

6-25-1975

Interview no. 165

Conrad Ramírez

Follow this and additional works at: <https://scholarworks.utep.edu/interviews>



Part of the [Oral History Commons](#), and the [Social and Behavioral Sciences Commons](#)

Recommended Citation

Interview with Conrad Ramírez by Richard Estrada, 1975, "Interview no. 165," Institute of Oral History, University of Texas at El Paso.

This Article is brought to you for free and open access by the Institute of Oral History at ScholarWorks@UTEP. It has been accepted for inclusion in Combined Interviews by an authorized administrator of ScholarWorks@UTEP. For more information, please contact lweber@utep.edu.

UNIVERSITY OF TEXAS AT EL PASO

INSTITUTE OF ORAL HISTORY

INTERVIEWEE: Conrad Ramírez (1921-)
INTERVIEWER: Richard Estrada
PROJECT: Bicentennial
DATE OF INTERVIEW: June 25, 1975
TERMS OF USE: Unrestricted

TAPE NO.: 165
TRANSCRIPT NO.: 165
TRANSCRIBER: Irma Hernández
DATE TRANSCRIBED: July 11, 1975

BIOGRAPHICAL SYNOPSIS OF INTERVIEWEE:

Branch Manager, Small Business Administration in El Paso.

SUMMARY OF INTERVIEW:

Minority business in El Paso; banks; biography; growing up in Alpine, Texas.

1 hour.

28 pages.

BICENTENNIAL

E: This interview is being conducted on June 25, 1975, in El Paso, Texas. The subject of the interview is Mr. Conrad Ramírez of the Small Business Administration. Mr. Ramírez, where were you born?

R: I was born in Alpine, Texas.

E: In what year, sir?

R: 1921.

E: Could you tell me something about your background?

R: I was born the son of a Mexican national; my mother was Mexican too. They did not have any education, therefore about the only thing that he knew in the way of education was how to write his name to endorse his check. They were people who had been in the ranching business in northern México, northern Chihuahua in the Ojinaga area. To be more specific--San Carlos, México. They had never had to work for a living because they had their own land and ranch, and were pretty independent. During the Pancho Villa era, that's when he came across.

E: Why?

R: Because of fights in there, and threats of killings and whatnot, he decided to leave. There was war.

E: Was he himself a laborer or a land owner?

R: He was a landowner.

E: A landowner.

R: His father and himself.

E: How long had his family been in that area of México?

R: Time immemorial. I really don't know.

E: Would you say at least a century?

R: Not that long, but from what he tells me, his father came in there from somewhere in the central [part] of México and he opened up the land to farm it. And he was more of a farmer whereas the boys tended to be more into the tending of cattle and sheep instead of the agriculture part. But he still supposedly owns land there but he has never tried to reclaim it.

E: Is your father still alive?

R: My father is still living. He's about 82 years old.

E: About how much land did he own in México?

R: I have no idea. But anyway, the point was that inasmuch as he supposedly was illiterate, he had dedicated himself to what he knew best, which was working as a ranch hand. And he worked throughout his life as a ranch hand. In those days they would work out in the ranches and come home maybe once every fifteen days, maybe once a month. He did believe in leaving his family in town instead of taking them to the ranch so that they would get an education. Even at that it was rather hard because what he got in the way of pay was very...from the standpoint of... I myself knew, at the age of twelve, that I was going to go to college because I could see that the environment that I was growing up in was not conducive towards the betterment of my livelihood or those like me because of our ethnic background, unless I got an education. I had, at that point, said that I was some way or another going to get it. And it was tough.

E: So you grew up in Alpine, then, is that right?

R: I grew up in Alpine where at that time discrimination was rather harsh. Up through the fifth grade we went to what we called the Mexican school or the school south of the tracks. Then after graduating into the sixth grade we had to go and mix with the Anglos. At that point, due to the conditions that existed there, about half of the class did not pursue their education any further. Right there there was an automatic cut. That 50% did not continue their education.

E: When you say "the conditions that existed," could you be more explicit?

R: They were not exposed to the Anglo mixture. They had always been segregated and naturally they felt embarrassed. When we went to the other side invariably just about every afternoon we had fights with the Anglo kids. We still were not wanted. In competing with them in our schoolwork, we could not compete-- primarily because segregated education was not equivalent to the one on the other side of the tracks. Two factors were involved: one, primarily we did not have the parents that could teach us because most of them were ranch hands, illiterate. Therefore, there was really not that interest in education that you find normally in other communities.

