De Anza College



De Anz Colleg





© Co Co













De Anza College



inza ege



De Anza College December 11, 1997



De Anza College



De Anza College

United National Bank 滙通銀行



Trustworthy • Stable • Effective We Offer You the Best Financial Services

Grand Opening in Cupertino

New Branch in Northern California 10991 North De Anza Blvd., Cupertino, CA 95014 Tel: (408) 873-8128 • Fax: (408) 873-8177

Main Branch in Southern California 2090 Hunting Drive, San Marino, CA 91108 Tel: (626) 457-8588 • Fax: (626) 457-8991 www.unbla.com

FDIC







Together We Advance

De Anza College Honors

Dr. Michael S. Chang

Faculty and New Cupertino Mayor

proudly announces the formation of its

Asian Pacific American Leadership Institute

December 11, 1997





Dear Friends.

Welcome to our special inaugural reception and dinner to honor Cupertino's new mayor, Dr. Michael Chang. For the past eight years, he has been an active member of our campus community as well as an exceptional instructor of Asian American studies and intercultural communication.

As you probably already know, proceeds from this inaugural event will benefit the establishment of the Asian Pacific American Leadership Institute, one of several programs of the college's Multicultural/International Center. Dr. Chang played a key role in the development of the Center, which opened last year and falls under the auspices of our Intercultural/International studies Division.



The Institute will provide an array of quality leadership education activities. As a result, De Anza students - as well as Silicon Valley business leaders and professionals - will have the opportunity to prepare for various levels of civic involvement, community service, and community building.

An essential component of our college mission is "to challenge students of every background to serve their community in a diverse and changing world." We are confident that our new Institute will play a significant role in helping De Anza foster successful students who will become informed and active citizens of the world.

Many of our students have already held leadership positions in our local community and throughout Silicon Valley. Because of our Multicultural/International Center and its Institute, I expect many more students will follow their ldeas.

Thank you for your support of our new mayor, Dr. Chang, and for your continued support of De Anza College. Your presence here this evening helps us serve Silicon Valley with the best learning environment possible.

With appreciation,

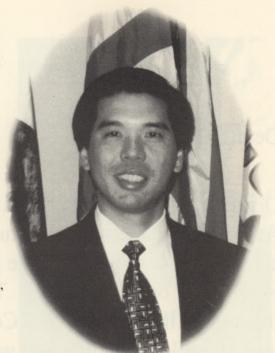
Marlia D. Kanter

Martha J. Kanter President

Mayor Michael S. Chang to Be Honored

Dr. Michael Chang earned his Ph.D. in education from Stanford University. He teaches intercultural communication and chairs the Asian and Asian American Studies Department at De Anza College.

Dr. Chang was elected to the Cupertino City Council in 1995 with the highest number of votes. He was elected mayor of Cupertino on November 20, 1997. He has chosen youth issues, expansion of the city library, revitalization of Vallco Mall, and the development of community togetherness as his top priorities for the year.



His achievements to date include the initiation of a large-scale public dialog program, out of which has developed a city-affiliated organization called "Citizens of Cupertino Cross-Cultural Consortium." He helped to revive the popular 4th of July community fireworks program at De Anza and also Cupertino's leadership program, acting as chairman of its steering committee.

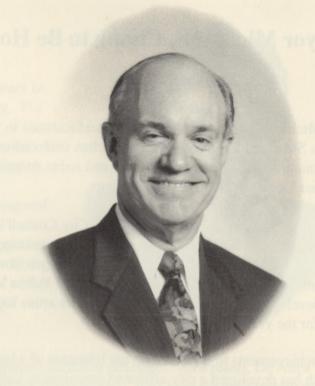
At De Anza, Dr. Chang has served on the Faculty Senate, Curriculum Committee, and the Chancellor Search Committee. He played a key role in the establishment of the college's Multicultural/International Center which opened last year. Currently, he is launching the college's Asian Pacific American Leadership Institute to serve Silicon Valley.

