



Riverbank

CHAMBER OF COMMERCE

Take Advantage Of Alliance Resources

The Riverbank Chamber board encourages its members and other business owners to take advantage of the many resources provided by the Stanislaus County Alliance.

Did you ever have an idea for a business and just know it would be the best business ever. After all, it's something you enjoy. You are thinking, "If the new business is opened, customers will come." Why wouldn't they? Well, before you jump in and open that business, do your research. Better yet, contact the people at the Alliance and they will do the research with you. The Alliance has sophisticated software that can do a search to locate your market - IF you have a market. And that is

the point. If there isn't a market for your goods and services, mega marketing won't change the demographics. By using the valuable services offered by the Alliance, you can save yourself a lot of money in start-up costs.

In addition to assisting you in locating your market, at the Alliance, a helpful specialist will tell you what demographic mix you need to target your market. If you need money to start the business, the Alliance can assist you in preparing your business plan and with pertinent research.

Once your business is up and running, the Alliance will continue to provide you with other services: confidential business consulting, com-

prehensive management training through personal appointments and workshops.

As a Chamber member, you will receive notices regarding the educational opportunities provided through the Alliance. Our board utilizes information and specific ideas provided by the specialists at the Alliance. Visit the Stanislaus County Alliance's website at www.stanalliance.com for more information. You can also access the Alliance's website when you are on the Chamber website (www.riverbankchamber.org) by clicking on the "Stanislaus County Alliance" link under "Links of Interest" on the left side of any of the Chamber web pages.

Buy local,
Buy Chamber!

The Next Generation Learning Community

During a meeting of Modesto Sunrise Rotary Club on Thursday, July 16, Stanislaus County earned the distinction of becoming one of only 14 communities in the nation to be a Next Generation Learning Community (NGLCs); only four are in California. Next Generation Learning Communities are regional alliances of K-12 schools, businesspeople, postsecondary educators and community leaders, who mobilize to reform education and stimulate local economic development. Ford Motor Company Fund, the philanthropic arm of the Ford Motor Company, identifies and supports communities that see the need to transform the high school experience around relevance while transforming teaching and learning in the process.

NGLCs are guided and supported by the Ford Motor Company Fund, which also sponsors the implementation of the innovative, hands-on Ford PAS Learning curriculum in schools across the country. These centers often employ innovations such as career academies and small learning communities. NGLCs show the student the connection between education and their future success in the work place.

It takes a community-wide system to change education. Because education affects everyone in the

community, and because a broad mobilization of resources and talent is needed to make schools work, effective change requires full community involvement. By motivating students to excel in school to strive toward future career success, NGLCs deliver lower high school dropout rates; more students going on to higher education; and a workforce that is fully prepared to meet the demands of the 21st-Century economy.

In the past 10 years, 13,691 students dropped out of school in Stanislaus County alone. According to the US Department of Labor, the average non-graduate makes \$10,000 per year less than a high school graduate. The combined lost potential income for this 10-year cohort of dropouts equals: \$135,900,000 each year. Assuming each of the dropouts continues to make \$10,000 less per year than their peers who graduated, over the 50 years they will be in the workplace equals \$500,000 less per individual over their working lifespan. The combined lost potential income for the same 10-year cohort of dropouts over the next 50 years equals \$6,845,000,000. Make learning more meaningful to students and there will be fewer dropouts.

California's budget crisis has the potential of hampering the program. The Alliance, Stanislaus County

Office of Education, Stanislaus Partners In Education and the Stanislaus NGLC Partner Companies/Organizations invite each of you to join in the quest to improve student success in high school, college and careers. Let students and teachers visit your work site. Provide real world problems or industry-based projects for students to solve. Let students "shadow" an employee. Mentor a student. Offer paid or unpaid internships to students. Donate staff time, monetary or non-monetary resources, equipment or facilities. Provide copies of functional or technical document for students to make the "connection between school and workplace." Rotarians, talk to your club or the District about joining the Speakers' Bureau.

As a business owner you have to make decisions on the type of investments you are going to make into your business. Maybe you don't see the advantage of having a strong, educated workforce. If that's the case, contact any of your chamber board members or any of the organizations listed above, we have lots of stories and statistics to share with you. For additional information about the NGLC contact the Stanislaus County Alliance or visit their web site: www.stanalliance.com.

The next generation is your workforce.

More Than Just A Bank

The former County Bank is now part of Westamerica Bank. The sign on the door might have changed, but not their commitment to serving you and their community. While filling out a deposit slip, or transferring some money might not necessarily make you smile, the feeling of being respected and even appreciated surely will. This is what makes Westamerica Bank different — the people. They're smart, friendly, and willing to go the extra mile to make your banking easier.