E: What time period are we talking about?

R: We're talking about 1928, '27.

E: Could your father handle English at that time?

R: No, he still cannot. When we got to make oral book reports, we couldn't make them because we could not really speak English.

It was embarrassing as the dickens. So we naturally developed a complex of inferiority because of the environment. And as we progressed, or tried to progress, a lot of us would not pass. I was fortunate in that I would always manage to get by, but it was a struggle. I finally got through high school. In my class there were four that went to high school, but one dropped out. That was about five months before he graduated and three of us graduated. The one that dropped out is the most successful of the four of us. He is a multi-millionaire now living in Eagle Pass.

E: What was his line of business?

R: His line of business now is in natural gas, but he's developed to the point where he's in the banking business. He has the biggest office building there in Eagle Pass. He has been mayor of Eagle Pass. He is now even in the oil exploration.

E: What is his name?

R: His name is Charley Uranga. He is related to the Uranga that used to have the Del Norte Oil Company in Hidalgo. That was his brother. That's how he got started, through his brother-- in the same type of business, but he even surpassed his brother.

E: So you say about four people graduated from high school, four Mexican Americans?

R: Three of us did.

E: Three graduated out of a total class of how many, do you recall?

R: Twenty-eight; it was a small town. But the other one, Luis Uranga was possibly...he had the most trouble in learning. He had to struggle for everything that he learned, but he became a Ph.D.

and became a professor of Spanish at what is the University at Denton.

E: North Texas State.

R: North Texas State at one time. Then he became a professor at the Seattle University in Seattle, Washington, and was head of the Department supposedly. He got his Ph.D. in Spanish that he had done here last year. Now that was Luis Uranga, a cousin of the other. The other one was Henry Uranga, Charley's brother, who after the service settled in Los Angeles, and became a businessman. I understand he had business failures and now he is working with his brother as of this year in Eagle Pass.

E: Could you tell me more about growing up in that area, there around Alpine, especially as regards school? Did you enjoy school while you were growing up?

R: I did because I had an avid interest to learn, and because I knew that, in my own feelings, that that was the only way that I could ever improve myself. I used to work in the summer for 35¢ a day chopping weeds and cleaning yards to make money to go to school. I accumulated my first semester's pay in college that way. During my senior year in high school I had three jobs and still attended high school. Discrimination was so prevalent that right in a theater where I worked, they would only allow the Mexicans to go upstairs; not sit downstairs.

E: Now, what year was this?

R: This was in 1940.

E: How long after 1940 did that continue?

R: I don't know when exactly it was changed because I left there in 1944 and it still prevailed. It is now no longer prevalent, but we did have a few arguments because of those conditions. At the only fountain--it wasn't a drugstore, it was a candy shop but they sold Cokes over the fountain--they would not serve the Mexicans except in a paper cup. I struggled to get that changed. It did change considerably. It was a rather serious problem because it did have, in my opinion, a tremendous effect on my thinking both in giving me a feeling of inferiority, which is difficult to overcome, particularly in your growing years. And it takes a lot to overcome it. I don't think I have overcome it 100% yet, but I have always strived to overcome it and not let that be a hindrance to my development.

E: How did you get along with your fellow Anglo American students when you were going to high school?

R: I got along real fine, except we still had our fights because there were a couple of bullies always that would incite them, right? And whether you liked it or not you were involved.

E: Were there ethnic undertones to these fights?

R: Oh yes, definitely.

E: What kind of names would you call each other?

R: "Greasers" they would call us. We'd call them "gringos." That was the most prevalent name--"greasers." [There were] rock fights, chasing across the tracks many times.

E: Was there ever much dating between young Mexican males and ...?

R: None.

E: None whatsoever? There was no cross-dating at all at that time?

R: None. Then I went to the University there [Suñ Ross], before going into the service, which at that time was a college. Then after I got out of the service, I felt that that was not the place that I would want to live in and develop. I left and came to El Paso; and finished my education here at the University.

E: What year did you come to Texas Western?

R: I came in 1946.

E: Right after the war?

R: Right after the war.

EL About how many Mexican Americans were attending here at that time? Do you recall?

