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[Greater Flagstaff - Community Partnership with Americorps] [2]

Stack:

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Row:

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Section:

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Position:

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When recorded, mail to:

Name: _____

Address: _____

City/State/Zip Code: _____

Space above this line for Recorder's use

NOTICE AND CLAIM OF LIEN FOR LABOR, MATERIAL AND/OR MACHINERY

STATE OF ARIZONA

COUNTY OF _____

)
) ss.
)

The undersigned being duly sworn according to law, claims a lien pursuant to A.R.S. § 33-993(A), and hereby states as follows:

1. The legal description of the land and improvements to be charged with the lien are _____

2. The name and address of the owner(s) of the property is (are) _____

3. The name and address of the party who employed lienor or to whom he furnished materials is _____

4. (Check one and complete if applicable)
☐ A copy of the written contract is attached hereto.
☐ The contract was oral and the terms, time given and conditions of the oral contract were as follows _____

5. The gross amount of the contract was \$ _____; the amount paid lienor to the to date of this lien is \$ _____; with a balance due under the contract of \$ _____.
6. The date of completion of the building, structure or improvement, or any alteration or repair of such building, structure or improvement is _____.

7. The date lienor first furnished labor, materials, machinery, fixtures or tools to the jobsite is _____

8. The date lienor completed furnishing the labor and/or materials contracted is _____

9. (Check one and complete)

☐ The Preliminary Twenty Day Notice was given on _____ ,
a copy of which is attached hereto, together with the Affidavit Of Mailing.

☐ The Preliminary Twenty Day Notice is not required in this case.

Dated: _____

(Company name or individual if not a company)

By _____
(Signature of person authorized to execute this Lien)

Title _____

SUBSCRIBED AND SWORN to before me, a Notary Public, this _____ day of _____, 19____,
by _____

My Commission Expires: _____
Notary Public

NANCY ANN SMITH (GALLARDO)

4915 E. Meadow Brook Dr.

Flagstaff, AZ 86004

Home (602) 526-6762

Work (602) 774-1895

OBJECT: A position in financial analysis and management; utilizing my experience and skills in finance, accounting, and management.

EDUCATION: Northern Arizona University, Flagstaff, AZ, B.S. in Business Administration, Finance, December, 1992

HONORS: Golden Key National Honor Society; The National Dean's List, 1991-92

WORK FINANCE MANAGER

EXPERIENCE: Northern Arizona Council of Government, 119 E. Aspen Ave., Flagstaff, AZ 86001

Ph. Number: (602) 774-1895

Supervisor: Ken Sweet, CEO

7/94 -

Present

- * Managed the accounting functions of the agency
- * Monitored and analyze programs budgets and expenditure reports
- * Reported the financial status of the agency's programs to CEO
- * Prepared budget projections
- * Prepared budget reports for NACOG's regional council and CEO
- * Reviewed and recommended changes to retirement and insurance policies
- * Trained employees in accounting areas as needed
- * Changed and implemented policies
- * Implemented state and federal financial regulations
- * Reviewed and advised program directors on contracts and budget modifications
- * Supervised technical areas of personnel
- * Supervised the agency's telecommunications

ACCOUNTANT, ASSOCIATE

Northern Arizona University, Center for Excellence in Education, Flagstaff, AZ 86011

Ph. Number: (602) 523-7470

Supervisor: Ed Bulinski, Asst. To Exec. Dir.

4/94 - 7/94

- * Managed state, local, and federal grant accounts
- * Processed payments and account adjustments with on line accounting system
- * Worked with departments within the CEE to resolve accounting problems and questions
- * Supervised accounting assistant
- * Prepared monthly financial reports
- * Balanced the payroll system to the general accounting system

LOAN OFFICER/ASSISTANT TO MANAGER

CTX Mortgage Company, 2301 N. 4th Street, Flagstaff, AZ 86004

Ph. Number: (602) 556-0600

Supervisor: Mike Groff, Manager

1/94 - 4/94

- * Originated FHA, VA, and Conventional mortgage loans
- * Handled all correspondence with clients
- * Prepared written correspondence for the branch manager
- * Assisted with training of office personnel

continued:

- * Worked with personnel to stay within required guidelines
- * Produced marketing information for the branch; such as brochures, fliers, and ads
- * Assisted processors with processing loans
- * Organized tasks efficiently to meet deadline

LOAN PROCESSOR

Norwest Mortgage, 14 E. Birch, Flagstaff, AZ 86001

Ph. Number: (602) 774-6640 Supervisor: Debbi Pugh-France, B.O.S.

4/93 - 1/94

- * Processed Conventional, FHA, and VA mortgage loans
- * Worked with borrowers, creditors, banks, and others to verify information needed
- * Collected written and verbal information on assets, income, credit, and property
- * Analyzed and entered all relevant information into computer network system
- * Worked with underwriting to eliminate any questions on files to gain full approval

ACCOUNTING ASSISTANT, SENIOR

Northern Arizona University, Office of Management Development, Flagstaff, AZ 86011

Ph. Number: (602) 523-3258 Supervisor: Wayne Fox, Director

11/83 - 8/91

- * Maintained accounting records
- * Prepared financial statements and departmental budgets
- * Coordinated computer seminars presented by the department
- * Prepared analysis for each seminar and workshop presented
- * Handled potential seminar and workshop participants
- * Assisted the Small Business Institute with administrative support
- * Managed and processed accounting records under state guidelines and procedures
- * Collected and prepared information for bids and purchases orders

