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INLAND EMPIRE business journal

VOLUME 12, NUMBER 10

\$2.00 October 2000



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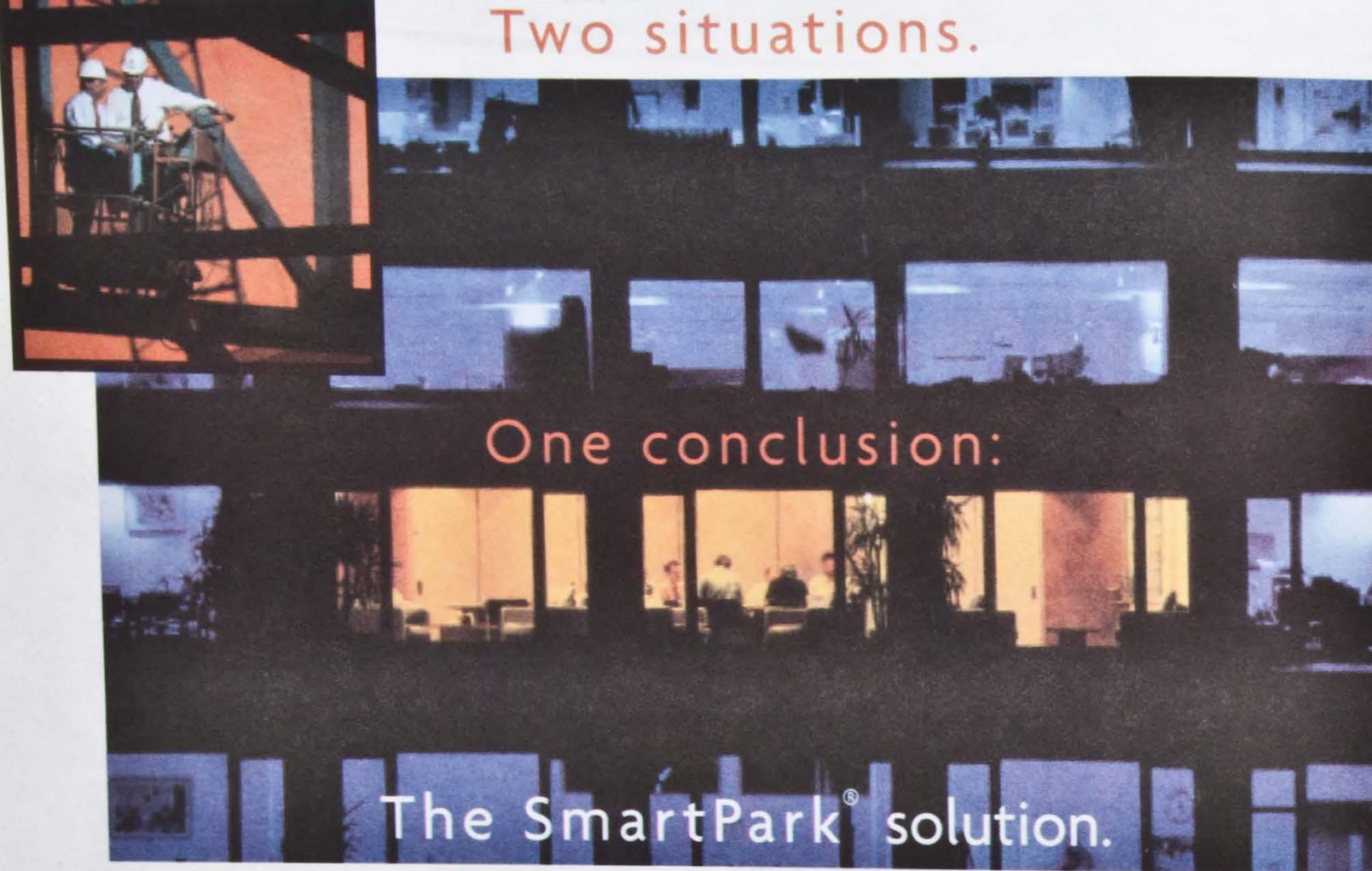
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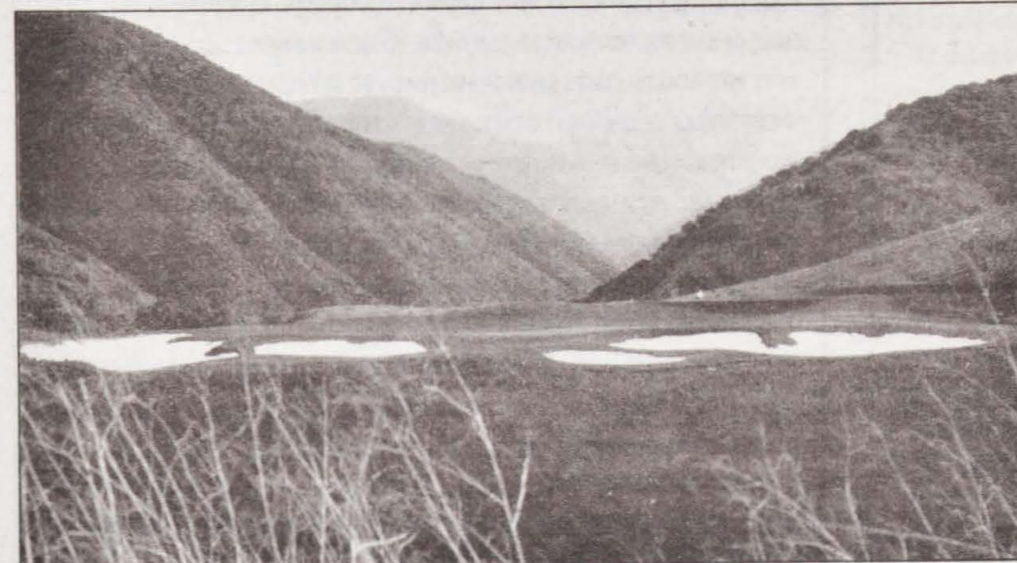
Bea Watson
see Page 9

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VOLUME 12, NUMBER 10

OCTOBER 2000

\$2.00



The Cleveland National Forest provides a pristine backdrop for the elegant greens at the Eagle Glen Golf Course in Corona.

AT DEADLINE

Gov. Gray Davis Refuses to Sign Assembly Bill 2412

Gov. Davis returned Assembly Bill 2412 sans signature. The bill would impose sales tax collection obligations on retailers who process orders electronically — by fax, telephone, the Internet, or other electronic ordering processes, if the retailer is engaged in business in California.

Davis believes that, "In order for the Internet to reach its full potential as a marketing medium and job creator, it must be given time to mature. At present, it is less than 10 years old. Imposing sales taxes on Internet transactions at this point in its young life would send the wrong signal about California's international role as the incubator of the dot-com community.

"Moreover," the governor stated, "the Internet must be subject to a stable and non-discriminatory legal environment, particularly in the area of taxation."

In a Hurry? New Service Speeds Shipments to Their Destinations

The new www.800same

continued on page 45

Eagle Glen Golf Course Announces Opening of Public Country Club

by Debbie LeAnce

Big changes are underway at the Eagle Glen Golf Course in Corona, as this month marks the grand opening of an open-to-the-public country club, featuring fine restaurant and banquet facilities that accommodate up to 400 people in a ballroom which ranks as the largest in western Riverside County.

Dan Bailey, a skilled chef experienced in preparing exquisite French cuisine, is preparing an eclectic array of dishes encompassing entrees, salsas, cheeses, and sauces from around the world. Although the menu for the Turnberry Grille (Eagle Glen's daily restaurant and bar) will

be limited at first, the choices of entrees for catered events will be extensive.

Some of the first fortunate ones to enjoy the facilities were participants in the Corona Chamber of Commerce's recent fund-raising, black-tie event. The menu included an "around-the-world" atmosphere, with each corner of the room reflecting a different part of the world. French cheeses, tiramisu, prime rib and seared ahi, were among the choices for that special night's extravaganza.

The banquet facilities are also capable of meeting the needs of the business community. There will be an AV sys-

continued on page 57

Is it "Play Money" or the Real Thing? Things You Should Know

by Cheryl Butler Rolf

Besides being past leaders of our country, what do Andrew Jackson, Ulysses Grant, Benjamin Franklin, Abraham Lincoln and Alexander Hamilton all have in common? Over the last four years, have you noticed the changes that have been made to our currency?

With the roll-out of the new \$5, \$10, \$20, \$50 and \$100 bills, the U.S. Treasury has issued bills that feature a revamped design that includes

numerous security features to make it much more difficult for counterfeiters to make their "funny money."

In a recent issue of *continued on page 24*

Special Sections

Executive Time Out page 42

Stock Sheet page 57

Calendar page 60

Memory Walk 2000 highlights organization's mission: providing information and support for families coping with Alzheimer's

by Joel Baranowski

The Riverside/San Bernardino Chapter of the National Alzheimer's Association will be holding its annual 5K Memory Walk 2000 on Saturday Oct. 21, at the San Bernardino County Museum. Individuals, families and companies are invited to sponsor individuals and form teams to participate in the walk. The walk commemorates those who suffer from Alzheimer's, as well as raises public awareness about the disease, which

currently affects about 4 million Americans. Alzheimer's disease is expected to afflict approximately 14 million Americans by the year 2050.

The Memory Walk is a major fund-raising event for the Alzheimer's Association. The Inland Empire Chapter is only one of 200 chapters across the nation that make up the non-profit organization. The Riverside/San Bernardino chapter was begun in 1986, when families and friends of those *continued on page 18*

INDEX

DEPARTMENTS AND COLUMNS

AT DEADLINE.....	3
EDITORIAL/OPINION.....	5
PRO/CON.....	6
CORPORATE PROFILE.....	7
CORNER ON THE MARKET.....	8
CLOSE UP.....	9
COMPUTERS/SOFTWARE.....	10
EMPLOYER'S GROUP.....	11
MANAGING.....	12
LAW.....	13
GETTING ORGANIZED.....	14
RESTAURANT REVIEW.....	21
LIST: LONG DISTANCE COMPANIES.....	22
LIST: WIRELESS TELEPHONY COMPANIES.....	22
LIST: INTERCONNECT/TELECOMMUNICATIONS COMPANIES.....	30
LIST: COPIER, FAX AND BUSINESS EQUIPMENT RETAILERS.....	34
LIST: INTERNET SERVICE PROVIDERS.....	36 & 38
LIST: LARGEST PAGER VENDORS.....	40
EXECUTIVE TIME OUT.....	44
MANAGER'S BOOKSHELF.....	49
RESOURCE DIRECTORY.....	54
DUFF & PHELPS, LLC STOCK SHEET.....	55
CALENDAR.....	58



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NEWS AND FEATURES

INLAND EMPIRE OUTPACES BASIN SUBMARKETS FOR INDUSTRIAL SPACE.....	15
THE W.M. KECK FOUNDATION JOINS HOMEAID RIVERSIDE IN TAKING THE ABUSED KIDS OF OLIVE CREST BACK-TO-SCHOOL IN STYLE.....	16
OLD RUNWAY TO BE RECONSTRUCTED.....	17
SMALL TOWN BEGINNINGS HAVE GROWN MEANINGFUL REWARDS.....	17
HALF OF THE NATION'S HMOS CONTINUE TO LOSE MONEY.....	18
WHY ARE HEALTH COSTS RISING? ARE HMOS TO BLAME?.....	19
PACIFICARE OF CALIFORNIA LAUNCHES NEW ALTERNATIVE MEDICINE BENEFIT.....	20
INDUSTRIAL MARKET OVERVIEW OF THE GREATER L.A. MARKETPLACE.....	23
PRIVATE AND PUBLIC SECTORS RECEIVE INTERNATIONAL RECOGNITION.....	24
THE CHANGING ENVIRONMENT OF FALLBROOK NATIONAL BANK.....	25
EXP@NETS MAKES NETWORK COMMUNICATIONS WORK — FOR YOU.....	26
TIPS FOR SUCCESSFUL PUBLIC SPEAKING.....	27
BLUE CROSS BLUE SHIELD PLANS REVERSE LOSSES WITH RETURN TO PROFITS IN CORE BUSINESS.....	29
THE DANGERS OF FAD DIETING.....	32
IT'S LONELY AT THE TOP! TEC.....	37
SMALL BUSINESS SUCCESS MAGAZINE FOCUSES ON MARKETING ISSUES IN ITS 13TH ANNUAL VOLUME.....	38
GROOMING YOUR BUSINESS FOR SALE.....	39
DESERT CANCER FOUNDATION RAISES \$150,000.....	39
STIRLING AIRPORTS INTERNATIONAL AND PEMCO AVIATION GROUP MUTUALLY AGREE TO PART WAYS.....	41
CITIZENS BUSINESS BANK RECEIVES HIGHEST DESIGNATION FROM SBA.....	46
SUNRISE BALLOONS - A GIFT WITH A LIFT.....	59

QUOTE

If ever this free people, if this Government itself is ever utterly demoralized, it will come from this incessant human wriggle and struggle for office, which is but a way to live without work.

—Abraham Lincoln

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OPINION

Eliminating MSAs Will Increase the Rolls of Uninsured Americans

by Bennie Thayer, president of the National Association for the Self-Employed

The inability of our health care system to resolve the problems of health care costs, quality, and access, represents one of the most urgent problems facing our country. Many of the proposals now before Congress attempt to deal with health care access, but do not adequately address the more important factor—cost. More than 44 million Americans do not have health insurance. In survey after survey, cost is listed as the number one reason why, yet Congress has been slow to act on legislation with a proven record of helping the uninsured.

The way to give more Americans access to affordable, high-quality health care is through medical savings accounts or MSAs. MSAs were established in 1996. With MSA plans, employers and consumers purchase high-deductible insurance policies at lower premiums. The premium savings are then put in a medical savings account to fund the high deductible. The consumer pays for routine and preventive care with funds from the MSA. If there is money left in the account at the end of the year, it rolls over and can build up to pay for future health care expenses. For major problems, the high-deductible insurance policy kicks in.

The Census Bureau reports that 20 percent of the U.S. population did not have health insurance in 1998. Yet, official figures show that more than 25 percent of those purchasing MSAs were previously uninsured. So, MSAs have helped thousands of Americans find a solu-

tion to their health care dilemma. These individuals are no longer priced out of the health care insurance market because MSAs have allowed them to purchase affordable, high-quality and comprehensive health care.

But, the MSA program is highly restrictive. Only the self-employed and businesses with 50 or fewer employees can purchase MSAs now. And time is running out—even for them. Unless renewed by this Congress, the MSA program ceases at the end of this year.

As the number of uninsured Americans continues to rise, Congress needs to make it its number one priority to support measures like MSAs that will make it easier for Americans to purchase affordable health insurance. Giving all Americans the opportunity to choose their own health care plans and control their health care costs through MSAs is the best way to provide real patient choice and affordable health insurance for more Americans.

MSAs give consumers direct ownership and control over a portion of their health care dollars. When consumers—not the government—are back in the driver's seat in terms of their own health care, they will become more prudent about their health care spending.

MSAs are not the "magic bullet" that will solve all of our nation's health care problems. However, they will have a significant impact on reducing health care costs, while expanding access to care, and preserving consumer choice. Consumers are demanding access to high-quality and affordable health care and MSAs can help answer that demand.