R: Not too many. The total enrollment that year at the then Texas College of Mines was about 1700. [That was] right after the war when it was at its peak at that point. My senior year I was elected president of my graduating class and supposedly I was the first Mexican American that had achieved that status.

E: Did you enjoy going to school here in El Paso?

R: Yes I did. In fact, I enjoyed El Paso because I felt that in spite of the overtones of discrimination and prejudice, here I felt that if a Mexican American wanted to do something he could do it, but it depended upon what he wanted to do. I felt that there was an opportunity here that I did not have in my hometown.

E: Is it because there are more Mexican Americans here?

R: That primarily, but more important, I think, as I look back, is the fact that the people that migrated into this area were not the illiterate ranch hands. There were people that were educated in México and had some semblance of education. Therefore they

tried to encourage their kids to go to school and get an education. Secondly, their cultural backgrounds were much more superior than you find in the rural part of the state, or even at that time in California, San Antonio, and those places, because of the proximity to the border. We just happened to get the cream of the people that were migrating, here in El Paso. That's the way that I judge it. I might be wrong, but that's the way that I looked at it. At that point I got married and went to Albuquerque for five years. I always would like, if I had a little girl, [for her] to be educated in El Paso. I felt that the customs, and the behavior, and the conduct of the Mexican American [in El Paso] was far superior to what I had seen in other parts of the United States.

E: More exemplary than in California or other parts of Texas?

R: Yes.

E: Was your wife from El Paso?

R: My wife actually was born in México.

E: Where was she from originally?

R: She was from the area of Casas Grandes, in that area. She was born in that area, but she grew up in Tyrone, New Mexico, which at that time was a mining town near Silver City. She went to schools in Silver City as a young girl and did complete her education here at El Paso High.

E: While you were going to the College of Mines back in the late 1940's did you ever experience any overt discrimination?

R: I personally did not. As I said, I just happened to hit it that I was accepted just about everywhere I went here, and this is what I did like.

E: Why?

R: I don't know really. I was working half a day at the Popular and going to college half a day. And I immediately got invitations to all kinds of circles--social, business. To me, it was really an experience. Most people did not even know that I was from out of town. A lot of people still think that I'm a graduate of Bowie High School. I don't know why, but maybe it's because the principal of Bowie High School at that time was my principal and teacher when I was in the eighth grade in Alpine, Texas--Mr. Frank Pollit.

E: How do you spell his last name?

R: Frank Pollit, P-o-l-l-i-t.

E: Was Mr. Pollit an influential figure in your formative years? Do you recall?

R: I really don't think so. I think that my desire to get an education was the influential part.

E: While you were going to school in Alpine, did you ever have any teacher that was particularly influential on you?

R: Yes, my first grade teacher who is still living--Mrs. Leven. She lives here in El Paso. She was an Anglo. She thought that I was, actually all four of those Urangas and myself, were the top students in the area. I think maybe she was the one. She gave us the feeling that, "You people are a little better. You're smart." She was the one, really. If anyone had an influence, it was her.

E: In retrospect, do you think she was cognizant of the problems that you were going to face in life?

R: Cognizant yes, but I don't think she could do anything about it.

She is still living, she's retired. We still communicate, but she doesn't take credit for our success, she's that modest. Yet she has an interest in us. In fact, she just told me that she just visited Charley in Eagle Pass two months ago. Charley called me about the visit that they had, and he spoke about having a reunion just of the old gang.

E: While you were going to Texas Western, how did you get along with your professors? What did you think of them?

R: Again, I was fortunate enough to have a professor who was head of the department, Dr. Dwight Hartrick, who again took a liking to me-- I don't know why. He still seeks me out for any counsel that he might want or just to talk and chat. He, upon [my] graduation, or my senior year, referred me to several openings that were available for employment. I had the unfortunate experience of being referred to Standard Oil Company here in El Paso because there was an opening in accounting. I went twice at his request because there was an opening. Every time I went they would tell me that they had no opening. So I came back and told him, "It appears that they don't want any Mexican Americans, so don't send me to interviews like that any more."

E: Are you convinced that that was the case?

R: I am very convinced. I could not prove it, because that's the excuse that they gave me; but gee whiz, if the professor knew that there was a vacancy and he recommended me for that vacancy, to me that's simple evidence.

E: Did you ever hear of any of your friends experiencing anything similar?