Dr. Chang, who originally immigrated from Hong Kong, has lived in the area for more than 20 years. He is married to Barbara Chang, a corporate manager; and they have two young children, Jonathan and Jacquelyn. He enjoys raising their children and reading, and he is also an avid Tai Chi practitioner.

Besides his doctoral degree, Dr. Chang has four other degrees in business management, philosophy and religion, Asian studies, and political science. He was elected to the Board of Education of the Cupertino Union School District in 1991, also with the highest number of votes, and was elected board president in 1994. He is a delegate to the Democratic Party State Central Committee, and he recently became an honorary member of the Rotary Club. Currently, he is a board member of the Santa Clara County Library District Joint Powers Authority, Asian Americans for Community Involvement, and the De Anza College Commission.

Dear Friends,

Origination of the Asian Pacific American Leadership Institute celebrates a confluence of the many interests of our community. The Institute will unite De Anza College with the Silicon Valley and with a wide variety of social, educational, business and community agendas. The inauguration of Dr. Michael



Chang, a De Anza faculty and the newly elected mayor or Cupertino, lends a particular significance to our first annual dinner celebrating the new institute. This is the first step on a long and intriguing journey.

C. Donald AllenChairman/CEOCupertino National Bank

Dear friends,

Welcome to a very special evening for De Anza College and City of Cupertino. Together we share an exceptional leader in Dr. Michael Chang and tonight we honor him as the new mayor of Cupertino.

While his civic involvement is well known to you, I want to briefly share Dr. Chang's college leadership and vision. Michael (as we all know him) has played a key role in the continuing development of our 30 year-old Intercultural/International Studies (IIS) Division. Two years ago, Dr. Chang was instrumental in the concept and advocacy for the



creation of a major IIS Division component, the **Multicultural/International Center**. The Center is a series of co-curricular activities, events and on-going programs designed to compliment student and community involvement in multicultural and international arenas. The American Indian Pow Wow, the Intercultural Resources forum, and participation in the college's Asian pacific American Heritage Month events are examples of the Center's activities.

Dr. Chang's forward-looking vision has helped to develop yet another innovative idea for the **Multicultural/International Center**. The **Asian Pacific American Leadership Institute** will offer a variety of seminars, classes, events and conferences designed to prepare and enhance civic involvement, business leadership and community service for all Silicon Valley residents.

Thank you for your support this evening for our new mayor, Dr. Michael Chang, and for your support of the Asian Pacific American Leadership Institute. We look forward to sharing ideas and joint endeavors with you.

Duane Kubo, Dean Intercultural/International Studies Division & Multicultural International Center



A Vision for De Anza's Asian Pacific American Leadership Institute

Dear friends and supporters,

As Asian Americans approach a quarter of the Bay Area's population, the demand for this community to provide its share of community volunteers and leaders will increase. Yet during my past 10 years of community and public service. I have always encountered a pressing need for leadership education for both immigrant and native-born Asian Americans. This situation is not surprising for despite a 150-year history, Asian Americans only have had the necessary conditions for broad civic involvement during the last three decades.

The mission of the Asian Pacific American Leadership Institute will be to provide basic and advanced leadership education to prepare community and business leaders, professionals, organizations, and youths for greater levels of civic involvement and community service.

A program of De Anza College's Multicultural/International Center, the Asian Pacific American Leadership Institute will maximize effectiveness by developing partnerships and alliances with community organizations, nonprofit organizations, business corporations, and public institutions. The range of activities will include seminars, forums, lectures, workshops, conferences, roundtable discussions, retreats, mentoring programs, and credit-courses.

With your help, De Anza's Asian Pacific American Leadership Institute will make a vital contribution to produce leaders of today and tomorrow. Please contact Duane Kubo at (408) 864-8443 or myself at (408) 864-8878 if you have suggestions.

