," she said.

To avoid the isolation, try pooling services, she suggested. Each company can buy a piece of those services and "limit the mistakes we all make."

Annette and Victoria Quintana agreed with that suggestion. "We've gone through our share of accountants," said Annette Quintana. The sisters, with Mi Casa's guidance, used a small retirement fund to start a computer consulting firm, Excel Professional Services, that has grown into a \$ 12 million business.

Mrs. Clinton praised the Mi Casa program, which started in 1976 as a way to help Hispanic **women**, primarily, get on their feet. "This is the kind of program that makes a very strong case of why we need to continue to invest in people."

Clinton said would-be entrepreneurs need support, encouragement, and education to create wealth and jobs. "If we tell people they're on their own, we're going to have more failure, we're going to have even more social problems."

Women are creating new businesses at a faster clip than men are, Mrs. Clinton said, but more banks need to be encouraged to make the \$ 2,000 to \$ 5,000 loans that get businesses off the ground, she said.

Cec Ortiz, director of the Colorado **Women's** Business Office, said established systems are slow to change. "There was a woman in Grand Junction, and she said, 'How many dreams have died in the parking lots of banks?'" Ortiz said.

Businesswoman Jennifer Croft said another problem is the complexity of taxes and regulations.

"I pay 10 kinds of taxes right now, which I don't even mind. It's just that they're so complicated," Croft said.

Mrs. Clinton agreed that government needs to be simplified, and said the administration is working to eliminate some of the red tape. "It's taken a long time to find all the regulations that have accumulated over the past 50 years," she said.

GRAPHIC: PHOTO: The Denver Post/Karl Gehring HELLO: **Hillary Clinton**, on a Denver visit, introduces herself to Christie Torres during a stop at the Mi Casa Resource Center. At left is Agnes Talamantez, director of Project Success, one of the Mi Casa programs.

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Copyright 1995 Denver Publishing Company
Denver Rocky Mountain News

July 27, 1995, Thursday

SECTION: BUSINESS; Ed. F; Pg. 53A

LENGTH: 566 words

HEADLINE: **Women** discovering that economics is a game they too can play

BYLINE: Mary Winter

BODY:

The inspiring old tale of Horatio Alger lost some of its magic at Wednesday's 1995 Summit on **Women's** Economic Security.

Alger's experience - work hard and you can make \$ 1 million - is a fairy tale for more than half the American population.

A woman - whether a lawyer or stay-at-home wife - can work till she drops from exhaustion. And for what? Her dedication will likely have little bearing on how financially secure she'll be at 65, or how well the corporation will reward her at retirement.

The perks, the bonuses, the promotions, have been largely reserved for men.

Some telling statistics:

- * 11,455 men, compared to 174 **women**, have served in Congress
- * **Women** win just 0.6% of government contracts over \$ 25,000
- * **Women** earn 70CENTS to a man's \$ 1
- * **Women's** average income is \$ 21,000; men's is \$ 41,000
- * Over a lifetime, a man will make \$ 400,000 more than a woman
- * Two-thirds of all minimum-wage workers are **women**

But that's the depressing news. The exciting news, as speaker after speaker pointed out at the summit, is that the world is changing.

In the United States, **women** are opening new businesses at twice the rate of men. Female-owned businesses employ more people than the Fortune 500 companies combined. At many colleges, more **women** than men are earning degrees.

Increasingly, **women's** skills are in demand.

The very characteristics that made society perceive **women** as weak - their tendency to share information, to collaborate on decision making, and yes, to gossip - will work to their advantage in the new global economy.

As futurist Patricia Aburdene pointed out, the American workforce is increasingly educated and skilled. As we move further into the Information Age, leaving factories behind, workers want to be heard. They dislike orders and authoritarian, military-style management, the leadership style of many American corporations.

Enter female CEOs.

Their management style is based on supporting, inspiring, bringing out the best in people. Decisions are likely to be made at a round table, where employees have input. Think of quilting bees and baby showers. It's a long tradition. **Women** are also starting to appreciate the potential of their tremendous buying power.

American working **women** gave the retail clothing industry a wake-up call in the early 90s. Clothing sales dropped sharply, and **women** started shopping catalogs. The reason? Male dress designers didn't get the fact that **women** want practical, affordable clothing that looks good on **women** older than 20 and heavier than 95 pounds.

With 40 million to 50 million **women** entering menopause in the next two decades, Aburdene warned the health-care industry not to make the same mistake by ignoring a huge market.