ABOUT THE COVER

Walter's Children's Charity Classic golf tournament will be held on Nov. 6 at the Victoria Club in Riverside. Celebrating its fifth year, the much anticipated event benefits Loma Linda University Children's Hospital. The tournament is sponsored each year by Walter's, a Mercedes-Benz dealership in the Riverside Auto Center.

EDITORIAL

The Fix is in on Prop 39

Proposition 39 promises to fix our schools and fix the way schools spend money. Quite frankly, we don't trust it. First, it is too easy to stick a concept onto a new proposition — like health, education, or jobs, and then let people try to defend a position against it, without appearing to oppose — health, education, or jobs.

Secondly, we haven't forgotten the time when the California Lottery proposition was supposed to "fix" our schools.

If we read this thing correctly, we are guaranteed that school bonds can't be raised by more than \$100 per year. Does that mean that in five years, school bonds can increase by \$500? To us, an annual cap is like no cap at all.

Prop 39 also wants to change the voting majority for bonds to what is called a "super-majority" of 55 percent of the people who vote. However, Prop 13, the Jarvis Amendment, which was passed by the people of California years ago, currently calls for the majority of 66 percent approval for the passage of bond measures. Remember here that in off-year elections, we are sometimes lucky to get 20 percent of

the voters to turn out. Do we want 55 percent of 20 percent to decide educational needs, as well as our financial obligations as home owners?

Then, there is the issue of renters. We are told that Prop 39 will affect only property owners, but a great number of families here in the Inland Empire rent, and their landlords will pass the tax on to them in the form of higher rent. Not to mention the fact that those same landlords will probably round up the number. If they have to add \$9 per month for the new bond, they will probably add \$10 or \$12 to the rent.

The education system in the state of California clearly needs fixing, and the state budget for education accounts for the majority of its expenditures each year. The place for any fixing is in Sacramento. We sent our assembly people up there to do the job. It's time that they did it. And, as for claiming that Prop 39 brings accountability to school district spending...well, does that mean there is "no" accountability now?!

In the meantime, the *Inland Empire Business Journal* recommends a no vote on Proposition 39.

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PRO

CON

THE ISSUE: Proposition 38, a ballot initiative authored by venture capitalist Tim Draper, would amend the California Constitution by offering tax-free vouchers for \$4,000 per child for private school tuition to all California public and private K-12 students. It would establish a check system for California's educational financial supply to maintain funding per pupil for public school students at the "national average," according to Edsource Inc.

Those opposed to the initiative argue that the bill would raise taxes and that vouchers cannot realistically be implemented, because of the small number of private schools versus public schools, regardless of the funding allotment.

PROP 38 Yes Favors New Voucher Initiative That Would Place Educational Choices With Parents—Not State Administrators

Venture capitalist Tim Draper authored Proposition 38 to implement a positive move toward a more responsive school system. According to Gary Larson, deputy press secretary for Prop 38 Yes, the level of accountability would be placed with the parents, allowing them to have the choice of educational opportunities for their children, rather than decisions from California's education fund bureaucracy.

There would be no special qualifying factors determining who could receive the scholarships. If Prop 38 was in effect today "any parent of a K-12 public educated child could receive a voucher right now," according to Larson. The bill would likewise have a "phasing in" period for private school children to receive the vouchers along with public school pupils. It would incorporate a four-year phase, beginning with year one or 2001, when only private school kindergarten students would receive vouchers. The addition of other private school children would consequently include: in year two, grades K-2; in year three, grades K-8 and finally, in year four, students in K-12.

While clarifying the benefits of Proposition 38, Larson observed, "The state's cumbersome accrediting process [selects] 30 percent of teachers who struggle to pass that (state) test at the sophomore level of proficiency." Private schools, however, have the freedom to choose "the best qualified teachers proficient in subject matter unencumbered by the credential process," Larson disclosed.

The unbiased admission criteria can be guaranteed, according to Larson. Other states have used a privately funded lottery system for school vouchers and "many parents signed up," he said. "Private schools do not discriminate,"

Larson carefully noted, because they make it their mission to educate the poor and minorities. Grade point average is not the criteria for voucher acceptance. The parent's right of choice is the requirement, he said.

California's problematic educational system is concentrated in Los Angeles County. Larson indicated that, "Public schools (in the Los Angeles area) are failing one out of four children who begin high school." He noted that this is a "stunning indictment on education." If this statement exposes a reeling 34 percent of failing Los Angeles high school students, the question can be posed, should accountability for their children's education now be placed with the parents? Proposition 38 could empower parents by compelling administrators to complete student education through choice—not regulation.

PRO: Main arguments in favor of Proposition 38

- All students should have options.
- All parents should be able to choose their child's school.
- Competition will strengthen public education.
- Public schools will get more money and smaller classes.
- Private schools will be accountable through mandated testing.
- The plan is constitutional because, it is not payment directly to schools.
- The regulations on private schools will remain minimal.
- New teachers will be attracted to the profession.
- Capacity (classrooms, schools) will expand.
- Public school funding will be increased through the new minimum guarantee.
- Not only will new taxes not be needed, but also some budget savings could occur.

No on Proposition 38 Opposes New Bill with Concern for Increased Taxes and Reduced Quality of Teaching

The opposition to Proposition 38 declares that it would be a step away from a responsibly governed public education system. Jon Lenzner, spokesman for the No on Prop 38 Coalition, cautioned that the proposed measure would "take the number of funding areas away," in the California budget for education. "Local public schools would lose control of their per child funding," he said. In addition, Lenzner noted, "private schools have only 30,000 vacancies and there are 6,000,000 kids in public schools. No space in private schools would be available for them."

The proposition would not help California's troubled educational system. It would create another bureaucracy because there are presently no departments in place to handle the massive amount of "check writing and paperwork," Lenzner carefully noted. The addition of "hundreds of new institutes to accommodate the 100 or so school districts would include staffing for them. Extra money would be required and who pays for these extra departments?" Lenzner questioned. He concluded that the obvious answer is California would be forced to raise taxes to implement this measure.

The groups opposed to Proposition 38 are comprised of "a very diverse coalition" noted Lenzner. These groups include: the California Business Roundtable, the Howard Jarvis Taxpayers Association, the San Jose/Silicon Valley Chamber of Commerce, and California Business for Education Excellence.

Lenzner stressed that, "Californians who care about the public school system are aware that Prop. 38 would take resources out of public schools. It would give money to families with children already in private schools." Likewise, private schools do not adhere to official regulations for teaching. Their teachers are not required to obtain teaching credentials nor do governing laws apply to the hiring and firing of private school teachers.

The proposed bill would not assure that all children would be given the same educational opportunity. According to Lenzner, "It will only help kids from wealthy families." Although the initiative states that children cannot be rejected from private schools because of race, "a voucher does not mean that [a private school] will take the children," he added.

Proposition 38 would create additional bureaucracy, does not require that the funding of \$4,000 per pupil will be met, and the space in private schools is limited. The initiative would restrict children with a voucher from attending a private school. Parents would not have the choice they seek. They would, instead, become bogged down in a system that is unequipped to handle the scope of the proposed educational improvement.

CON: Main arguments against Proposition 38

- Proposition 38 erodes the burgeoning school accountability movement.
- Proposition 38 benefits those who least need it.
- Only the difficult-to-educate would be left in some public schools.
- Money would pour into parochial schools, the end of the separation of church and state.
- It could cause a tax increase or cuts in other public services.
- Voucher students' test scores would be comparable nationally but not in California when state standard-based tests are given.
- Vouchers are not proven to foster better schools.
- Admission criteria could discriminate on the basis of income or ability, as well as gender.
- Private schools don't have to meet state standards, hire credentialed teachers, or give high school exit exams.
- Proposition 38 has too many loopholes and questions that need definitions or interpretations.
- None of the large amount of money spent under it would go toward improving public schools.

CORPORATE PROFILE

Bourns College at UCR to Lead "New Economy" Renaissance

by June Casey

Within the next decade, Bourns College of Engineering at UC Riverside could well become the hub of a prestigious research and development community linked to established high-tech companies and start-ups founded by its alumni. This "new economy" renaissance of the Inland Empire is a vision nurtured by Satish Tripathi, dean of the engineering school.

The resources and infrastructure are well in place for the revolution. It began with the carefully nurtured vision of UCR Chancellor Raymond Orbach, himself a physicist, who hand-picked computer scientist Satish Tripathi to head the school, that until recently had been a tiny backwater institution with very little visibility or clout.

Tripathi had been the chair of the University of Maryland Computer Science Department for eight years, a program regarded as one of the top 10 in the nation, when Orbach recruited him.

"The computer science department alone [at Maryland] was much larger than the entire engineering school at UCR," Tripathi recalled.

Since his appointment as dean three and a half years ago, Tripathi has guided Bourns College through an astonishing period of growth. From around the country he has recruited topflight researchers—lured by the opportunity to transform the unknown engineering school into a premier engineering research center noted for cutting-edge scientific advances.

One of his first acts as dean was to organize a retreat at which faculty members jointly decided upon the engineering school's future direction. "They chose five areas of concentration," he said. "Environmental technology, intelligent systems, nano-technology and science, communications and networking, and bioengineering."

The engineering school's Center for Environmental Research and Technology (CERT) was established in 1991. With the dual impe-

tus of funding and direction, however, CERT successfully brought together researchers with representatives of federal and local government agencies, as well as automotive industry leaders. They embarked on a search for solutions to atmospheric pollution generated by vehicles—an environmental issue that is of prime concern to residents of the Inland Empire.

Working in concert with GM, Chrysler and Toyota, along with the Environmental Protection Agency and the South Coast Air Quality Assessment Board, the Center for Environmental Research applied for 13 patents in the 1999-2000 academic year. Tripathi pointed to CERT's achievements as an example of the ways in which Bourns College will have a powerful impact on the region, not only in terms of vigorous economic growth, but in terms of community as well. "Much of the research we do here at Bourns will have a direct impact on the quality of life here in the region," he said.

Under Tripathi's watch, Bourns College founded the Center for Research in Intelligent Systems (CRIS) two years ago, to explore the new frontier of "data mining."

"We have a lot more data these days," Tripathi said. "Whether the source is satellites or the local

"Much of the research we do here at Bourns will have a direct impact on the quality of life here in the region."

supermarket, we now get information via data."

The applications of data mining range from the ridiculous to the sublime. Thanks to the ability to collect billions of bits of information, a retailer like WalMart can accurately predict that the sales of both beer and disposable diapers will peak on Fridays. More significantly, searches for patterns in data will help pre-

dict global weather systems and undoubtedly play a significant role in the exploration of humankind's biological destiny. Organizing and sorting data is a key aspect of the human genome mapping project, Tripathi said.

Bourns College also promises to emerge as a leader in the field of nanotechnology via the Center for Research in Nano-Scale Sciences and Technology, where a \$1.2 million facility is currently under construction. Nanotechnology is a field of research that "looks at systems and materials much, much smaller than a strand of hair," he explained.

Such technology will revolutionize the way computers, cars and airplanes are designed and may one day enable medical researches to transplant "tiny but very intelligent devices" into the human body, according to Tripathi.

Bourns College, together with the College of Sciences, will jointly invest \$10 million to establish the center, and will include faculty members from all departments.

"Engineering is truly an interdisciplinary field," noted Tripathi. "It's really a team effort."

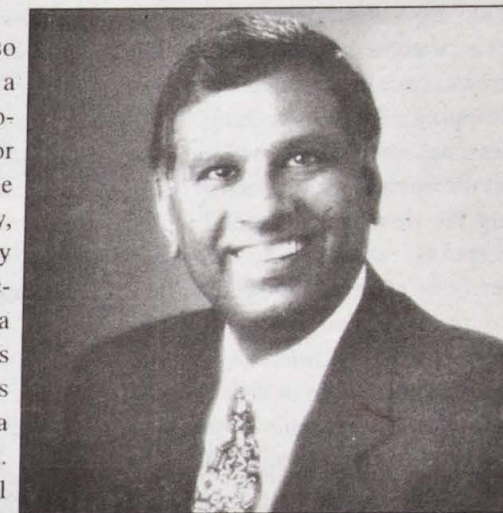
By far, Bourns' broadest commitment is to computer engineering. More than 50 percent of the college's students are in that department. "We have been involved very heavily in recruiting faculty in the areas of communications and networks," said Tripathi.

Two companies, Nortel and TCS, are funding joint research with Bourns College in the area of Internet networking. And TCS has already established its own research lab in Riverside.

Tripathi noted that the time lag between undertaking theoretical research and finding practical applications for it has collapsed to a matter of months in the arena of information technology. By contrast, advances in biotechnology have a longer lag time because of the greater number of regulations

and controls, he explained.

Tripathi, a native of India who studied at the University of Toronto, believes that the computer engineering department at Bourns



Satish K. Tripathi

College will attract a host of start-up companies into the area. "We are going to have a definite impact here because of our program and our students."

By 2002, the college will have a bioengineering center to complement its other four research centers.

When Tripathi came to Bourns College in 1997, the college had 550 students. When classes began last week for the fall quarter, there were 1,300 students. Three years ago, the graduate program had 30 students. This fall the number is 150.

The college currently has four departments: Computer Sciences and Engineering, Electrical Engineering, Mechanical Engineering, and Environmental and Chemical Engineering, with the latter department offering separate degrees. Plans are also in progress to add a graduate program in mechanical engineering.

Tripathi said the college has hired 12 new faculty members this fall, to bring the total number of faculty members to 48. Next year, the faculty will grow again to 60.

"We are growing at a time when we can choose the areas of research we as an institution want to focus on," he said. "You don't get many opportunities like that in a lifetime."

CORNER ON THE MARKET

Online Shopping Study Provides Strategic Clues to Bricks and Mortar as Well as E-Tail Companies

by Ron Burgess

Some of our traditional retail clients bolster their own concepts about how they deliver goods to their customers, using studies that show a certain resistance to online shopping. They cite issues like personal service (something few retailers really provide today), seeing the merchandise and shipping costs as reasons why they will never be affected by the Internet.

An updated study, by "Greenfield Online," examining why customers do or do not like to shop online, reveals some truth and misconception about those views.

The study cited the number one reason for NOT shopping online was the cost of shipping (51 percent). For the retailer, this is a false sense of security and is entirely in the hands of the e-tailer. Forty six (46 percent) responded that the number three reason TO shop online was to find the lowest price. Bricks and mortar retailers have a huge disadvantage in the areas of cost.

With the exception of small

towns, the cost of rent (largely as a result of mall leasing practices) is between 7 percent and 9 percent of revenue. Because most leases are based on a percentage of revenue against a base guaranteed rent, the retailer will continue to pay a direct cost of 7 percent to 9 percent as revenue rises. The retailer must also charge sales tax of 5-8 percent based on their state's tax rate, which is passed on to their customers.

Contrast the warehouse cost of an e-tailer. The rent is fixed, therefore as the sales volume goes up, the direct cost per item sold goes down. This "structural cost" characteristic tips the long-term balance of competitiveness to the e-tailer. The e-tailer would do well to absorb the shipping cost, which will equalize half of the concern over shipping online. The retailers must stop thinking they have a shipping cost advantage, as it will not be perceived as an issue in the future.

The number two reason for NOT shopping online is the issue of not being able to "see" or touch the items online. The ability to see

photos, diagrams, and details of an item is certainly possible. Obviously, touching an item will never come to pass, and e-tailers must provide enough other value to overcome this issue. But probably the "seeing" an object online can be mitigated. While photos and drawings are widely available online, the additional details of a particular product are typically not. This may be due to the volume of the items placed, or the lack of merchandisers to describe and add appropriate details to a product.

