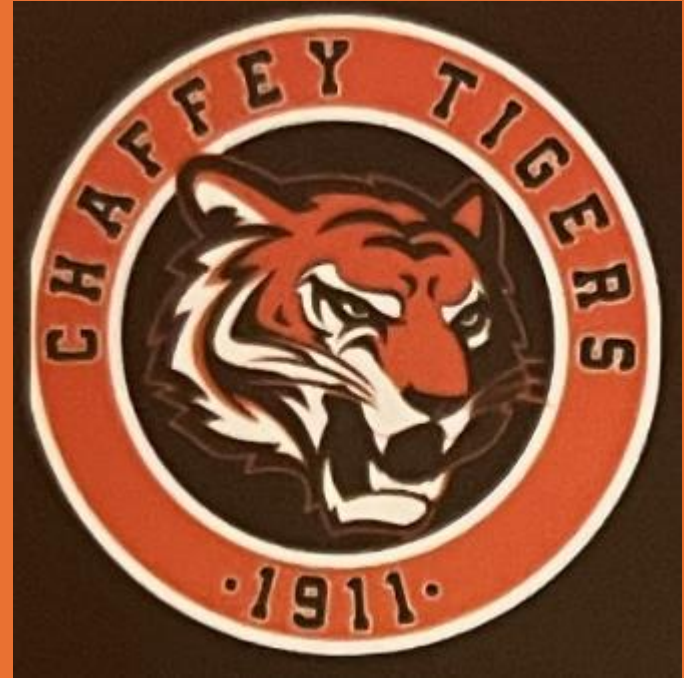