First Lady **Hillary** Rodham **Clinton** advanced the concept a step further. We must draw inspiration from **women** in countries such as Bangladesh and India, where a woman who procures a \$ 50 loan to buy a milk cow can bring her family a whole new standard of living.

We must encourage programs such as Denver's Mi Casa, where **women** who overcome impoverished backgrounds remind us of how much we all can accomplish.

Finally, we must quit pitting career **women** against stay-at-home **women** who raise families. One profession is as worthy as the other, said Clinton. "We must hold out helping hands so that every choice can be supported."

LANGUAGE: English

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Denver Rocky Mountain News

July 27, 1995, Thursday

SECTION: LOCAL; Ed. F; Pg. 4A

LENGTH: 492 words

HEADLINE: First lady might go to conference in China

Hillary Clinton tells Denver audience that boycott of **women's** meeting makes no sense

BYLINE: Katie Kerwin; Rocky Mountain News Staff Writer

BODY:

Hillary Rodham Clinton hinted during a speech in Denver that she will attend the United Nations conference on **women** in China in September.

Protesters have urged her to boycott the conference because of China's poor human rights record. While their intentions may be proper, they are "missing the point," Clinton told 3,000 delegates to the national Summit on **Women's** Economic Security.

"Human rights cannot be separated from **women's** rights," Clinton said, as the crowd of supporters applauded. "**Women's** rights to economic opportunities and political participation should be a part of the human rights agenda."

Clinton said the United States must exert strong leadership at the conference, although she did not say specifically that she would attend. A spokesman for Clinton said the State Department and National Security Council, not Clinton herself, will decide next month whether she'll go.

The first lady made the comments about China during a luncheon at the Colorado Convention Center, where she pressed for **women's** rights, parity in the workplace, improved health care, a family-friendly government and an end to age discrimination.

Earlier Wednesday, Clinton visited Mi Casa, a Denver training and counseling center that works to make **women** economically self-sufficient.

She sat in on a class where young single parents were learning about setting up businesses. She also participated in a roundtable discussion with female entrepreneurs who had established businesses with Mi Casa's help.

Clinton seized both forums to deliver an explicitly political message. At the luncheon, she discussed affirmative action, saying **women** and minorities not only need affirmative action, but "affirmative thinking" as well.

Clinton also defended mothers on welfare, maligned in Washington since Republicans gained control of Congress. She said the government and private groups, like the **Women's** Foundation of Colorado which sponsored Wednesday's summit, must work together to help **women** rise from poverty.

Clinton even brought up health care, a topic she has avoided discussing publicly since the Clinton administration's health-care plan flopped last year.

"We have to view health care as an investment in people that enables them to achieve economic security," Clinton said.

She did not answer any questions. And she made no remarks about the Whitewater hearings or the death

of her friend, White House lawyer Vincent Foster. While she was in Denver, senators were questioning her chief of staff to learn whether the aide had taken documents from Foster's office the night he died.

Clinton appeared unruffled by the hearing, focusing on potential benefits from the Denver summit.

"If you are able to provide economic security for **women**," she said, "you are more likely to ensure that families and communities are also economically secure. That is something that we have learned all over the world."

GRAPHIC: Photo

Hillary Rodham Clinton, left, listens to Ambassador Swanee Hunt at the head table before she addressed the **women's** economic summit at the Colorado Convention Center on Wednesday. President Clinton appointed Hunt, of Denver, ambassador to Austria. By Linda McConnell / Rocky Mountain News.

LANGUAGE: English

LOAD-DATE: July 28, 1995

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Copyright 1995 Denver Publishing Company
Denver Rocky Mountain News

July 27, 1995, Thursday

SECTION: BUSINESS; Ed. F; Pg. 50A

LENGTH: 565 words

HEADLINE: **Women** called key to U.S. economy
Summit shows importance of females in the workforce, as entrepreneurs, and leaders

BYLINE: Jane Hoback; Rocky Mountain News Staff Writer; Rocky Mountain News Lifestyles editor Mary Winter ; and staff writer Anna Maria Basquez contributed to this story.

BODY:

For the United States to stay competitive, the country must treat half its workforce - **women** - as if they mattered.

That was the theme Wednesday of the 1995 Summit on **Women's** Economic Security at the Colorado Convention Center, which attracted more than 3,100 people from across the country.