Michael S. Chang, Ph.D. Institute Founder





PROGRAM

Sifu Meng Kung Fu Academy Lion Dance

Chancellor Leo Chavez Master of Ceremony

Boy Scouts Troop 452 Pledge of Allegiance

Andrew Du National Anthem

Rev. John M. Kraps Invocation

President Martha Kanter Welcome

Hon. Paul Fong Recognition of Elected Officials

Dinner

Congresswoman Anna Eshoo Introduction of Honoree

Mayor Michael Chang Honoree Remarks

President Martha Kanter Recognition of Founding Donors: Leadership Circle Mayor Michael Chang

Dean Duane Kubo

Fernando Chen

Don Allen, Paul Fong, Honoree Roast Toni Forsyth, Barry Chang

City Manager Don Brown Auction

Chinese Performing Artists of America Entertainment

Monta Vista High School Choir Season's Favorites

Door-Prize Drawing (must be present to win) Gourmet dinner for 10 at Loon Wah valued at \$300 donated by Daniel Kwan

Chancellor Leo Chavez

Acknowledgments and Closing

MA

De Anza College **Asian Pacific American Leadership Institute 1997 Founding Donors**

LEADERSHIP CIRCLE

Patron Level \$10,000 -\$14,999

FRED AND ANNIE **CHAN** ESS Technology, Inc.

DR. KEN AND PAMELA FONG Clontech

DAVID AND CATHY TSANG

Oak Technology, Inc.

Platinum Level \$5,000 - \$9,999

GORDON AND ANITA CHAN

JAMES AND PING FANG Supercom

SILICON VALLEY CHAO CHOW COMMUNITY CENTER

STANLEY AND FRANNY WANG

Pantronics Corporation

Gold Level \$2,500 - \$4,999

BOB AND JILL LIN

DR. BEN AND MONICA SHYY

Greatland-MAT Group

MOU AND MING YANG Oak Technology, Inc.

TONY AND DIANA WONG T. W. International Investment

COMERICA BANK

SILICON VALLEY BANK

CUPERTINO NATIONAL BANK

UNION BANK

UNITED NATIONAL BANK

Silver Level \$1,500 - \$2,499

CHINATRUST BANK (USA)

WORLD JOURNAL

SAN JOSE BUSINESS JOURNAL & KICU TV 36

Bronze Level \$1,000 - \$1,499

PETER AND PAT CHEN

DR. JACKSON AND MICHELLE HU

EASTWEST BANK

CATHAY BANK

DR. HSING AND MARGARET KUNG

VIP Sponsor \$500 -\$999

DIOCESAN BOYS' SCHOOL

Table Sponsors

Asian Americans for Community Involvement Asian American Parents Association Bay Area Wing Chu Association Barbara Olsen Vision 2000

Boy Scouts of America Troop 452 Cupertino City Council Chinese American Athletic Tournament Chinese Historical and Cultural Project **Chinese Performing Artists of America Cupertino Chamber of Commerce**

De Anza Asian Pacific American Staff Association De Anza Tai Chi **Cupertino Chinese School Cupertino Rotary Club Dimension Performing Arts** Foothill-De Anza College District Hai Hwa Association

Jewelry Importers & Manufacturers Association Rainbow Chinese School Rowena Tomaneng Matsunari

Silicon Valley Asian Pacific American Democratic Club Silicon Valley Chinese School Silicon Valley Korean School



DINNER MENU

Spring Greens with Raspberry Dressing

Fresh Salmon and Petite Filet Mignon Rice Pilaf California Vegetables

Pear Melba with Almonds

Coffee or Tea



Live Auction

ITEMS

- 1. What a Sight! Framed large-size Chinese landscape by acclaimed photographer Richard Wong. Donated by Richard Wong. Value: \$500 Minimum bid: \$200
- 2. Gourmet Banquet for 10 at Canton Delights Seafood Restaurant; with state assemblyman Mike Honda as guest.

Donated by Simon Leung. Value: \$400 and more Minimum bid: \$200

3. What a Dinning Experience! A special cooking demonstration and dinner for 20 by Chef Chu's Restaurant.

Donated by Larry Chu.