Both the e-tailer and the retailer should take careful note of this number two issue. The customer wants more clear information about a product. The information and view of the product is really not optimal at retail or e-tail. The retailer has the very real problem of staffing stores with knowledgeable people and communicating effectively with poorly trained staff.

The e-tailer has the advantage of the best available merchandiser to write copy, and provide detailed photos of the product features, uses and functions. The retailer must learn how to provide better in-store help and the e-tailer must take the time to really describe and show the product online. Few large online stores have done a good job with this yet, but it is very doable given the commitment. When this happens, the second objection will largely disappear.

The third reason for NOT shopping online is the inability to return merchandise. Consumers apparently assume that calls must be made, boxes packed and taken to the post office. But this issue has already been solved by some quality catalog and e-tail companies. The RMA (return merchandise authorization) can be included in the box, and re-packed in the same box. It can be picked up by UPS based on only a phone call.

Now, you tell me, is this more or less desirable than getting in your car and driving to a long return line at Home Depot? The issue is probably a perception and procedure problem that e-tailers can overcome through awareness.

One quarter of the respondents were worried about credit card safety. This is also more of a perception problem than reality. While credit card fraud is a small issue online, I am much more concerned about the waiter who has a carbon copy of my card and signature, than of being included in a wholesale card scam. Some authorities believe that online signatures will eventually be more secure than "the old fashioned kind."

Eighteen percent cited that they were worried about delivery time, and just 10 percent said they enjoyed shopping in the bricks and mortars. These are two difficult items for the online shopping e-tailers to combat, and represent real value to retailers. However, if only 10 percent and 18 percent feel this is a reason to shop in traditional stores, the retailing industry will surely feel the pressure on growth over the next years.

E-tailers apparently have consumer perceptions to correct, not actual obstacles based on the survey. Retailers must focus on building the desire to enjoy the shopping experience and the convenience of bringing the goods home, in order to capitalize on what the online consumer naturally desires. Yet the bricks and mortar retailer has something that the online merchant does not — the ability to be both retailer and e-tailer. All the issues can be solved by the retailer who chooses to direct and sell to customers in-store and online.

Ron Burgess is a management consultant. His firm specializes in marketing strategy and technology implementation. He can be reached at: ronb@burgessman.com, or call 909-798-5737.

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CLOSE - UP

City Clerk and Community Activist Bea Watson is Heart and Soul of the City of Fontana

by June Casey

The saying goes, "If you want something done in Fontana, call Bea."

Bea is Beatrice Watson, 66, a remarkable woman whose name has become synonymous with the community she has served the past 16 years as city clerk, city councilwoman, news columnist, and cable television talk show commentator. She has also been a key driving force in dozens of local organizations, ranging from the Fontana Cultural Arts program to the San Bernardino Republican Central Committee and the local P.T.A.

"I am deeply involved," said Watson, who last year was named Woman of the Year for the 32nd Congressional District.

Watson's activist spirit took flight following her retirement from Pacific Bell as an administrator after 30 years with the company. Casting about for something to keep her busy, she began to volunteer at the Group W cable station (the forerunner of Comcast). Each week she would videotape church services at the first Assembly of God Church on San Bernardino Road, where she and her husband Larry are members. She would then make the circuit of five area convalescent homes, where she would show the tapes to housebound residents.

As her expertise in video production grew, Watson began to run the cable station's cameras at the Fontana City Council meetings and various commission meetings. Her behind-the-scenes production work eventually segued into a seven-year stint on screen as the host of a 30-minute talk show called "Community Forum."

"I interviewed local business people and politicians. I didn't do any negative reporting or commentary. I always focused on the positive," recalled Watson, who joined Channel 7 news reporter Bob Banfield on many shoots over the course of her media career.

It was her positive attitude and

her highly visible role as a community supporter that led to her involvement in local politics. As with her media career, Watson's role in city government began humbly enough when she accepted a part-time position with the Fontana Parks and Recreation Department.

That taste of public service work whetted her appetite for more. Eventually she ran for office and was elected to the Fontana City Council where she served for four years. After a two-year hiatus from local politics, Watson decided once again to run for office and was elected city clerk in 1998.

As city clerk, Watson, who supervises a staff of two deputy city clerks and three secretaries, is responsible for maintaining all official city documents, from codes and ordinances — to historical materials.

She also attends all sessions of the city council, the planning commission and the parks and recreation department; acting closely with the city manager and others to ensure proper protocol during meetings.

Her term of office ends in two

"I have never had a boring day in my life in my work. I loved the telephone company and I love what I do now."

years. While she said she is undecided whether she will run for reelection, her colleagues and staff argue otherwise.

"I have never had a boring day in my life in my work," said Watson. "I loved the telephone company and I love what I do now."

Her boundless enthusiasm and youthful energy led to her role as parade organizer for the Fontana Days celebration and other events.

"I'm the parade expert," she said. "It's exciting."

Exciting may be a bit of an understatement for this community doyenne, who each year recruits and orchestrates the participation of almost 4,000 children in the city's annual Christmas parade



Bea Watson

(this year the parade will take place Dec. 9). She also oversees production of the video segment of the parade that airs on cable.

When she isn't organizing parades, serving as mistress of ceremonies at the October International Days, or hosting Fontana Days' Country Western Night in the role of Minnie Pearl ("No singing, dear. I can do many things, but singing isn't one of them."), you may find Watson sitting on the Community Services Committee of the California League of Cities or on the board of the Kaiser Home Health Agency committee that meets quarterly to review and discuss health programs.

She also sits on the boards of the American Cancer Society, the Boys and Girls Clubs, the Fontana Mummies-Community Theatre, and the Fontana Unified School District Acquisition Corporation.

A member of the Fontana Woman's Club, the Chamber of

Commerce and the League of California Cities Community Services Committee, Watson has received 18 awards for community service since 1982, culminating in the two congressional awards she won last year. [In addition to the Woman of the Year Award, Watson traveled to Sacramento where the California legislature honored her with the 32nd Senatorial District Golden Spirit Award.]

Asked about the genesis of her commitment to public service, Watson said simply that it was something she has always wanted to do.

Born 56 miles east of Cleveland, Ohio, in the town of Ashtabula, Watson had a strong role model in her grandmother, a woman who was very active in their community church. She credits her grandmother's influence in shaping her future life in California.

Watson, the middle sibling of five children, came with her family to the Inland Empire when she was 10. Her father was a federal employee who accepted a transfer to Norton Air Force Base. Watson later graduated from San Bernardino High School.

Her enthusiasm for community work has been so irresistible that she inevitably drew husband Larry into the public service arena as well, following his retirement from Pep Boys 12 years ago. Today, Larry is the coordinator of the Fontana Performing Arts Center and the local cable station for the city.

"He's the brains of the family," Watson said, laughing. "I'm the mouth."

What makes Bea Watson continue to work at a pace and an intensity that would exhaust someone several decades her junior?

In a word, joy. As Watson herself put it, "It's too joyous to do all these things."

COMPUTERS/SOFTWARE

Rumors, Part 2: You're Still Not Listening to Me

by J. Allen Leinberger

Some months ago, I warned you about computer rumors. Like computer jokes, they can travel around the world in seconds. They are usually meaningless and sometimes they can be scary. They play on Internet paranoia and lead people to believe that things will happen that won't. Like chain letters. They did not start with the saint that they claim, either. St. Patrick did not send out e-mail. Neither does the Dalai Lama or the father of some Columbine school victim.

And people believe this stuff!!

Recently, I have been receiving e-mail from people concerned about Bill 602P, written by a Congressman Schnell. This bill was supposed to be coming up in Congress and would charge five cents per e-mail to be collected by the postal service to compensate for its revenue losses.

Whenever I received one of these notes, I warned my friends that this was classic Internet nonsense. (What are Barbra Striesand's initials?) Sending notes to my congressman about a fictitious story was a waste of my time. Of course, I am the kind of guy who thinks that Oswald acted alone and Oliver Stone's movies have less reality than the "Cat in the Hat."

Well, as it turns out, the story has a happy ending, of sorts. Congress has been so inundated by mail from people who thought this five cent thing was a real threat to our nation's freedom, that they actually did pass legislation. They voted to never pass the fictitious bill — if any such bill was ever to actually come before them.

Are you following this? The Schnell Bill does not exist. But if it did, Congress has voted to not vote for it, just to satisfy constituents who think it's real. It is NOT!!!

What is real is that a lot of the systems that we use in order to take advantage of the Internet will need maintenance. Sooner or later, AOL and Earthlink and Juno and Yahoo will have to start charging you more. How else will they pay for the upkeep? These are not taxes; they are private sector expenses.

So let's get down to basics here. Forwarded stuff on your e-mail is no better than the faxes you got 10 years ago. Shall I use the big "L" word? Yes, I shall.

It's a lie!!!

The idea that Bill Gates wants to pay you for every net letter you forward is fantasy. The idea that sending some ethereal new-age rambling or religious tract to 10 people — to gain a higher place in heaven — borders on blasphemy. This is why chain letters were once considered a mortal sin.

The Internet and the World Wide Web are good things. They

have made communication around our planet easier. On a personal note, they have made my relationship with my family better. Just bang out a note and click the address book. It's better than looking for stationery and rewriting everything three times. Not to mention the convenience of hitting SEND, as opposed to trying to find a stamp and remembering to pick up the mail and take it to a post office some time this week.

This transportation problem is the same reason that utility companies are so active in setting up automatic deductions from your checking account.

But...I digress. To get back to the issue at hand, stop believing everything your friends keep sending you on your computer. Do you remember the old adage that anything that sounds too good to be true probably is? Well, in computers, anything that sounds too bad to be true, probably also is.

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EMPLOYERS GROUP

The Creative Side of Human Resources

by Alysia Vantizan, vice president of training and development, Employers Group

The 20th Century saw the world of business and commerce go through many evolutions of change. A hundred years ago, it was capital equipment and the value of the land it owned that determined a company's value. Labor was cheap and replaceable, and companies produced mass quantities of hard, durable goods.

Henry Ford introduced the assembly line, and workers were nothing more than a cog in the money-making machine. Steel, meat-packing and machine tool manufacturing were leading industries, and companies operated in a formal, top-down authoritative manner with a "boss" in control of all information. There was no room for creativity or "entrepreneurship on the job" in those days. The concept of "intellectual capital" would not show up in business for a long time. **Welcome to the Knowledge Age.**

As we enter the 21st Century, intellectual capital has become much more important than hard assets and muscle power; it is, in fact, essential for business success. In his 1999 (?) book, "Intellectual Capital," Tom Stewart said, "Intellectual capital is the sum of everything everybody in the company knows, that gives it a competitive edge."

Although there is still a need for goods and services, we have changed how these goods are made, marketed and distributed. This requires new skills from employees, new work methods and processes, and new ways of managing people. **Building creativity into work processes**

Even with today's tight labor market, organizations need to look for creative ways to help maximize its intellectual capital. As products are becoming equalized across the marketplace, only a company's brainpower will differentiate it from its competitors. Workers are encouraged to "think outside of the box," and more and more companies are turning to human resources to

recruit, protect, and guide its intellectual capital. But there is a catch. Executive management expects tangible results that contribute to the bottom line. Such expectations are contrary to a culture that encourages creativity.

Start by understanding creativity

We've all heard about the differences between the "right" and "left" halves of our brain. The left brain involves our more linear, concrete and literal thinking, encompassing verbal, analytical, mathematical, sequential and rational skills; it is our more skeptical, cautious side, and enjoys working with things. The right brain includes our creativity and new ideas; music and art; spatial and nonverbal interests and capabilities; playfulness, emotions, spontaneity, intuition, symbolism and metaphorical concepts; working with people, and working on multiple tasks simultaneously.

Where would you put most human resource professionals? Traditionally, they rely more on the left side. To be creative, we need to activate the right brain. For example, the left brain can come up with a logical approach for a compensation plan, but the right side can conceive ways to implement and market it.

Turn bottom-line expectations into reality

Today, the right-brain approach is an integral part of most employee training programs. Learning how to develop the creative side is an investment for the future — for both individuals and their companies. Creativity is the key that can turn bottom-line expectations into reality.

Here are some creative approaches companies have taken to retain and build their intellectual capital:

- 3M has changed its way of talking about strategy, moving from endless power point slides with bullet points, to using stories from the company's past history. It's not just war stories; each one is carefully crafted to make a learning point germane to an issue at hand.
- To change the stodgy mindsets at Alagasco, a natural gas distributor

facing de-regulation and subsequent changes in the way it does business, the company president uses a dinosaur stamp on any proposal that's too traditional.

- Eastman Kodak created a "humor room," with Woody Allen videos, humorous books, props and other comedy videos, where employees can take a break and stimulate their creativity.

- Hallmark Cards has special, home-like rooms inside its Kansas City headquarters. One room is like a "sun room" with a porch swing, throw blankets, books to read, complete with the sounds and scents of nature. It's the perfect spot to relax and stimulate the senses.

- MP3.com is a San Diego-based company that provides music over the Internet. The company's HR director was instrumental in helping to create a comfortable, yet interest-

ing environment designed for people who have to work long hours. The avant-garde décor encourages creativity.

There are no plain white walls; instead, they used deep red tones with lighter tones of pink; some walls have black borders and intricate details, and in a show of "raw energy," graffiti was painted on some walls and looks similar to a subway. The employee lounge area has comfy sofas, a free arcade with video games, and free soft drinks. Finally, the company has a full-time, on-site masseuse at no cost to employees.

All of these companies took the time to develop a creative process to help sustain its intellectual capital. Not only is it a positive way to impact and retain employees, it also ensures that people continue to learn and grow in the workplace.

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MANAGING

The View From a Beach Chair

by Peta Penson

Far from TV's unnatural fixation with the parade of folks fighting it out for a million bucks, I took a vacation on another island. That first day I put on a sarong I'd wear till I left, and crawled down to the beach, determined to finish the novel I'd started on my last vacation, whatever year that was.

The weeks leading up to my time off were a blur. I'd dragged myself over broken glass to finish the business plan for my boss to read while I was away, and just barely completed the three performance appraisals I'd need to deliver when I returned. I was sleep deprived and ornery on the plane and arrived wishing someone would just shoot me and put me out of my misery.

That night I had dinner under the stars with what turned out to be a table full of similarly grumpy, vacationing working stiffs, most of whom were at half-mast. "Did anyone ever mention to you before your first management assignment that you would never again really be able to take a guilt-free vacation?" asked a guy from Dallas.

A woman I'd met at the ice machine earlier chimed in. "Did they tell you that time away from the office meant packing all of your missed work into the periods before and after your vacation?" "Or," asked her husband sarcastically, "that becoming a big-time manager would definitely erode your sex life?" The silence was deafening.

As the week wore on, and more of us emerged from bed before

lunchtime, the conversation invariably turned to the frazzled quality of our lives. I began to realize that for them, or should I say for "us," friends, family, community and spiritual life were not just on the back burner, they'd been tossed in the freezer for thawing after retirement. Where were those lazy days of sunshine and reflection in this year of economic prosperity?

The consensus seemed to be that our various businesses have produced more information than we can efficiently manage, process or disseminate, and that no matter how we work at it, we all have chronic boundary problems. Overwhelmed, we bring work home and, yes, take it on vacation, to mitigate the discomfort of feeling awash and out of control.