R: Yes. As growing up it is my understanding that when I went to work for the State National Bank--that was my first job after graduation--that I was the first Mexican American that was employed to face the public. They had somebody working; a couple girls, but no one... and they told me that they would hire me at \$175 a month and it was on probation for 6 months. If they liked me, they kept me and then at that time they probably would give me an increase, but from there I would be on my own. I did manage to get an increase. I guess, again, because they liked me. In three months I got my raise of \$200. I was still thinking of a career in accounting through CPA work but it was tough to get it at that time, because you had to get in actual practice before you could sit in with a CPA firm for two years. And what they wanted to pay you was nothing. So, really you couldn't afford that.

E: It was apprentice work, in other words.

R: Correct--at a very low price. I couldn't afford to live. So I was taking CPA courses in the evening. The Reynolds Electric, the comptroller, Frank O'Rourke, asked me if I would go down to Albuquerque and run his office there. And he would pay me \$100 more a month than I was making at the bank. He didn't know how much it was. He said, "I'll pay you \$100 more than you're making at the bank." I said, "When do I leave?" He said as soon as he'd get things cleared with the Chairman of the Board at the bank because [they dealt] with that bank and [he] wanted to keep a good relationship. So he did. I gave my resignation, and I remember this very distinctly: at the time that I went up to pick up my travel check to go up to Albuquerque, he said, "Conrad, I failed to tell you a couple of things. Down there

you're going to be working with engineers and superintendents in the department, many of them are from Texas. You will probably...you might have some problems. Maybe I should have told you this before then, but I failed to do so." So I said, "Well, I'm glad you're telling me now, but I also would like to thank you for giving me the opportunity if you still feel that I can do the job. Let me explore the possibility of being a success there."

E: So being a vanguard, in other words.

R: Right. In other words, "I think from now on I'm on my two feet. Either they're going to like me or they're not going to. And I'd like to have the opportunity. I'm willing to take the challenge if you give me the opportunity to try it." And I did.

E: And how did you get along with them?

R: Fine.

E: No problems?

R: To the point that in 1953--I was there from late '48--I was sent on my first solo; in 1952, solo job to set up an office in South Dakota. This fellow saw me in operation; he went to me and he says, "I saw what you're doing here. You've got everything under control. You're not going back to Albuquerque, you're coming back to my home central office as my chief accountant."

E: In what city?

R: Here in El Paso. And this is how I got back to El Paso.

E: That's very interesting. After that job what did you do?

R: I became disenchanted with accounting, and disenchanted with the company because they wanted to transfer me; I did not want to move. Every top job that came up they wanted me to move...but I did not want to become a, shall I say, gypsy in the trade. I felt

that my children were not growing...that I needed to stay in one place and establish roots.

E: You seem to have a great affinity for El Paso, too.

R: So I started looking for a job and I saw that Prudential was looking for a Mexican American. Now this is another key feature. After that point there were Mexican Americans in the insurance business with exception of two of them, I think. Most of them were in what we call the industrial type of insurance, or the debit, which sold the nickel and 25-cent policy and collected. At that level there's really no room for growth. They still felt, in other words, your big companies particularly, that a Mexican American could not develop a good sales track record. So I was the first one--there were two others, though, that were already in it, but that company was not as large; Prudential was the largest company at that point--that they hired [me]. From there on I became a success in it to the point that every company wanted a Mexican American on their staff now.

E: This was what year?

R: I went with them in 1955 and stayed with them for 15 years. I don't say that I was a resounding success. I did sell a million dollars of insurance several years. I was a successful agent. The market was limited. I had to explore it. The Mexican American market was just becoming viable. Today it is very viable primarily because more people like you and I that have better jobs and are able to buy insurance in sizeable quantities. Like I told my boss at one time, the night after I left, "I wanted to go into the managerial aspect of it. You never did give it to me. I feel that you probably still felt that a Mexican could not develop a sale's force. I think you're

wrong because that is the market that has the biggest potential in El Paso; because the Mexican American is becoming viable, has more money to spend, he's becoming educated in the use and the need of life insurance. If you had given me the opportunity to develop a sale's force of that nature your agency would have been much better."

E: And what did he say?

R: He said, "I was wrong. I didn't do it, I didn't think that far ahead."

E: About 1970, then, you came to the SBA?

R: 1970.

E: Could you tell me why, what was the background of that transfer, that move?

