

Mr. BOUTIN. I would have to say this, Congressman; in order to do it, we have had to triple the training program's internal agency so that these people would understand what the problems are—and what the goal and the intent of the program is—so that, in fact, they can carry it out.

Mr. DELLENBACK. We concede this is a particularly difficult group to deal with, and whether they were being dealt with within SBA or outside SBA, the person doing this would need this intensified training. Is this not so? Because you said, yourself, that you use a special department. You don't think your average loan man who would sit in judgment on a loan—

Mr. BOUTIN. Oh, yes.

Mr. DELLENBACK (continuing). And say, as part of what you do, you will also do this, just intermingled with all the others?

Mr. BOUTIN. Exactly. Our people in the field double with all of these loan programs. Our loan offices can handle, side by side, EOL applicants, a 502 applicant, a 7(2) applicant, these various SBA programs, related and nonrelated, to the poverty area.

Mr. DELLENBACK. What is the function of the special department?

Mr. BOUTIN. The special department of five or six people we have in Washington is in fact to develop statistics, develop overview, develop policy recommendations for the Administrator. This is a very small component.

Mr. DELLENBACK. Then your people in the field serve, and this word "poor" is a shorthand word—we both understand this is the group we are striving to reach with all the concomitant criteria—your people in the field serve both the poor and the nonpoor?

Mr. BOUTIN. Exactly.

Mr. DELLENBACK. Does the fact that these people serve the nonpoor, in one sense, enable them to do a better job of serving the poor?

Mr. BOUTIN. Not necessarily. I think this was an accident of the staff.

Mr. DELLENBACK. Why don't you strip out those who serve the poor—if they can do a better job—and let them serve the poor?

Mr. BOUTIN. Strictly because I am trying to get maximum productivity for the limited staff that I have, Congressman.

Mr. DELLENBACK. So you do find they serve more efficiently by serving the poor and the nonpoor?

Mr. BOUTIN. I think they serve most efficiently by having expertise in all of our programs.

Mr. DELLENBACK. So their very breadth of expertise in the poor area and nonpoor area makes them better able to do the job in the poor area then?

Mr. BOUTIN. It is like an automobile mechanic who can work on a Chrysler with equal ease as he can work on an F-85 Oldsmobile. Our people are expected—and are trained—to deal with all of our programs.

Mr. DELLENBACK. I am not trying to lead you into a blind alley, I am telegraphing my punch. I am striving to get an unqualified answer. It seems to me, what you have said to me is: by having broad expertise; they are able to do a superior job for the poor, a better job than if they were trained, assigned the responsibility for working only with the poor.