They gathered to hear **Hillary Rodham Clinton** deliver a keynote address and two dozen top representatives from business, government and non-profit organizations outline their strategies and solutions to make sure **women** get their rightful place in the economy.

"In the global economy, America's competitive edge is the knowledge and skills of every worker, not half the workforce," said Linda Tarr-Whelan, president of the Center for Policy Alternatives, in opening remarks.

The summit, sponsored by the **Women's** Foundation of Colorado, was a precursor to the United Nations Fourth World Conference on **Women** scheduled for September in Beijing, China.

Results of the summit, compiled from comments by participants in panel discussions and computer surveys Wednesday, will be sent with delegates to the conference as well as to key policy-makers in the U.S.

Foundation director Letty Bass expects to release a final report in late September. "We'll be getting direct feedback on what works for **women**," she said.

The same themes resounded: **Women** want equal pay, flexible hours, health care, child care, ways to help balance family and work, lifelong educational opportunities. When they launch businesses, as more are doing all the time, they want better access to capital and support organizations. They don't want their daughters to encounter the same obstacles. And they want recognition for doing business differently.

"As a manager of people, I was hoping to get more of the current thinking perspective that helps to get people to where they need to be in the business world - like how they can be more productive, positive and focused," said Sidney Russell, manager of Colorado National Bank. "As **women**, we are different in our leadership approach."

Many statistics were repeated time and again:

* **Women** account for 46% of the total U.S. labor force and are expected to comprise 48% by 2005.

* In 1993, **women** made 71.5CENTS for every dollar earned by men.

* **Women** are creating new businesses at twice the rate of men. There are 8 million female business owners who contribute \$ 1 trillion in gross receipts to the economy.

* Two-thirds of all female business owners have trouble getting business loans and 52% of them use credit cards for capital.

Business owner Mary Carter Miller, 41, of Denver, wanted to pick up some practical advice. "Some of my male employees just won't listen to me," said Miller, owner of Creative Glass Etching, which she founded in 1979.

"I pay them \$ 15 an hour and they want to tell me how to do it," she said.

Betsy Myers, director of **Women's** Issues and Outreach at the White House and a former entrepreneur herself, told a standing-room-only session that female business owners have a "huge problem with access to capital."

Many **women** finance their start-ups with credit cards and she found that the average credit card debt was \$ 10,000. "I had \$ 20,000 in credit card debt," Myers said.

Myers also urged **women** to form networks and to "give each other business. If we don't, who will?"

GRAPHIC: Photo (2)

Marjorie Margolies Mezvinsky, left, director of the U.S. Delegation to the Fourth World Conference on **Women**, speaks at the 1995 Summit on **Women's** Economic Security Wednesday in Denver as Linda Taylor, president of the Center for Policy Alternatives, listens. By Linda McConnell / Rocky Mountain News.

Denver District Attorney Bill Ritter, center, joins hundreds of **women** on the escalators and stairs at the Colorado Convention Center Wednesday, where **Hillary Rodham Clinton** addressed a luncheon. By Ellen Jaskol / Rocky Mountain News.

LANGUAGE: English

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July 27, 1995, Thursday

SECTION: LOCAL; Ed. F; Pg. 12A

LENGTH: 310 words

HEADLINE: First lady finds hope at Denver's Mi Casa center
Hillary Clinton hears from **women** who are learning, succeeding

BYLINE: Katie Kerwin; Rocky Mountain News Staff Writer

BODY:

Hillary Rodham **Clinton** gave Denver's Mi Casa resource center for **women** a huge boost Wednesday.

The first lady bubbled with enthusiasm after spending an hour at the center. She sat in on a class with single parents on welfare. The students told of their dreams to provide a world without welfare for their children. And they commiserated about naysayers who insist they'll never succeed.

Asked by the teacher if people ever told her she couldn't succeed, Clinton nodded, then said, "They still do, but I don't listen to them."

Clinton led a panel discussion with a group of **women** who started successful businesses with the help of Mi Casa and government programs that aid woman, minorities and small businesses owners. She heard from Victoria and Annette Quintana, sisters who graduated from a Mi Casa program five years ago and set up Excel Professional Services Inc., a Denver area computer business that is now generating \$ 12 million in annual sales and employs 125 people.

The first lady saluted Mi Casa for linking **women** in circles of support. Programs that help **women** get off welfare and succeed in business should be replicated around the world, Clinton said.