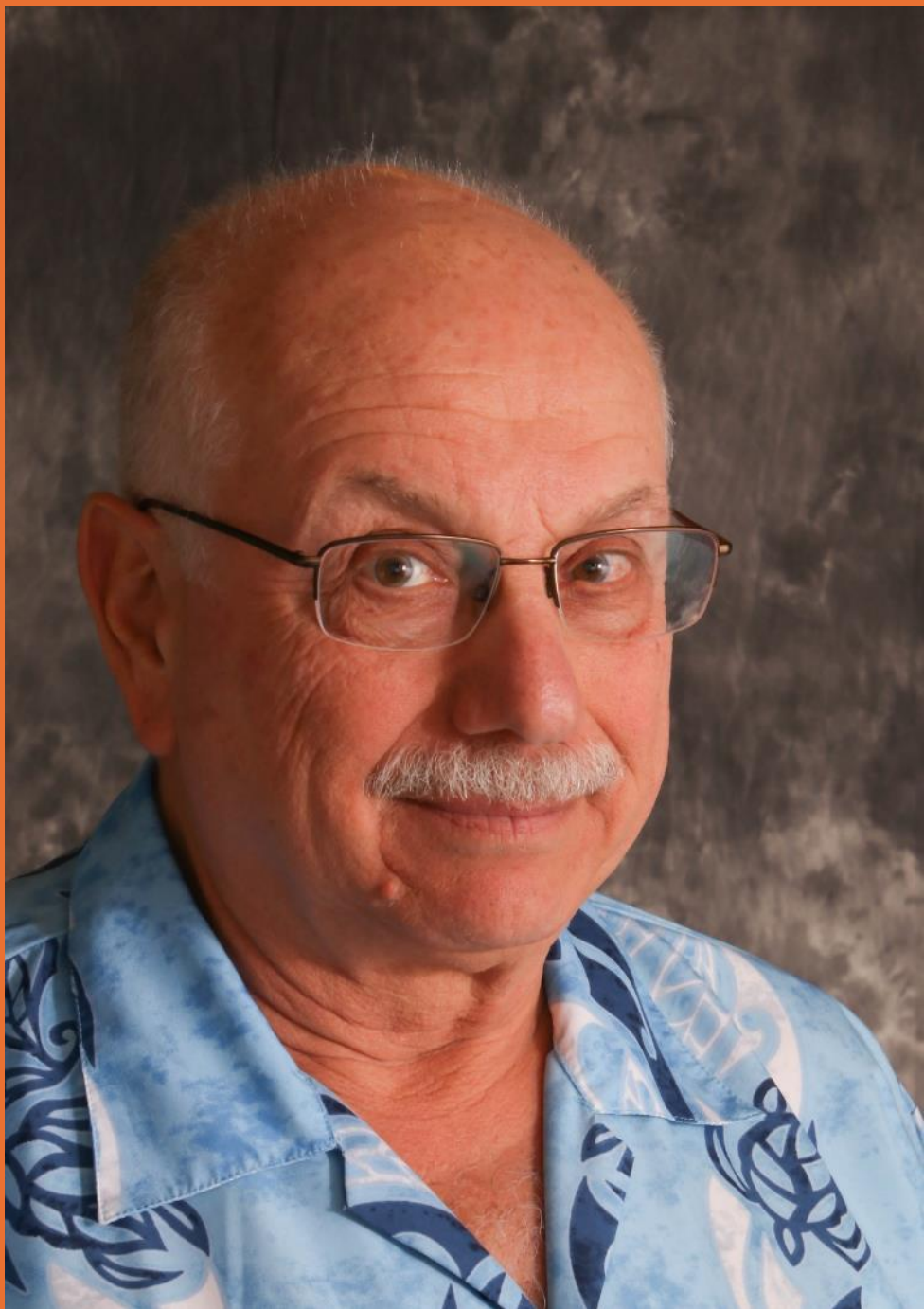