ACCOUNTING CLERK

Northern Arizona University, Accounts Payable, Flagstaff, AZ 86011

Ph. Number: (602) 523-5172 Supervisor: Darrell Fosberg, A/P Manager

7/81 - 11/83

- * Processed departmental payment claims
- * Handled problems with vendors and various departments
- * Prepared journal entries to transfer funds
- * Assisted other business departments as needed in a clerical capacity

EXECUTIVE SECRETARY/ASSISTANT BOOKKEEPER

McDonald's Northwest Arizona Office, 125 E. Birch, Flagstaff, AZ 86001

Ph. Number: (602) 774-7324 Supervisor: Jorge Ribeiro, Controller

8/85 - 4/86

- * Performed secretarial duties for controller
 - * Prepared procedures manual, under the guidelines of McDonald's Corporation
 - * Assisted accountant with manual bookkeeping and prepared all A/P checks
 - * Handled all incoming phone calls
 - * Assisted restaurant managers with questions and complaints
-

SKILLS:**FINANCE/ACCOUNTING**

- * Prepared and maintained accounting records, for fund accounting and corporate accounting systems
- * Developed financial reports, summaries, budgets, and projections
- * Prepared documentation for bids and purchases
- * Handled inventory control

MANAGEMENT

- * Trained and supervised office personnel
- * Assisted in decision making
- * Created and developed responsibilities and duties for personnel
- * Supervised financial functions on a daily basis

COMMUNICATION

- * Presented financial information to superiors
- * Prepared written and oral correspondence to personnel and others as needed
- * Provided information to department managers and division chiefs
- * Worked with others to improve and change policies
- * Handled personnel grievances within my departments

COMPUTER

- * Operated mainframe terminals for on-line accounting systems
- * Prepared spreadsheets using various systems for accounting records and reports
- * Developed correspondence and mailing lists using word-processing systems

**ADDITIONAL
INFORMATION:**

- * Computer knowledge gained through business and personal application
- * Willing to work long hours to meet company goals
- * Available to travel for business obligations

STATISTICS:

- * Status: Divorce, 3 Children
- * Age: 35
- * Health: Excellent
- * Hobbies: Volleyball, baseball, skiing, weight lifting, crafts

REFERENCES:

- * Available upon request

Mary Lou Nazario
1814 N. San Francisco St.
Flagstaff, Arizona 86001

EXPERIENCE:

Feb 1976 - September 1989

PIMA SAVINGS AND LOAN ASSOCIATION
Assistant Branch Manager
Mortgage Loan Processor
Investment Counselor

Maintained branch operations, supervised staff,
serviced and processed mortgage loans.

Feb 1975 - Feb 1976

VALLEY NATIONAL BANK
Credit Clerk/Teller

Processed credit reports, processed commercial
loans, processed credit card applications.

Jan 1974 - Jan 1975

SAN FRANCISCO FEDERAL SAVINGS AND LOAN
Operations Manager
Investment Counselor

Counseled investors on certificates of deposits
and annuities. Oversaw branch operations.

Jan 1972 - Jan 1974

ARIZONA BANK
Teller

Performed all teller duties.

Carl Stewart
3446 N. King St.
Flagstaff, Arizona 86004
Home (602) 526-0301
Work (602) 774-1895

SUMMARY OF QUALIFICATIONS

Most recently I have been responsible for the implementation of a number of housing rehabilitation programs. The approximate total of homes rehabilitated that I have assisted with to date is 125. In the past I have performed as a program and housing specialist, weatherization carpenter (personally weatherized over 260 homes), and intake worker, operations manager, dispatcher, job foreman, dock foreman, and truck driver (local delivery, line haul, and gasoline tanker), dozer and heavy equipment operator. I am proficient in all phases of new construction and remodeling for residential and commercial structures. My skills include but are not limited to operation of office equipment, personal computers; Word Perfect 5.2, Quatro Pro 5.0, Auto Desk and Home Architect CAD, and others. operation of power tools used in carpentry, electrical, plumbing and heating, concrete (forming, and pouring), installation of weatherization and energy conservation measures, tractor trailer operations and maintenance, and heavy equipment operation.

EXPERIENCE

June 1992 to Present	Northern Az. Council of Govts.
CDBG Program Specialist	119 E. Aspen Ave.
Ref: Margaret Keener (Superv)	Flagstaff, AZ 86001
(602) 774-1895	

CDBG Program Specialist. Responsible for implementing housing rehabilitation or weatherizations programs in Apache, Coconino, Navajo and Yavapai Counties. This includes insuring the program maintains state and federal compliance, marketing, intake information, assisting in the formulation of applications, repayment agreements, and contracts, filing of liens on property, qualification and confirmation of potential clients, environmental reviews of individual homes, initial inspections, work write ups, cost estimates, procurement and selection of contractors through a bidding process, signing of contracts between homeowners, contractors, and NACOG, performing inspections before, during, and after construction, change orders, final inspections, warranty inspections, obtaining owner acceptance, insuring correctness of billings and submittal along with lien waiver and contractors certificate to appropriate government agency for contractor payment. Preparation of progress reports to supervisors and government agencies. In addition to the above I have done ADA (Americans with Disabilities Act) inspections and Davis-Bacon Wage Monitoring, construction inspection, and assisted in the application

process for CDBG and HOME Grants for various communities through out NACOG's region.

May 1990 to June 1992

Carpenter Crew Chief

Ref: Hy Scranton (Superv)
(602) 772-0717

Northern Az. Council of Govts.

119 E. Aspen Ave.

Flagstaff, AZ 86001

General carpentry. Installation of weatherization materials including hanging of doors, installation of windows, and storm windows, electrical and plumbing repairs, assessment of repairs to be made, and completing necessary reports. Work with CDBG and ADA programs.