Value: \$1,000 and more

Minimum bid: \$600

4. Resort Getaway! Three nights at Seascape Resort in Aptos, Monterey Bay. Fully-furnished twobedroom condo for six.

Donated by Pamela Fong. Value: \$900

Minimum bid: \$600

5. Banquet for 10 at Ming's Restaurant; with congresswoman Anna Eshoo as guest. Donated by Vicky Ching. Value: \$300 and more Minimum bid: \$200

- 6. Dinner for 8 at Fontana Restaurant, followed by box tickets for 8 to a Ben Vereen performance Donated by Fontana Restaurant and Flint Center. Value: \$800 Minimum bid: \$500
- 7. There's Something in the Air! Round trip air tickets for two and two-nights weekend in Palm Springs, California. Fully-furnished two-bedroom condo at the Village Racquetball Club. Donated by Nicol Lea and Mary Wang. Value: \$1000 Minimum bid: \$600
- 8. A Cyber Experience! Website creation and maintenance by Sinanet, the largest Chinese website. Silver plus advertising package. Donated by Sinanet. Value: \$1300 Minimum bid: \$700
- 9. Gourmet Dinner for 10 at Ocean Harbor Restaurant; with assemblywoman Elaine Alquist and former Senator Al Alquist as guests. Value: \$300 and more Donated by Kansen & Daisy Chu. Minimum bid: \$200
- 10. For the Spiritually Minded! Special Chinese calligraphy by Master Thomas Lin Yun. Donated by Master Thomas Lin Yun. Introduced by Debbie Huang. Value: Priceless
- 11. Dinning for 10 at Hong Fu Restaurant; with Mayor Michael Chang as guest. Donated by Debbie Huang. Value: \$300 and more Minimum bid: \$200

Rules

- · Payments by successful bidders will be made at the designated payment table. Cash, check, Visa or Master Card are accepted. Payment in full must be made this evening.
- All sales will be final, and there will be no exchanges or refunds on items.
- · Stated values associated with items for auction are estimates of fair market value and are not warranted by De Anza for tax purposes or for general value.
- The highest bidder acknowledged by the auctioneer shall be the buyer.
- · Dates for services, trips or vacation homes are to be arranged by mutual agreement between the donor and buyer. Unless otherwise specified, all auction certificates must be used by December 31, 1998.



ACKNOWLEDGMENTS

Dinner Planning: Duane Kubo, Terri O'Connor, Klaus Dehn, Paula Stamps, Martha Kanter, Michael Chang, Margaret Abe, C. Donald Allen, Nicol Lea, Fernando Chen, Paul Fong, Rowenna Matsunari, Tom Izu, John Statton, Ben Rodriguez, Jr.

Fund Development: Michael Chang, C. Donald Allen, Barbara Olsen, Fernando Chen, Winnie Chu, Elaine Han, John Statton, Hsing Kung, Randy Okamura, Barry Chang, Kansen Chu, John Su.

Flint Center Reception: Paula Stamps; food donated by Ocean Harbor Restaurant and Sam Kee Restaurant

Dinner Program: Duane Kubo, Terri O'Connor, C. Donald Allen, Michael Chang, Fernando Chen, Ann Woo

Ticket Sales: Elaine Han

Live Auction: Don Brown, Fernando Chen, Nicol Lea

Kick-off Reception & Entertainment: Ann Woo

Publicity & Marketing: Terri O'Connor, Janice Winkel, Lori Susi, De Anza Marketing & Communications

Menu: Klaus Dehn and De Anza Food Service staff

Decorations: La Donna Yumori-Kaku, Fernando Chen, Kevin Han, Nicol Lea, Rowenna Matsunari

Hosts and Hostesses: Terri O'Connor, Toni Araldi, Elaine Han, Nicol Lea, Ann Woo, Jill Lin, Jia-li Lee, Karen Geefay

Parking and Security: Ben Rodriguez, Jr.