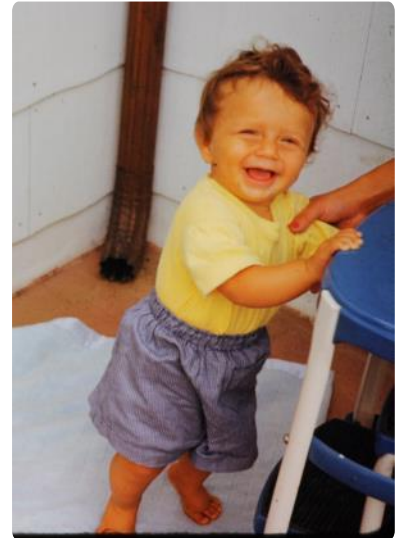
The 2024 Chaffey Alumni

Tiger of the Year

Bill Finkelstein

Class of 1966

**The Early Years 1948
to 1952 on the farm
in Tom's River New
Jersey**



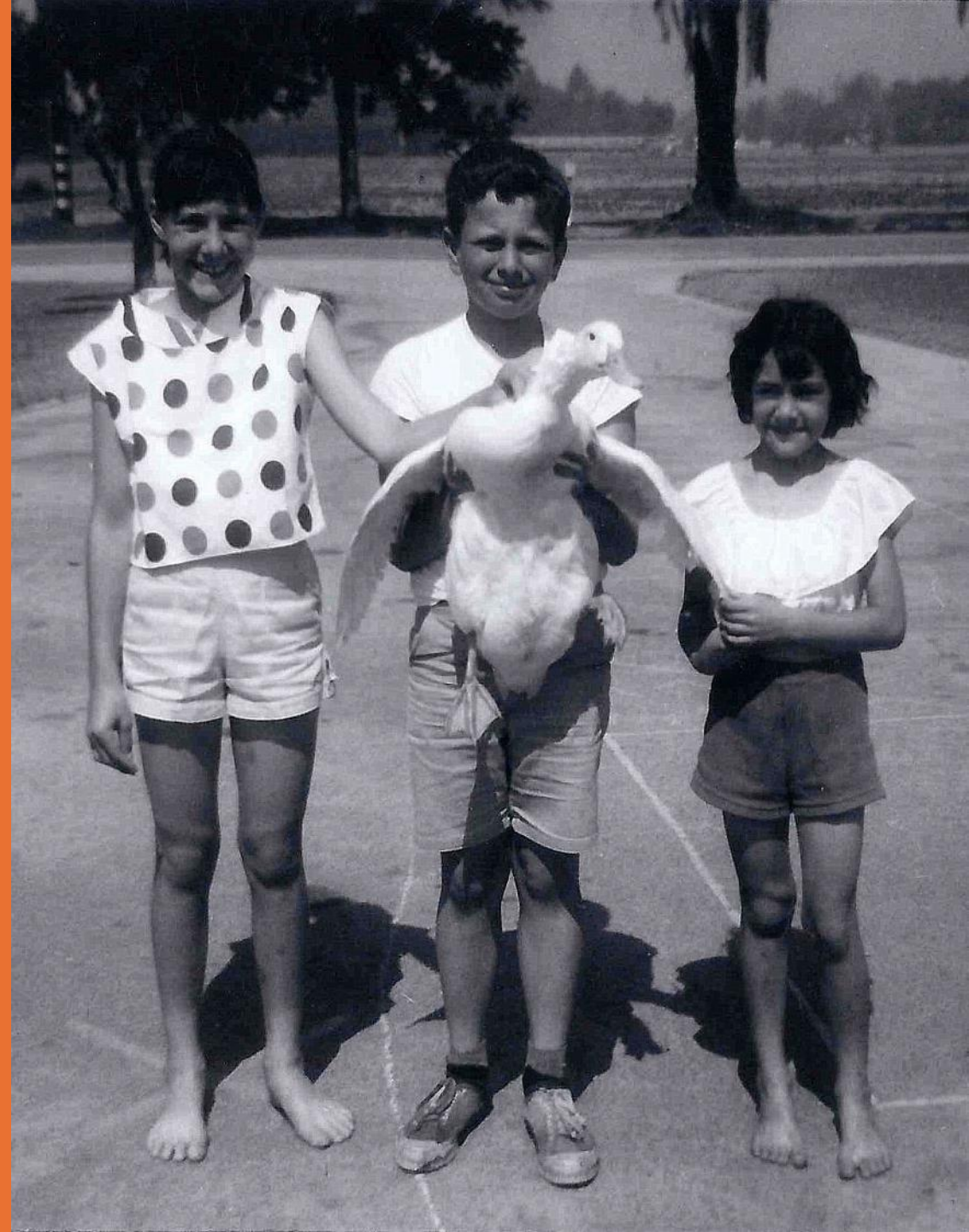
Raising Chickens for Eggs in NJ

(that's my father in 1949)



1953 to 1966

- 1953 Ontario – Cypress Elementary School
- 1960 De Anza Jr. High
- 1962 Chaffey High
- On the Farm (with Ritz Quackers!)