But there are other theories. High stress might also come from the fact that good managers strive to be responsive to customers and available to help employees with their problems. "High levels of quality service are inconsistent with having a life," says a manager of an emerging company, dryly. While he talks his hands fiddle with his laptop.

"I left a bigger company in the midst of a huge TQM effort, to regain some of my life," says a woman nearby. "I wanted a job that ended at 5:30 and that I could put out of my mind until morning. But in my new job, I needed to train a team so we could get the work out in a way that met my standards, and there was somehow never any time for it, so we meet after work," she wails, her Web-enabled cell phone

bearing witness to this confession from her belted beach robe.

"Competitors are learning from each other so fast that, frankly, in today's economy, it can be hard to know just how much service to provide. Because I don't really know what the limits are, I just go till I drop," says a man with an open briefcase beside his chaise.

For my part, I decided that there is always going to be an inherent tension between company commitments to dazzle the customer and the shareholders, and the goals of the individual employees who carry out the actual work. But that doesn't mean that you can't set your personal limits and if the work needs renegotiating — do that.

From that tiny corner of the planet among the coconut trees, because we'd arrived so depleted, the view was flat and without color. It struck me that bleary eyes couldn't see much of the noble purpose in all the hours devoted to the workplace, and tired minds couldn't find that one idea that could revolutionize the business or at least make some of the paperwork dry up. As I gathered sea shells on that beach, I pulled together some suggestions that grew out of what I heard during that week:

- Train yourself to do the work that will bring results, not the tasks that predecessors or colleagues have habitually done.
- Don't count hours. It is not a

badge of honor to be able to instantly quote how many hours you have worked overtime this month, even if you are in a billable hour services business.

- Be values driven — not rules driven. What is important? What will really make a difference in your results? These are your guideposts to managing your time and your team.

- Concentrate on leading; not managing. Leadership motivates and energizes your employees and makes them a more effective part of a team. More thorough management just means more of your time — not necessarily better results.

- Stop worrying about competition from your peers. It's not an issue. Focus on yourself and the job you are doing.

- Set your career priorities honestly. Find a job that is challenging and creative, but also allows you the reasonable hours you crave. This has got to be worth more than a million dollars!

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LAW

Legal Aspects of Collecting an Account Receivable Before Going to Trial

by Richard G. Baumann, Esq.

Whether you are a creditor or you or your business owes money, it can be difficult to navigate through the often complicated legal process of debt collection. The following outlines the procedures followed when a creditor attempts to collect an account receivable, from initiation of a claim through pre-trial procedures.

The attorney's initial efforts: Upon receiving a claim on behalf of a creditor, the attorney will first attempt to collect the money amicably, without the necessity of a lawsuit.

The attorney will then attempt to determine what the debtor has in the way of assets and liabilities, and what outstanding security interests the debtor may have, so he can make proper recommendations to the creditor. If possible, when a debt is acknowledged or confirmed by a debtor but the debtor is unable to make a lump sum payment, the attorney will try to arrange a payout program, subject to client's approval, and backed up by a signed promissory note or stipulation for judgment.

If the attorney is unable to obtain a voluntary payment or a payment schedule, and he believes suit will be effective in bringing about collection of the claim, he will then submit suit requirements to the creditor. If suit is deemed necessary, the attorney will request court costs, a suit fee or retainer, an affidavit and other supporting documentation to substantiate the claim, before the suit is drafted.

What papers are necessary to commence a suit? Initially an attorney will require that the creditor submit all documentation that substantiates the claim, like an affidavit from the creditor, invoices and a statement of the account. Written orders or proof of delivery may be needed if the debtor/defendant contests the action.

What Happens During the Course of a Lawsuit?

The suit is started by the filing of a complaint and the issuance by the court of a summons. The sum-

mons is a document that says, in effect, that the defendant has been sued and must appear in the action and file an answer if he or she wishes to plead a defense. Otherwise, judgment will be rendered against the defendant for the sum stated in the complaint, together with costs and the interest running from the date pleaded in the complaint.

The complaint in broad allegations states the facts and reasons for the action. In the commercial field, there is usually a simple allegation that the defendant is being sued for monies owed, for goods

sold and delivered, or for work, labor or services which were rendered to the defendant.

The defendant is served with the summons and complaint. If a defendant does not file an answer within a specified period of time, then the claimant can obtain a judgment by default.

What is a Writ of Attachment? Obtaining a writ of attachment restricts the debtor's ability to use and dispose of personal property, or may take it entirely out of the debtor's control during the pendency of the litigation. Attachment proceedings generally

are allowed only under certain well-defined instances and may involve substantial costs. The creditor has the burden of proof to show the court that he or she has a valid claim that will be established at the time of trial.

What If the Suit is Contested? The debtor can file an Answer to the Complaint denying the obligation and setting forth his or her side of the story. In this case, it is the creditor who must now submit an answer to avoid the defendant getting a judgment. The next step is to clarify just what those issues

continued on page 16

Stradling Yocca Carlson & Rauth
Attorneys at Law

Selected Internet Industry Transactions

BROAD EDGE \$2,500,000 Private Placement of Series A Preferred Stock July 2000 We represented the Company in connection with this transaction.	Business Engine \$38,000,000 Private Placement of Series A Preferred Stock March 2000 We represented the Company in connection with this transaction.	COLLECTORS UNIVERSE \$16,000,000 Asset Acquisitions of Bowers and Merritt Inc. March 2000 We represented Collectors Universe in connection with this transaction.	commerce.com \$6,000,000 Private Placement of Series A Preferred Stock June 2000 We represented Edgewater Funds and Weiss Stock & Green Software Fund in connection with this transaction.
ehcontracts.com, inc. \$3,345,000 Private Placement of Series B Preferred Stock April 2000 We represented Vantage Ventures and Three Arch Partners in connection with this transaction.	enridia \$25,000,000 Private Placement of Series D Preferred Stock July 2000 We represented the Company in connection with this transaction.	ESCROW.COM \$30,000,000 Private Placement of Series C Preferred Stock April 2000 We represented the Company in connection with this transaction.	Field \$22,650,000 Private Placement of Series A Preferred Stock June 2000 We represented the Company in connection with this transaction.
Flashcom \$64,200,000 Private Placement of Series D Preferred Stock February 2000 We represented the Company in connection with this transaction.	English \$18,750,000 Private Placement of Series B Preferred Stock August 2000 We represented the Company in connection with this transaction.	NETVERSE \$210,000,000 Acquisition by Citicorp Systems, Inc. August 2000 We represented Netverse in connection with this transaction.	nexgenix Approx. \$15,000,000 Private Placement of Series B Preferred Stock August 2000 We represented the Company in connection with this transaction.
PhotoAccess.com Sale of Camera Revenue Unit to Apptec Technologies, Inc. August 2000 We represented PhotoAccess.com in connection with this transaction.	redchip.com \$5,000,000 Private Placement of Common Stock February 2000 We represented the Company in connection with this transaction.	sonoma SYSTEMS \$16,000,000 Private Placement of Series F Preferred Stock November 1999 February 2000 We represented the Company in connection with this transaction.	sonoma SYSTEMS \$11,750,000 Acquisition of Assets of NetPhone, Inc. March 2000 We represented Sonoma Systems in connection with this transaction.
sonoma SYSTEMS \$27,000,000 Sale of Sonoma Systems to World Networks Corporation Pending We are representing Sonoma Systems in connection with this transaction.	SYNGE.COM \$1,500,000 Private Placement of Series A and Series B Preferred Stock February 2000 We represented the Company in connection with this transaction.	TriZetto Approx. \$250,000,000 Acquisition of Linn Management Technologies, a subsidiary of B&B Health by The TriZetto Group, Inc. Pending We are representing The TriZetto Group in connection with this transaction.	ULTRIS, INC. \$1,000,000 Private Placement of Series B Preferred Stock June 2000 We represented the Company in connection with this transaction.
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GETTING ORGANIZED

How to Deal with Salespeople and Protect Your Sanity and Time

by Steve Kaye, Ph.D.

If you are an executive, there may be times when you feel like an open jelly sandwich at a picnic! Every crazy critter in the world wants to land on you and bite into your budget. Here's how to protect your time and preserve your sanity.

Ask questions. Many telemarketers work from a script. Rather than wait for them to finish their introduction, interrupt with, "Excuse me." Then determine the purpose of the call by asking questions such as, "Why are you calling?" "What are you selling?" "How will this help me?" Set boundaries on the call by stating that you will take one minute to hear their offer and that you have a timer. Cut through the enticement by getting the facts that you need to decide if their product or service is of value to you.

Just say, "no." If you have no interest in the offer, tell the salesperson, "No." If you have no interest in the company, product, or service, ask to be removed from their call list. Be polite and firm. Avoid small talk, arguments, or complaints. Avoid offering any encouragement that could result in a return call. All of these waste your time and lead to nothing. In addition, savvy sales people appreciate candor. It frees them to proceed with their business.

Decline literature. If you attempt to rid yourself of a salesperson by asking for information, you cause three bad things to happen: 1. You guarantee a return call ("Hi, did you get what I sent?"). 2. You waste the salesperson's money. 3. You add to the mail that you have to process. Thus, decline literature unless you are sincerely interested in the offer. Similarly, decline appointments,

trial samples, or opportunities that you know you would cancel.

Use a gate. Let an answering machine or an assistant answer your phone. Some messages can be ignored, such as calls from telephone robots that play a message asking you to call back. In general, you should return phone calls, especially after you asked the person to call you or provide literature. It shows courtesy; lets the caller proceed, and avoids wasting everyone's time with repeat calls. If an assistant answers your phone, provide instructions on how to handle calls, reject offers, take messages, relay your replies, and return calls. All of this contributes to efficient business practices.

Be open to possibilities. Realize that the caller is doing what you hope your sales people are doing: selling solutions. Thus, rather than immediately reject

every call, consider that some of the offers may help you improve your business and make your job easier. Treat callers with the respect and courtesy that you expect from others. We all know that some callers labor with poorly written scripts, badly designed systems, and inadequate (if any) training. You will find valuable opportunities when you give them a fair chance to explain why they called.

Steve Kaye, Ph.D., shows people how to get the most out of their time. His innovative presentations inform, inspire, and entertain. His book, "Meetings in an Hour or Less" shows easy structured activities that keep you control your meetings. To find out how he can help you improve your meetings, call him at 888-421-1300, or check his Web site at: www.stevekaye.com.

ECONOMIC DEVELOPMENT

Basin-wide Two Million Feet Higher Than First Quarter

Inland Empire Outpaces Basin Submarkets for Industrial Space

By a margin of well more than 1,000,000 square feet of space, the Inland Empire outpaced every other Los Angeles Basin submarket for industrial building space either leased or sold during the second quarter of this year, according to data released by the American Industrial Real Estate Association (AIR).

AIR's Bulletin Statistics, based on transactions reported by more than 1200 association broker-members for the period, also reveals that basin-wide during the second quarter, 16.5 million square feet of space was leased and sold. This is nearly 2,000,000 square feet more than the previous quarter, when 14.7 million square feet was marketed.

The second quarter of this year also outpaced activity for the same period one year ago—when 11,000,000 square feet was leased and sold—by more than 5,000,000 square feet, AIR data shows.

Recording 3.8 million square feet of space leased and sold during the second quarter of this year, the Inland Empire lists 2.9 million leased, and nearly 1,000,000 square feet of industrial space sold. This surpassed the South Bay, the second most active market, which absorbed approximately 2.5 million feet, total. **Inland Empire paces industrial activity**

Central Los Angeles and Northwest Los Angeles County, including the Santa Clarita Valley, were the next most active markets with 2.5 million and 2.1 million square feet leased and sold, respectively.

Other highlights of AIR's second quarter Bulletin Statistics include:

- Land sales activity was heaviest in Northwest L.A. County where 3.5 million square feet of industrial acreage changed hands. The South Bay, where 2.4 million square feet of space was sold, was next, while the Inland Empire was third at 975,535 square feet.

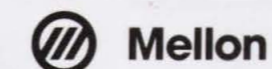
- The Westside submarket continues to show the highest basin-wide lease and sale rates at \$.91 and

\$72.33, respectively. This compares to \$.35 and \$14.70 in the Southeast submarket, representing the area's lowest rates.

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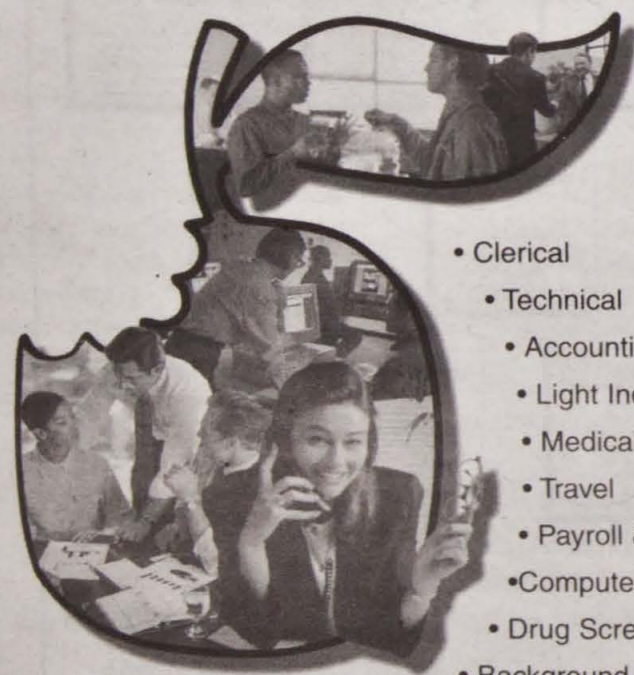
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The W.M. Keck Foundation Joins HomeAid Riverside in Taking the Abused Kids of Olive Crest Back-to-School in Style

The phrase "back-to-school" never sounded so good to the kids of Olive Crest Homes and Services for Abused Children, thanks to a \$250,000 grant from the W.M. Keck Foundation, based in Los Angeles.

state-of-the-art, 14,000-square-foot community education center at the new Olive Crest and HomeAid Inland Community Children's Ranch, which sits on 10 acres of land in the Perris area of Riverside County.

lives of children, youth and people with special needs in the Southern California region," said Dr. Dorothy Fleischer, Keck's program director for the Southern California Grant Program. "This project fulfills that objective because it not only provides a place for kids

"Our goal at the Keck Foundation is to help enrich the

continued on page 20

Legal Aspects...

continued from page 13

are. The debtor's attorney can make a demand for a Bill of Particulars which the creditor must respond to within 10 days. This Bill of Particulars asks questions like: What was the agreement? Was the agreement written or oral? What was sold? What work was done? What was the price involved? Was there a demand for payment? Did anybody send any billings? Were any credits ever extended?

What Are Some Common Pre-Trial Procedures?

A Motion for Summary Judgment is a request to the court for judgment — without the necessity of the case going to trial, based on the grounds that there are not triable issues or no defense to the complaint. Judges are very reluctant to grant a Summary Judgment unless it is very clear that there is no defense to the action. Most judges prefer adhering to the tradition of allowing a party to have his day in court.

Another pre-trial procedure is known as a deposition. This is an oral examination which is recorded by a court reporter and subsequently put into writing and sworn to by the witness before a notary public. This procedure is used to clarify the issues and to memorialize testimony for the trial, which is to be held at a later date. This secures needed testimony of a witness who later, at the time of trial, may no longer be available to testify.