"Part of the reason that I'm excited about the upcoming **women's** conference sponsored by the United Nations (in China in September) is because one of the primary emphases will be on economic security," Clinton said. "We can come from our country and share success stories like the Mi Casa Resource Center."

Clinton said there are many similarities between the Denver center and programs in Bangladesh that give **women** small loans to make purchases as small as a single cow.

"It may be a milk cow in Bangladesh and it may be a computer or desktop publishing in Denver," Clinton said. "But each is a means to enable a woman to pursue her own hopes and dreams."

LANGUAGE: English

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July 28, 1995 Friday 2D EDITION

SECTION: DENVER & THE WEST; Pg. B-01

LENGTH: 633 words

HEADLINE: A Republican's role in getting **Hillary Clinton** to Denver

BYLINE: Fred Brown, POLITICS

BODY:

Betsy Considine may be the wife of conservative Republican Terry Considine and the daughter of former state GOP chairman Bo Callaway, but she was instrumental in bringing **Hillary Rodham Clinton** to Denver on Wednesday.

Nonpartisanship, said Considine, is "one of the founding principles" of The **Women's** Foundation, of which she is president. The foundation sponsored the 1995 Summit on **Women's** Economic Security, at which Mrs. Clinton gave the keynote address at lunch.

Getting Clinton to Denver was a nonpartisan scramble, all falling into place since the end of March.

It began when Clinton invited foundation leaders to the White House to raise awareness of the U.N. **women's** conference in Beijing in September.

As honorary head of the U.S. delegation, she wanted to talk with **women** around the country to find out what they were thinking.

The delegation of three **women** from Denver saw that a visit here was a possibility. And Mrs. Clinton's staff was interested.

But the Beijing meeting had become highly politicized and controversial. Conservatives don't like China and are uncomfortable with **women's** issues, especially if one of those issues is abortion. Liberals are unhappy because China shows no signs of improving its human rights record.

So it took another month for the 42 board members of The **Women's** Foundation to decide they could do it, both politically and logistically.

"The question was whether to accept an invitation that we knew was outside our purpose," Betsy Considine said. But then, "we are really not talking about Beijing; we are talking about economic security for **women**. ... We were able to be helpful to them (the White House), and yet we stayed really true to our mission."

They worked out a time for Clinton to appear, moving up their usual autumnal fund-raising luncheon to the heat of July. But it left them with less than three months to line up sponsors, confirm a whole day's worth of diverse speakers and prepare for a crowd that turned out at more than 3,000.

"The staff and the volunteers were unbelievable," Considine said. "I thought the whole day went swimmingly."

Particularly impressive, she said, was that by the afternoon, attendees were participating in the discussions instead of just listening to speakers. "The energy in those rooms was the excitement of the

day."

About the only glitch was that the caterers didn't get to all the tables at lunchtime. Among the diners who didn't dine were Wilma Webb, the mayor's wife, and Beth Callaway, the mother of the foundation president.

But at least everyone got food for thought.

Observers noted, though, that Considine didn't applaud at absolutely everything that Clinton said.

GOV. ROY ROMER, the roamer, was the beneficiary last Sunday of a \$ 5,000-a-plate dinner in Washington attended by about a dozen big-spending Democrats.

His press office in Denver confirmed it, saying the purpose was "to retire remaining bills from the (1994) campaign and to raise money for anticipated travel expenses in connection with the upcoming election cycle."

Let's see, that would be the 1996 election cycle. Since Romer can't run again for governor in 1998, would that mean he might have to do some traveling in connection with a U.S. Senate bid?

Perish the thought. "He's always used his own money for NGA (National Governors' Association) and DGA (Democratic ditto) travel," said Connie Sanders, his 1994 finance director.

Sanders, who now is in a similar regional finance role with the Clinton-Gore re-election campaign, said Romer had a campaign debt of close to \$ 250,000 at the end of the campaign. He retired about half of it in January and, of course, a lot more last Sunday.

Fred Brown's column runs Wednesday on the op-ed page and Friday on the Denver & The West cover

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TALKING IT OVER

HILLARY RODHAM CLINTON

RELEASE: WEEKEND, AUGUST 5-6, 1995

Every place I have ever worked, a strange thing happens at 3:00 in the afternoon. Women start grabbing for the phones.

It's the "anxious mom" phenomenon -- mothers calling home to make sure their children have arrived safely from school.