August 1988 to May 1990

Utility Worker II (Carpenter)

Ref: Earnie Almarez (Superv)
(602) 779-6753

Coconino County Community Services

121 E. Cherry Ave.

Flagstaff, AZ 86001

General carpentry. Installation of weatherization materials including hanging of doors, manufacture and installation of windows and storm windows, electrical and plumbing repairs, supervision of co-worker, judgment calls with respect to building codes.

September 1984 to August 1988

Operations Manager

Ref: Jim Pugliano (Owner)
(602) 779-2998

Win Oil Co.

700 E. Butler Ave.

Flagstaff, AZ 86001

Operations Manager for company owned stations, facilities, and equipment and for management of up to 5 company owned operations. Monitor and supervise the work for as many as 27 employees, staffing of operating personnel, training, and evaluation of employees, implementing policies, procedures and enforcement of same to ensure smooth operation of company facilities and ensuring customer satisfaction. Other duties include monitoring and maintaining accurate records and inventory control on customer and company operations to ensure continuous supply of product to 35 service stations, maintenance of computer controlled dispensing equipment, money pickup and general supervision of company operations.

May 1984 to September 1984

Gasoline Tanker Driver

Ref: Mike Nesbitt (owner)
(602) 779-5916

Jonesco Trucking

700 E. Butler Ave.

Flagstaff, AZ 86001

Gasoline Tanker Driver for Jonesco Trucking leased to Win Oil Co. Load and haul gasoline and diesel fuel from points in Arizona and New Mexico, to service stations and bulk storage facilities within Arizona. Maintain equipment and keep daily records. Maintain good public image for two companies. Provide punctual service.

January 1984 to May 1984

General carpentry and roofer

Ref: Harry Weeks (owner)

(602) 525-1722

Weeks Construction

A-3 Mountaineer Rd.

Flagstaff, AZ 86004

General carpenter, roofer, laborer for residential homes. Most work was insurance repair or replacement.

December 1982 to January 1984 B&D Construction

Job Foreman

No longer in business

Ref: Bruce Weems (Crew leader) Flagstaff, AZ 86004

(602) 525-1163

Performed as general carpenter and foreman for local construction company building new custom residential homes, remodeling of older homes, and small commercial remodel. Supervise up to 7 crew members. Responsible for ensuring work performed as required and on schedule.

March 1978 to November 1982

ONC-McLean Trucking

Truck Driver (Line & Local)

No longer in business

Ref: Jim Goodwin (Union Bus. Agent) Flagstaff, AZ 86004

(602) 774-5168

Employed as truck driver for local freight delivery and line hauling for this major carrier. Experience includes 3 months local delivery and 3 3/4 years short line and line haul. Became familiar with various facets of the operations of a major trucking company.

December 1973 to March 1978

Northern Ariz. Express

Dock Foreman

No longer in business

Ref: Betty McCamey (Owner)

Flagstaff, AZ 86004

(602) 526-1224

Responsible for supervision of drivers, routing, delivery, maintenance of equipment and general operations as an agent for three major carriers, Navajo Freight Lines, Consolidated Freightways, and Western Gillette. Duties included preparation of manifests, damage claim inspection and verification, overseeing the loading and unloading of inbound and outbound interstate and intrastate shipments, dispatching, routing of daily pick-up and delivery activities, and maintaining a good working relationship with customer representatives.

May 1975 to October 1975

Equipment Operator

Ref: Warren Smith (Owner)

Warren Smith Construction

Slayton Ranch R.

Flagstaff AZ 86004

(602) 526-0511

This was a second job I had during this period. Truck driver, backhoe operator, laborer. Experience in equipment and material transportation including end dumps, 10 wheelers, flat-bed, and lowboy trailers to move dozers and related equipment to and from various job sites.

March 1972 to December 1973

Delivery driver, loader
Ref: Lyle Smith (Superv)
Phone unknown

Coca Cola Bottling Co.
Winslow, AZ 86047
Winslow, As 86047

Delivery of Coke and Coke products to retail customers. Loading of trucks for the next day delivery.

June 1970 to Jan 1972

U.S. Army/U.S. Army Europe

April 1969 to February 1970

Choker setter, Dozer operator
Ref: Unknown

Southwest Forest Industries
No longer in business
Flagstaff, AZ 86004

Affix chokers to logs for skidding. Skid logs from woods to landings for transportation to the mill.

EDUCATION: Graduated Flagstaff High School 1968.

HOBBIES: Family, marksmanship and firearms, wood working and furniture making, stained glass, horsemanship.

Robert L. Stevens, Jr.
308 West Forest Avenue
Flagstaff, Arizona 86001
Home - (602) 774-8923
Work - (602) 774-1895

EDUCATION:

Bachelor of Science, Geology - August, 1968

Bachelor of Science, Geography - August, 1968

Post Graduate Work - 25 hours, Geology - 1968-69

Additional College Level Courses: Construction Wiring (3 hrs); Uniform Building Codes (3 hrs); Mechanical Systems (3 hrs); Construction Costs Estimating (3 hrs), Data Processing/Computer Science (6 hrs).