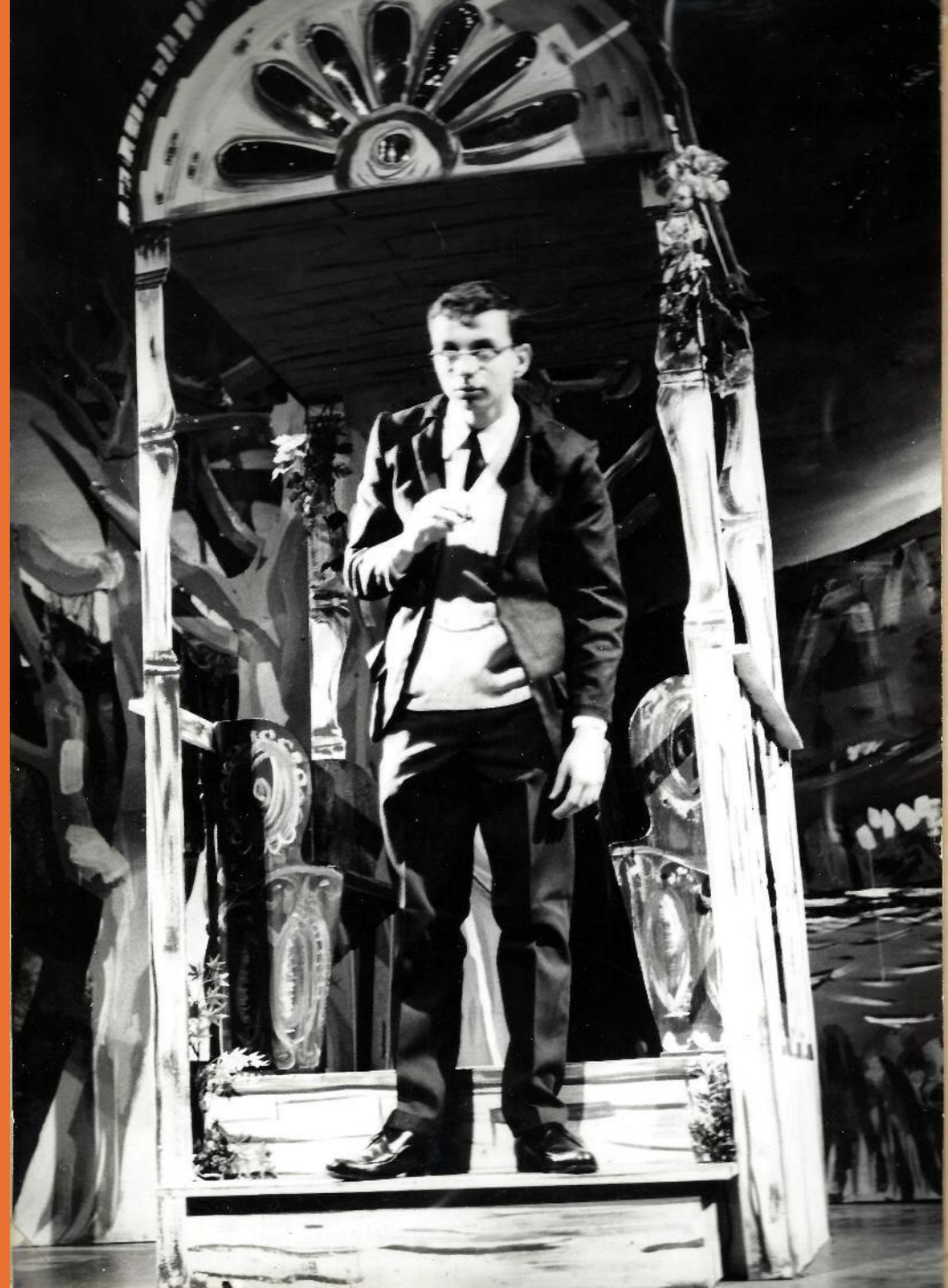
Lessons Learned on the Farm

- Farming is hard work – 24/7, no vacations
- It's mind numbing
- Chickens really are tiny T-Rexs!
- “Retiring to a Chicken Farm” isn't retiring!
- I can fix anything
- Motivation:
Threat of being left the farm.



Accomplishments At CHS

- California Scholarship Federation
- Student Council Parliamentarian
- Academic, Service, & Social Clubs:
 - Scholarship Society
 - Interclub Council
 - Key Club
 - Chess Club
 - Eulers
 - Gaudeamus Igitur
 - Amateur Radio Club
 - International Club
- “The Doctor” in the Sr. Class Play “The Enchanted”
- Lighting, props, & sound for many events
- Won the Pie Eating contest



What was Life Changing for me at Chaffey

- David Sundstrand's English Typing Class
- Student Council
- Mr. Zmoelk's Electronics Shop
- Learning how to work with people
- Teachers: good, hardworking, under appreciated, and under paid!