I know because I've done it hundreds of times myself. And, like any working mother, I can tell you about the times I have had to leave at midday or miss work altogether because of a family emergency.

Once, as a young lawyer, I had to be in court at 9 a.m. for a big trial. My husband was out of town. My daughter was sick. And I was in a panic.

I managed in situations like that -- but only because I had extraordinary support: baby sitters, a mother-in-law nearby, a mother who visited regularly and a husband who was eager to help.

Most working women are not so lucky.

With American families as overworked and as mobile as they are today, relying on relatives and friends for child care is not always an option. Most workplaces do not provide or subsidize child care. Day-care centers don't take sick kids, and most charge high fees for late pickups.

And too often, employers penalize rather than help women who need to adjust their schedules to attend to pressing family obligations.

As a 42-year-old auto-factory worker and mother of two said to me recently: "What do you do with your kids when you are assigned the 4 p.m. to midnight shift?"

Whether they are federal judges or fast-food cooks, working women everywhere are not getting enough support as they struggle to meet the competing demands of family, work and career.

I know this from my own experience, as well as from conversations with my friends. But you don't have to take my word for it. Just ask any of the working women I met with recently in Atlanta and Santa Fe. Or ask the 250,000 working women who responded to a Department of Labor survey earlier this year.

"We have to be a wife, a mother and a professional, and to be ourselves, which usually takes last place," a 37-year-old intensive-care nurse said at a chips-and-salsa get-together in Santa Fe.

"I nearly kill pedestrians trying to get to the day-care center on time (to avoid the late fees after 6 p.m.)," an assistant bank vice president told me in Atlanta.

Even a federal judge was feeling the pressure. "When I was a lawyer, all of the partners had wives who didn't work," said this mother of four. "They didn't have to worry about picking up the dry cleaning or picking up the kids."

Today, three out of four working women have school-age children. The vast majority of working women earn less than \$25,000 a year. Not surprisingly, stress ranks as the No. 1 problem for most of these women.

The clear message from many women -- and men -- I have talked to is that they need a more supportive workplace culture.

Even at a place as hectic and workaholic as the White House, we have tried to offer some flexibility to working parents. One of my husband's top campaign advisers took a month off right before the election in 1992 to spend time with his new son. One of my administrative assistants used to bring her newborn to the office and, if necessary, nursed him during meetings. Another member of my staff worked from home during the final two months of her pregnancy. In fact, we even keep a few toys around the office in case parents need to bring their children to work.

We are hardly alone in this. Employers and organizations in the public and private sectors are beginning to recognize that family-friendly workplaces are not just good for morale but also for the bottom line:

- In San Francisco, a group of businesses, unions and community groups joined forces to establish a 24-hour day-care center for airport employees.

- In Boston, a school-bus schedule was redesigned to make it easier for children to get to after-school programs.

- In Northern California, a consortium of law and consulting firms are establishing an 800-hotline number that employees can call 24 hours a day, seven days a week for pre-screened, in-home emergency child and elder care.

- In New Jersey, a company with 3,000 employees is creating a pilot program offering compressed four-day work weeks, job sharing, part-time and flex-time options, and telecommuting for its work force.

Instead of leaving hard-working, stressed-out parents to fend for themselves, we all need to do more to bring some harmony to our work and family lives.

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8/26/95

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TALKING IT OVER

BY HILLARY RODHAM CLINTON

RELEASE: WEEKEND, AUGUST 26-27, 1995

One day in the summer of 1978, I was knocking on doors in a small town in eastern Arkansas, trying to drum up support for my husband in the upcoming election for governor.

It was the middle of the day, and most of the people at home were older women -- women who I assumed would be going to the polls. Imagine my surprise when one woman told me that her husband did the voting in their family. Another said that, since her husband's death, she hadn't known whom to vote for. And a third explained that she couldn't vote because she hadn't paid her poll tax, a requirement that had been outlawed years before.

Seventeen years have passed since then, and as we celebrate the 75th anniversary of women's suffrage, women in America are hardly flocking to the polls to exercise their hard-won privileges.

A smaller percentage of women vote in national elections today than voted 30 years ago. Fewer than half go to the polls in non-presidential election years.

Sadly, many women feel that their vote doesn't really matter to their own futures or the future of our country.

It might also be that we have so many obligations in our everyday lives. Women are busy raising children, taking care of aging parents, holding jobs (often working longer hours for lower wages) and running households.