WORK

EXPERIENCE:

-From November, 1993 to Present

Program Specialist - Northern Arizona Council of Governments (NACOG)

Responsibilities include: Through knowledge of regulations, procedures, and implementation of the HOME/HUD Housing Rehabilitation Programs, Housing Trust Fund (HTF), HUD Public Housing Authority - Section 8, Community Development Block Grants (CDBG), Americans with Disability Act (ADA), Section 504 of the Rehabilitation Act, and local, state, and federal programs and resources in Apache, Coconino, Navajo and Yavapai Counties. This includes insuring that the programs meet State of Arizona and Federal compliance requirements. Other items include: program applications, design, marketing, intake, design of documents, processing client applications, qualification and confirmation of clients, environmental reviews of individual homes, initial inspections, work write-ups, cost estimates, procurement and selection of contractors through a competitive bidding process, preparation/signing/and enforcement of contracts between homeowners/contractors/and NACOG, obtaining title reports, preparing repayment/default agreements, contracts, performing inspections before/during/and after construction, change orders, warranty inspections, obtaining owner acceptance, insuring correctness of billings, submittal of lien waiver and contractors certificate to appropriate government agency for contractor payment, filing of liens as security, preparation of lien releases, and final close-outs. Duties also include the recruitment, training, and supervision of volunteers. Also, this position requires preparation of progress reports, financial statements and tracking, statistical reports, and other documents as required.

-From January, 1992 to October, 1993

Self-Employed - Stevens Energy Services

Responsibilities included: On a contractual basis, provided Weatherization/Energy Conservation Programs with evaluation, inspection, training, and other consultation services to various utility companies and to local, state, and federal agencies.

-From April, 1990 to January, 1992

Weatherization Program Inspector - ACKCO, Inc. - Professional Services

Responsibilities included: Performed inspections on various types of dwelling stocks that have received weatherization services, re-inspect failed or non-complying units, preparation of house inspection and reinspection reports forms, weekly summary reports for submission to state and local agencies, and all internal reports as required.

Performed safety and efficiency testing on all gas, propane, and oil-fired appliances (including boilers) on selected dwellings (single through multi family units). Testing included analysis of flue gas samples for carbon monoxide, oxygen\carbon dioxide ratios, stack temperatures, stack losses (%), stack temperatures, excess combustion air, and steady-state efficiency (%). Other testing/verification included visual inspection of appliances, estimation of effective life span, leak testing of all gas or oil supply lines and repairs as necessary, testing and adjustments of gas and oil pressures, insured supply of adequate combustion air supplies, draft testing, proper venting, proper operation of thermostatic, electric, and pneumatic controls, air handling systems, and code compliance. Also made recommendations on repair or replacement of existing appliances based on various factors (i.e. cost of fuel, steady/seasonal efficiencies, costs of replacement, and other factors) as well as recommending appropriate higher-efficiency modifications. Insured satisfactory solution of all health and safety problems encountered in the field. Prepared all necessary documentation and paperwork as required.

Performed blower door testing (provides data of infiltration rates) on selected dwelling to determine natural and induced infiltration rates (i.e. air changes per hour [ACH], air changes per hour at 50 Pascals pressure [ACH 50], cubic feet per minute [CFM], and cubic feet per minute at 50 Pascals [CFM50]. Insured that minimum natural ventilation was provided as required by codes and ASHRAE standards. Also determined heating/cooling distribution systems leakage rates and estimated losses, as well as necessary repairs by use of the blower door.

Presented workshops on a large variety of energy conservation topics (including several HVAC subjects) to groups such as private non-profit agencies, utilities companies, local governmental agencies, state agencies, and federal regions. Presentations and workshops were made at various local, state, and national conferences. Also prepared training materials and manuals as required using computer word-processing and graphics.

Other duties included such items as the training of new staff, dealing with problems encountered in the field, contract status presentations to various governmental staffs, and other duties as assigned.

-From August, 1977 to December, 1989

Weatherization Program Coordinator/Utility Worker III - Coconino County

Responsibilities included: As a working supervisor, I was in charge of a staff that varied in size from 2-5 personnel and various volunteers. Ability to work in remote areas of Coconino County without direct supervision, take client applications, determine program eligibility, conduct energy audit (based on ASHRAE J-Manual Procedures), perform pre and post work blower tests, heating appliance efficiency testing, inspection, repair and installation, wood stove inspection, repair and installation, inspect for health and safety problems, respond to all emergency problems as necessary, obtain and interpret fuel histories, client energy education, install all types of weatherization materials and perform repairs as necessary, bidding and procurement of materials and services, inventory control, supervise staff, schedule work, staff training, inspect and approve payment on subcontracted work, administer and supervise budgets and grants, prepare and submit

reports, vehicle maintenance, maintain computer and files, energy advocacy, outreach, gather statistical information and evaluate energy saving and cost effectiveness.

Performed safety and efficiency testing, tune-up, maintenance, and repairs on all gas, propane, and oil-fired appliances (including boilers) on all dwellings (single through multi family units). Testing included analysis of flue gas samples for carbon monoxide, oxygen\carbon dioxide ratios, stack temperatures, stack losses (%), stack temperatures, excess combustion air, and steady-state efficiency (%). Other testing/verification included visual inspection of appliances, estimation of effective life span, leak testing of gas and oil supply lines and repairs as necessary, testing and adjustments of gas and oil pressures, insured supply of adequate combustion air supplies, draft testing, proper venting, proper operation of thermostatic, electric, and pneumatic controls, air handling systems, replacing and or repacking bearings and valves, and code compliance. Also performed repair or replacement of existing appliances based on various factors (i.e. cost of fuel, steady/seasonal efficiencies, costs of replacement, and other factors) as well as appropriate higher-efficiency modifications. Performed repairs, tested and charged air conditioning systems as necessary. Insured satisfactory solution of all health and safety problems encountered in the field. Prepared all necessary documentation and paperwork as required.

Performed blower door testing (provides data of infiltration rates) on selected dwellings to determine natural and induced infiltration rates (i.e. air changes per hour [ACH], air changes per hour at 50 Pascals pressure [ACH 50], cubic feet per minute [CFM], and cubic feet per minute at 50 Pascals [CFM50]. Insured that minimum natural ventilation was provided as required by codes and ASHRAE standards. Also determined heating/cooling distribution systems leakage rates and estimated losses, as well as necessary repairs by use of the blower door.

