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Banking on rebound

But caution still reigns as slowdown persists

BY JOHN COX
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Worries that local businesses and consumers may yet fall behind on their loan payments are weighing down many Kern-based financial institutions that otherwise are generally showing signs of improvement after a rough 2009.

Federal filings show that in the first half of this year, most of the area's banks and credit

Financial snapshots of banks based in Kern

plus those of special significance to the county

Name	First half of year	Earnings	Assets	Net charge-offs (1)	Loan loss reserve (2)	Risk-based capital ratio (3)	Loan-to-deposit ratio (4)	Non-current loans to total loans (5)
Bank of the Sierra	2010 2009	\$5.3 million \$5.8 million	\$1.3 billion \$1.3 billion	\$5.7 million \$6.2 million	\$24.9 million \$16.4 million	12.6% 10.4%	76.9% 84.7%	6.0% 5.0%
Citizens Business Bank	2010 2009	\$37.6 million \$31.1 million	\$6.9 billion \$6.4 billion	\$13.6 million \$21.2 million	\$118.5 million \$74.8 million	10.6% 10.8%	82.5% 88.5%	3.8% 1.4%
Mission Bank	2010 2009	\$668,000 \$1.1 million	\$230.3 million \$200.5 million	\$1.1 million -\$38,000	\$2.1 million \$1.7 million	11.4% 11.6%	59.1% 66.8%	2.3% 0.1%
Mojave Desert Bank	2010 2009	\$241,000 \$219,000	\$94.9 million \$96.1 million	\$54,000 \$173,000	\$1.0 million \$990,000	10.4% 10.1%	68.2% 69.1%	1.1% 0.8%
Valley Republic Bank	2010 2009	-\$448,000 -\$1.8 million	\$184.8 million \$72.4 million	\$0 \$0	\$935,000 \$225,000	20.1% 40.9%	31.4% 18.5%	0.0% 0.0%

All information as of June 30 of the year indicated. Dollar amounts have been rounded.
1: Total of loans written off as bad debt, less the money recovered on bad loans.
2: Money set aside to cover possible future losses from bad debt.
3: Total risk-based capital divided by total assets. Larger numbers suggest greater stability.
4: The amount of money lent out divided by total deposits. Larger numbers indicate greater risk.
5: Past-due loans divided by gross loans. Smaller numbers suggest a healthier loan portfolio.

Source: Federal Financial Institutions Examination Council

THE CALIFORNIAN

Maricopa PD mostly staffed by volunteers

BY JASON KOTOWSKI
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MARICOPA — If you get pulled over in Maricopa, chances are it's a volunteer who's writing your ticket.

The Maricopa Police Department may have the most unusual staffing of any law enforcement agency in the county. Of the couple of dozen officers in the department, only two — the chief and a sergeant — are paid. The others work for free.

Last year, the department had a grand total of four officers, including the chief, in this small city south of Taft. Seeing all the extra officers around town has been quite an adjustment for area residents.

"It scares the heck out of people that stop by," Tina Johnson, owner of Tina's Diner, said of the increased enforcement.

Johnson said she's spoken with the city manager because people are nervous about getting pulled over and it's hurting business. A lot of people who pass through Maricopa are getting tickets and will avoid the city in the future, she said. Highways 33 and 166 run through the city.

Police Chief Derek W. Merritt said people obeying the law have nothing to worry about.

"Some of our critics, unfortunately, are repeat offenders," Merritt said.

Merritt spent 14 years with the El Monte Police Department before coming to Maricopa as a sergeant in 2009. In January, he became chief and began to expand the department by taking on new recruits who passed the course he instructs at the Rio Hondo Police Academy in Whittier.

With the economy slowly recovering, a lot of the recruits are willing to volunteer their time for

Please see MARICOPA / B4

New reports show union ire for Scrivner

BY JAMES BURGER
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The top three candidates — and firefighters unions — spent \$385,719 on the 2nd District supervisor's primary election in June.

Now the two runoff candidates — and firefighters — are ramping up to battle it out for a win in the November general election.

And money, once again, is expected to play a major part.

Bakersfield City Councilman Zack Scrivner spent \$123,669 on his primary race, more than doubling each of his two top opponents' spending. Runner-up Steve Perez, who will face off against Scrivner in November, spent \$53,118 through June 30.

Third-place finisher Mary Beth Garrison brought \$51,503 to the table.

Scrivner's funding lead wasn't unexpected since his campaign consultant is Republican financing powerhouse Mark Abernathy.

But he was not the biggest spender in the race.

The Kern County Public Safety Committee Opposing Scrivner for Kern County Supervisor 2010 spent \$157,429 supporting Scrivner's opponents and attacking Scrivner's public persona as a fiscal conservative and pension reformer.

The core funding for the independent expenditure group came from the Kern County

Please see RACE / B3



ALEX HORVATH / THE CALIFORNIAN

Getting ready for school

For the past 18 years — and three years at Kohl's — the active 20-30 Club of Bakersfield has taken local underprivileged children on a shopping spree for school clothes. TOP: Sara Messerschmidt, 12, shops for T-shirts with 20-30 club member Erica Easton at the Rosedale Highway Kohl's. Sara was one of 229 local kids taking part in the shopping experience at two Kohl's stores. Kohl's employees also donated their time for the 6:30 a.m. event. RIGHT: Paul Gordon organizes club members before they help some 112 children find clothes at the Kohl's on Rosedale.



Lois Henry CALIFORNIAN COLUMNIST

Rapist on the loose? Please, tell us

Another major, and frustratingly simple-to-fix, flaw in the state parole system was uncovered last week by my media brethren over at KGET Channel 17 news.

They discovered that the California Department of Corrections and Rehabilitation didn't notify the public that rapist German Baeza had cut off his GPS device in early July because — you might want to hold on to your jaws — they didn't have to.

There's no law that requires public notification when a sex offender slips his or her GPS strap, a Corrections spokesman told Channel 17.

He said their standard operating procedure is to issue an arrest warrant and put out an auto alert to local law

enforcement, which they did in this case.

OK, good start. And letting the public know there's a possible predator in their midst? Nah. Not in the job description.

Gaaa! My exasperation level has just been exceeded.

Information is power. We all know that, particularly when a rapist is on the loose. Give us the information we need to be safe. This shouldn't even be a question.

Instead, in the Baeza situation, the worst imaginable scenario might have played out.

In the two weeks Baeza was unmonitored, he allegedly kidnapped and

brutally raped a 15-year-old girl and attempted to rape a 14-year-old girl who fought him off.

There's no way to know if those crimes could have been prevented had Corrections, or local law enforcement for that matter, notified the public.

But more eyes and ears certainly could not have made things worse.

Corrections ought to know how well it works when the public is involved since The Californian prints photos, names and basic info of parolees on the lam every Tuesday.

Please see HENRY / B4



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