But even so, we all should be able to find the time to vote, especially now that registration can be done at the local department of motor vehicles, the government social services office, the public library or even through the mail.

We owe it to ourselves to make our voices heard. After all, women's suffrage did not come easily. It took 72 years of hard work.

It took the vision of Elizabeth Cady Stanton, who launched the suffrage movement in 1848, and the courage of Susan B. Anthony, who was arrested, tried and fined for attempting to vote in the presidential election of 1872.

It took thousands of others -- from seamstresses to socialites -- who joined parades, pageants and picket lines on behalf of suffrage.

It took men, too. Men like Harry Bum, the young legislator from Tennessee who cast the decisive vote in favor of women's suffrage on Aug. 18, 1920, but only after receiving an admonishing letter from his mother.

"Dear son," said the letter from Mrs. J.L. Bum. "Hurrah and vote for suffrage. ... I have been watching to see how you stood, but have not noticed anything yet. Don't forget to be a good boy and help Mrs. (Carrie Chapman) Catt put 'rat' in ratification. Your Mother."

Harry Bum took his mother's advice, and eight days later, on Aug. 26, 1920, suffrage was finally granted. But for months thereafter, Harry Bum had to travel the state guarded by a local blacksmith who carried a big hammer in his pocket.

He got off easy compared to some. Many who campaigned for suffrage went to jail for their cause. Some were scorned and ridiculed. Some lost jobs. Some gave up their possessions to raise money for hundreds of suffrage campaigns that were waged in state legislatures and at state and national party conventions.

To those Americans, voting was the most fundamental right of living in a democracy. It was essential to women's progress in the world. And that's why women before us fought so hard to achieve it.

Women's suffrage, finally granted with ratification of the 19th Amendment, was nothing short of a social revolution. With the vote, women in America could influence laws. They could have some say over their destinies. They could enjoy the full privileges of citizenship.

When I travel overseas, I think about suffrage often. On several recent trips, I have met women who have been persecuted, imprisoned or even exiled for their efforts to gain basic legal and political rights for women. I have visited countries, newly freed from the yoke of totalitarianism, where citizens walk miles and stand in line for hours to cast their ballots.

And each time, I come home thankful for the blessings we Americans have.

This week, let's celebrate the anniversary of women's suffrage by taking stock of the sacrifices that so many women and men made on our behalf.

And let's remember the words of the great suffrage leaders.

As Sojourner Truth, the 19th century anti-slavery and women's rights advocate, put it: "If the first woman God ever made was strong enough to turn this world upside down alone, then we together ought to be able to turn it right side up again."

But we can only do it if we vote.

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3/12/96

Divider Title: _____

TALKING IT OVER
BY HILLARY RODHAM CLINTON
FOR IMMEDIATE RELEASE

It's time to declare a cease-fire between the sexes. I don't mean to suggest that men and women are having an all-out war. For the most part, we get along pretty well. It's just that rigid stereotypes sometimes make us enemies instead of allies.

We've all heard disparaging comments about successful career women being inadequate wives and mothers, and stay-at-home moms wasting their talent. We've also heard men being mocked for cooking meals, doing laundry or earning less than their wives.

Women need more respect for the work they do in and out of their homes. Men need more encouragement and support when they try to fulfill their obligations as fathers and husbands.

How many women have urged their husbands to play a greater role in child-rearing, only to criticize their every move, whether it's putting a diaper on wrong or letting the kids stay up too late? I admit, I've done it too. The first time Bill tried to feed Chelsea, I watched him like a hawk.

Fortunately, I learned over the years that my way of handling things wasn't necessarily better just because I was a woman. And I came to realize how lucky I was that my husband enjoyed getting our daughter ready for school, giving her a bath and reading her bedtime stories.

I'm also lucky to have grown up in a family where we children never thought it odd that our parents didn't always fit the typical 1950s family mold.

It's true that in many ways our family was right out of "Father Knows Best." My father worked, and my mother stayed at home to care for me and my brothers. But while my mother cooked most of our daily meals, my father always spent Saturday night serving up his special hamburgers and making us hearty soups. My mother, meanwhile, hit thousands of tennis balls to us and even ran an occasional pass pattern when we played touch football.

A generation later, there is still a lot of confusion about who is supposed to do what when it comes to parental roles.