-From March, 1974 to July, 1977

Self-Employed - Carpentry, Plumbing, and Electrical Services

Responsibilities included: Performed journeyman-level work in all phases of carpentry, plumbing, and electrical services. Also, performed all general building/maintenance services as required.

OTHER EXPERIENCE:

United States Army - Vietnam Veteran (2 years)

Peace Corps - Sierra Leone (2 years)

UNAVAILABLE FUNDING OPPORTUNITIES

Introduction

Although a variety of federal and state programs exist for establishing a revolving loan fund, issues such as unavailable funding and extensive time requirements needed to access programs eliminate these programs from present consideration. This section provides evidence that RECDS' Intermediary Relending Program is the only remaining avenue for NACOG's RDLF.

Federal Assistance

A federal revolving loan program currently exists through the Economic Development Administration (EDA). The Revolving Loan Fund (RLF) under Title IX Economic Adjustment Program is a grant that can be used for capitalization purposes. Currently, EDA remains unauthorized and funds are not available for new program applicants.

The situation for future funding availability isn't encouraging and NACOG has been advised by EDA officials to seek and obtain funding for the RDLF program from another source. Please see letter dated February 22, 1995 from Mr. Anthony Perot, Arizona's EDR.

State Assistance

Although the State of Arizona has had a partnership with NACOG since 1975, which has allowed for the response to the unique and varied needs of the citizens in northern Arizona, at the present time there are no available program funds through the Department of Commerce to finance a revolving loan program. Please see enclosed letter for Ms. Linda Schulz dated February 9, 1995.

Commercial Lenders

Commercial lenders don't offer this type of loan on terms and conditions needed to capitalize a RDLF. While many agree that the effort to establish a development fund is necessary and appreciated, commercial lenders are unwilling to approve a \$2,000,000 loan to a non-profit organization for the purpose of financing enterprises that are categorized as startups or high risk. Please see enclosed turn down letter from banks.

Once again, the advice given by this group of lenders is to obtain funding from avenues that have a history of this type of activity (e.g. Federal based programs for economic development). However, commercial lenders have expressed an interest in assisting in other areas. These include:

- ☐ providing technical assistance for the development of the program,
- ☐ providing the non-federal capitalization for the RDLF,
- ☐ development of loan documentation needed for lending,
- ☐ and marketing of the RDLF program.



U.S. DEPARTMENT OF COMMERCE
Economic Development Administration

Phoenix Plaza Complex
Suite 965
2901 North Central
Phoenix, Arizona 85012

February 22, 1995

Mr. Kenneth Sweet, Executive Director
Northern Arizona Council of Governments (NACOG)
119 East Aspen Avenue
Flagstaff, Arizona 86001-5296

Dear Ken:

I regret that there would be no funding for this current Fiscal Year under the Title IX program with which to start up a Rural Development Fund. Very few RLFs -- as we call them -- are started; it is a very complicated process at best.

I have not begun an RLF, though when the right opportunity comes along (and when the funding is available) I would hope to do so.

If this situation should change I will let you know, but I cannot be encouraging at this time.

Should you seek and obtain funds from another source I am sure that NACOG will do a good job of ensuring that they go for fine investments.

Hope to get up that way before too long.

Sincerely,

A handwritten signature in dark ink, appearing to read "Antony Perot", is written over the typed name.

Antony Perot, EDR
Phoenix, AZ



ARIZONA

Department of Commerce

Fife Symington
Governor of Arizona

Sara Goertzen
Director

February 9, 1995

Mr. Kenneth Sweet
Executive Director
Northern Arizona Council of Governments
119 East Aspen
Flagstaff, Arizona 86001

Dear Mr. Sweet:

Thank you for your request for \$2 million to capitalize your community loan fund. At present there are no available program monies through the Department of Commerce to fund an Intermediary Relending Program such as the one you are requesting from the Rural Economic and Community Development Services.

We certainly acknowledge the need for such programs and hope that your efforts to establish the revolving loan program in northern Arizona is successful.

Sincerely,

Linda S. Schulz, Director
Financial Services and Housing Development

Business Banking
P.O. Box 2901
Phoenix, AZ 85062-2901

February 16, 1995

NORTHERN ARIZONA COUNCIL OF GOVERNMENTS (NACOG)
ATTN: KENNETH SWEET
119 E. ASPEN AVENUE
FLAGSTAFF, AZ 86001

DEAR MR SWEET:

Thank you for your recent application for credit. We have carefully considered your request and regret to inform you that the Bank is unable to grant the credit you requested in the amount of \$2,000,000.00 because of the factors indicated below.

The principal reason(s) for our credit decision are:

- Unable to Grant Credit on Terms Requested
- Other - Incomplete financial package

If we have received incorrect information, or if you have additional information, please contact the manager of the Flagstaff Downtown branch at (602)779-3910.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation, 25 Ecker Street, Suite 2300, San Francisco, CA 94105.

While we are unable to assist you at this time, we hope that you will consider us for future financing needs.

Sincerely,



SHARON CRANFORD
ASSISTANT VICE PRESIDENT



February 13, 1995

Kenneth J. Sweet, Executive Director
Northern Arizona Council of Governments
119 East Aspen Avenue
Flagstaff, AZ 86001-5296

Dear Mr. Sweet:

I regret to inform you that National Bank of Arizona cannot make a \$2,000,000 loan to your Agency for capitalizing a Rural Development Loan Fund. The concept you described in our recent meeting certainly has merit and we applaud your efforts to privately capitalize such a fund, but this request would be outside the scope of our underwriting guidelines.