1966 – 1971 UCLA

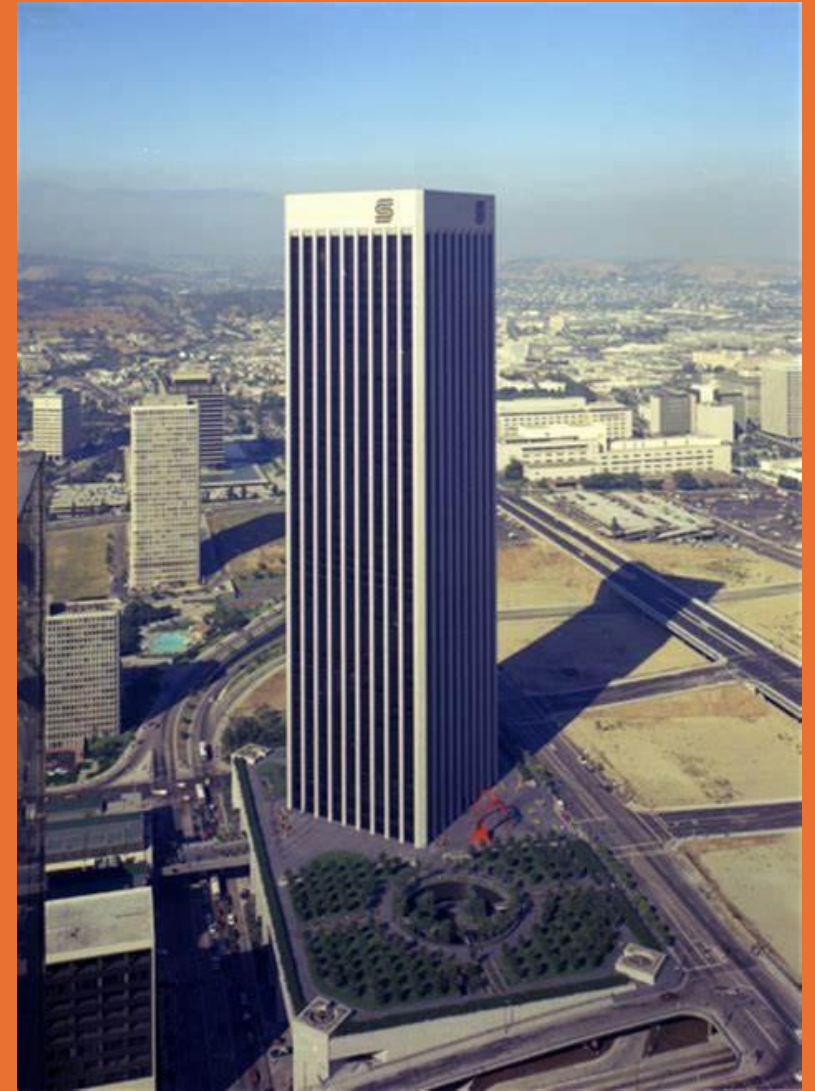
- School of Engineer and Applied Science
- Departmental Scholar
- UCLA Extension's Graduate School of Business Headed Computer Lab 1967 - 1971
- At the birth of the Internet (ARPA Net) in 1968/69
- Co-authored “Quickrun”
- BS Engineering – *summa cum laude*
MS Computer Science
- Continued teaching through 1980



Dr. Leonard Kleinrock – Father of the Internet and one of my advisors

1971 to 1980 - Security Pacific National Bank

- Headed Technical Support Group
- Developed systems that saved \$ Millions
- Relocated 2 major datacenters
- Launched 1st Online Teller Terminal System in California
- Consulted with SPNB Subsidiaries.
- Selected hardware for the 1st ATMs in California
- Biggest lesson learned: Management has no idea how technology works or what it takes for projects to be successful!



1980 – 1992 Citicorp

- Corporate Technology Office
- Consulted to worldwide operating subsidiaries
- Dealt with messes such as:
 - projects millions \$US overbudget and late
 - Argentine Peso exceeding 10,000 to the \$US (like Y2K)
 - daily computer runs taking more than 24 hours
 - systems unable to handle transaction volumes
 - management being BS'd by their staff
 - management falling in love with hairbrained schemes
- Hundreds of million \$ wasted
- Corporate Technology Officer, Information Business rescue attempt of failing Quotron.



