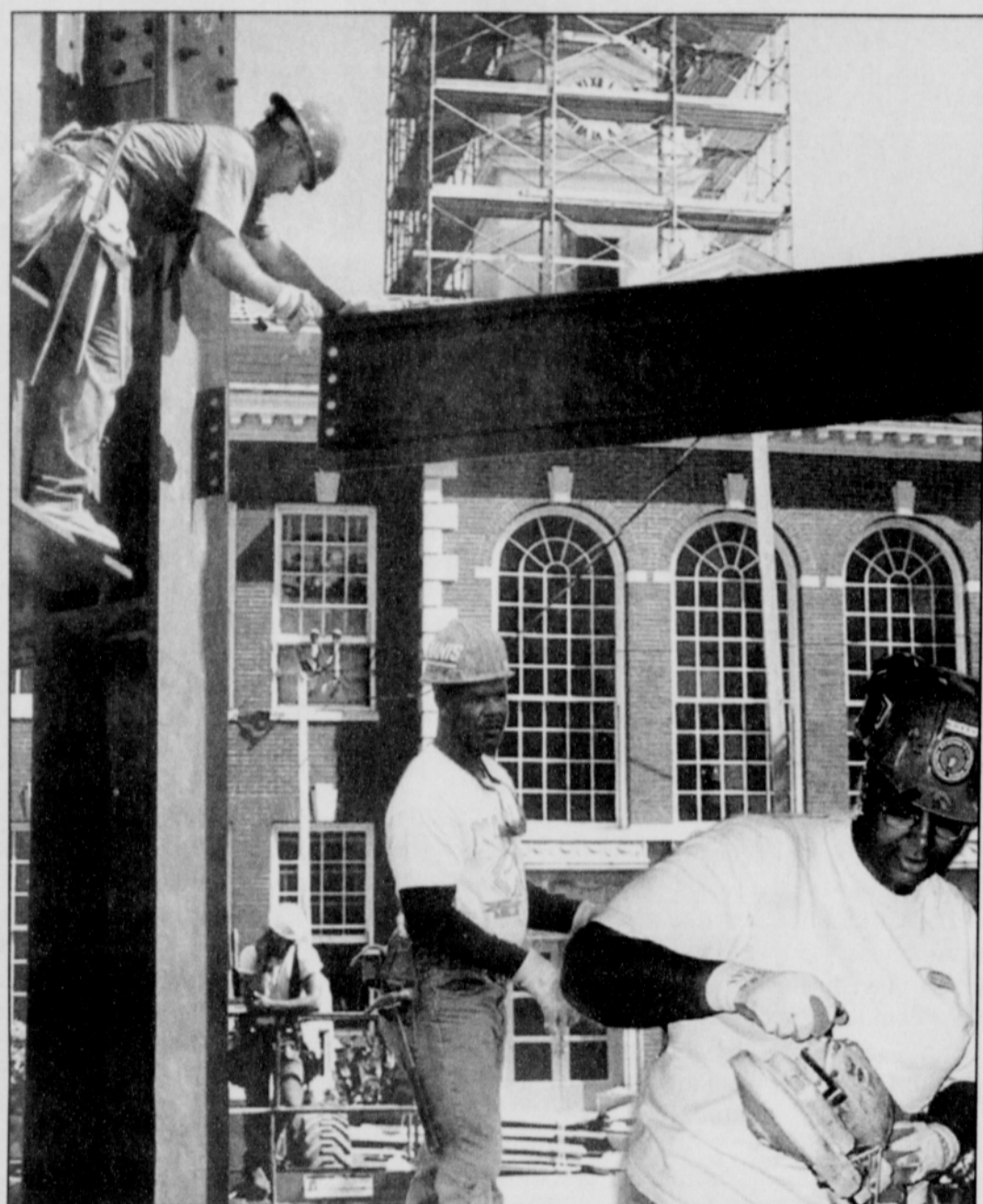


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PHOTO BY ERIKA-LEIGH GOODWIN/THE PORTLAND OBSERVER
Albina Community Bank has raised its visibility and customer base by opening its Social Impact Banking office in the Beaumont neighborhood of northeast Portland.