Please don't hesitate to call if we can help in any other way.

Sincerely,

A handwritten signature in cursive script that reads 'Chris King'.

Chris King
Vice President & Manager

THE STOCKMEN'S BANK

February 9, 1995

Kenneth J. Sweet, Executive Director
Northern Arizona Council of Governments
119 East Aspen Avenue
Flagstaff, Arizona 86001-5296

Dear Mr. Sweet:

This is to inform you that The Stockmen's Bank does not have an interest in making a \$2,000,000 loan to a community-based nonprofit organization, such as your Agency, for capitalizing a Rural Development Fund. The concept you described in our recent meeting could be a worthwhile alternative source in augmenting the capital needs of small businesses in our rural communities. We admire your efforts to privately capitalize such a fund. However, we do not offer the type of loan that you require.

Please do not hesitate to call if we can help in any other way.

Sincerely,



Jack G. Hunt
Vice President

Bank One, Arizona, NA
Flagstaff Downtown Office
100 West Birch
Flagstaff AZ 86001

Tel 602 779 7411
Fax 602 779 7402



March 3, 1995

Mr. Jerry Chavez
Northern Arizona Council of Governments
119 East Aspen Avenue
Flagstaff, AZ 86001-5296

Dear Jerry:

This letter will serve as confirmation of Bank One's support of the Northern Arizona Council of Governments' Small Business Assistance Program.

Partnerships such as this enable Bank One, Arizona, NA, as an institution, to reinvest in communities where we do business. We believe that this program has a positive economic impact and support your efforts in meeting the small business credit needs of Northern Arizona. The terms, conditions and rates being offer to you through the Rural Economic and Community Development will support business activities for which Bank One, Arizona may not otherwise make credit available.

This commitment is contingent upon the signing and execution of a contractual agreement between Northern Arizona Council of Governments and Bank One, Arizona, NA.

The Small Business Assistance Program for Northern Arizona demonstrates a real commitment to the betterment of small businesses of the rural communities. Bank One, Arizona, NA is to establish a financing relationship with you.

Sincerely,

A handwritten signature in cursive script that reads "Sharon L. Brown".

Sharon L. Brown
Corporate Officer
Community Development Officer

RECDS / FmHA AUDIT REQUIREMENTS

According to current RECDS / FmHA audit requirements, all IRP audits will be in compliance with OMB Circular A-128 that was issued pursuant to the Single Audit Act of 1984, P.L. 98-5022. It establishes audit requirements for State and local governments that receive Federal assistance. NACOG is federally defined as a governmental entity for auditing purposes and adheres to the requirements of A-128.

The most recently completed audit (FY'93) was included in the initial IRP application and conforms to the requirements of OMB Circular A-128. The FY'94 annual agencywide (A-128) audit is nearing completion and can be submitted at a later date if necessary.

NACOG will continue to observe the audit requirements set forth in A-128 and assures RECDS / FmHA that the program IRP loan will also be audited using these principals.



United States
Department of
Agriculture

Rural Economic
and Community
Development Services

Arizona State Office
3003 North Central Ave., Suite 900
Phoenix, AZ 85012-2906
(602)280-8745; FAX(602)280-8730
TDD(602)280-8705

February 9, 1995

Mr. Ken Sweet, Executive Director
Northern Arizona Council of Governments
119 E. Aspen
Flagstaff, Arizona 86001-5296

Dear ~~Mr. Sweet:~~ *Ken:*

I appreciated the opportunity to meet with you yesterday about the NACOG application for an Intermediary Relending Program loan. As we discussed, NACOG should address the four points raised in Mr. Riggs' recent letter, and then RECD/Arizona will submit the priority form to the RECD National Office for funding consideration. Our understanding is that you will address the four issues in a letter to us by February 17, 1995.

After their preliminary review, the RECD National Office returned the loan application file to our office last week, and we noticed a couple of points of concern in the file. On the first page of the "Statement of Proposed Use of Funds", in the third paragraph, NACOG proposes to make loans of \$15,000 to \$250,000, with 5/6 of the loan coming from the RECD loan funds. The maximum loan amount to any ultimate recipient is limited to \$150,000, and the RECD/IRP loan share is limited to no more than 75% of the total cost of the project to the ultimate recipient (see FmHA Instruction 1948-C, section 1948.110(a)(9)). The Statement of Proposed Use of Funds should be amended to reflect these specific limitations and percentages. On the same page, in the fifth paragraph, your proposal is that loans will be used for any legitimate business purpose. However, the Statement of Proposed Use of Funds should be amended to reflect eligible and ineligible loan purposes per FmHA Instruction 1948-C, sections 1948.109 and 1948.110 (some legitimate business purposes in which ultimate recipients might be engaged are not eligible under the IRP program, i.e., for funds distribution to owners, for loans for charitable and educational institutions, etc.).

During the application process and at the time of obligations of funds, we will provide you with a detailed statement of requirements for the loan. If there is any way we can be of further service, please contact this office.

Sincerely,

John R. Cox
Chief, Community and
Business Programs

STATEMENT OF THE PROPOSED USE OF FUNDS

NACOG proposes to utilize the proceeds of the Intermediary Relending Loan to establish a Rural Development Loan Fund (' RDLF') to provide financing for business expansions in rural areas of Apache, Coconino, Navajo, and Yavapai counties of the State of Arizona. The primary focus of RDLF will be to provide gap financing to borrowers for commercial purposes.

Term loans for small business expansion are difficult to obtain. The major source of loans, banks, will advise that they are not term lenders. Term lenders such as insurance companies or pension plans generally seek larger investments than are available in small business loans.

