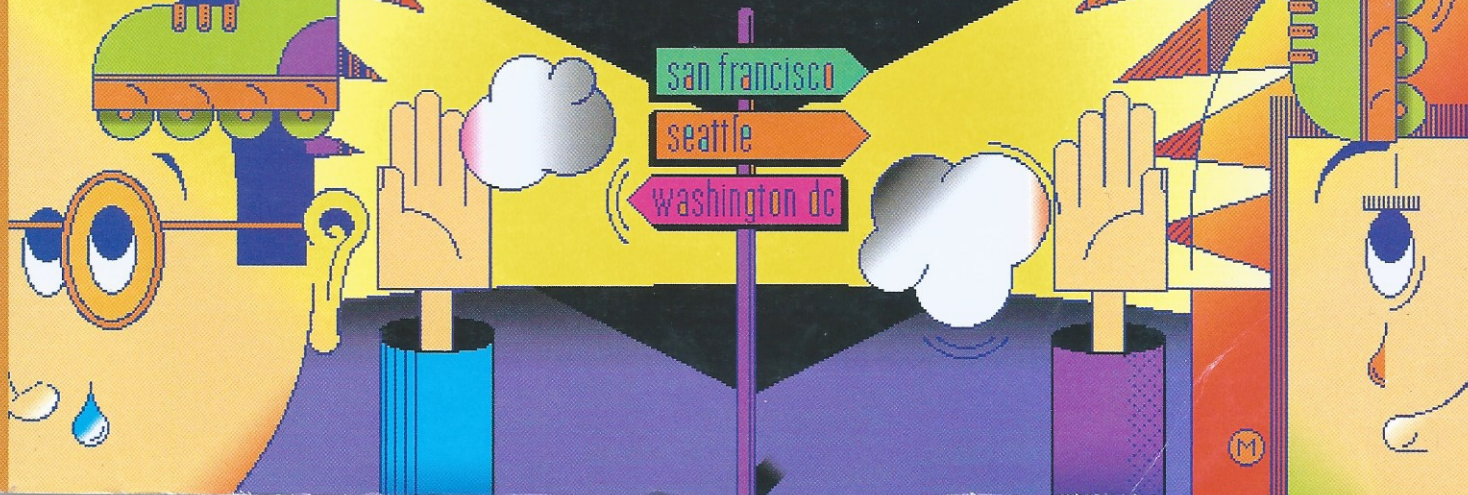


# ANSWER

## Goodbye, Wall Street, Goodbye:~)

Will Tech Make The Street Vanish?



# MEET THE SCHWILLIONAIRES

Schwab's stock is way up and so is the number of millionaires.

During the past decade, Schwab's stock has risen from a split-adjusted \$0.43 to \$52—a hefty 12,000% increase. Not bad for big execs like CEO Charles “Chuck” Schwab, who now boasts a net worth of \$5.8 billion. But it's also been a windfall for the average Joe and Jane employee. In the past 12 years alone, Schwab has contributed an average of 8,109 shares to each of its employees' ESOPs, which translates into \$1.26 million as of the April high of \$155. That means Schwab has produced an estimated 2,000 new millionaires. Below, we introduce you to three, all of whom have elected, not surprisingly, to take early retirement.

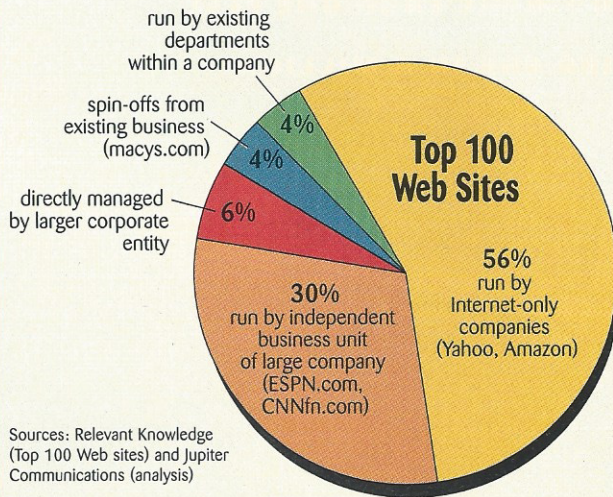


Millionaire Scott Davis is proof that life does begin at 40.

[REDACTED]

## POWER OF PURE PLAY

The majority of the Top 100 Web sites in 1998 were operated by Internet-only businesses.



[REDACTED]

Scott Davis, 40

Worth: [REDACTED]

Job: former programmer in the electronic brokerage technology division.

During his 12 years at Schwab, Davis wore several hats. He started work in new accounts, became a trader and eventually found his way to the tech help desk. Since leaving Schwab in May, he has seriously considered turning his cooking hobby into a profession — perhaps he'll make his second million with a hot little bistro in the San Francisco neighborhood where he lives.

[REDACTED]

—Carol Pickering, cpick@forbesasap.com

It could be said the panoramic ocean views at Casa Del Mar run counter to everything one has come to expect from a business hotel. Which isn't to say such unexpected luxuries make our exquisite new hotel, located on the beach in Santa Monica, California, **IT'S VIEWS LIKE THIS THAT GIVE** any less prepared to meet **BUSINESS HOTELS A BAD NAME.** the needs of a business traveler. Quite the opposite, in fact.

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