Citicorp Australia in 1980 – 1st major assignment

My Experiences at Citi

- What was fun & challenging:
 - traveling the world
 - seeing the sights
 - experiencing local cultures & foods
 - working with diverse people
 - sightseeing
 - travel challenges
 - living out of carry-on luggage
- Insights:
 - common sense is uncommon
 - managers will trust an outside consultant more than their own staff
 - changing minds is hard
 - sometimes things just don't work out



In Australia (Sydney Harbour) 1980

Major Life Changing Event

May 16, 1992

- Mary Lou Mack and I met in Belize
- We both went as singles on a SCUBA diving trip and became “buddies”, turned out we’re buddies for life!
- She was an Operating Room RN, lived and worked in Santa Rosa, CA. 60 miles North of the Golden Gate Bridge
- I lived in Hermosa Beach, California, 450 miles away, and worked all over the world. Mainly in NYC
- We never would have met otherwise
- As a consequence, I started looking for employment in Northern California and was hired by Wells Fargo in San Francisco to head their Corporate Systems Planning department.



1992 – 1998 Wells Fargo

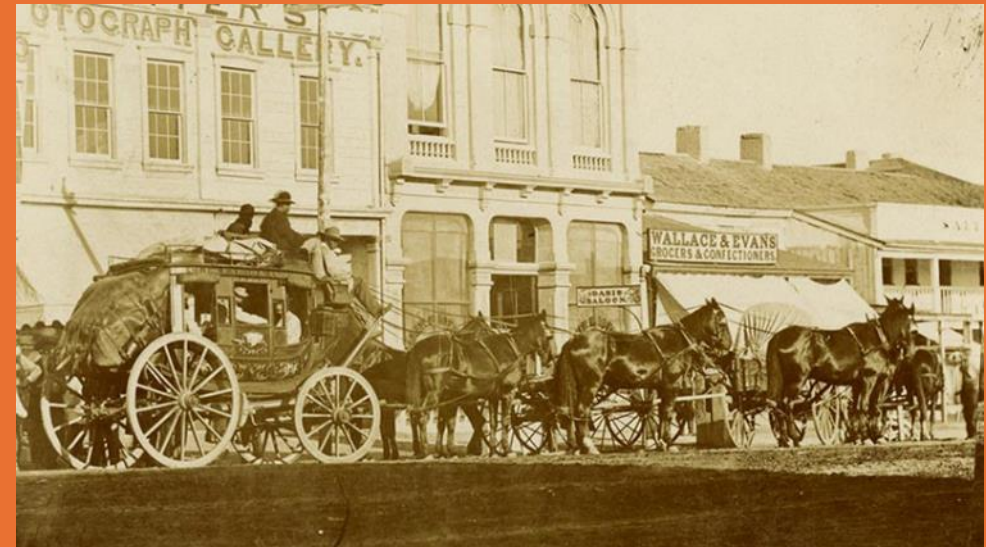
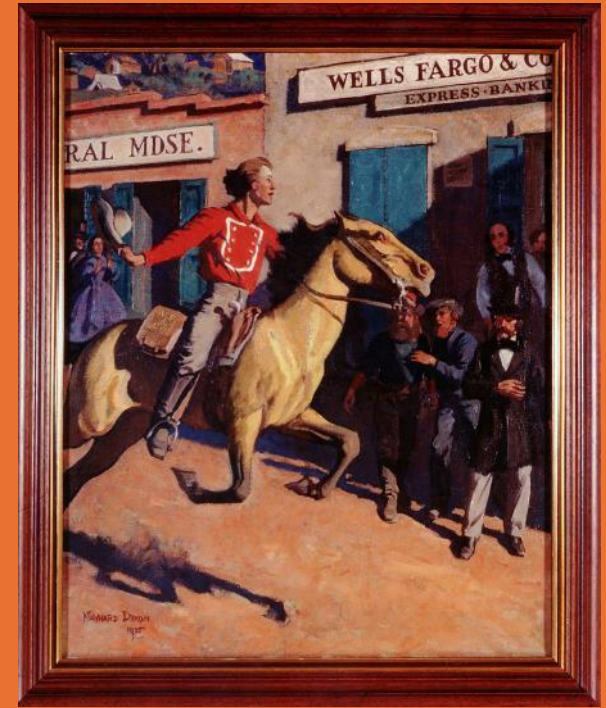
- Wells Network to TCP/IP (Internet Protocol) 1993
- Wells Fargo representative to CommerceNet from 1994, later a member of their board.
- Launched the world's 1st Internet bank website in 1994
- 1st first credit card transaction on the Internet in 1994
- 1st Internet Banking site on May 18, 1995
- 1996 Named “Chief Scientist” of Wells Fargo
- Public face of Wells Fargo at Technology and Computer Security Conferences
- Independent consulting to non-competitors such as ING Bank in the Netherlands



