



HISPANIC CHAMBER'S FOUNDATION RECEIVES GRANT FROM CITI

Citi has awarded a \$4,000 grant to the HCC STL Foundation, the charitable arm of the Hispanic Chamber of Commerce of Metropolitan St. Louis. The grant will be used in 2011 to fund the Foundation's Hispanic Financial Education Program Initiative for Youth.

"This is a great opportunity to help our kids know more about money and how to save for the future and make good choices," said Lydia Padilla, President of the HCC STL Foundation. "And then they can share what they've learned with their family so that the adults get educated as well."

Many studies over the last several years have indicated that Hispanics lag far behind other groups in their comprehension of basic financial principals. Additionally, studies have found that Hispanics consistently score lower than their white counterparts on financial literacy tests, which, as a RAND study concluded, "May render them most vulnerable to economic hardship." The HCC STL Foundation hopes to address this in the St. Louis area with the new program.

"One of the main pillars of Citi's community outreach is providing financial education to the communities we serve, work and live. This grant will give us the opportunity to do just that through the Hispanic Chamber of Commerce in St. Louis," said Melanie Dileo, Senior Vice President Missouri State Director, Citi Community Development.

Jorge Riopedre, Executive Director of the Hispanic Chamber of Commerce, said, "We are delighted that Citi has partnered with our Foundation to make a real difference in the lives of our children. It demonstrates the company's commitment to community development and to our region."

CHAMBER ELECTS NEW DIRECTORS

The membership of the Hispanic Chamber last month elected five individuals to its Board of Directors. The five Directors are: **Dr. Raymond Anderson**, Director, Strategic Relationships & Development for Ascension Health; **Emma Espinoza**, Executive Director — Hosting & Emerging Services for AT&T; **Luis Martinez**, owner of LGM Professional Consulting Firm; **Jasha McQueen-Gadberry**, Principal for McQueen-Gadberry LLC; and **Michael Zambrana**, President & CEO of Pangea Group.

For Ms. Espinoza, Mr. Martinez, and Mr. Zambrana, this will be their second term as directors. All five of the Directors will serve a three-year term from January 1, 2011 to December 31, 2013.

"This has been a fantastic year for the Hispanic Chamber, having added 62 new members and completing the first full year of operation of our Technology & Resource Center," said Jorge Riopedre, Executive Director of the Hispanic Chamber. "With the return of three key directors and the addition of two people as talented as Raymond and Jasha, we are poised to have even more growth in 2011."

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OFFICERS

Lupita Gómez
President

Castor Armesto
Vice President

Carl Trautmann
Treasurer

Emma Espinosa
Secretary

BOARD OF DIRECTORS

Al González
DOTec Engineering

Ampy Kollman-Moore
AKM International Consulting

Lee E. Lewis, Jr.
Enterprise Rent-A-Car

Linda Martinez
Bryan Cave

Luis G. Martinez
LGM Professional Consulting Firm

Steve Martinez
State Farm

Tony Maldonado
Puckett Floor Coverings

Jaime Torres
Ritmo Latino

Carl Trautmann
SCORE

Ricky Vigil
RubinBrown LLC

Michael Zambrana
Pangea Group

Emily Pitts
Edward Jones

Executive Director
Jorge Riopedre

WELCOME NEW MEMBERS!

By joining, the following individuals and companies have decided to make an investment in the Hispanic Chamber of Commerce and our community at large. We encourage you to find out more about them and, whenever possible, to use their services.

If you would like more information about any of these individuals or organizations, please visit our website: www.hccstl.com.

Jeanne Lachmiller
2191 Lemay Ferry Road
St. Louis, MO 63125
314-544-7216

Puentes de Esperanza
Nereida Avendano
463 N. 88th St- Rt 157
East St. Louis, IL 62203
618-398-0557
navendano@hoyleton.org

St. Louis Staffing
128 W. Terra Lane
O'Fallon, MO 63366
314-420-0416
www.stlouis-staffing.com

We also thank the following for renewing their memberships:

Hispanic Festival, Inc.
P.O. Box 764
Florissant, MO 63032
Tel.: 314-837-6100
www.hispanicfestivalstl.com

Kaplan Real Estate Company
1000 Macklind Avenue
St. Louis, MO 63110
Tel.: 636-227-7888
www.kaplanrealestate.com

MISSION STATEMENT

The mission of the Hispanic Chamber of Commerce of Metropolitan St. Louis is to promote the economic development of Hispanic firms and increase business opportunities for all in the St. Louis region.

