

20
YEARS IN
BUSINESS

LOCALLY
MADE

NICK ANDREW KEVIN RILEY MIKE WEAR OWNERS

Reopened for just a little over a year now, LaSalles has proven itself to still be a lively place where guests feel welcome and valued and are provided top-notch service. From an incredible list of specialty cocktails with fresh ingredients to an indulgent menu filled with the likes of short ribs, caprese flatbread, ahi poke nachos and more, patrons have fallen right back in love with this wonderful establishment.

Yet, the creative American fare in this contemporary casual atmosphere isn't all you get when it comes to LaSalles. Live music, friendly and attentive service, and a spacious patio with games and fire pits are all provided too. All the makings of a perfect location for larger group gatherings or to just grab a drink with a longtime friend. You can't go wrong at LaSalles!



Pictured: Chef de Cuisine Travis Anderson, Assistant Manager Stephanie Templeton, General Manager Courteney Cox, Assistant Manager Zachary Bogart, Executive Chef Mike Hall, Sous Chef Connor Murphy



229 BROADWAY | CHICO | 530.487.7207
WWW.LASALLESCHICO.COM

Repay-man

*Build.com co-founder
takes on nation's
student debt crisis*



David Bector was on the hunt for a good business opportunity, and that meant paying attention to the front page of The New York Times.

Over and over again, he read articles about an apparently widespread student-debt problem.

"I find when a story continually shows up in a newspaper, and gets high visibility within that newspaper, there's an indication that there's a problem for a lot of people because, obviously, the readership is fascinated with this problem," Bector recently told the CN&R from his home in east Chico.

"So, my job as an entrepreneur is to figure out, how do I take what is a social and national problem and figure out how that ...

manifest[s] itself as a personal/individual problem that I can work on," he added.

Cut to Monger.com.

Bector, a co-founder of one of Chico's leading employers, the popular home improvement retailer

Build.com, created Monger about four years ago. He describes it as an

online retailer with a rewards program

designed specifically to help people pay off their student loans.

Monger members can shop the website for everyday items such as soap, coffee and cereal, in addition to electronics, furniture and home improvement products, and earn points with their purchases. The points—one point equals 1 cent—are then converted into a monthly loan payment, which is sent to a lender.

"Monger is ... a very specialized company," Bector said. "It has a particular benefit that you can't get at Amazon that matters—or can matter—to a very particular customer."

As he sees it, the student-loan problem isn't related to the balances that people carry but rather the inability to make payments on those balances.

About two-thirds of students who graduated from public and private nonprofit colleges in 2017 had student loan debt, owing an average of about \$28,650, according to the Institute for College Access and Success. And currently, borrowers with federal direct loans in default total about 5.2 million, according to the U.S. Department of Education.

"I determined that the most important part of creating any solution for student loan borrowers—to make their lives better—is going to involve payments," Bector

64
YEARS IN
BUSINESS

SIERRA CENTRAL CREDIT UNION

In 1955, Beale AFB Credit Union was established. Merging with Shasta Cascade Credit Union in 1963, Sierra Central Credit Union was formed. Beale AFB Credit Union served military personnel and Shasta Cascade served the lumber industry. After becoming Sierra Central Credit Union, a community-based credit union, the emphasis became focused on providing the best financial services at competitive rates to their members in their Northern California footprint. These members live, work or attend school in branch location counties.

Now with 18 branches (soon to be 19!), their team of employees are committed to providing exceptional service on a daily basis and truly care about the needs of their members. Their team of nearly 200 employees all live and work in Northern California. In addition, Sierra Central Credit



Union is locally governed and managed, as all decisions are made by the individuals living in these northern communities.

If you are looking for a friendly and helpful financial institution that provides a full range of financial services, check out Sierra Central Credit Union. A better banking option!



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Bector's pro tip:

The only way you can have a chance at being successful is if you position yourself very strongly and very clearly. That's an important part of giving people a choice they don't have.
monger.com