Souvenir Program Book Design: Maryanne Zandi, ABM Graphics

Souvenir Program Book Printing: Donated by Corey Sheu. Kwik Kopy Printing

Advertisements: Fernando Chen

Invitations & Tickets: De Anza Marketing and Communications and De Anza Printing Services

Flower Centerpieces: Donated by Grace Fong, Flower Cottage

Awards: Daniel Lin, Golden Circle

Photography: Douglas Rider

HEARTFELT THANKS TO ALL WHO WORKED SO HARD TO PUT THIS EVENT TOGETHER IN FIVE WEEKS!





FOOTHILL-DE ANZA COMMUNITY COLLEGE DISTRICT BOARD OF TRUSTEES

Mary Mason, President
Paul Fong
Jay M. Jackman
Judith Moss
Dolores Sandoval
Romi Bhatia, De Anza Student Trustee
Darci Radloff-Riker, Foothill Student Trustee

Leo E. Chavez, Chancellor

Martha J. Kanter, De Anza College President

Bernadine Chuck Fong, Foothill College President

DE ANZA COLLEGE COMMISSION

Mickey Wheat (Chair), C. Donald Allen, Jefferson Bender, Roy Brant,
Bryan Brown, Michael Chang, Mike Galane, Marshall Goldman,
Ron Gonzales, Deb Graber, Glenn Gramling, Herman Hijmans,
Jim and Pat Jackson, Richard Knock, Barbara Koppel, Nicol Lea,
Bill Lester III, Al Rutner, Mike Malone, Jane Reed, Frances Seward,
John Swensson, James Walker, Eleanor Watanabe, Carolyn Wilkins-Greene



The Mayor



Cupertino Mayor Michael Chang gives his acceptance speech, as former Mayor John Bautista steps to the background.

Michael Chang sees democracy through an immigrant's eyes

The Cupertino Courier

By Pam Marino • Volume 50, No. 45 • December 3, 1997

There is a duality to the life of Michael Chang, the new mayor of Cupertino.

He grew up in Hong Kong, but attended Westerninfluenced schools and participated in occidental activities like the Boy Scouts and the YMCA.

From San Francisco State University, he received a degree in business management—as well as one in philosophy and religion.

At Stanford, he got his master's in political science, then later earned his Ph.D in education. He also has a master's in East Asian studies.

His friends say he is a role model in the Asian American community, and while Chang accepts that, he also says he hopes he is a role model for everyone.

"He's a very universal person," said Don Allen, CEO of Cupertino National Bank, one of the earliest supporters of Chang's City Council campaign two years ago.

It is partly his duality that perhaps makes Chang wellsuited to represent Cupertino's residents. Race relations have become a big topic in this town that has seen a recent wave of immigrants settle here. Chang, who teaches intercultural communications at De Anza Community College in addition to being the chairman of the Asian/Asian American Studies Department, may be better prepared than most to tackle the issue.

His nature—which he said compels him to see all people as basically good—and his belief that learning is a lifelong experience for everyone helps him deal in a delicate manner with those who balk at embracing diversity, his supporters

"We weren't born to know other cultures, but we can all learn," Chang said in an interview last week. "You can make your life happier, you can make your life more productive if you have the skills and the knowledge of how to communicate with people of different backgrounds."

Chang shies away from letting the diversity issue define him as a city councilman, however. "It is but one of our challenges, it is but one of our issues," Chang said.

In a speech he made after he was sworn in as mayor on Nov. 20, he made Cupertino's youth and the revitalization of Vallco his top two priorities this year. He listed community togetherness third.

I think it's very important for people to see he's not just an Asian American. He's an American who wants to make sure the democratic process works for everyone," said Chang's friend Mike Honda, a state assemblyman from San Jose.

During his inaugural speech Chang called his election to mayor "an American dream come true," and said, "I do feel that as the first Asian American to be elected to this position, there is a particular desire that this is what America is made of, that this is a place that is so special."