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Chamber Members:

I would like to thank everyone who made the time to attend our Elections Meeting last month. We were able to pass some necessary changes to the by-laws and, most importantly, elect our new slate of Directors. I congratulate Ray Anderson and Jasha McQueen-Gadberry as they come on board. Ray has only been a member for a little less than a year but already shows a keen understanding of what the Chamber needs to grow and move forward. Jasha, as many of you know, has already shown her commitment to the Chamber many times over, especially through her monthly pro bono legal counseling for our members at the Technology & Resource Center. Both will be great additions to the Board of Directors.

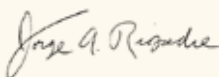
Congratulations also to our re-elected Directors, Emma Espinoza, Luis Martinez, and Michael Zambrana, Emma has been fantastic as an officer of the Chamber; Luis has co-chaired Membership and helped oversee the addition of more than sixty new members; and Mike has lent his expertise as one of the premiere Hispanic business owners in the country. The Chamber is fortunate to have the three of them returning to Board to continue guiding the organization.

I would also like to recognize the contributions of our outgoing Director and past president, Dr. Al González. He was an integral part of the team that oversaw the acquisition, preparation, and launch of the Technology Center and has been a prominent Hispanic business owner for many years. I thank Dr. González for his faithful service to the Chamber and wish him well.

Finally, let me thank all of the members. This is your Chamber, and your commitment to it is the reason why the organization is doing well. Whether it's the donation of professional services by Jasha, Mac McDougell, and Amanda Miranda, the volunteering of Beatriz Quinn, Gina Wynn, and Martha Kampen, or the advice, energy and enthusiasm of Rush Robinson, Ed & Ann Marie Mayuga, and Derek Main, the Chamber's achievements this year are because of you.

May you and your families have a happy Thanksgiving!

Sincerely,



Jorge Riopedre
Executive Director



EARLY CHILDHOOD EDUCATION MEANS BUSINESS!

By Anne Kessen Lowell, Executive Director, South Side Day Nursery

South Side Day Nursery, an early childhood education center in south St. Louis City founded in 1886, is an anchor institution for the people of south St. Louis, predominantly Hispanic children and their families. The early childhood education we provide here is key to helping Hispanic children, especially those whose families are of low income, to succeed in school and in life. Educators have long known the value of early childhood education, but recently, leading economists have become strong proponents, based on landmark and longitudinal studies that indicate the return on investment is \$16 to each \$1 invested in programs like ours. Why is the community benefit so great? Because children who receive quality early childhood education are less likely to repeat a grade, need costly interventions in elementary school or commit a crime; and are more likely to graduate from high school, go to college, be productively employed and even own a home. Early childhood programs benefit the business community in other ways as well. When parents have a safe, quality and affordable environment for their children during the workday, they are more productive, have lower absenteeism and lower stress.

Belen is just one of 45 Hispanic preschoolers reaping the benefits of South Side Day Nursery. At just four years old, she wants to be a teacher when she grows up. As part of an extended, hard-working family, Belen's "work" here involves creativity, pre-literacy skills, early nutrition lessons, as well as developmental assessments and numerous other resources for her family. Her leaf and pine cone collages, necklace making and mastering the slide on the playground with her friends is allowing Belen to build a foundation for her future academic, social and economic success. Surrounded by 96 other children, including infants and pre-kindergarteners, Belen is lucky to be part of this nurturing and diverse environment.

Unfortunately, Hispanic children are least likely to attend preschool, even though they are most in need of the education and English language learning that quality centers such as South Side Day Nursery provide. Cost, availability and cultural isolation are major obstacles. A year of preschool for Belen costs about \$15,000 per year. Federal funding from Head Start, Missouri's child care subsidy, the United Way



of Greater St. Louis and parent fees (charged on a sliding fee scale according to income) do not cover the full cost of care, leaving \$6,000 to be supported by charitable giving. We count on generous individual donors, corporations and foundations to fill the gap so that children like Belen can attend our program all day, year round.

Why Do Hispanic Children Need Early Education Interventions?

- Hispanic children make up 30% of children under age 5 living in poverty.
- Hispanic children in grades K-3 lag their non-Hispanic peers in math and reading, even when controlled for poverty.
- Hispanic children are less likely to be enrolled in preschool than non-Hispanic children.
- 41% of Hispanic adults age 20 and over do not have a high school diploma.

Belen's parents work in minimum wage jobs and together earn about \$17,000 per year. Even though neither of them finished high school they are determined that their daughter will go to college. They speak Spanish at home and have signed up for an evening ESL class at South Side Day Nursery. Meanwhile Belen is learning English at school and her classmates are learning Spanish!