NACOGs' RDLF will finance 75% business projects typically from \$15,000 to \$150,000 with federal money. The balance will come from the Small Business Loan Fund (SBLF). As the source of funds for the SBLF must be repaid over a shorter maturity than the FmHA relending loan, payments received from each borrower will first be applied to the portion funded from the SBLF.

The corporation proposes to charge each borrower a \$300 loan application fee (50% refundable for unsuccessful applicants) plus a 1.5 points origination fee. Borrowers will also be responsible for legal fees associated with processing of the loan application. These charges may be included in the loan balance. The points, however, will be earned by NACOG's SBLF, and will be used to administer the program.

Loans will be made to eligible projects set forth in FmHA Instruction 1948-C, sections 1948.109 and 1948.110. The term of non-real estate loans will be limited to ten years (with an anticipated average maturity of seven years) in order to facilitate the revolving nature of the fund. The term of real estate loans will be limited to twenty years, with an anticipated average maturity of fifteen years. Loan amortization will depend on the proposed use of funds. Working capital loans will generally be amortized between seven and ten years (depending on collateral). Loans to acquire or construct real estate will be amortized up to twenty years.

Interest rates will be somewhat flexible, enhancing the likelihood of repayment. In general, however, the rate will be fixed at the prime rate prevailing at the time the business is funded, plus 1%.

Loans for refinancing debt due Arizona banks will not be made. This will avoid placing the corporation in competition with banks. However, the corporation shall entertain loan requests for refinancing in cases where the maturity of the note is imminent and the present holder of the note is unwilling or unable to extend.

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AmeriCorps

Youth in Action

Learn - and - Serve



YOUTH IN ACTION

Submitted by:

Northern Arizona University's Arizona Center for Vocational Technological Education in collaboration with City of Flagstaff, Coconino County, and Flagstaff Unified School District.

AmeriCorps

is the new domestic Peace Corps where thousands of Americans will be **GETTING THINGS DONE** through service in exchange for help in financing their higher education or repaying student loans. AmeriCorps members will fan out across the nation to meet the needs of communities everywhere.

The national priorities of AmeriCorps are *Community Service* within Education, Public Safety, Environment, and Human Needs. To link these priorities of service are *Member Development* and *Community Building*.

Alliance for a Second Century

is an alliance entered into between the Flagstaff Unified School District, Northern Arizona University, Coconino County, and the City of Flagstaff, a coalition for cooperative action for the future of the greater Flagstaff community. Of primary concern to the citizens of this region is the growth and development of our young people. To address this concern the Alliance for a Second Century is committed to fostering positive growth and development of Flagstaff youth, therefore have established a program which provides increased opportunities for youth to develop citizenship and life skills while in the service of our community.

Youth in Action

is a greater Flagstaff community joint agency youth service initiative designed to provide a mechanism for participating agencies and organizations to pool their resources and thereby maximize services and opportunities for youth and young adults. Through better coordination of services, enhancement of programs, and development of new programs, *Youth in Action* will facilitate coordinated, proactive solutions to the youth orientated problems facing greater Flagstaff community.

October 17, 1994

YOUTH IN ACTION's AmeriCorps Program

will address the following within the greater Flagstaff community. . .

- Forty parttime members will represent AmeriCorps for Youth in Action.
- Nine-hundred hours of service will be delivered by each parttime member between January 9, 1995 and August 31, 1995.
- One-hundred eighty hours of training will be completed by each member.
- A living allowance of \$3,825.00 will be provided to each member.
- An education award of \$2,362.50 is available upon completion of service.
- Youth in Action will begin with orientation, followed by community service activities and culminating in a Members' Town Hall to plan for a second year.
- Academic credit may be obtained through NAU departments.
- Youth in Action members will meet on a regularly scheduled basis.
- A second year of service may be fulfilled by AmeriCorps members.
- Members will serve in the field and at designated times the entire Youth in Action Corps will meet and serve together throughout greater Flagstaff.

EDUCATION - School Readiness and Success:

Flagstaff School District:

- Sixteen parttime members will mentor and tutor middle school students ten hours a week, with five hours a week set aside for computer training.
- Sixty at-risk middle school students at two schools will increase their academic achievement and positive school behaviors.
- Mentors will attend classes with youth to enable effective mentoring.
- Community linkages will be enhanced by business/industry, civic/service organizations, education associations, religious, social service, and labor unions for funding "Sponsor A Student" scholarships to offset tuition for Community School's After School Program.

Native Americans for Community Action:

- One parttime member will work with parents with elementary school aged children.
- Fifteen Native American families will receive literacy and basic skills education, assistance for career successes, while the youth are provided with substance abuse prevention activities specifically designed for Native Americans.
- Partnering activities with families will include physical, artistic, and cultural activities.

ENVIRONMENT - Neighborhood and Natural:

City of Flagstaff, Parks and Recreations Department:

- Two parttime members will work throughout the City at various recreational sites.
- Activities will include providing and maintaining safe and hazard free City parks and facilities for all Flagstaff citizens and community visitors.
- Route 66 beautification activities will focus on landscaping. Reduction of community environmental hazards will help revitalize neighborhoods.

National Park Service:

- Four parttime members will have experiences at Wupatki, Sunset Crater Volcano, and Walnut Canyon National Parks.
- Members will prepare, publicize and present educational programs at National Monuments and in local schools.
- Communications on the needs for preservation of cultural and natural resources along with conservation techniques will be delivered to Park visitors.