Small Bank, Big Impact

continued ▲ from B2

McKean said. "We're finding that a lot of the populations of people we were organized to serve are getting disseminated through the broader market area."

McKean noted the increase in the population of African Americans, Latinos and Asians in the east and southeast Portland markets and a number of distressed communities growing in size in other parts of the city.

Albina's response was to broaden its focus by taking away the geographic aspect of its mission and focusing on the demographics of underserved popula-

tions throughout the city.

Last year Albina opened two new branches; the Social Impact Banking Office in the Pearl District and the Beaumont Branch.

"Social Impact Banking is an interesting experiment for us," said McKean. "We had two objectives for going over there and we've found that there have been benefits beyond that."

The bank's primary objectives were to provide a wider range of products to shareholders in the area which was key to help meet the lending demands in the northeast. The bank also wanted to focus more attention on the redevelopment needs of Portland's

Old Town and Chinatown Districts.

McKean said the addition of these new branches has raised the bank's visibility more than he anticipated.

Albina now has about \$120 million dollars in assets; McKean has hopes of increasing the bank's assets to \$500 million over a period of five years.

"Now that's pretty aggressive growth," said McKean. "But what that does is it gets us to a size where I can have enough depth on my team to be able to specialize in certain types of activities such as affordable housing lending and HUD financing."

Treasury Fund Helps Disadvantaged

continued ▲ from B2

ment Financial Institutions Fund selected 53 FDIC-insured institutions nationwide to receive a total \$9.8 million, with an average award of \$186,721.

"We are pleased to receive this award from the CDFI Fund, as it is indicative of our mission of 'creating hope and financial opportunity for the economically underserved,'" said Robert McKean, Albina president and chief executive officer.

Over the past several years, Albina has been a strong competitor for these awards, with previous BEA awards totaling more than \$3.5 million for the Bank's dedication to supporting community and economic development activities.

Finding Success in Construction

continued ▲ from B2

stalled correctly. And doors just aren't a piece of wood.

Some of the Arts and Humanities doors are high-tech and sound proof so they can be used in the facility's music rooms. Most of the doors are about \$250 each, but the sound ones are roughly \$1,000 per door.

"Each door is made for a specific opening," Onchi explains. "It's not rocket science, but there is a lot more detail than you can see. I have to coordinate all of their little nuances because each door is different."

She says the biggest thrill is seeing the completed product.

"I love coming to the site and seeing a finished building," said Onchi. "I can say that I saw the blue

The biggest challenge is keeping everyone happy and to do that, I have to stay on top of everything.

- Tracy Onchi, owner of a Portland door supply business

prints and each stage of construction. I get a feeling of belonging and a sense of accomplishment and even though I played a small role I was a part of it."

But there can be problems.

"The biggest challenge is keeping everyone happy and to do that I have to stay on top of everything," she says. "When some-

thing goes wrong, I have to deal with it. Customers look at suppliers and judge them by how they fix the problems that might occur. It shows what you are made of."

Now, as the Arts and Humanities Building moves forward for its completion, Onchi feels a

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Business, Industry Center Leader Hired

A former Intel Corp. executive is the first director of the Center for Business and Industry at Portland Community College.

Cher Hinerman recently retired from Intel as a program manager in fabrication engineering and corporate training, education, staffing and in workforce development. She has held board and chair positions at the state and national levels for industry and education partnership organizations.

She calls her new responsibility a "dream job."

"I have been a strategic partner with PCC for more than 15 years. I know the school well for its strengths and award-winning programs. I also know the problems we face and I am ready, willing and



Cher Hinerman

able to help resolve them," she said.

Hinerman earned a master's degree from Oregon State University in adult education training and development, and a bachelor's degree in biology from the University of Akron in Ohio.

The Center for Business and Industry provides employers training, consulting and pre-employment services.

Credit and non-credit community college courses offer cost-effective training, while maintaining the highest standards of quality. Other services include job profiling, customized training, certification and licensure, employee enrichment programs, organizational analysis and improvement, and comprehensive quality initiatives.