R: It wasn't monetary because I was making just about as much money as I do here. Hilary had asked me...

E: Hilary Sandoval?

R: Sandoval, who was then the Administrator, he said, "I'm getting ready to open an office in El Paso. The Chamber has tried it for many years. I am in a position to do so, but I need somebody that can communicate with both sides of the ethnic backgrounds in the community, and I think you're it. Will you help me?" More or less this is how I got in. I felt that this office gave me the opportunity to do what I was doing on a voluntary basis, because I became active in just about every civic endeavor in the community--had been very active in it. Here, I could do it as a job and give it my full time. Whereas, I was trying to make a living and then do my civic work on a part-time basis.

E: So you see your job as a professional civic job?

R: I really do. I feel that I am doing a part of the mission that I had wanted to do when I was employed as an insurance agent and was doing it on a part-time basis.

E: In other words, a civil servant to the fullest, is that what you're saying? You're serving the public as much as you can.

R: That is right.

E: When you came to the SBA, Hilary Sandoval was the Administrator at that time. How many Mexican Americans were working for the SBA?

R: Nationwide?

E: Nationwide.

R: I really don't know. I know that at that time the Mexican American had the biggest influence. I know that he hired a number of people that went with him to Washington.

E: Who appointed Hilary Sandoval as Administrator for the SBA?

R: The Small Business Administration is under the executive branch, under the President. The President made the appointment.

E: Which President was it?

R: President Nixon.

E: In regard to your area of expertise as the...what's the formal title of your position here in El Paso?

R: I'm the Branch Manager of the El Paso office.

E: Branch Manager here in El Paso. I'd like to ask you some rather specialized questions about various aspects of your job in this particular area. In what areas of El Paso business do you consider Mexican Americans to be particularly under-represented?

R: Businesswise, naturally, they do not command the influence nor the numbers in business that the medical profession or the law profession does in relation to the total. I would say that in the past five years, since the SBA office has been here, it has had a tremendous influence in getting more Mexican Americans interested in

starting their own business. It's still not to the fullest extent because there are several problems involved. SBA cannot participate in any one particular endeavor on 100% financing. [This] means that the individual entrepreneur who's thinking of a business venture has to have a certain element of what we call equity investment--personal risk in that venture--however small it might be. It might be 10%, it might be 30% depending on the type of project, the size, the term of the loan. Not having that equity and inasmuch as it takes time to acquire it or to accumulate it, this is a hindrance that has to be overcome.

E: Do you see that as a major hindrance?

R: To me it is a major hindrance in the minority business--lack of equity. They're getting smarter as to how to acquire it. This can be acquired through a subordinated loan, through a partner that comes into the business with some equity--even though they may not have the full 100% ownership, but they have the majority interest. But nevertheless, the minority businesses in number of loans they're commanding--the minority loans that are made in this area--run about 40% of the total. This is throughout the five-year history in El Paso. So, as far as loans, they're getting a good representative, not equal to population--it could never be because of that equity part--neither in relation to the dollar. Why? Because, again, they can only borrow in relation to what they invest--their equity. So, naturally their loans are smaller.

E: Do you know anything about local Mexican American businessmen's groups making loans to other up-and-coming Chicano businessmen?

R: No. There are none here. We have a program of that nature that's called the "Mesbics..."

E: The what?

R: The "Mesbics"--they're small investment companies which are licensed and regulated by the Small Business Administration.

E: Are there any informal groups of businessmen that do this kind of thing?

R: One that is in organization right now that we have had a part in trying to vitalize is primarily a local development company. They have not had their project, their first project, checked. They're looking at it now. I am hopeful that they will succeed, and it's taking quite a bit of time to get the people interested.

E: You say you're hopeful that it will succeed. What is your considered opinion as to its prospects?

R: They can succeed if they look at it from the standpoint that they are supposed to be serving primarily a community...

E: Civic action?

R: Civic endeavor instead of totally profit--they can make [a profit], but very little. Yet they have an element of risk in each project that they undertake. If that first project develops into a successful one, I would say that it will enhance its growth; because the SBA helps. It's what we call a _____ program. They will have to put, depending on the type of venture that they're financing, 10 to 20% of the initial investment of that particular project or any project they're undertaking. In turn they can get assistance from SBA for the balance--80 or 90% of it. But they still have an element of risk of their own in that particular investment.

