



WINTER 2007/2008

BOREL IN THE COMMUNITY

Knowledge is Power

GROWING UP in school you were taught the “Three Rs,” but were you taught how to balance a checkbook? Probably not. That was a lesson that waited for your first checking account at the age of 18, and perhaps like many of us, you learned the importance of balancing your checkbook the hard way. The joke, “I can’t be out of money, I still have checks left!” suddenly was not so funny.

At Borel, we are delighted when our local schools and nonprofit organizations ask our employees to come into the classroom to teach their students and clients the importance of financial responsibility. We are asked to teach practical concepts that individuals, young and old, need to handle; “real life” situations involving their financial affairs. Concepts such as how to prepare a budget—don’t spend more than you earn, the value of a good credit score and how to keep it that way, as well as, the importance of saving for that rainy day.

This year’s issue of *Borel in the Community* illustrates the many initiatives in our community promoting financial literacy and how Borel Private Bank and its employees actively participate. ■

Teachers for a Day

IN FEBRUARY 2007, two Borel Bankers, Dante Tosetti, Loan Officer and Wyman Wong, Relationship Manager, were asked by Beth Pescal, EXPLORE Program Coordinator at Burlingame High School, to spend a day with the students to teach in their Finite Math class. Finite Math is a course that is a lateral step away from Pre-Calculus for seniors who want a few more “real-world” scenarios.

They had an excellent Power Point presentation along with



Dante Tosetti & Wyman Wong

handouts for the students to take home. Wyman presented topics that included calculating interest rates, analyzing credit scores and the importance of managing finances. The presentation had humor and a lot of good financial tips, such as the 4 “Cs” of credit and how to obtain a free credit report. Dante taught the students the impact of leveraging, *i.e.* loans on investments and explained how to calculate loan payments.

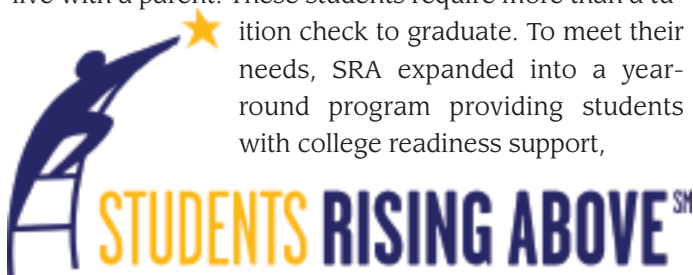
The reception they received was tremendous! The students loved the

interaction based on examples of real life situations and asked lots of questions. They were able to equate the importance of studying math and how it relates to everyday life. The best part was when the students received dollar coins for their correct answers. Who says banks don’t give free samples!

The program was such a success that Beth and the teachers asked if our Borel Bankers could come back again each semester! ■

STUDENTS RISING ABOVE (SRA) provides low-income Bay Area high school students with the financial and mentoring support they need to achieve their dream of a college education. Started in 1998 by news anchor, Wendy Tokuda, the program began as a series of news stories featuring students who were rising above tremendous odds of poverty, homelessness, abandonment and neglect. This Peabody and National Emmy award winning news program grew into a 501(c)3 nonprofit sending over 144 students to colleges across the country, including UC Berkeley, Stanford, Princeton, Yale and Harvard.

Nearly 100% of the selected students are the first in their families to attend college, over 75% live below the federal poverty level, and over half of the students do not live with a parent. These students require more than a tuition check to graduate. To meet their needs, SRA expanded into a year-round program providing students with college readiness support,



one-on-one mentoring, paid summer internships, and health-care support. This comprehensive approach has increased graduation success rates to nearly 80% over the past five years.

Borel employees, Bryce Anderson, Kate Noonan, Wanda Alfaro, Nancy Johnson, Krista Conover, Patrice Osborne, Angela Romano, and Chris Kidd, partnered with SRA in providing banking and investment services and most importantly, volunteer support. Bryce Anderson worked for nearly a year on the 2007 Annual Gala Committee which raised a record-breaking \$334,000, and Kate Noonan and Borel Private Bank purchased tables to the annual event. Their efforts helped SRA raise the funds to increase the number of students selected into the program by 33%, and make the possibility of a college education a reality for these remarkable young people. For more information about SRA, please visit www.studentsrisingabove.org. ■



Wendy Tokuda, co-founder of Students Rising Above



Girls' Middle School Student

THE GIRLS' MIDDLE SCHOOL (GMS) opened in September of 1998 to address the special needs and challenges of girls in the critical middle school years. As the only stand-alone, all-girls middle school on the Peninsula educating girls in grades six through eight, GMS reflects the growing creativity, diversity and ingenuity of Mountain View and its surrounding areas. GMS encourages intellectual growth in disciplines that often lie outside of the traditional female domain in a project-based, hands-on curricular environment. The student body represents a cross-section of the region's ethnic, cultural, racial and religious lifestyles, and socio-economic diversity. GMS students come from 24 towns and cities in the Silicon Valley/Mid-Peninsula area. The percentage of students of diversity enrolled at GMS, since 1998, has ranged from 32% to 46% and currently comprises 46% of the student body.