Homepage in early 1996

Learnings and Challenges at Wells Fargo

- Convincing Wells to launch Internet Banking
- Convincing management & staff to embrace new technology
- Working with other companies was fun, interesting, & challenging
- I needed a bigger challenge.
- Left Wells for Cisco Systems in 1998
- Wells Fargo has a rich and deep history. It was a pretty good place to work until the Norwest Bank purchased it in 1998 (fortunately 2 weeks after I left)!

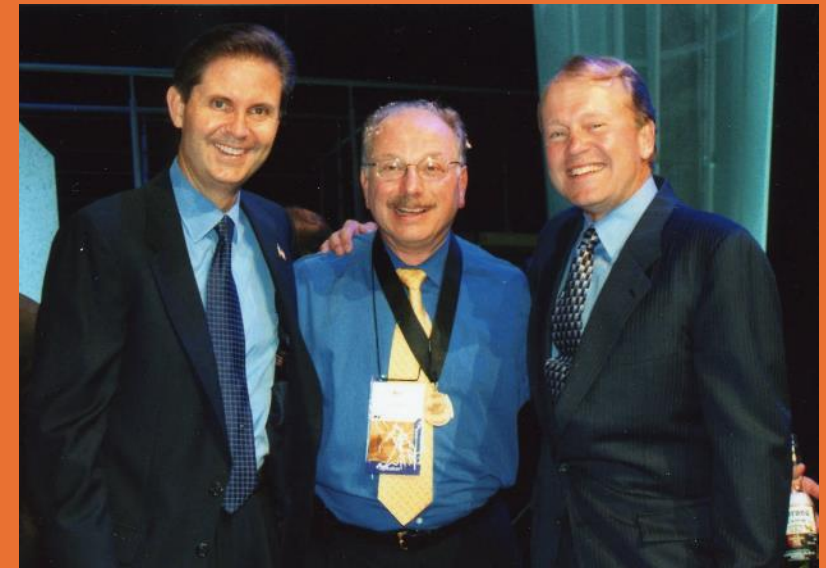


1998 – 2004 Cisco Systems

- Internet Business Solutions Group – Financial Services Practice.
- Keynote speaker
- Saved many companies Internet projects
- Learned a lot about other corporations' operations
- Cisco was the best place I ever worked, it was extremely rewarding, but the travel and long hours took a toll. I was exhausted most of the time.
- Retired in September 2004
- If I had stayed, I'd be a lot richer... or dead from stress and overwork.
- When I left, Mary could retire her "Tranquilizer Dart Gun"
- Sailed out the Golden Gate 4 days later



Keynote Speaker 2002 Hainan Island Conference
"Is your bank ready for China's entry to the WTO"



Being honored at an internal Cisco executive conference
By John Chambers (CEO) and Doug Dennerline (Sales EVP)

1999 – 2016 Sailing on Raptor Dance

- Ordered Valiant 50-#107 - Lake Texoma, Texas 1999
- Delivery in 2000 on Lake Texoma
- Alameda California April 2001
- Sailed SF Bay & Monterey to Drakes Bay until Sept 2004
- Mexico Manzanillo to Sea of Cortez until May 2005
- British Columbia Canada and Washington until June 2006.
- Mexico 2006 to 2010
- Returned Alameda, October 2010
- Sold Raptor Dance April 2016
- Cruised 25,000 miles in 6+ years