Richard G. Baumann, Esq. is a founding member of Sulmeyer, Kupetz, Baumann & Rothman (SKB&R) and specializes in creditor representation in commercial collection matters. For more information about this topic, please contact Mr. Baumann at rbaumann@skbr.com.

Old Runway to be Reconstructed

The two runways at the Ontario Airport have experienced a large amount of wear and tear since their installation. The board of airport commissioners is currently looking into a resolution that would authorize Lydia Kennard, executive director of the Los

recently conducted tests on the runways and declared that the heavily used runway was exceeding its life expectancy.

If the airport receives the grant, the runway will be completely reconstructed; the existing runway pavement will be removed, and a



JW's Aerial Photography

Runway 26R at the Ontario International Airport is due for a \$30.6 million upgrade.

Angeles World Airport (LAWA), to accept and execute a federal grant agreement with the Federal Aviation Administration (FAA). The project, entitled "Runway 26R Reconstruction," would entail a complete reconstruction of one of the two runways at the airport. The runway in question is located at the north side of the airport, and is currently 10,200 feet long.

Pavement Consultant Inc., a consulting company for the airport,

new cement concrete runway will replace it. In addition, the airport will install new storm drains, signage, guard lights and markings, center line, edge lights, and a taxi way intersection. All of the changes will meet FAA standards.

The reconstruction will cost about \$30.6 million. The FAA grant will subsidize 75 percent of the costs, while the Los Angeles World Airport will contribute the other 25 percent.

Small Town Beginnings Have Grown Meaningful Rewards

by Detroit Whiteside

Dr. John Tyler, owner of California Chiropractic Group hails from a small town in the state of Kansas. He is a quiet and thoughtful man with cutting edge dreams to incorporate holistic and traditional medical therapies, each complimenting and supporting the other. "My father always wanted me to become a chiropractor, but I fought him on it. I wanted to be a farmer," he said with a deep and reserved smile.



Dr. John Tyler

Photo by Detroit Whiteside

he said. Tyler reflects on his own life and with no hesitation says, "The biggest impact Churchill has had on my personal life is that he was a man of principle. Whether he was popular or unpopular — he stood by his principles!"

During his term as mayor, Tyler also ran a successful farm co-op. "One day a friend told me I should be doing more with my life, "he remembered. He had never traveled outside of Kansas, so... "with daring and some stupidity," (was his comment, he started over in Los Angeles, California.)

L.A. was shocking to the young man from small town Kansas. "I loved it!" he said. Tyler had already graduated from Fort Hays University back home, but started attending Pasadena College of Chiropractic in his new home.

After graduation, he began working for a clinic for a short time, but was fired from the position with no explanation. "I came home that day, depressed and re-evaluating my situation, when an offer in the mail changed everything." In the mail was an offer to work for another clinic, to build the practice from the ground up. This opportunity was the catalyst to the doctor's next step.

In June of 1996, Tyler took another risk by opening his own clinic in Rialto. "It wasn't easy," he admitted. "Initially, we were seeing only three patients a day, but through hard work and word of mouth advertising, we grew rapidly." The practice grew to such a

His foray into politics was fueled by his adoration of Winston Churchill. "The man was a genius,"

continued on page 47

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HMO/PPO GUIDE

Half of the Nation's HMOs Continue to Lose Money

Half of America's health maintenance organizations (HMOs) continued to lose money last year, according to a study of 574 companies by Weiss Ratings Inc., the nation's leading provider of HMO ratings. As a whole, the HMO industry reported losses of \$186.6 million for the calendar year 1999, despite aggregate profits of \$753.5 million among the nation's 34 largest HMOs.

"There is a very large and disturbing disparity between the profits of the few large HMOs and the continuing red ink in the rest of the industry," commented Martin D. Weiss, Ph.D., chairman of Weiss Ratings.

Losses exceeded profits in every size category in 1999, except the very largest — which include those with more than 500,000 members (see table below). There was also a clear pattern in which the smaller the HMO, the higher the likelihood of losses: 37.2 percent of the HMOs with 250,000 to 500,000 members reported losses; 39.3 percent of the HMOs with 100,000 to 250,000 members; and 56.6 percent of the HMOs with fewer than 100,000.

On the positive side, the HMOs' losses in 1999 actually represented a significant improvement from the previous year, when the industry reported far larger aggregate losses of \$863.9.

"There is a general instability in the industry that dramatically impacts consumer coverage. HMOs are changing benefit structures, raising premiums, revising or terminating provider contracts, and dropping out of unprofitable markets such as Medicare or unprofitable regions," said Dr. Weiss. "Especially among HMOs that continue to struggle toward profitability, members can expect more of the same."

California's HMOs Most Profitable; Texas' Least Profitable

Among the states with 10 or more HMOs reviewed, California's, which include many

of the largest in the nation, posted the largest overall profit (\$789.4 million), while those in Texas reported the greatest losses (\$463 million). Other states in which HMOs reported overall profits include New York (\$91.8 million) and New Jersey (\$41.3 million). In contrast, states with HMOs posting the largest losses included Massachusetts (\$217.1 million) and North Carolina (\$87.2 million).

Medicare Business Contributes \$71 Million Loss

The study also showed that the Medicare line of business, often cited as a losing product line for many HMOs, contributed \$73.3 million in losses among the 225 HMOs that reported participation in the Medicare program. Texas HMOs reported the highest Medicare losses (\$77.6 million), while New York companies reported the highest profits (\$115.8 million).

Notable Upgrades and Downgrades

Of the 540 HMOs rated based on an analysis of year-end 1999 data, 50 received rating upgrades, while 56 were downgraded. Notable upgrades include:

- Parker Benefits (W.Va.) - from D to C
- Alameda Alliance for Health (Calif.) - from C- to C+
- Amerigroup New Jersey Inc. - from D to C

Notable downgrades include:

- Carelink Community Health Partners (Del.) - from D to E
- Omnicare Health Plan (Mich.) - from D- to E
- HMO of Northeastern Pennsylvania Inc. - from B- to C

Weiss analyzes a company's risk-adjusted capital, five-year historical profitability, liquidity, and stability. The latter category combines a series of factors including asset growth, premium growth, strength of affiliate companies, and risk diversification.

Weiss issues safety ratings on more than 16,000 financial institu-

continued on page 28

Alzheimer's...

continued from page 3

suffering with Alzheimer's banded together to share information and provide support to caregivers of Alzheimer's patients.

The Riverside/San Bernardino Chapter alone, supported by funds raised only in the chapter's territory, has helped approximately 50,000 families affected by the disease. Over the next few years, the number of Alzheimer's patients in the region is expected to rise by 15 percent.

The major focus of the Alzheimer's Association is its ongoing effort to generate awareness of the disease. Alzheimer's is not merely a disease afflicting the elderly. It can sometimes strike those in their early 40s. The Alzheimer's Association addresses the vital need for information. The association sends out free informational packets to those with concerns about a loved one's erratic behavior. It also maintains a "Safe Return Program" and support groups for Alzheimer's caregivers.

A sympathetic ear is also there for people with more specific concerns. The Alzheimer's Association maintains a 24-hour help line to answer questions for those who suspect a loved one may have the disease, or believe they show some of its symptoms. The Alzheimer's Association can direct callers to appropriate doctors for professional assessment. It can also contact a family's physician to explain a family's concerns about their loved one.

New to the staff of the Riverside/San Bernardino Chapter of the Alzheimer's Association is Raul Miranda. A native of Calexico, CA, Miranda originally served as a medic in the Coast Guard in New York City before completing his nursing degree at San Diego State University. He previously worked at the San Diego Chapter of the Alzheimer's Association. He also served as an advocate for the Americans with Disabilities Act.

Although Raul Miranda was always committed to providing professional health care services wherever he was, he always wanted to work near his family. When a need

arose for a program director for the Riverside/San Bernardino Alzheimer's Association, he made a move he never regretted. He can now be closer to his father, who lives in Riverside and suffers from Alzheimer's.

A big, imposing man with a friendly smile, Miranda displays a remarkable sensitivity to the various situations that Alzheimer's caregivers and patients have to face. Dealing with Alzheimer's patients full-time, Miranda is aware that each family's situation is unique. As he noted, "When you've met one person with Alzheimer's, you've met one person with Alzheimer's. It's difficult to generalize." Miranda believes that sharing information through support groups, as well as keeping one's sense of humor, are



Photo by Joel E. Baranowski

Raul Miranda, program director of the Riverside/San Bernardino Alzheimer's Association

two of the most important coping strategies families can use while caring for a loved one with Alzheimer's.

Raul Miranda stresses the importance of educating the public about the devastating effects of the fourth leading cause of death among adults aged 65 and older. Funds for treating Alzheimer's patients are inadequate. The local Riverside/San Bernardino Alzheimer's Association relies on continued public support to help accomplish its mission. In addition to the October 21st Memory Walk, the chapter raises funds from its membership, its vehicle donation program, and bequests from private donors.

The Riverside/San Bernardino Alzheimer's Association is located at 2930 E. Inland Empire Blvd., Ste. 101, Ontario, CA 91764. For more information, call: (909) 370-0190.

HMO/PPO ENROLLMENT GUIDE

Why Are Health Costs Rising? Are HMOs to Blame?

by Chuck Nickel
Inter Valley Health Plan

It was largely due to the spiraling healthcare costs of the mid-80s that managed care, and HMOs specifically, became the popular method of health coverage. Since then, HMOs have been instrumental in keeping costs to a minimum, while providing patients access to quality care and treatment. In recent months, however, there have been renewed rumblings about rising health care costs. Only this time the rising costs are coming in the form of higher premiums. With premiums rising among most California HMOs, affordable medical care has once again become a concern for most Californians.

What is causing the current increase in health premiums? Are HMOs the very entities designed to keep costs down to blame for these new increases?

Upon close inspection of the trends and events leading to the current rate increases among HMOs, it quickly becomes evident that HMOs are in fact not the culprits in this case, but rather, service-oriented businesses that are often forced to raise rates in order to continue functioning due to a number of factors beyond their control.

In fact, HMOs have actually struggled to keep costs down in recent years in the face of excessive demands of increased government regulations (which lead directly to added administrative costs) and the soaring prices of pharmaceuticals, while trying to keep their members happy and their providers paid at a level the market can bear.

For many years, there were no premium increases at all despite growing costs of everything from drugs and supplies to salaries. Even with the recent cost increases, California's health costs remain substantially below

the rest of the country. The cost increases which do exist in California are largely due to a number of circumstances beyond HMOs' control, such as inflation that plans have been forced to incorporate to remain fiscally viable.

Rising Drug Costs Also Raise Premiums

One of the principal factors that has forced health plans to raise their premiums is the soaring cost of prescription drugs. Most plan members with prescription drug benefits don't realize that drug costs can impact them directly and significantly. Pharmaceutical costs increased nearly 15 percent in 1998 and nearly 18 percent in '99, making pharmacy costs the single largest cost-raising factor facing health plans. And the cost of drugs continue to escalate this year.

A number of factors have contributed to the rising costs of prescription drugs. A large number of new medications is one factor that has

caused prices to skyrocket — many of these new drugs are prescribed long-term for chronic illnesses and cost more than almost all other drugs. An aging California population is another contributor to the rising cost of drugs — on average, seniors fill more than 20 prescriptions each year, compared to the seven prescriptions per year filled by average non-senior health plan members.

Pharmaceutical companies spending large amounts of money on advertising has also played a major role in drug cost (and ultimately, health plan cost) inflation. Drug manufacturers spent \$3 billion last year to persuade consumers to ask their doctors for specific brands of prescription drugs, when, in many cases, generic drugs cost with exactly the same ingredients can cost as little as one third the cost of the brand name product.

continued on page 20

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Keck Graduate Institute...

continued from page 16

unable to attend public school to get a quality education, but also serves the community at-large by offering special classes, meetings and recreational activities."

The Ranch is an estimated \$3.7 million project, featuring four 3,000-square-foot homes in a campus-style living environment. Construction on the four homes—which each include seven bedrooms, three bathrooms, a three-car-enclosed garage, a kitchen, dining room, family room, counseling center and patios—was completed by HomeAid on May 31, in a record-breaking 10-day "blitz build."

The Community Education Center rounds out the concept of a university setting. In addition to the school facility, the complex includes a gymnasium with a storage shop, a swimming pool, a football and soccer field, an outdoor basketball court, tennis courts and an orchard and community garden.

While the Olive Crest kids will live and attend school at the Ranch, the public will be able to visit and partake in a variety of outreach programs including positive parenting classes, mentoring and tutoring programs, nutrition education, individual and family counseling, anger management classes, emancipation counseling/independent living skills programs, Foster Family Certification and on-site and aftercare Family Preservation services.

Groundbreaking for the center is scheduled for Aug. 22, with completion slated for December 2000. Oltmans Construction Company, based in Whittier, and R.D. Olson

Construction, based in Irvine, have not only joined forces but have recruited hundreds of suppliers and sub-contractors to donate their labor and materials in order to get the job done.

"We cannot thank the Keck Foundation enough for bestowing this grant for the center," says Donald Verleur, CEO of Olive Crest. "We expect thousands of kids, families and citizens to reap the benefits of their contribution in the first year alone."

The Inland Community Children's Ranch is the longtime dream of Verleur and Duane Roberts, an Olive Crest Trustee and owner of the Mission Inn in Riverside.

It is being realized because of the generous support of HomeAid Riverside, led by president Ray Becker of Lennar Communities. HomeAid Riverside is a chapter of HomeAid America, which was founded by the Building Industry Association of Southern California, to shelter the temporarily homeless of all ages. This particular project represents HomeAid's 50th project in California alone. It is a first-of-its-kind project and a template for future projects nationwide.

Olive Crest, established in 1973, offers foster family and adoption agencies, 22 residential homes, two 24-hour children centers for those severely neglected and abused—and counseling and education programs that seek to strengthen families and prevent abuse from occurring in the first place.

For more information, please contact Olive Crest, 3050 Chicago Ave., Suite 150, Riverside, CA 92507, or call (909) 686-8500.

Pacificare of California Launches New Alternative Medicine Benefit

(New Combination Chiropractic and Acupuncture Benefit)

Pacificare of California, the HMO subsidiary of Pacificare Health Systems Inc. recently began offering new alternative medicine options to its California commercial members. The new combination benefit, which includes chiropractic and acupuncture with traditional Chinese herbal supplements, will be provided by San Diego-based American Specialty Health Plans (ASHP).

ASHP is a recognized leader in complementary medicine and Pacificare has maintained a long-standing relationship with them to provide its chiropractic benefit. Pacificare offers the new benefit to mid and large employer groups as a supplemental benefit, and members will have direct access to more than 2,200 credentialed chiropractors and more than 700 credentialed acupuncturists throughout California.

"We are extremely excited about

the new alternative benefit," said Michael Chiarodit, Pacificare director of large group markets. "Consumer demand for effective and natural options in their health care choices has been increasing and the addition of these new options will help better meet the needs of today's marketplace."

Employers will have the option of selecting from five new supplemental plans, with copayments ranging from \$5-\$15 and annual visit maximums ranging from 20-40 visits. Members will be able to use a combination of acupuncture and chiropractic services under the new benefits to meet the annual visit maximums. The cost of the new plans will vary depending on which plan is selected and the size of the employer group.