Chang said last week he considers it a high privilege to serve the community in an elected office.

"You know how converts are the most fanatic?" Chang asked, referring to himself. "I almost feel that people growing up here take for granted what an amazing system we have."

Don Burnett, a fellow councilmember who Chang supported in last month's election, echoed Chang's sentiment. "He brings an immigrant's enthusiasm for democracy."

Chang said he never set out to run for office. After he moved to Cupertino in 1989 to work as an instructor at De Anza, he got involved in local organizations that promoted Asian American involvement in the schools and local government, the Asian American Parents Association and Asian Americans for Community Involvement.

While talking about finding Asian Americans to run for local office, friend Nicol Lea, who herself ran for council in 1979, told Chang he should run. Chang was hesitant at first.

"I was reluctant to do so, and so I said, 'You should go ask [my wife] Barbara.'" He told Lea and others that Barbara would be a hard sell because of a desire to protect their family time with their two children. He thought she would say no. She said yes.

"So by then I was stuck," Chang joked.

Philosophically, however, Chang said the move fit with the way he was raised. "For myself, it was not a very great leap. I was sort of the Rotary model." The club's motto "service above self" was drilled into him since grade school, he said.

Chang ran for the Cupertino Union School District Board and won. During his four-year term, there were some in the community who said he was "single issue" about multicultural education. Chang bristles slightly when he hears that. "When they bring that up, they are not complimenting me," Chang said. He insists he was concerned about an array of issues while on the board, and points to his term as president of the board when he made passage of the bond issue to remodel schools, Measure A, top priority.

"I believe he has grown a lot along the way," Lea said of Chang's years since joining the school board. "He's been a good listener, a good learner ... obviously, he's a good leader."

Two years ago Chang ran for Cupertino City Council, spending more than \$50,000—a local record—on his campaign.

Allen said he supported Chang because he felt Chang "demonstrated a breadth of understanding" about the issues facing the city. He said the fact that Chang is an immigrant was also a plus, because Allen felt the community needed Asian American representation on the council.

Other supporters and observers echoed each other in saying that while serving on the council, Chang has demonstrated an ability to look at all sides of an issue, and then make a decision based on what he believes is the long-term benefit of the entire city.

"All too often government people who make decisions do so to relieve pressure at the moment," but Chang looks to the future, said Honda.

Honda called Chang an "extremely thoughtful" leader, one who is sensitive to his environment and to those who will be affected by his decisions.

Burnett agreed that Chang's emphasis on people and doing the best for people have made him a good councilman. He said the fact that Chang has small children also makes him a valuable asset, because of his awareness of issues affecting the city's families.

Chang's boss, De Anza Community College President Martha Kantor, described him as a leader on campus and in his field of study, as well. "We're very fortunate to have him on the faculty," she said.

Chang said he chose youth as a top priority for his year as mayor because he believes the population of teens and children in Cupertino has once again swelled, making issues concerning youth an important concern. He said he wants the city to continue working closely with the school districts. He also said he thinks revamping the library to possibly become more of a community center for youth is a must. Chang wants the City Council to create a library building commission to study the idea.

Chang said the accountant part of him warns him not to "spend, spend, spend. We've got to be ready for the next cycle, we need to position ourselves to be strong financially." But he still believes the city needs to spend some of its abundant reserves on a library project. "The key thing now is to do it right, so that it's useful, effective ... [completed] in a way that is fiscally sound."

He also wants the council to consider a youth commission, with teens as members, that would report to the council.

As for Vallco, Chang sees new opportunity for the city to be involved now that new owners are taking over. He said he wants Vallco to "have more of a community flavor" and that he thinks it could become a focal point for residents, since Cupertino has no real downtown.

Chang, 40, has two more years on the council, and he left open the possibility of running for a second term. Beyond that, some people around town have teased him about one day becoming the first Asian American governor of California.