Girls' Middle School

The majority of their students of color are Latinas.

Currently serving as Board Co-Chair, Clancy Swanson Stein joined the GMS Board in 2004 in recognition of the school's mission to empower girls from underserved communities. Her dedication to the school led Borel Private Bank & Trust Company to champion The Girls' Middle School's charge to provide full scholarships and outreach services to girls from underserved communities. On numerous occasions, Borel Private Bank & Trust Company has opened its doors to The Girls' Middle School, hosting and sponsoring scholarship events and recognizing scholarship contributors. Actively committed to helping those who are advocates for diversity and equity, Borel Private Bank & Trust Company's generosity and service are integral to GMS' ongoing success as a beacon for advocacy and change within the greater community. The Girls' Middle School continues to flourish because of major supporters like Borel Private Bank & Trust Company, ensuring that each and every GMS student enters high school with a sound education, personal confidence and the tools to succeed. ■

DRESS FOR SUCCESS San Francisco, a new affiliate to the international organization, Dress for Success Worldwide, proudly launched its Professional Women's Group (PWG) in February 2007. Marilyn M. Orr, Vice President-Private Banking of Borel Private Bank & Trust Company, served as the inaugural expert speaker, and provided education and inspiration to clients of the organization regarding budgeting and best practices of financial management.

The Professional Women's Group is an international networking association for Dress for Success clients who have recently entered the workforce, some for the first

Dress for Success

time. The Professional Women's Group was created to promote employment retention and career advancement by providing valuable

skill-building information, while creating a safe environment to network with other professionals. It is the first and only employment retention model that addresses low-income women's social and economic needs in relation to work, home and community.

Members attend monthly seminars, which consist of two key elements: an expert speaker leading an informational discussion and a networking period. In addition to these meetings, members receive opportunities for career coaching, mentoring, discounts, and additional clothing and accessories to complete a working wardrobe. Members also have the opportunity to become their affiliate's representative at the annual Success Summit, the signature leadership conference for select PWG members and coordinators.

PWG curriculum topics include, but are not limited to, lending and investing, budgeting, communication skills, nutrition and work/life balance issues. For more information about Dress for Success, visit www.dressforsuccess.org. ■



Dress for Success members in their career clothes.

GIVEN WHAT RESEARCH SHOWS about the importance of teacher quality on student success, and with looming teacher shortages on the horizon, Borel Private Bank & Trust Company is proud to be a charter sponsor of the

Silicon Valley Leadership Group's new middle school mathematics initiative, Silicon Valley: A Laboratory for Learning, to help provide local teachers with the tools to be successful in the classroom. This initiative is designed to foster partnerships between local companies and school districts; the first phase is an 80-hour teacher training session designed to bolster local teachers' skills in mathematics.

With Borel Private Bank's support, this summer, nearly 40 teachers, including three local classroom teachers from Bayside Middle School in the San Mateo-Foster City School District, participated. The training focused on number theory and the interrelatedness between arithmetic, algebra and geometry. This course is designed to increase

local teachers' foundational skills in math and to demonstrate in depth that math is problem solving.

Teachers from San Jose Unified, Gilroy Unified, Sunnyvale, Santa Clara Unified and Alum Rock school districts also participated, thanks to Borel and 20 other sponsor companies from the Leadership Group. The Silicon Valley

Leadership Group is a public policy trade association of over 220 of Silicon Valley's leading employers. The Leadership Group was founded in 1978 by David Packard of Hewlett-Packard, and Borel Private Bank has been a member of the group

since 2004.

Algebra is an integral part of the state's high school exit exam and it is a gateway skill for college entrance. Moreover, with the importance of mathematical knowledge and critical thinking skills in today's high-tech workplace, it is our vision that all students are successful in algebra by the time they enter high school. ■



Supporting Local Teachers & Math Achievement

Community Outreach

ORGANIZED THROUGH the community outreach of the Burlingame United Methodist Church, over 500 age-appropriate backpacks stuffed with school supplies were distributed at San Mateo's Central Park on August 11. This is the second year that the church volunteers have raised money to buy backpacks and fill them with supplies such as pens, paper, pencils and other back-to-school essentials.



"Last year, 530 backpacks were given out to children in need, and this year, \$6,000 was raised to give out 600 backpacks," said Ursula Morgenstern, organizer of the event. The packs were handed out to select children whose families were registered with various nonprofits in the area. "Equipping the children with backpacks and supplies gives them a confidence boost, because they feel prepared and have the same items as their peers," said Morgenstern.

"Backpackpalooza is a perfect example of community involvement with an impact," said Barbara Evers, Director of Marketing for Borel Private Bank & Trust Company. "When we were asked to provide financial support, it was easy to say yes."

For more information contact Ursula Morgenstern at 650.703.1311 or visit www.burlumc.org. ■



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