Pacificare of California is one of the state's leading managed care organizations, serving approximately 2.4 million members in its commercial and Medicare risk health plans.

Costs rising...

continued from page 19

Most HMOs remain whole-heartedly dedicated to keeping premiums to a minimum. Since much of the focus has been on these plans' sudden raising of premium price tags, a fair assessment of the state-of-the-market must be made. Rather than blaming your HMO for the current rate increases, it is time to take a hard look at inflation,

anti-HMO legislation, overpriced medications and other factors that are out of the HMO's realm of control. When such obstacles are addressed by lawmakers and consumers, the HMOs can get back to their efforts of quality care and cost containment.

Chuck Nickel is vice president of sales and membership for Inter valley Health Plan, a non-profit HMO that has now served Southern California for 20 years.

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Inland Empire Restaurant Review

The New Bistro on 6th

by Joe Lyons

There have been restaurants located at 6th and Mountain before. Many people have dined on the first floor of the Covington & Crowe building,

across from the new movie house. Now the facility is opened again, as the Bistro on 6th. Somehow, both the decor and the menu seem simpler.

While many locations have gone to "Mediterranean" cui-

sine, the simple Italian menu remains one of my favorites. The new owners actually describe their fare as "European" — Italian says it best.

As with many great places, off-the-menu specials are just as good, maybe better than the list. I started with the crab cakes, which are dry and crisp and come in a great red pepper sauce. I love a good crab cake and these are among the best.

Mushroom ravioli are also great, and also not listed.

By now I am feeling just a little bit guilty. I am enjoying a great dinner and I am not ordering off the menu. So, for the entree I order the simplest thing listed — Spaghetti Bolognese (\$9.95). The "flavorful" meat sauce is not made of "baloney," despite its name. It is actually a very good mix of beef and pork.

Again, however, I fall victim to the specials. Although there are several enticing veal dishes on the list, I try the veal chop Milanese. It is breaded and tasty, with a small side of angel hair pasta.

The most expensive items on the menu are the New York steak at \$19.95 and the filet mignon for \$24.95.

Desserts are the usual tray of temptations, including a very

good ricotta cheesecake. Once more, I cave.

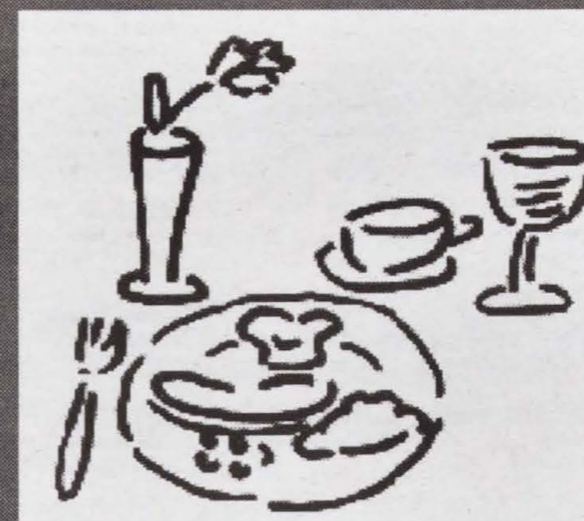
Service is meticulous, but that is because the three owners are watching over every table. They must be aware that two others have tried to make a good restaurant here and have moved on. They are clearly not intending to move.

It should be expected that with a law firm upstairs and a 14-screen theater across the street, the demand for a nice place to dine should be obvious. It would appear that Ontario has noted this. In the house on the night I was there, was a well-known real estate promoter, a vintner and two past presidents of the Ontario Chamber of Commerce.

Another important note is that the bar is simpler and quieter. I am not the kind of person who thinks every place where I order a drink should hit triple digits on the decibel meter.

Local community support of Inland Empire restaurants is vital to this area's success. That and a good menu, along with some enticing specials, can make for a great place for dinner.

The Bistro on 6th, European Bistro is located at 1133 West 6th Street in Ontario. Call (909) 391-7188 for reservations.



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What's for Dinner?

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Listed Alphabetically

Name Address City/State/Zip	# Employees: I.E. Companywide	# Offices: I.E. Total	Local Contacts: Residential Business Repair	Service Area/ Calling Areas	Local Address	Office Manager in I.E. Title	Top Local Executive Title Phone/Fax E-Mail Address
Allcom USA 2151 E. Convention Center Way, Ste. 207 East Wing Ontario, CA 91764	5 19	1 3	(909) 937-1200 (909) 937-1200 (909) 937-1200	Continental USA	2151 E. Convention Center Way, Ste. 207 Ontario, CA 91764	Alice Gibson Office Manager	Mike Petrillo President (909) 937-1200/937-1210 info@allcom.com
American Telecom Management Corp. 9045 Haven Ave., Ste. 106 Rancho Cucamonga, CA 91730	50 300	2 8	(877) 656-0101 (877) 656-0101 (877) 656-0101	Worldwide	9045 Haven Ave., Ste. 106 Rancho Cucamonga CA 91730	Tina Meseberg Office Manager	Tina Meseberg Operations Manager (909) 987-3100/987-2700
AT&T (Large Business) 455 W. 2nd St. San Bernardino, CA 92401	250 325,000	1 N/A	(800) 222-0300 (800) 222-0400 (800) 222-3000	Worldwide	455 W. 2nd St. San Bernardino CA 92401		Ken Langwasser Sales Manager (909) 381-7800/381-7829
Dialtone Services LLC 56707 Desert Gold Dr. Yucca Valley, CA 92284	1 15	1 3	N/A (888) 483-4020	California	56707 Desert Gold Dr. Yucca Valley CA 92284		Doug McMillan Co-Owner/President (888) 483-4020/889-9269 djm@dialtoneservices.com
GST Telecom California, Inc. 430 N. Vineyard Ave., Ste. 150 Ontario, CA 91764	60 1,000	3 31	(909) 605-5734	Worldwide	780 S. Milliken Ave., Ste. E Ontario CA 91761	Bill Tuckerman Area Manager	Bill Tuckerman Sales Manager (909) 605-5734/(800) 676-6583
MGC Communications 3400 Inland Empire Blvd. Ontario, CA 91764	60 400+	1 6	(909) 455-1000 (909) 455-1000 (909) 455-1000	L.A., Orange, Riverside, San Bernardino, San Diego Counties	3400 Inland Empire Blvd. Ontario CA 91764		Keith Shore Director, Sales (909) 455-1000/455-0005
Nextel Communications, Inc. 301 E. Ocean Blvd., Ste. 2000 Long Beach, CA 90802	11 3,000	1 140	(800) Nextel9 (909) 222-3300 (909) 222-3300	Nationwide	1650 Spruce Street, Ste. 102 Riverside CA 92507		Andrea Mitchell Sales Manager (909) 222-3300
Qwest LCI 2151 Convention Center Way, Ste. 220B Ontario, CA 91764	22 na	1 100+	(800) 500-5300 (800) 500-5300	Worldwide	2151 Convention Center Dr., #220-B Ontario CA 91764	Dina Mazzocco Office Administrator	Kathleen Smith Sales Manager (800) 500-5300/(909) 937-8230
Sprint 800 N. Haven, Ste. 210 Ontario, CA 91764	15 55,000	1 500	(800) 877-4646 (800) 877-4020 (909) 484-8000	Worldwide	800 N. Haven, Ste. 210 Ontario CA 91764		Paul Freeman Branch Manager (909) 484-8008
Verizon One GTE Place Thousand Oaks, CA 91361	75 102,000	1 na	(800) 483-3737 (909) 944-6096 (800) 483-3715	Worldwide	3633 E. Inland Empire Blvd. Ontario CA 91764	Joe Schlegel Sales Manager, Engineering	Mike Sherburn V.P./General Manager (562) 483-6262/483-6126
Worldcom 701 N. Haven Ave., Ste. 250 Ontario, CA 91764	20 50,000+	1 na	(800) 266-0050	Worldwide	701 N. Haven Ave., Ste. 250 Ontario CA 91764	William Cravenor Branch Manager	William Cravenor Branch Manager (800) 266-0050/(909) 945-6767

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Wireless Telephony Companies in the Inland Empire

Company Name Address City, State, Zip	Number of Subscribers	Number of Offices in the Inland Empire	Top Local Executive Title Phone/Fax
AirTouch Cellular 1. 3 Park Plaza, P.O. Box 19707 Irvine, CA 92623-9707	WND	4	Michael J. Finley Regional President (949) 222-8558/222-8557
AT & T Wireless 2. 12900 Park Plaza Dr. Cerritos, CA 90703-8573	WND	4	David Kuhlman Director (562) 924-0000/467-1011
NEXTEL Communications 3. 1650 Spruce St., Suite 305 Riverside, CA 92507	WND	1	Don Girsakis General Manager (714) 740-6500/740-6599

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ECONOMIC DEVELOPMENT

Industrial Market Overview of the Greater L.A. Marketplace

Storage-cost-sensitive firms looking for large distribution facilities are increasingly finding that they cannot find space that meets their needs in Los Angeles or Orange Counties, or if they can find space, it is prohibitively expensive. A growing number are moving their distribution operations to Western San Bernardino County (Ontario, Rancho Cucamonga and Mira Loma) and Western Riverside County (Corona, Norco and the city of Riverside). However, within three to four years, Western San Bernardino and Riverside Counties will begin to "fill up," and new areas will have to be found for affordable distribution facilities. By acting now, investors and developers can lock in land in these areas while prices are still low.

Western San Bernardino and Riverside Counties Are Filling Up

It seems hard to believe but large parcels of industrial land (25 acres or more) in Western San Bernardino and Riverside Counties have become scarce. The area has undergone an incredible construction boom in recent years, and this activity has absorbed most of the large parcels of land:

- 39 million square feet was built 1995 - mid year 2000 (increasing the

1995 base by 28 percent);

- 9.8 million square feet is currently underconstruction (which will increase the existing base by 5.4 percent); and
- 29 million square feet is proposed, with land already set aside for this purpose (which, when built, will expand the existing base by an additional 16 percent).

At current absorption levels (approximately 15 million square feet per year), the current and proposed construction activity will provide approximately a three-year supply. Even if absorption should slow to the average witnessed 1985 to 2000 (approximately 10 million square feet per year), this would provide just a four-year supply. Thus, by the middle of this decade, construction activity in Western San Bernardino and Riverside Counties will be limited to smaller in-fill projects, and major construction activity will have to shift elsewhere.

Land prices in the area have already increased by approximately 65 percent in the past five years. Finished land is now running \$5-\$6 per square foot in Ontario, and \$6-\$7 per square foot in Corona.

The question is, where will the activity shift? We believe that two

areas which will benefit include the Perris/ Moreno Valley and the Southern Central Valley.

The Perris/ Moreno Valley

The Perris/ Moreno Valley is the closest area to the ports of Los Angeles and Long Beach that still has industrial land available for under \$1 per square foot. Drayage costs from the port areas are roughly comparable to those of Ontario (\$200 to \$225 per container). The area is adjacent to rapidly growing population areas in both the Los Angeles Basin and San Diego County, and labor is readily available and relatively affordable. The area is highway and rail-served, and significant improvements to Highway 74 are scheduled for 2001.

There is also talk of converting March Air Force Base into a freight facility, although this is far from a certainty at this time. Most importantly, there is ample industrial land available. The area has many of the same

characteristics that Ontario had 20 years ago.

Activity in the area has already picked up, starting approximately 12 months ago. Important transactions include:

- Lowes Home Improvement, which bought just over 100 acres at \$95,000 per acre to build a 1.2 million-square-foot distribution center. This facility is currently under construction.

- Phillips Lighting Co., a light fixture distributor, has leased a 250,000-square-foot facility presently under construction at the March Cargo Facility.

The preceding information is part of the "Industrial Market Overview

—Greater Los Angeles Marketplace—" published by NAI Capital Commercial, Real Estate Services, Worldwide, in the Fall, 2000 issue of the Greater Los Angeles Market Perspective publication.

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ECONOMIC DEVELOPMENT

Private and Public Sectors Receive International Recognition

The Rancho Cucamonga Redevelopment Agency has received the National Program Award. Every hour, every day, individuals throughout the nation work to rebuild our communities; countless energy and resources, the public and private sectors working in tandem, such efforts often gone unnoticed. The Council for Urban Economic Development (CUED) honors outstanding achievements in the field of economic development through its internationally recognized awards program. This year, 22 awards are being given to individuals, projects, and programs

that have had a significant impact on their communities and provide a model to the industry. The awards were presented at the 2000 CUED Annual Conference in Atlanta Sept. 11th.

A key award is the ECONOMIC DEVELOPMENT PROMOTIONAL GOLD AWARD given to the Rancho Cucamonga Redevelopment Agency for its INSIDERANCHO Internet promotion campaign. INSIDERANCHO (www.insiderancho.com) combines Internet and GIS capabilities to provide site-specific information on a global, real time basis. INSIDERANCHO functions like an

automated data warehouse with "just-in-time" customized marketing material produced upon request. Retailers, developers and site search professionals can view maps and photos of prospective shopping centers and find leasing or development opportunities with a few clicks of a mouse.

Users benefit from having city and broker data all in one Web site. Users can create site reports, query for space, generate custom reports, calculate site-specific radial demographics and consumer expenditures and choose print, email and fax delivery options. Links to broker and city Web sites and email

contacts provide access to additional business support services. Staff and brokers add, delete or modify listing information online. INSIDERANCHO functions like a high-tech data warehouse with automated data update and retrieval systems.

Agency staff developed the concept, compiled the data and designed the page format and functionality. The consultant, GIS planning, Inc., customized GIS software to create maps, display photos and aerials, perform queries, calculate radial demographics and automated data systems.

"Play Money"...

continued from page 3

Newsweek magazine, a New York City plastic surgeon commented that "The portraits of Lincoln and Hamilton on the \$5 and \$10 bills appear to have benefited from plastic surgery." Perhaps their faces do appear to be more chiseled, the beneficiary of a "virtual" face-lift. However, these cosmetic changes to the portraits are only a minor part of the redesigned currency.

In fact, the new security features which include, but are not limited to, the use of color-shifting inks; special borders; special serial numbers; enlarged off-center portraits; watermarks; type of paper; and the Federal Reserve and Treasury seals all play an integral part in making our currency more complex and difficult to copy. One beneficial side-effect of the security features for the newer bills known as the "Low-Vision Feature" has incorporated changes that make the currency more iden-

tifiable and easier to read, thereby making it better for people with poor eyesight.

Have you ever wondered why the redesign of these bills ever took place? Every year, many unsuspecting people fall victim to counterfeiting. Prior to 1990, the traditional method of making fake money was the use of offset printing to manufacture currency reproductions. During the last 10 years, advances in reprographic technology have made it easier for criminals to try to reproduce fake visions of our currency. Sophisticated color copiers, printer, digital scanners and computer software has enabled counterfeiters to use these types of equipment that do not require extensive expertise to create fake currency.

The printing plates used to make genuine U.S. currency are made by hand, using steel engraving and printing equipment that produces a very distinct, clear image. According to the U.S. Bureau of Engraving and Printing,

"An engraved image is far more difficult to replicate than a computer-designed image; the combination of coarse and fine engraved lines make a reproduction next to impossible." The bureau also states, "Printing will always lose a part of an engraved image." The U.S. Treasury suggests that if you are comparing a suspected counterfeit bill to an authentic bill, make sure to look for the differences, NOT the similarities between the bills.