For the most part, child rearing is still considered "women's work." Even when women with children share the breadwinner role with their husbands, they almost always bear the primary -- and disproportionate -- responsibility for

HILLARY RODHAM CLINTON 3/12/96

Page 2

care-giving and homemaking. It is an arrangement that not only gives short shrift to women but also to men and children.

False notions of "masculine" and "feminine" behaviors only serve to paralyze adults even further in their efforts to become the best parents they can be. Is a mother who is ambitious for her children and husband acting "feminine," and a woman who is ambitious on behalf of her own career acting "masculine"? Is a father who soothes a crying child acting "feminine" while one who plays sports with his kids acting "masculine"?

These are all human behaviors that both men and women display, depending on their particular temperaments and circumstances.

If we truly care about strong families, strong communities and strong societies, we have to recognize that men and women can complement each other inside and outside the home. We should not be adversaries but partners in all our efforts, especially those on behalf of our children.

Regardless of which spouse is the main breadwinner or the primary caretaker for children, neither should have to feel guilty about making choices that are right for the family.

A friend of mine married after she was 40 and had a child at 45. Her husband works from home and has assumed the bulk of the child-care and homemaking duties. She, meanwhile, has continued a hectic professional life that frequently keeps her in the office late at night and takes her out of town.

Another of my closest friends chose the opposite path. She quit teaching after the first of her three children was born. Until her youngest son was grown, she devoted herself full-time to her children.

Both women and their husbands say they are leading fulfilling -- if not easy -- lives. To borrow a phrase from anthropologist Mary Catherine Bateson, these parents have "composed a life" best suited to their and their family's needs and priorities.

In the end, that is what "women's rights" is all about: Making it possible for women -- and men -- to contribute their unique skills and strengths to their families and society.

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6/4/96

Divider Title: _____

TALKING IT OVER
BY HILLARY RODHAM CLINTON
FOR IMMEDIATE RELEASE

An extraordinary woman is coming to the White House next week: Mary Robinson, the President of Ireland. She is also a mother, a human rights lawyer, a law professor, a force for reconciliation between Protestants and Catholics, and a voice for women all over the world.

I met President Robinson last year when Bill and I were in Dublin. I admire her efforts to legalize contraception and to help women win the right to sit on juries when she was a young legislator in the Irish Senate. In outlining her philosophy, she has quoted the early feminist writer Mary Wollstonecraft, who said 200 years ago: "I do not wish women to have power over men but over themselves."

President Robinson's message about women's empowerment echoes the thoughts and words of many other women I have spoken with around the world during the past three and a half years.

Whether they are scholars, poets, historians, journalists, political activists or stay-at-home mothers, women have much to teach each other about the choices and challenges we face as we try to lead integrated lives.

As the writer Deborah Tannen has pointed out in her books about communication and gender, women need to talk, and often they need to talk to each other. It is that need for conversation and direct communication that distinguishes most women from most men.

As women, talking can be our greatest friend. That's why I'm so excited that President Robinson will be in the United States, spreading her message of humanity and opportunity for the people of Ireland and for women everywhere.

It's also why I feel so fortunate to have had face-to-face discussions about women's lives with everyone from the Prime Minister of Norway, to the Empress of Japan, to a destitute mother of 10 children in a dusty village in rural Pakistan.

When the best-selling author Mary Pipher visited me recently at the White House, we talked about our lives and the pressures confronting teen-age girls today.

The poet Maya Angelou teaches me about literature and life, particularly from the perspective of an African-American woman who grew up in Arkansas and is now a citizen of the world.

Rose Styron, the writer and human rights activist, always provokes my thinking about the obligations we owe to men and women whose names are unknown, yet who are suffering for the cause of freedom and democracy.

Historians Doris Kearns Goodwin and Blanche Wiesen Cook both have shared their thoughts about Eleanor Roosevelt, someone I wish I could have talked to in person about the role of First Lady. In fact, I occasionally have imaginary conversations with Mrs. Roosevelt to try to figure out what she would do in my shoes. She usually responds by telling me to buck up or at least to grow skin as thick as a rhinoceros.

Mary Catherine Bateson, an anthropologist and the daughter of Margaret Mead, has written many books, including one called "Composing a Life." She and I have spent hours discussing the ways in which women in different societies attempt to fulfill their responsibilities to their families, jobs and communities.

Jean Houston, an expert on philosophy and mythology, has shared her views with me on everything from the ancient Greeks to the lives of women and children in Bangladesh.

I've even had the pleasure of sitting across the dinner table from Ann Landers, asking advice on matters both trivial and not-so-trivial.