Raptor Dance off the coast of Baja Mexico 2006

Fun and Challenges

- Cruise was fantastic!
 - tranquil days under sail
 - anchoring out
 - people, culture, food, and music
 - we really loved Mexico!
 - marinas with 5-star resort privileges
- Cruising was a LOT of work!
 - passages: 24/7 – 3-hour shifts
 - maintenance, lots of “boat yoga” into tight places
 - jury rigging
 - SCUBA diving to clean the bottom
 - communication pre-cell network
 - Ham Radio, Marine VHF and HF radio
 - Internet Bill Pay and Mailbox service
- Oceania and Celebrity Cruises – no standing night watch, bottom cleaning, maintenance, & cooking



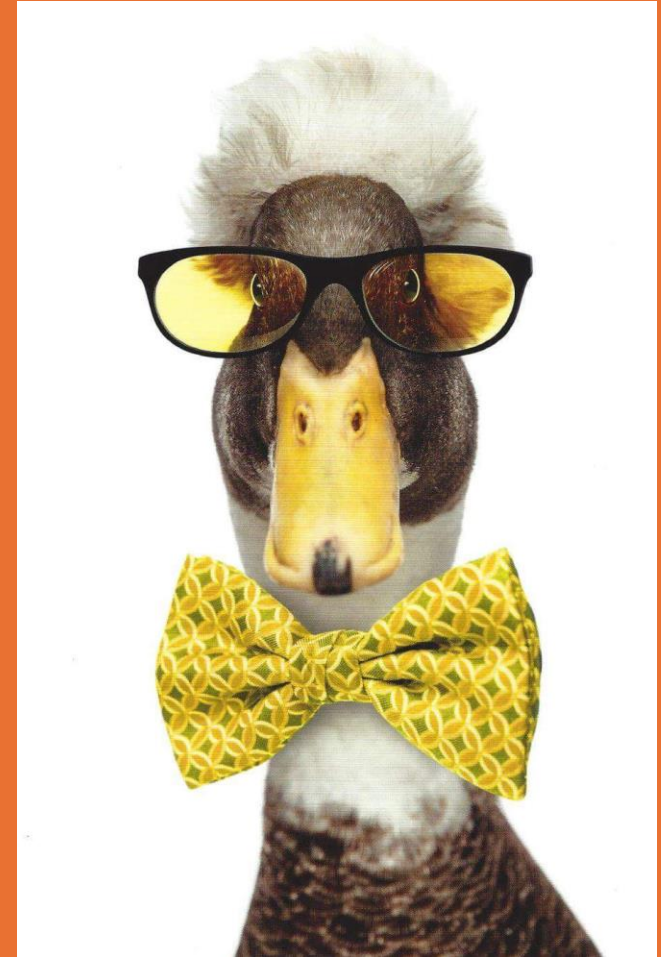
Public Service, Awards, and Honors

- CommerceNet
- Vallarta Yacht Club
- Santa Rosa Parks Foundation
- Bennett Valley Community Association
- Save Our Sonoma Roads
- Bennett Valley Grange/Guild
- Santa Rosa Cycling Club
- Yulupa Mutual Water Company
- CHS Alumni Association
- CHS Class of '66 reunions
- American Radio Relay League
- National Association of Underwater Instructors
- Tau Beta Pi, Engineering Honor Society
- American Association for the Advancement of Science
- Institute of Electrical and Electronics Engineers
- Major Donors to: Council on Aging, Jewish Community Free Clinic, Audubon Canyon Ranch, Becoming Independent, Charles Schulz Museum, KQED



Life Lessons – Word of Wisdom?

- Follow your passion – life is too short not to!
- Practice Critical Thinking
- Talk to people in plain language so they'll understand your message
 - Eschew jargon!
- Don't confuse effort with results
- Be flexible! Most of what I did in my career didn't exist when I was in school
- Your partner is critical to success
- Cultivate a sense of humor



Questions and Answers