Preparation for school and for life in an increasingly diverse community – thanks to her foundation in early childhood education, Belen and all of her classmates are ready for anything.

MEMBER NEWS



American Discount Benefits now offers fellow Chamber members substantial discounts on pharmaceuticals through a free Prescription Drug Card. To download the free Card and receive discounts of up to 85% at more than 58,000 pharmacies, visit the member discounts page of our website by clicking [here](#).



Guillermo Rodriguez was awarded the 8th Annual Premio Esperanza, presented by the Hispanic Leaders Group of Greater St. Louis.



Williams Venker & Sanders partner Patrick Chavez was listed in the “Rising Stars” section of this year’s Missouri and Kansas Super Lawyers. Mr. Chavez was recognized for product liability defense. Only 2.5% of lawyers in Missouri and Kansas are included in Missouri and Kansas Super Lawyer’s “Rising Stars”.



For the second consecutive year, **State Farm** — a Bronze Sponsor of the Hispanic Chamber - hosted the Executive Directors of the Hispanic Chambers of Commerce in St. Louis, Kansas City, Wichita, Tulsa, and Oklahoma City. The two day event, located at the State Farm operations center in Tulsa, allowed the chamber directors to discuss best practices and develop strategies for working together for the mutual benefit of all of the chambers' collective members.



The **University of Missouri–St. Louis** is part of a regional collaboration that was awarded a \$1 million i6 Challenge Grant sponsored by the U.S. Department of Commerce’s Economic Development Administration in partnership with the National Institutes of Health and the National Science Foundation, U.S. Commerce Secretary Gary Locke announced today. The grant is one of only six awarded nationwide and is intended to promote the country’s best ideas in technological innovation and economic growth. See a full story by clicking [here](#).



This summit of chamber directors is another way in which State Farm continues to show its support of the Hispanic community. Here in St. Louis, State Farm has shown its commitment through its corporate sponsorship of our Hispanic Chamber. It also donated members of its Information Technology department to configure all of the computers at the Technology & Resource Center, and the company sponsored Hispanic Day at Jefferson City, our political advocacy day at the state capitol.

Francisco Treviño (Tulsa), Carlos Gómez (Kansas City), Abel Pérez (Wichita), Jorge Riopedre (St. Louis), and David Castillo (Oklahoma City).

UPCOMING EVENTS

Our final **Lunch & Learn** of 2010 takes place at the Hispanic Chamber Technology & Resource Center on **Wednesday, November 17, starting at 11:30.**

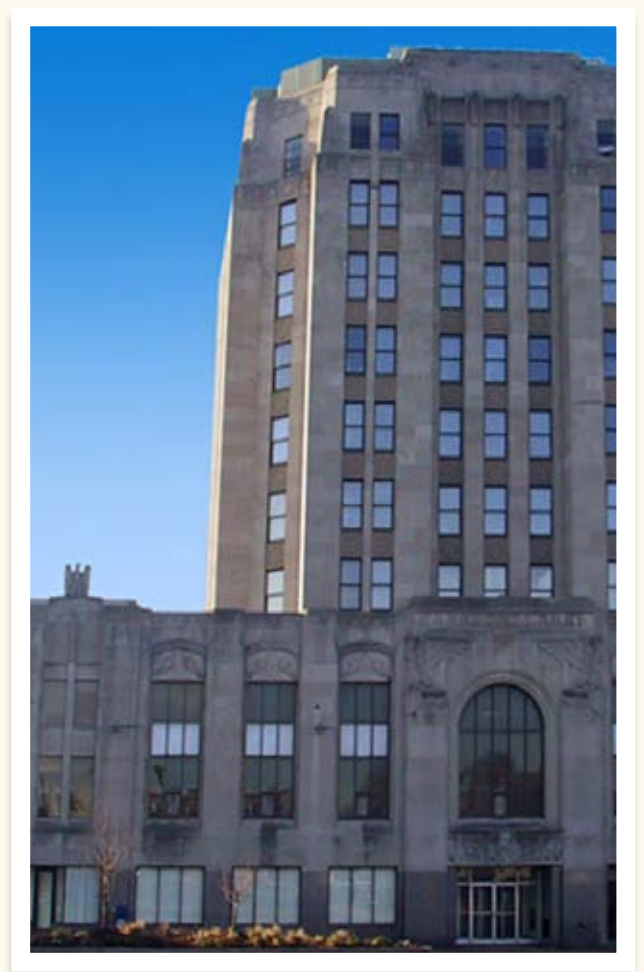
The topic of our session will be the **do's and don'ts of hiring and firing**. This workshop is the down and dirty basics to keep your front lines supervisors and managers on target and keep your company out of trouble! The event is presented by Chamber member **AAIM Employers' Association**, and it will give you a no frills road map to follow for minimizing risk and maximizing results in the hiring and termination processes, including:

- **Questions you can and can't ask a job candidate**
- **Understanding what "at-will employment" really means**
- **How to properly conduct new Employee orientation**
- **Understanding how to properly document employment decisions**
- **Identifying what should be kept in HR/personnel files, and what records must be kept separately and why**

The workshop is free for members and \$10 for non-members. To register, please click [here](#). Lunch is served at 11:30, and the formal program begins at noon. For more information, please contact the Chamber at info@hccstl.com, or 314-664-4432.

Stark & Associates will be offering bi-monthly training seminars at the Technology & Resource Center. Through the Sandler Training system, salespeople will learn honest, no-nonsense selling strategies that will give them the tools, insight, and confidence they need to deliver sales results.

The introductory session will be on January 12, 2011 from 2:00 - 5:00pm. To register, please click [here](#). For a complete list of programs and dates, click [here](#). Or for more general information, contact Jorge Toro at JToro@starkassociates.com.



MARKETING YOUR START-UP BUSINESS

If you're thinking about starting a business, most likely you have dreamed of one that revolves around your interests. But what does the market need or want? Are you noticing trends in what people are buying, or how and where they are buying those goods?

Determining the marketability of your start-up business is typically done in the context of creating a business plan and performing an analysis of your competition. It is a multifaceted exercise, requiring research you may not have done so far. Here are some areas of inquiry to help you explore marketability.

- Consider whether the business offers a new solution to an old problem or complements an emerging trend. The untapped markets that are profitable to tap into are few and far between. They're also riskier.
- Have a clear picture of your target market. These are the people and other companies that are likely to want or need what your business has to offer. "All restaurants" is a broader market than "fast food joints." "All restaurant patrons" is a broader market than "senior citizens who eat out." Your target clients should be specific.
- Understand the benefits that your product or service offers. Can you quantify them? (In other words, how much money might a customer save by buying from your company instead of someone else?) Knowing these benefits will help you generate ideas for future promotions. People buy things they need or desire; they do not buy features of your product you think are cool!
- Examine industry data that can confirm whether there is a sustained, preferably growing demand for your product or service. (Keep in mind this data is sales driven, not marketing driven.) Tap into all likely sources of industry data, such as trade associations and government agencies?
- Identify the percentage of the market that is realistic for you to capture. The more competition you have, the lower the margins will be.
- Consider how realistic your pricing is. How can you present your product or service to potential customers so that it appears to be a good value, while still affording you a healthy profit?

You may find that you don't like the answers you're getting to your market research. But if you're committed to creating a viable business that can provide you with a good income, the sooner you know the answers to these questions the faster you can make a course correction to succeed.

For more insights on preparing to be an entrepreneur, contact your Hispanic Chamber of Commerce. Call for an appointment at the HCC Technology Center (314) 664-4432 or log on to www.hccstl.com. You can also contact SCORE, "Counselors to America's Small Business". As a nonprofit organization, they are volunteer business counselors who donate their time and expertise to assist Hispanic entrepreneurs in starting, growing and operating small businesses. The service is free and confidential. Call for an appointment at the Chamber or contact the St. Louis office of SCORE at (314) 539-6600 ext. 242 or by email at www.stlscore.org or www.score.org.

CHAMBER SERVICES



• On Tuesday, November 9th, Jasha McQueen Gadberry will be available at the Technology & Resource Center from 11:00 – 6:00 pm to [answer member's legal questions](#).



• On Friday, November 12th, Mac McDougell of Regions Bank will be available at the Technology & Resource Center from 11:00 – 6:00 pm to [answer member's financial questions](#).



• On Wednesday, October 24th, Amanda Miranda from Early & Miranda, P.C. will be available at the Technology & Resource Center to [answer members' legal questions](#) from 11:00 am – 6:00 pm. For an appointment click [here](#).



• Every Tuesday, a counselor from SCORE will be available from 9:00 am – 5:00 pm to [answer your questions or concerns about small business issues](#).



• Every Tuesday from 4:00 – 5:00 pm the Hispanic Chamber offers its [Business Networking Roundtable](#), a forum to learn about area businesses and identify potential sales opportunities by utilizing a structured referral system.

For additional information about any of these services, call the Chamber at 314-664-4432, or info@hccstl.com.

PHOTOS FROM ELECTION NIGHT