In the United States, the most counterfeited denomination is the \$20 bill, followed by the \$100, \$10, \$50, \$1 and \$5 bills. The \$20 bill is the most used of the larger denomination notes and is commonly distributed through automated teller machines (ATMs). Outside of the U.S., the most common counterfeited currency is the \$100 bill. At no charge, you can order a copy of the booklet, "New Design for Your Money," to familiarize yourself with the features of the new bills, by e-mailing your request on the proper form at www.moneyfactory.com/currency/more/. The U.S. Secret Service is committed to a zero tolerance policy on counterfeiting, which is punishable by 15 years imprisonment when a counterfeiter is convicted.

Know Your Money...Steps to Protect Yourself Against Counterfeiting

- Use a special highlighter pen that detects counterfeit money; these can be purchased at any office supply store for a few dollars.

- Check the portrait. The larger portrait incorporates more detail, making it easier to recognize and more difficult to counterfeit.

- Check the Federal Reserve and Treasury seals. The saw-tooth points of the seal on a genuine bill are very clear and sharp.

- Check the border on the bill. The fine lines of a genuine bill are clear and unbroken.

- Check the spacing, alignment and ink color of the serial numbers. The new serial numbers consist of two prefix letters, eight numerals and a one-letter suffix.

- Check the paper—genuine currency paper has fibers embedded in the paper.

- Check the numerals in the lower right-hand corner of the bill front. Color-shifting ink changes and appears green when viewed directly and changes to black when the bill is tilted.

- If you suspect that you have received counterfeit money, do not return it to the person. Make sure you place the money in an envelope or plastic bag and give the money to a local police officer or contact a U.S. Secret Service Agent.

Cheryl Butler Rolf is vice president, marketing director, for Temecula Valley Bank.

ADVERTORIAL

The Changing Environment of Fallbrook National Bank

by Thomas E. Swanson, president and chief executive officer

In 1985, Fallbrook National Bank was founded by local residents and business leaders to meet the financial needs of the Fallbrook community. This focus remains true today as the bank enjoys 25 percent market share — the largest among all other banking offices in Fallbrook.

In 1996, the management of the bank changed and a new vision for the bank was formed. The bank shifted from "status quo" into a growth mode, allowing it to develop profitably and sensibly. We expanded into markets that made economic sense. We made a commitment to technology and rolled out the newest banking products and services available.

Today, we are moving along as planned and realizing impressive

results. We provide everything the larger institutions do, with one key difference: a human touch. In a world where financial organizations are large and impersonal, we maintain a personal approach that customers want.

In recent years, commercial, residential and SBA lending have soared. Our total lending volume in 1999 was an enormous success, with a growth rate of 32 percent over 1998. Our SBA lending volume increased to 7th overall among financial institutions based in California and achieved the rank of 34th in the nation. In addition, we have opened seven additional SBA offices throughout California. The bank currently has loan production offices in Fallbrook, Los Angeles, Ontario, Huntington Beach, Sacramento, Temecula, Vista and East San Francisco Bay.

Since 1997, we have opened

new retail banking offices in Temecula and Vista that have taken off. The combined deposit figures in both offices grew 48 percent in 1999.

In 1999, we began offering Personal Internet Banking. Utilizing state-of-the-art technology, customers can now see account balances; review histories; transfer funds, and pay bills over the Internet. This action supports our commitment to be an advanced financial services organization and gives our customers more control over their cash management process.

In addition to the online banking for personal use, we began marketing Business Internet Banking to a select group of corporate customers. This service enables them to manage business funds; perform wire transfers; direct deposit payroll, and pay commercial bills. All

of this takes place in a highly secure environment utilizing the latest Internet security technologies.

Our Website was recently named a finalist in the "Outstanding Website Awards" competition for community banks. Out of 2,515 entries (encompassing manufacturing, distribution and financial institutions), judges named only 20 finalists. If you haven't seen our Website yet, visit us at **HYPERLINK** <http://www.fallbrooknationalbank.com> or www.fallbrooknationalbank.com.

One of the greatest advantages of banking with us is our outstanding knowledge of the community. When a business applies for a loan with us, it's not a cold, cookie-cutter approach. We understand the area's competition and growth potential. We tailor the loan to the

continued on page 26

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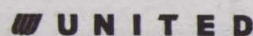
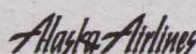
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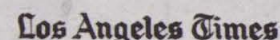


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The changing environment...

continued from page 25

company, based upon our knowledge of the area, business and the customer. We look beyond the loan application, to the business opportunity and the person.

Once the application is made, the loan is approved locally — not in some faraway corporate headquarters. This process benefits both the customer and the bank, by allowing the approval process to take place by those who know the area best.

What's next for Fallbrook National Bank? We plan to expand our retail banking and loan production offices in California. We will use the same successful approach of commitment to community, residents and business to the new markets, as we have done in the past. However, we will expand with a new name — COMMUNITY NATIONAL BANK.

In October, we will launch our new name and new corporate logo. The trees in our new logo signify our roots, as well as strength and continued growth. The rolling terrain represents the natural beauty of the communities we serve and the solid foundation we are building upon. The simplicity of design and placement of trees which move off into the distance underscore our story — a bank whose success began with straightforward values and principles, the very same core values which, when strengthened by a commitment to technology and innovation, will now carry us into the future.

We look forward to continued evolution, knowing one thing will never change — our commitment to the communities we serve.

Tips for Successful Public Speaking

by Andrea Hanstein, AppleOne Employment Services

As you move up the corporate ladder, you are likely to find yourself speaking before both small and large groups of people — something which makes many cringe. Many Americans fear speaking in front of a group more than they do flying, or heights. This may be, in part, due to the fact that most people have little or no training when it comes to presentations. But with some helpful tips and a little practice, virtually anyone can master the technique.

Not many of us are blessed with Shakespeare's natural command of the English language, so often, the most difficult part of the presentation is the construction of the speech itself. Before you put paper to pen, or fingers to keyboard, sit down and in one concise sentence, determine the purpose of your speech — what exactly do you want to convey?

After you've finished a rough outline, read it out loud. Does it unfold in a logical manner? Are you comfortable with the wording? Remember to use "speaking" words, for many of us do not write in the same manner that we speak. When writing your speech, it's also helpful to keep in mind exactly who your audience is and where their interests lie.

Once your speech is polished and ready to go, it's time to transfer it to note cards or prepare a "readable" version. Use a large and easy-to-read font with ample spacing between the lines. Leave room for reminders to yourself, such as: pause, raise voice, etc. However, do not become so dependent on your notes that you stop communicating with your audience.

If you develop a rapport with your audience, the presentation will run much more smoothly. It is

important that you appear relaxed and speak directly to individuals in the crowd. Do not keep your eyes glued to your papers. Instead, move your eyes from face to face, pausing for just a moment.

Your voice can also project nervousness, so it is important to listen to yourself. Many people,

when nervous, speak faster and in a higher pitch than normal. Make sure you speak slow enough to be clearly understood, but not so slow that you put your audience to sleep. If you suffer from dry mouth or hoarseness, keep a glass of water handy.

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Nation's HMOs...

continued from page 18

tions, including HMOs, life and health insurers, Blue Cross Blue Shield plans, property and casualty insurers, banks, and brokers. Weiss also rates the risk-adjusted performance of more than 10,000 mutual funds.

Membership # of individuals)	1999 Net Income (millions of \$)	HMOs Reporting	HMOs Reporting
		Losses (# of Cos.)	Losses (% of Cos.)
Fewer than 100,000	-575.9	215 of 380	56.6
100,000 to 250,000	-283.2	46 of 117	39.3
250,000 to 500,000	-80.9	16 of 43	37.2
500,000 or More	753.5	-9 of 34	26.5
Total	-186.6	286 of 574	49.8



Fallbrook National Bank becomes Community National Bank effective October 10th.

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GARY YOUMANS
EVP
TEMECULA



KATHERINE EGGERS
Business Development
TEMECULA

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Temecula, CA 92591
Ph. (909) 693-5253

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Blue Cross...

continued from page 29

Blue Cross Blue Shield of Tennessee from B to B+

Empire Blue Cross & Blue Shield (NY) from D+ to C-

Healthnow NY Inc. from D+ to C-Mountain State Blue Cross & Blue Shield (WV) from D to C-

Premiera Blue Cross (WA) from C to C+

Regence Blue Cross & Blue Shield of Utah from C to C+

The downgrades were:

Blue Cross Blue Shield of Wyoming from B to B-

Blue Cross Blue Shield United of Wisconsin from C to C-

Northwest Washington Medical Bureau from C to D+

The Weiss ratings of the 'Blues' are based on an analysis of a company's risk-adjusted capital, five-year historical profitability; quality of investments; liquidity, and stability. The latter category combines a series of factors including asset growth, premium growth, strength of affiliate companies, and risk diversification.

Weiss has issued safety ratings on Blue Cross Blue Shield plans since 1992. In addition, the company analyzes more than 16,000 financial institutions, including HMOs, life and health insurers, property and casualty insurers, banks and brokers. Weiss also rates the risk-adjusted performance of more than 10,000 mutual funds. It is the only major rating agency that receives no compensation from the companies it rates. Revenues are derived strictly from sales of its products to consumers, businesses and libraries.

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HMO/PPO GUIDE

Blue Cross Blue Shield Plans Reverse Losses With Return to Profits in Core Business

The nation's 53 Blue Cross Blue Shield plans posted 1999 earnings of \$171.8 million on their core business of underwriting, according to a study by Weiss Ratings Inc., the nation's only provider of ratings and analyses for all U.S. Blue Cross Blue Shield plans. This reversed a pattern of widespread underwriting losses (\$788.3 million) that plagued the industry in 1998.

In 1999, the 'Blues' reported overall profits of \$1.6 billion, real-

ized in part through \$457.6 million in capital gains. This represented a dramatic departure from 1998, when the industry relied heavily on sales of profitable investments to offset underwriting losses. During that year, the 'Blues' realized \$818.7 million in capital gains and reported profits of \$1.4 billion.

"We are encouraged to see that the 'Blues' are not relying as heavily on their financial market profits as they were in 1998," commented Martin D. Weiss, chairman of Weiss

Ratings Inc. "To rely more on core operations is healthier," he added.

Among the 36 'Blues' plans that report data on individual lines of business, many showed an improvement in their comprehensive and medical lines. Even though they still lost money in the aggregate (\$84.3 million) in these lines, it represented a reduction in the 1998 losses of \$425.5 million.

Similarly, in their Medicare

supplement business (Medigap), these 36 plans reported \$98.3 million in profits in 1999, representing a complete reversal from the \$70.3 million loss reported a year earlier. Weiss Ratings' Upgrades and Downgrades

Weiss upgraded five 'Blues' plans and downgraded three based on an analysis of the year end 1999 data. The upgrades were:

continued on page 28

Exp@nets...

continued from page 26

facturers: IBM, Lucent, NEC, Cisco, Microsoft, Nortel, and others.

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The companies which make up Expanets have been providing businesses with data and voice solutions for more than 20 years, and its management team has extensive experience in the business-to-business communications industry, serving with such industry leaders as Nextel and AT&T. We know our business and know how to make it all work more efficiently for your business.

James R. Walker joined Expanets as president and CEO in February of 2000. Previously, Walker was an industry consultant;

served as chief executive officer of ACTEL, a mobile satellite communications service provider in Africa, and spent more than three decades with AT&T and later, Lucent. While at Lucent, Walker designed, implemented and directed the management of one of the world's largest sales and customer service organizations.

Key Statistics

- Largest mid-market business communications provider in the United States
- Locations in 49 states
- \$1.4 billion in revenues
- 750,000 customers
- 4,000 team members/owners
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- Internet access and data circuits
- LAN/WAN networking
- Servers, PCs and peripherals, and...
- System application, upgrades, and integration.

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Plans showing some of the most significant improvement in underwriting income from 1998 to 1999 include:

Company:	1999 Net	1998 Net
	Underwriting Income (Millions of \$)	Underwriting Income (Millions of \$)
Empire Blue Cross & Blue Shield (N.Y.)	61.7;	-23.7
Anthem Insurance Companies Inc. (Ind.)	31.6;	-20.9
Health Care Service Corp. (Ill.)	75.7;	-77.6

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Interconnect/Telecommunications Firms Serving the Inland Empire

Ranked by Number of Employees in the Inland Empire

Company Name Address City, State, Zip	Employees: Inland Empire Companywide	Year Established in Inland Empire	Offices: Inland Empire Companywide	Major Brands Carried	Top Local Executive Title Phone/Fax E-Mail Address
1. Verizon 3633 Inland Empire Blvd., Ste. 600 Ontario, CA 91764	2,600 25,000	1952	5 3 Headquarters	Northern Telcom, Fujitsu Business Comm.	Mike Sherburn General Manager, Branch Ops. (562) 483-6262/483-6126
2. Lucent Technologies 3120 Chicago Ave., Ste. 100 Riverside, CA 92507	70 na	1983	3 na	Lucent Products & Services	Taylor Gershman Sales Manager (909) 320-7241/320-7250 gershman@lucent.com
3. Business Telecommunications Systems, Inc. 549 W. Bateman Circle Corona, CA 92880	40 N/A	1981	1 1	Inter-Tel, Toshiba, Tadiran Active-Voice	Larry Lavorgna President (909) 272-3100/493-3033
4. Triton Communications, Inc. 663 Brea Canyon Rd., Suite 4 Walnut, CA 91789	17 19	1982	1 2	Nitsuko Iwatsu Comdial	Vito M. Tasselli President (909) 594-5895/598-2832
5. Quintron Telephone Systems Inc. 500 Harrington St., Ste. C-2 Corona, CA 91720	10 240	1982	1 3	Prime NEC Dealer BMC/Call Processing/Voice Mail Syst., Simon by Quintron	Jerry Fox District Manager (909) 736-6790/736-6793
6. Phone Systems Plus 42145 Lyndie Ln., Ste. 128 Temecula, CA 92591	6 24	1986	1 2	Nitsuko America, Microsoft, Novell	Ron Koll President (888) 552-2600/(858) 679-3910
7. Inter-Tel Technologies. 1667 Batavia Orange, CA 92867	2 990	1982	0 32	Inter-Tel AVT, Active Voice, Toshiba, Mitel	Steve Muse General Manager (714) 283-1600/283-4500

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8566 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss Copyright 2000 Inland Empire Business Journal.

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ADVERTORIAL

The Dangers of Fad Dieting

Information Provided by Inter Valley Health Plan

unwise. But many people dismiss these cautions because they know someone who has dropped significant weight, quickly, while on a fad diet.

Inter Valley Health Plan, a non-profit health maintenance organization that routinely stresses health education, offers sound advice on how to lose weight and maintain the loss.

Inter Valley's wellness experts report that weight control is a particularly difficult issue because society is set up in a way that makes it easy to gain weight. We have very efficient transport systems, such as cars and elevators, and pastimes that promote inactivity, such as computers and TV.

Also, high-calorie foods are widely available, and fatty foods taste good. To do something about it, you have to go against the grain. Applying the "eat-less-exercise-more" prescription is much more complicated than it seems. That's one of the reasons why there are so many treatments promoting easy weight loss. People want an easy fix. It's human nature. But sadly, these "easy fixes" often cause more harm

than good — depriving the body of essential nutrients.