But of all the women I've had the chance to meet, I've probably learned the most from those you've never heard of -- women who have never written a book, appeared on television or been the subject of a newspaper article. From a poor barrio in Managua, Nicaragua, to a grassy field in Indonesia, I've met women who find comfort and unity in telling each other about their children, jobs, families, health, education and all the issues that touch their lives.

I don't always agree with what I hear. What's important is to have the chance to listen to women whose perspectives and ideas may differ from my own so that I can broaden my understanding of women's lives and roles today.

Whoever is doing the talking, the stories we share contribute to our history as women and our understanding of our own time.

I hope we will all make time to talk things over with each other.

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6/25/96

Divider Title: _____

TALKING IT OVER
BY HILLARY RODHAM CLINTON
FOR IMMEDIATE RELEASE

Not long after taking office, my husband came home from a jog early one morning to find Kenneth Weaver, his wife, Rosie, and their three children waiting to introduce themselves. One daughter, Melissa, was in a wheelchair. Eleven years old and battling a rare form of cancer, she had come to Washington through the Make-a-Wish foundation.

As the President was getting ready to leave, Kenneth grabbed him by the arm. He wanted my husband to know that the first bill he had signed as President -- the Family and Medical Leave Act -- had made a huge difference to the Weaver family.

"Mr. President, let me tell you something," Kenneth said. "My little girl here is desperately ill. She's probably not going to make it." But because of the family leave law, he was able to take time off from work to be with Melissa without fear of losing his job. It was, he told the President, "the most important time I ever spent in my life."

Six days later, Melissa died.

The Family and Medical Leave Act requires companies with 50 or more workers to grant up to 12 weeks of unpaid, job-guaranteed leave to employees who need the time to care for children, spouses or parents with serious health conditions. It also grants time off for workers who are ill themselves and for parents who have just given birth to a new baby or adopted a child. In short, the law helps American workers avoid making an impossible choice between livelihood and parenthood.

When family leave became law in August of 1993, its opponents worried that it would hurt businesses and be abused by workers. But a recently released study conducted by a bipartisan commission has shown that those fears were unfounded.

As many as 3 million workers used the Family and Medical Leave Act during the 18 months covered in the study. Most took about 10 days off -- far short of the 12-week maximum. Eighty-four percent of the leave-takers returned to their same employers. And some 90 percent of businesses reported that complying with the law required little or no extra cost.

In some cases, companies found that the policy actually helped them save money by reducing turnover and eliminating the expense of training new workers. "If the ethical obligation we all have as employers isn't reason enough to support these types of leaves, the financial impact certainly is," Terri Wolfe, human resources director

TALKING IT OVER 6/25/96

Page 2

at Patagonia, a large clothing manufacturer, told the bipartisan commission. "The choice to implement family and medical leave policies is a matter of priorities."

Taking care of and spending time with a loved one who is seriously ill is an emotionally wrenching and physically draining process. I know from my own experience.

When my father fell ill just after we moved into the White House, I flew back to Little Rock and spent more than two weeks at his bedside. My father, mother, brothers and I spent hours reminiscing about the old days in our home on Wisner Street in Park Ridge, Ill. We laughed about our vacations to Pennsylvania and my brothers' childhood hijinks. We talked of Chelsea and our hopes for her. Although we didn't -- and couldn't -- say it in so many words, those weeks helped us strengthen our bonds of affection, respect and love. I'll always be grateful that I could be with my father before he died.

I was lucky because I didn't have to make a choice between family and work. I was no longer working as a lawyer, and my husband was President. I was able to give my family all the time and attention they needed.

The same should be true for all Americans.

This week, at Vice President and Mrs. Gore's annual family conference in Nashville -- which this year focused on balancing the pressures of family and work responsibilities -- the President announced several new initiatives to make America's workplaces even more "family friendly." He hopes to expand family leave to allow for 24 hours of unpaid time off each year so that parents can attend parent-teacher conferences and take children or elderly relatives to the doctor. And he wants to change labor laws to give workers the option of taking their overtime pay in time off from work.

We should all consider the family leave law a positive first step in our effort to strengthen families in America. We need to find other ways of giving American workers more flexibility to care for their children and their parents without hurting their employers' bottom lines.

The President never forgot his meeting with Kenneth Weaver and his daughter Melissa. They are a reminder of the difference one law can make in the lives of our children and families.

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