E: Going back to the under-representation of Mexican Americans in certain businesses, you talked about the initial lack of capital. Do you foresee a change in this, a significant change in the future?

R: I see it. I see it every day, that it's beginning to grow. As I said, the young businessman that is coming in is more sophisticated now. It is not only the trade person that is going into business which was formerly so. It is the college graduate that is now trying to find ways of raising that capital. And it can be raised. And I see it develop every year a little more to the point that we're getting the better type of potential business owner in that field. Before it was primarily the tradesman--the plumber wanted to have his own shop. Well, he knew plumbing, the technical line, but he had no managerial skills which are so basic and so important towards the success of that business. Not only success, but really to develop to a viable business, not just making a living--to providing employment for other people.

E: Do you think that there's been any change in the way businesses have been run in the past by Mexican Americans and now and in the future? I'm referring to the profit motive. Do you think in the past people have run businesses merely to have a set income per year and not really thinking about growth?

R: Yes. I really felt, and I've heard it too many times, "Why do I want to grow beyond my capabilities? If I do grow, they're going to steal me blind." Well, all that tells me is this: that they lack the managerial perspective to develop controls, to set it up and they're only giving that as an excuse. Well, I don't care what kind of business you're in. You are going to have an element of loss through pilferage, right? It's part of the cost of doing business. And if we as Mexican Americans give that as an excuse, that is a lousy excuse. What we need to do is develop the managerial techniques to minimize pilferage, but not to stunt the growth of their endeavor.

E: To develop managerial skills as the Anglo Americans have done, in other words.

R: Correct. I'm sure that they lose money too, but that doesn't stop them from trying.

E: They have a longer range vision then?

R: Correct.

E: The banks are very important, obviously, in this area.

R: The banks, in my opinion, play a vital role in the development of any community. Their influence towards the Chamber, towards the Mexican American, towards any endeavor is of tremendous [importance]. But my feeling is that the Mexican American is not well represented within the private sector--by that I mean the banking and the financial institutions, and even SBA--and the most prominent professional part of the lending business which is the commercial loan officer. We have not developed many, and I always hear this: "We don't have qualified people to do it." Somebody at the head, makes the decision in the hiring practices--so we must exert an effort to develop that if we want it. And it should be to their best interest.

E: Do you think it would be mutually beneficial?

R: Yes, sir. Because that fellow will be able, if he has any authority, if he becomes a good loan officer, to make decisions that will be of mutual benefit to the minority or the Mexican American businessman, as well as to develop clients for that bank. Because if that Mexican business becomes successful and the bank will assist them with its growth, it's going to generate deposits for that bank.

- E: Do you think the banks take positions that are outdated in this respect, or do you think that there's actually some discrimination existent?
- R: I could not really accuse them of discrimination, because I would have to get it documented, but I feel that the policy has been this: I feel that they have not seen the potential that could develop there, particularly in El Paso where you have 56% Mexican American. I don't know what the percentage of business owners are in the minority. I know it's relatively low, but it's better than most communities. If they could make that grow, it's going to generate more employment in El Paso; and it's going to generate more deposits for them. It's going to generate a better mutual understanding of our environment.
- E: Who do you consider to be the top Mexican Americans currently employed in El Paso banks?
- R: The top position, if any guy has it, is Art González at the Southwest National Bank. He's the Executive Vice President, which is the second in command in the bank.
- E: Is there anybody in town who even nears this position--approximates it in importance?
- R: No. There are some that have the appearance that they do, but as far as the authority, and as far as the power, there is only one. There are two prominent men in two of the largest banks, but they don't have that visibility. Joe Moreno, who's with the El Paso National Bank, appears to have it, but in my opinion he doesn't. Maybe I shouldn't say it, because maybe I don't know enough about it, but

it appears to me that way. Take Joe Herrera at the State National Bank. They're Vice Presidents, yes, but not with the authority and visibility that this fellow has as Executive Vice President of one of the larger banks.

E: Obviously the management at González's bank has been somewhat more farsighted than the others. Is this the case?

R: Yes. Look at the Board of Directors in each of the banks. If you'll examine the list, how many Mexican Americans do you find on the Board of Directors?

E: How many do you find?

R: I don't see any in the Board of Directors of El Paso National Bank [or the] State National Bank. I do see some in the Southwest. That tells you a lot right there. They make policy. If a guy is in there, even if he doesn't win his argument, [he can say], "Listen, I think we need to take a look at this, a second look." Maybe that Board will take a little different aspect. They publish the names of the officers. Next time you see it, check them out.