HUMAN NEEDS - Health and Home:

Northland Family Help Center:

- Three parttime members will serve at the Children's Shelter, the Women's Shelter and Rape Prevention Program.
- Eighty homeless children will receive therapeutic recreational activities along with assistance with daily homework and development of computer skills.
- Thirty sheltered women will obtain access to intervention, treatment, and prevention services regarding child abuse and domestic violence along with citizenship skills.
- Peer Drama students will present date-rape socio-drama and demonstrate / role model prevention strategies.

Parents Anonymous of Northern Arizona:

- Four parttime members will deliver Teen Parenting and Career Development classes.
- Twenty-five teen-age parents will attend these classes to increase their knowledge of and ability to parent in a positive and effective manner.
- Members will work with parents on Career Development activities to help them identify areas of interest, the skills needed in that area, and the training necessary to develop those skills.
- Two members were serve the greater Flagstaff community and two members will serve in the Tuba City area.

PUBLIC SAFETY - Crime Control and Prevention:

Big Brothers / Big Sisters of Northern Arizona:

- Two parttime members will work with ten- to fourteen-year-old youth who are at high-risk of becoming adjudicated juveniles.
- Through mentoring, role modeling, and activities to enhance self-esteem, the youth matched through Big Brothers/Sisters will reduce gang involvement and violent behaviors through early intervention.
- School success and enhanced self-esteem will be by-products of these matches.

County Public Defenders Office:

- Four parttime members will develop a youth services data base and identify fifteen new community service sites.
- Two-hundred youthful offenders will be provided out-of-court services.
- A stronger linkage will be developed between the Police Department, elementary and middle schools, and county juvenile court services.

Citizens Against Substance Abuse:

- Two parttime members will work within two local neighborhoods.
- Forty at-risk youth will receive tutoring and mentoring to promote healthy lifestyles and positive identities, increase awareness of the dangers of drugs and alcohol, along with activities to increase socialization skills.
- Field trips will increase the experiential base of the youth involved.

Flagstaff Police Department:

- Two parttime members will work with elementary school students after school to provide a substance abuse prevention program.
- Three-hundred elementary students will be impacted at ten elementary sites.
- Thirty high school students volunteers will be engaged in training and assistance in order to reinforce their continued drug free behaviors.
- Parents' Night will facilitate the involvement of entire families in the program.

For additional information, contact Kathy A. Dunn, M.Ed., with Northern Arizona University's Arizona Center for Vocational Technological Education, at 602-523-2199.

ina, Wednesday, January 11, 1995

New youth program lands in Flagstaff

Youth in Action's motto is simply 'get things done'

by MARY TOLAN

Staff Reporter

A third grader is having tons of trouble in math.

A high-school junior is down on herself and feels she has nothing to offer the world.

Team those two up and presto! You've got success story on both ends. The youngster learns math and sees a hands-on role model. The teen-ager helps someone else and realizes she is not only smart, but has lots to offer.

That was one of the upbeat stories told by Linda Hudson, who traveled from Washington, D.C. Tuesday to talk to participants of AmeriCorps' Youth in Action.

About 40 people are in training this week at Northern Arizona University in a program that seems a throwback to the Peace Corps.

Youth in Action is a joint effort of several Flagstaff agencies, including NAU, the city of Flagstaff, Coconino County, the Flagstaff Unified School District and others.

The program trains people ages 18 and older to go out into their community and, as their motto goes, "get things done."

Flagstaff's program was one of 450 funded nationwide, out of 1,000 applicants. It is one of five in the state.

Participants work part-time for a total of 900 hours, ending their service at the end of August. They began their stints this week, and are paid minimum wage.

"AmeriCorps sees young people as a resource for problem-solving rather than as part of the problem," Hudson said. "We're asking them, 'How would you change your community?' And they're coming up with remarkable ways of changing things."

Hudson said people who sign up for this program are working at more than a job.

"This is the beginning of a huge amount of community change," she told the Youth in Action members. "There are giant problems out there. In the schools, children don't feel safe. In public housing, older people don't

feel they can leave at night. There are environmental issues, public safety issues, all kinds of problems that need attention. We are solving these problems in lots of different communities."

Hudson told the listeners they were just one group in a huge grass-roots effort.

"You're part of a big dang network," she said, her Mississippi accent coming on strong. "There are 450 programs at 1,200 sites. And we are working to improve life at all of them."

One of Hudson's examples was a Chicago neighborhood where AmeriCorps workers were tackling fear in school.

"It was dangerous to get to school from the public housing and it was dangerous in the school corridors," she said. "So they (AmeriCorps workers from the community) organized safety patrols out of retired parents. And they didn't want police in the schools so they trained young people — 11-year-olds — to solve conflicts peacefully."

On that playground, youngsters are now helping other kids talk out their differences, she said.

"Someone's shoving on the playground?

Kids bring the shover to the little guy in the hat," she said. "This little guy helps them work it out. Now this is smart. They take this with them. They learn they can control and manage conflict."

Hudson encouraged the Youth in Action advocates to see the reward of their commitment.

"Service is a lot more than just the doing," she said. "It's the fundamental way we connect with people. You can see it in the faces — when you're tutoring someone and you've seen that 'I-got-it' smile when someone suddenly understands you. Or that triumphant smile from the kid who now can read the bus schedule. Who can pay us for that?"

Local participants will be stationed at the City of Flagstaff Parks and Recreation, Coconino County Public Defender's Office, the two Flagstaff middle schools, Flagstaff Police Department, the National Park Service, Big Brothers/Big Sisters, the Northland Family Help Center, Parents Anonymous and Citizens Against Substance Abuse.

For more information call 523-2199.

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FLAGSTAFF ARIZONA PROFILE 1995

GREATER FLAGSTAFF ECONOMIC COUNCIL, INC.



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