"I think the best job in life I already have. To be a college professor is my version of nirvana," he said when asked about his potential political aspirations. "Whatever I do, I will be returning to teaching."

He said he is very happy here in Cupertino, with his triangular path between home, the college, and City Hall.

The man who comfortably straddles the Chinese and American cultures is philosophical about his role here.

"I try to be responsive to the needs of different people, but I am very much myself," he said. "I like the American way of 'what you see is what you get.' ... In the end, I'm myself."



Bridge to the Pacific Rim

A Full Service Financial Institute

Over \$16 billions in assets 21 Branches in California

New Cupertino Branch

Cupertino Village 10945 N. Wolfe Road Cupertino, CA 95014 (408) 873-7097

Chinatown 1241 Stockton Street San Francisco (415) 433-1533

Financial Destrict 444 Market Street San Francisco (415) 750-2800

Richmond District 4355 Geary Blvd. San Francisco (415) 750-2800

Also ... Milpitas Branch

Member **FDIC**



華 美 銀 行 EASTWEST BANK



With 18 offices in the States of California, New York, and New Jersey, Chinatrust Bank (U.S.A.) is one of the first banks to operate in both the Eastern and Western U. S. A.. In addition to the traditional consumer credit and deposit services, we also provide financing for our corporate clients. From the issuance of Leeters of Credit, real estate, construction, to SBA loans . . . , our highly professional staff will make the best effort to suit your every financial need.

New Cupertino Branch

19648 Stenvens Creek Blvd. Cuperttino, CA 95014 Tel: (408) 873-3288

California Dranchas

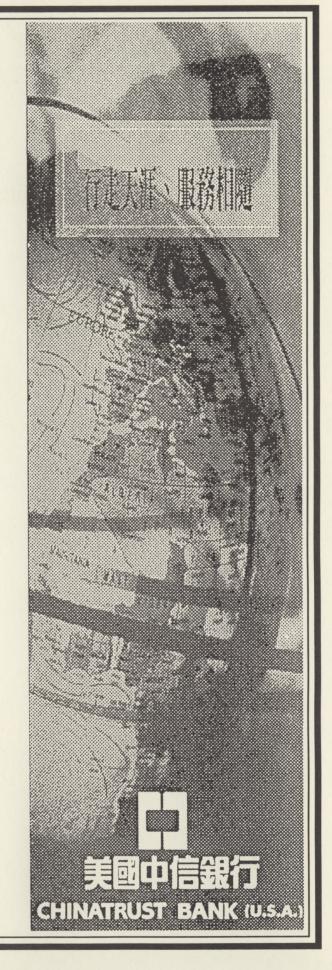
Camornia Branches				
CUPERTINO	HEADQUARTERS	MONTEREY PARK		
(408) 873-3288	(310) 791-2828	(626) 289-4100		
INDUSTRY	ARCADIA	SAN FRANCISCO		
(626) 839-3300	(626) 821-8900	(415) 387-8200		
IRVINE	CERRITOS	SAN MARINO		
(714) 262-7168	(562) 809-7500	(626) 287-0716		
CHINATOWN	MILPITAS	TORRANCE		
(213) 625-2828	(408) 955-7288	(310) 791-2868		

New York/New Jersey Branches

New 10	TRINEW Jersey	Dianches
BROOKLYN	EDISON, NEW JERSEY (732) 650-1160	MIDTOWN
(7180 854-2228	(732) 030-1100	(212) 557-0133
CHINATOWN	ELMHUST	WALL STREET
(212) 385-9898	(7180 760-4767	(212) 514-8000
CREDIT CARD	FLUSHING	
(718) 886-0648	(718) 886-5600	

Member





We wish to acknowledge the sponsorship of tonight's dinner by our local banking industry

CATHAY BANK

CHINATRUST BANK

COMERICA BANK CALIFORNIA

CUPERTINO NATIONAL BANK

EASTWEST BANK

SILICON VALLEY BANK

UNION BANK

UNITED NATIONAL BANK