E: Tell me something about your thoughts regarding the economic influence of Mexican Americans in the past, the present, and in the future here in El Paso.

R: The economic influence of the Mexican American was primarily in two or three individuals, within the past ten years, that were really prominent. The González family, which was a farmer; the Peinado as a contractor. Who could I name as the other? The other one, he is a Mexican American, but probably most people don't know that he is because his name is Collins. That's not a conglomerate, really.

E: So you would say the González and the Peinado...

R: [They] have been very influential. That is now changing. We see now more of these people; it will eventually grow. There are more now in numbers that can grow to that stature.

E: The potential is there.

R: The potential is there now. How many of them will surface to that greatness, we don't know. Now we see the Bencomos, they're coming; the Joe Santos--they're up there now.

E: You think twenty years from now, these people will attain the same positions?

R: I think Bencomo and Santos have it now. I think you will see more like that. The Bencomo sons are in the 45-year age bracket?

E: Yes.

R: In that 35-year category they have a lot more potential now that will surface in ten years, they will be more in that category.

E: Could you name some Mexican American businessmen and their businesses who have been particularly successful in business as a result of aid rendered by the SBA?

R: In five years there have been a couple of them that I thought would surface by this time. They haven't because of petty misunderstandings. I can mention one particular project, I'm not going to mention the name of the project; but there were three Mexican Americans involved in it and one of another ethnic background, who started a sizeable venture. All three appeared to have qualifications to be and develop a viable business, and we helped them considerably. When it got to the actual operation, all three wanted to be President; they started fighting amongst each other on policy. We have not learned the delegation of authority and responsibility. This is one of the biggest problems.

E: You think this is a characteristic of the Mexican American?

R: Yes. In any field there has to be a boss until he has proven unsuccessful. Then you have the privilege of removing him. But as long as he is there, he should be respected and given the authority to operate as the President. There have been other minor businesses that are just fledgling and could develop into sizeable [ones]; they're not there yet. I still hope that I will see development. I know of one that people don't know of. This is not strictly an El Paso operation. It is possibly the most successful business, but it was not because of SBA assistance. He operated it and was bankrupt about six, seven years ago. Now he's a millionaire. It's not Bencomo or De los Santos.

E: Have you ever had any feedback from Washington on the operation of the SBA program in West Texas?

R: We usually get feedback and we continually try to emphasize the minority program. Sometimes it appears that it's quite a lip service, but it's really a tough program to sell and for people to understand how it operates, basically because we deal in investments. It is not a welfare program or a welfare agency. There has to be an exposure of risk through equity investment on the part of the minorities--which in many cases the minorities have not been able to see. If he's going to be a businessman, he better learn that, because every time he makes a decision, he takes a risk. On the other side, the Anglo community feels that the agency is strictly for the minorities. This is not so. Our scope of responsibility and assistance is to the entire small business community of the nation, which is determined by size standards, varying by types of business, generally speaking. For retail and service type, one million gross sales is the [standard];

for manufacturing, 250 employees; for wholesaling, 5 million.

Now that is in the process of changing because of inflation, and it is now before Congress to be changed. Those size standards will be increased to keep up with the changes that are taking place now.

E: In the course of the Nixon administration, up until President Ford took over, did you see any change in attitude toward the SBA?

R: Yes. I can look at it from my own district. We are part of the Lubbock district, which encompasses 87 counties. In 1968, the total loans for the whole district were a little better than \$4 million. In 1969, the total loan volume was a little better than \$8 million. This was primarily due to one thing. At that point, most of the loans that were being made were with direct loans, direct money, or direct funds of the SBA that Congress had appropriated for that use. There's no way that Congress could appropriate enough money to take care of the small business needs. No way, they could never do it. But what he has done, during that administration, we have tried to use and cultivate the banks to be more responsive to using the SBA on what we call our Guarantee Program. We can guarantee up to 90% or \$350,000 whichever is the greater amount; and thereby, a greater volume of loans are being made, and the Small Business Administration is getting better help. I don't say that the program has reached its peak--I don't think it will ever do so. But I do feel that it has grown a lot to this point. In our district we make about \$40 million, in excess of \$40 million. So what we have experienced, depending on what year you take, five to ten times lend-growth. To whose benefit? The small business community, right?