People like Carla Strong, Customer Service Manager at the Riverbank branch, are an excellent example. After nearly three years of serving the financial needs of Riverbank, she's learned first-hand what's important to her customers. A 25-year resident of Stanislaus County, Strong is a member of the Stanislaus Chamber of Commerce, Rotary Club of Riverbank and the Stanislaus Elder Abuse Prevention Alliance. She gives back to her community in many important ways, which is why the bank is glad to have her on the Westamerica team. Also, working alongside Strong is Alice Calton, a teller who is a long-time Riverbank resident. She's committed to making this a very special place to work and live. And with the Oakdale branch closing on Aug. 14, most of that staff will also transfer to the Riverbank branch. Which means the Oakdale customers will have familiar faces to visit when com-



Ricardo Navarro, Customer & Community Relations Manager for PG&E, gave a presentation at WestAmerica Bank in Riverbank on how small businesses can go "green" and how PG&E can help.

PHOTO COURTESY OF RIC MCGINNIS

ing to Riverbank.

Chartered in 1884 in Northern California, Westamerica's financial health and safety continues to distinguish them from the crowd and they remain diligent in their goal to maintain their client's trust. While other banks struggle, Westamerica is well-positioned for the future:

- Over 5 billion in assets and seventh largest California-based commercial bank
- Strong earnings of \$76 million for the first half of 2009
- Consistently strong earnings performance, sound capital levels, and asset quality remains superior to its peers.

- Rated as one of the Nation's healthiest banks
- Highest possible Fitch F1 deposit rating
- Branches throughout Northern and Central California

If you would like to experience the Westamerica Bank approach to service, stop by and experience the difference. Visit the Riverbank branch located at 2251 Claribel Road, Ste. 1, Riverbank, or call 869-2469. Monday through Thursday the lobby opens at 9 a.m. and closes at 4 p.m.; Friday hours are 9 a.m. to 6 p.m.; and the branch is open on Saturday from 9 a.m. to 1p.m. Plus, the drive-thru now opens at 8:30 a.m. for greater convenience.

Resisting The Retail Recession

Most of us ask questions about why and how sales and operations are affected by the current deep recession. When you're a retailer, the questions should come in two steps.

Step one is to examine everything within the four walls of your store. Start with the customer experience by walking yourself through what your customer sees and feels. If you were a grocer, walk back out of the store, out into the parking lot. Then start into the store to shop: look at the lot (are the parking spaces open and free of carts?), look at the cart nest in front of the store (are the carts clean, free of de-

bris and old ad copies?). Is the ground under the carts swept and clean? Is the concrete stained with months of spills or is it clean? Look at the windows when you enter (besides fingerprints do you see a jumbled collection of handwritten signs?)

As you can see, the shopping trip you've started on would take much longer than the average trip as you ask and answer the questions. Push the cart through the store and look at the quality of the product in the meat case, look at the floor in front of the meat case, look at signs on the meat case. Continuing to examine your four walls will produce

a list of jobs that will improve the shopping experience for your customer.

Step two is to look outside your four walls. If you've thoroughly examined your establishment and made certain it's ready for each customer, either new or returning, then look outside. The Chamber of Commerce is a good place to start your outside view. Chamber events offer networking opportunities that will give information about the business climate, opportunities, and contacts to further your work outside the four walls of the store. Join us and help us all resist the retail recession.

PMZ Real Estate Is A Booming Business

PMZ Real Estate is a family-owned and operated real estate firm with offices throughout the Central Valley including its residential real estate office on Patterson Road in Riverbank.

Since expanding their operation into Riverbank, PMZ has grown to become not only one of the top 100 real estate firms in the nation, but also the fastest growing real estate firm in the United States, according to Realtor magazine, June 2008.

Their success is largely due to the fact that they have an excellent staff of real estate professionals. Further compounding their success is the current pricing on homes available on the market.

Families who were priced out of the market three to four years ago are now finding they can become homeowners too. The professionals at PMZ are help-



PMZ agents, left to right, Jane Yu, Maribeth Reece, Max Melendez, Sondra Wissner, Mary Cisneroz, Maria Ramirez, Poncie Rodriguez, Ron McKnight, Sales Manager Richard Hundley.

PHOTO COURTESY OF THE RIVERBANK CHAMBER OF COMMERCE

ing those folks reach their goals of homeownership every day.

The PMZ Real Estate Riverbank location is home to more than 30 real estate professionals with intimate knowledge of the area market conditions, amenities

and points of interest.

If you or someone you know is looking for a great deal on a Riverbank or surrounding area property, consider calling PMZ at 869-7050 or visit them at 2119 Patterson Road, Ste. 9.

Riverbank Chamber of Commerce - 2009 Board of Directors

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