E: That is very impressive. Without going into personalities, within the last few months there have been some revelations about the Nixon

administrations attitudes toward Hilary Sandoval in his last few months. Was this more or less, in your opinion, an attempt by the administration to impose their own person, or did it reflect a disillusionment with the entire idea of having a Mexican American in a prominent position? Was a change of emphasis on the part of the administration?

R: I really don't think so. Hilary never revealed to me the real reason why he was removed, or if he was removed or if he resigned. I don't know that part because he never related that to me.

E: Of course, Senator Montoya made the statement.

R: Yes, but I think, with all respect to the Senator, he misused that information. Even if it were true, I think it was the wrong thing to say, for this reason: He was trying to get back at the Nixon administration and it hurt the people of El Paso, because the people of El Paso have Hilary in a high regard. Also it hurt his family in particular. Hilary kept a lot of things that he never would tell anyone. I don't know if he ever told his family what actually happened. I don't know if he was actually fired or if he resigned. My understanding was that he resigned. I could not vouch one way or the other. But I think that Montoya was trying to use that as a political leverage against the present administration, which is Republican. It should never have been used. What difference does it matter, particularly if the person is already deceased and cannot defend himself and the family is still living here? I think it was a wrong political misuse of information whether [the information] was right or wrong.

E: I'd like to go into the final phase of this interview. This has to do with the upcoming Bicentennial and your attitudes as a Mexican American toward it. With regard to the founding fathers of this

country--Washington, Jefferson, Madison, Hamilton--how do you relate to them as a Mexican American in 1975? Looking back at what the history books call "our" forefathers in 1775, what are your thoughts on this?

R: My opinion is that they still had great vision; but I also feel that-- and I'm not as well read in Mexican history as I am in American history--that there were people also on our side that had just as broad a vision. The only thing is that we have grown up with the facts that these are "our" forefathers, and great; perhaps they are, but I don't think the Anglo sees them [as] the forefathers of the Mexican American. This is the only thing I think is wrong. They still think: "They're our forefathers but not the Mexican Americans'." I think they have that feeling. Yet, my parents, I don't think even though they live here, say they are our forefathers. It is the generation that grew up here, that was born and raised here, that has to examine this in his own way.

E: Would you use the term "founding fathers" more than "forefathers?" Would that be preferable?

R: Yes, perhaps so. Preferably. I think their ideals were great. I think they still apply today. I still think that if practiced, they'd go today. Let's face it, the greed of business is great; and the greed of business and the profit motive sometimes gets us away from those principles of honesty, integrity, and fellowship towards the other man.

E: When it comes to a question of patriotism, what are your thoughts on your patriotism to the United States?

R: It's my mother land. I do respect México, too.

E: In what sense?

R: In the respect that they have given me a lot to be proud of, too. My father, my mother came from there--their history that is behind us and the cultural heritage.

E: Do you maintain any political affiliation?

R: None.

E: So it's exclusively cultural?

R: Correct.

E: Do you consider it a deep cultural feeling?

R: I do personally have a deep cultural feeling. I feel that I should really apply myself to study more of the culture. Probably I would appreciate it more. But I still feel that my allegiance is to this country, and I should do everything to improve what's in this country--particularly that lot which applies to my ethnic people.

E: As regards the principles upon which this country was founded and the history of the nation itself, what do you teach your children? Have you ever talked to your children about this?

R: Yes. I try to encourage them to speak Spanish. They did not learn it when they were youngsters. As they grew up they became more aware. Yet, on the other hand, they wanted to go to school at Ysleta High instead of other high schools. I feel that I have not been as influential in telling them of the richness and heritage that they have by being Mexican American. Now they are beginning to learn it on their own. I can see that they are more interested in it than if I had really tried to push them to learn it. They are trying to find out more. They are even trying to learn the language. When I tried to tell them as little kids, you know what my youngsters used to tell me? "Look, I'm no Mexican. I don't live in Juárez."

E: You've always seen bilingualism [as being important] and your children are beginning to see it as important?

R: Right.

E: Mr. Ramírez, this has been a rewarding interview and I want to thank you very much.

R: I have enjoyed talking to you. I hope I have not hurt anyone by what I've said. Those were my feelings with no malice to anyone. It's just the way that I look at things.

E: Thank you, sir.