One problem with fad dieting is the lack of research in most of the diet books out there. Inter Valley also warns consumers to be skeptical regarding the way many fad diet books make or imply promises about weight loss — that it's easy, that you can still eat all your favorite foods and lose weight. The promise of a quick fix is a problem, as is the misinterpretation of known biochemistry and physiology.

Fad diets may help bring about some weight loss, but despite what the books say, it's usually due to eating fewer calories and not anything magical about the diet. For example, diets which limit carbohydrates on the theory that they promote insulin production, which leads to weight gain, recommended about 850 calories a day. Anyone who eats 850 calories is going to lose weight whether they're avoiding carbohydrates or not. Creating an "unbalanced" diet is the least healthy way to achieve weight loss goals.

It should be mentioned that not

every aspect of fad diets is bad. For instance, "Sugar Busters!" recommends decreasing sugar intake. Inter Valley doesn't argue with that because many high-sugar foods are high in calories and low in nutrients. However, cutting back on sugar is only one aspect of a healthy diet. In general, with fad diets, the negatives outweigh the positives.

There are two main reasons for losing weight, both of which are valid: to improve your health and for cosmetic reasons. You can lose weight on different diets, but the approach may not be healthy in the long run. Diets shouldn't go against what we know about improving long-term health. Many fad diets advise reducing carbohydrate intake, and they include very few grains, fruits and vegetables. There's a tremendous amount of evidence that increasing grains, fruits and vegetables is good for health and for prevention of diseases like cancer.

On fad diets, even if you lose weight, you may not improve your

continued on page 35



"I'm an architect. I'm into designing walls, not talking to them."



When Ron Allen used to ask questions at his old bank, the employees would simply tune him out. Perhaps they thought that he had some kind of condition and fancied one-sided discussions with himself in the middle of the bank. This is just one of the many reasons why Ron took his business to Eldorado Bank. Here, he was quickly accommodated, not with cold shoulders, but a wealth of knowledge and personable service.

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Copier, Fax and Business Equipment Retailers in the Inland Empire

Ranked by Sales Volume 1999

Company Name Address City, State, Zip	I.E. Sales Volume 1999	Offices (IE) Companywide Headquarters/Yr. Est. (IE)	Employees (IE) Companywide	Products/ Lines	Top Local Exec. Title Phone/Fax E-Mail Address
1. Xerox Corporation 650 E. Hospitality Lane, Ste. 500 San Bernardino, CA 92408	\$54 million	6 400 Stanford, CT/1961	250 89,000	Multi-functional Products, Copiers, Fax, Laser Printers, System Reproduction Supplies, Color Digital Equip., Sales, Service	Charles Sinnen Area Sales Manager (909) 386-6147/386-6171
2. MWB Business Systems, Inc. 8577 Haven Ave., Ste. 110 Rancho Cucamonga, CA 91730	\$35.8 million	2 6 Victorville/1977	73 204	Sharp Copiers, Fax, Color Copiers, Xerox High Volume Copiers, HP Printers	Jon Fehrman Vice President, Sales (800) 769-2679/(909) 476-2406
3. Skipco, Inc.-A Toshiba Company 1159 Iowa Ave., #1 Riverside, CA 92507	\$27 million	1 3 Las Vegas, NV/1997	15 73	Toshiba Copiers, Facsimilies, Color & Digital Corrected Copiers, LCD Projectors & Laptops	Peter Reynolds General Manager (909) 778-4700/778-4711
4. IKON Office Solutions, South. Calif. 2023 Chicago Ave., Ste. B1 Riverside, CA 92507	\$22.5 million	1 17 Irvine/1974	95 860	Copiers, Fax, High Volume Duplicators, Color Graphics, Networking Specialists, Lg. Format, Canon, Ricoh, Sharp, Océ, Xerox	Bruce Fiscus Vice President, Sales (800) 800-1014/(949) 862-2630
5. Astro/Canon Business Solutions, Inc. 10608 Trademark Parkway North Rancho Cucamonga, CA 91730	\$23 million	1 5 Gardena/1974	102 661	Canon Copiers, Fax, Color Laser Copiers, Information Management Systems, Supplies, Services	Mark Hix Branch Manager (909) 484-6700/484-6775
6. Burtronics Business Systems 216 S. Arrowhead Ave, P.O. Box 1170 San Bernardino, CA 92402	\$16 million	2 2 San Bernardino/1891	82 82	Multifunctional Products, Copiers, Fax, Microfilm, Digital Duplicators, Printers, Print on Demand, IBM, Compaq, HP, Networking Specialists	Tom Thompson Executive V.P./G.M. (909) 885-7576/885-7416 tthompson@burtronics.com
7. Advanced Business Machines 1609 N. Redwood Way Upland, CA 91784	\$13.9 million	1 2 Irvine/1983	75 125	Konica, Okidata, Ricoh Copiers & Fax	Rick Dapello District Manager (888) 500-2679/(949) 588-1303
8. Minolta Business Systems 1831 Commercenter West San Bernardino, CA 92408	\$11.9 million	2 34 New Jersey/1972	75 na	Minolta Copiers, Color Copiers, Fax, Digital Document Imaging	Joe LaGreca Branch General Manager (909) 824-2000/888-1819
9. Advanced Copy Systems 571 E. Redlands Blvd. San Bernardino, CA 92408	\$4.6 million	1 1 San Bernardino/1978	24 24	Sharp Copiers, Facsimilies, Lasers & Computers, Xerox Engineering Copiers, Ricoh Duplicators	Walter G. Ferguson President (909) 889-4006/889-3602
10. Fisher Business Systems of Calif., Inc. 77-530 Enfield Ln., Bld. 1, Ste. 1 Palm Desert, CA 92211	\$4.1 million	1 1 Palm Desert/1996	7 7	Xerox Copiers, Facsimile Equipment, Digital Printers, Color Copiers	Randall W. Fisher President (760) 345-6889/345-3109 rfisher@aol.com
11. J.R. Freeman Co., Inc. 379 S. Sierra Way San Bernardino, CA 92408	\$3.8 million	3 3 San Bernardino/1967	18 18	IBM Typewriters, Nextel Business Phones, Computer Supplies, Fax, Xerox Copiers, Office Supplies and Equipment	Jack R. Freeman President (909) 387-1108/386-7407
12. Select Office Solutions 2091 Del Rio Ontario, CA 91761	\$3 million	1 5 Irwindale/1991	20 200	Toshiba and Konica Copiers, Fax, Laptop Computers, Laser Printers, Office Stationery, Supplies	Todd Erickson Branch Manager (909) 947-0558/947-8952 todde@selectnow.com
13. Desert Business Machines, Inc. 42-471 Ritter Circle Palm Desert, CA 92211	\$2.4 million	1 1 Palm Desert/1973	22 22	Savin, Mita Copiers, Xerox, Fax, Lexmark Printers & Typewriters, Neopost Mailing Equipment, Computers & Networks	Wayne D. Cernie President (760) 346-1124/346-1944 info@desertbiz.com
14. Temecula Copiers 41892 Enterprise Cir. S., #F Temecula, CA 92590	\$1.6 million	3 3 Temecula/1989	8 8	Authorized Canon Copier & Fax Dealer, Computers & Networking Systems, Digital Copiers	Kevin W. Heitritter President (909) 676-8885/296-2675
15. Reliable Office Solutions 3570 14th St. Riverside, CA 92501	WND	1 2 Riverside	23 23	Canon, Ricoh, Savin, Okidata, Brother, Xerox, Destroy-It, Computer Supplies	Jeff Eshelman President (909) 682-8800/682-0110
16. Accutech 2881 Sampson Ave. Corona, CA 92879	WND	1 1 Corona/1986	5 5	Sales, Service & Supplies for Fax, Printers, Computers, Copiers	Scott Kuffer President (909) 279-4979/279-7092 sales@accutechusa.com
17. Action Business Machines 10722 Arrow Rte., Ste. 218 Rancho Cucamonga, CA 91730	WND	1 5 Rancho Cucamonga/1980	5 5	Silver Reed, Sharp, Panasonic, Murata, IBM, Typewriters, Copiers, Fax, Calculators, Dictation	Paul Wills Owner (909) 980-6989/989-3279
18. Lanier Worldwide 1932 E. Deere Ave., Ste. 120 Santa Ana, CA 92705	WND	1 1800 (international) Atlanta, GA/1934	45 7,000	Dictation, Optical Storage, Digital Loggers	Jeremy Aston District Manager (949) 851-1080/851-0871
19. Pitney Bowes, Inc. 1023 South Mount Vernon, Ste. 100 Colton, CA 92324	WND	1 95 Stamford, CT/1960	45 24,000	Fax, Copier, Mailing Systems, Addressing Systems Folding/Inserting Systems Shipping/Logistics Management Systems	Steve Engelgau District Director (800) 322-8000/(909) 824-5798
20. Office Depot 3900-B Tyler St. Riverside, CA 92504	WND	3 602 Boca Raton, FL/1987	100 19,000	Xerox Copiers & Printers, Canon Fax, Copiers & Printers, Brother Fax & Printers	Jeff Lynn District Manager (909) 343-2700/(858) 672-2181

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Fad Dieting...

continued from page 32

long-term health. Often, traditional recommendations for weight management may seem old and kind of boring, but those recommendations lead to many other health benefits. A less serious problem is the lack of long-term results. Most people can't stick with these diets, and they end up back where they started. The vast majority go off the diet and gain their weight back rapidly. Once someone loses weight by eliminating a component of a balanced diet, it is far easier to put the weight back on — compared to a person who cuts calories in a healthy way — retaining a balanced diet and exercising.

Inter Valley recognizes that trying to lose weight is more difficult for some people than for others, and recommends different tactics for different kinds of people. Most individuals underestimate the number of calories they eat by about 20 percent more if they're very overweight. On the other hand, they overestimate their physical activity. It's not intentional; it's just that we're not good judges.

Inter Valley recommends an individualized approach. For instance, a person may have physical problems that prevent him or her from doing much activity, so we have to look more at diet. Others think they have to overdo vigorous exercise. Instead, Inter Valley encourages them to look for ways to increase their daily activity, such as parking farther away when they go to the store.

Individuals are encouraged to approach weight loss in a positive manner, looking at it as an opportunity to do something that can be enjoyable. Inter Valley suggests focusing on the process, instead of the end result. People want to lose weight quickly, and they focus on the number on the scale. They need to focus on making lasting lifestyle changes. The pounds will come off as a result. Whatever changes people make, they need to be comfortable enough with them to make them permanent. If they feel restricted by something, they shouldn't do it.

Support can play a key role. Group support provided by personal trainers, and programs like Weight Watchers can help. The key is changing people's attitudes.

Finally, changing food choices to include foods that not only lead to fewer calories, but also are healthy and tasty is important. There's a tremendous amount of wonderful food that

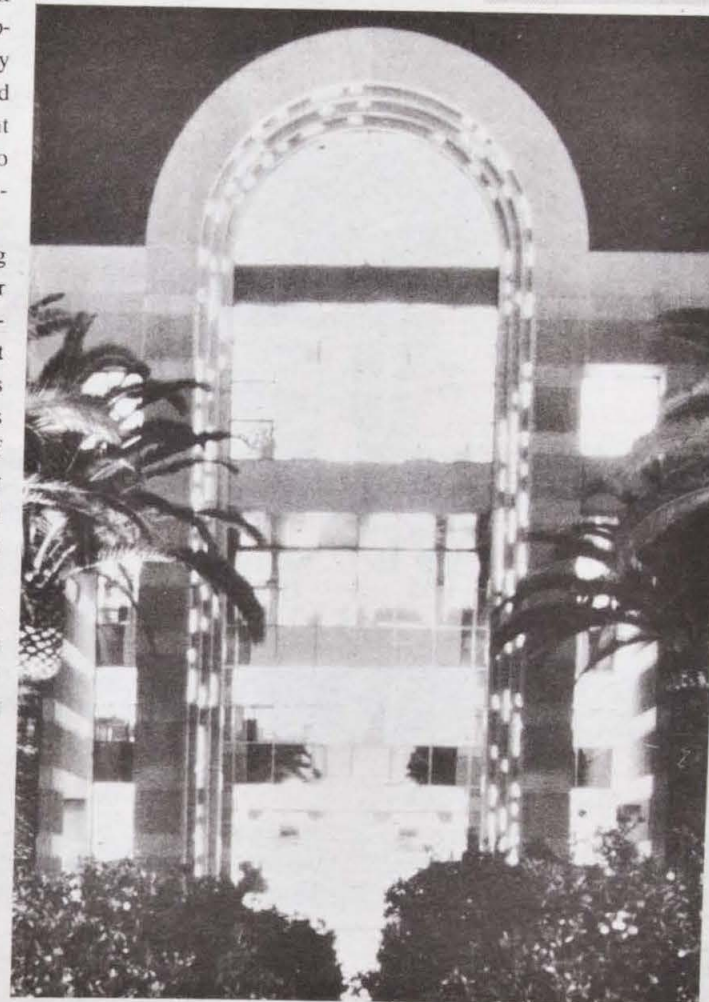
can be truly enjoyable. We underestimate our ability for our tastes to change. Surely, such subtle lifestyle shifts can be less world changing than engaging in fad dieting — and certainly healthier!!

Information for this article was provided by Inter Valley Health Plan, a federally qualified, non-profit Health Maintenance Organization (HMO) which has served Southern California for 20 years.

Just the Facts

One out of four Americans is classified as obese. One out of two is overweight. To lose weight, you must burn more calories than you consume. In other words, you eat less and move more. Eating too many calories, whether from carbohydrates, fats or proteins, leads to obesity, which can lead to increased insulin levels. Carbohydrates eaten in reasonable quantities don't cause increased insulin levels or obesity, as many of the current fad diets claim.

Inter Valley Health Plan experts contend that there's nothing magical about certain foods or combinations of foods. A calorie is a calorie, no matter how it is consumed.



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Ranked Alphabetically

continued on page 38

Company Name Address City, State, Zip.	E-mail Address Website (http://www. ___)	# Subscribers I.E. Year Founded I.E.	Three Major Services	Top Local Executive Title Phone/Fax
Allcom USA, Inc. 2151 E. Convention Ctr. Way, Ste. 207, East Wing Ontario, CA 91764	ispinfo@allcom.com allcom.com	500+ 1991	Internet Dial-Up Service/DSL/Website Hosting, Telephone Service (Inc. L.D.), Paging/Voicemail	John Cheney Director (877) WEB-HOST/(888) 525-5266
Beacon Internet Specialist 122A E. Foothill Blvd., #121 Arcadia, CA 91006	info@beaconisp.com beaconisp.com	N/A 1997	Web Design, Web Hosting, Internet Consultation	Nan Wang Manager (626) 614-1061/614-8927
ClubNet, Inc. 21660 E. Copley Dr., Ste. 385 Diamond Bar, CA 91765	sales@clubnet.net clubnet.net	N/A 1995	DSL, Web Design/Hosting, Server Co-Location, Satellite Services	Marilyn Glawson Vice President (909) 612-5888/612-5858
Compu-AD Information Network P.O. Box 403375 Hesperia, CA 92340	sales@compu-ad.net compu-ad.net	WND	Dial-Up, Web Host/Web Design, E-Commerce, Internet Marketing	Renee Belleville Owner/Manager (760) 956-9104/956-3637
Cruznet 215 E. Orangethorpe Ave., Ste. 333 Fullerton, CA 92832	webmaster@cruznet.net cruznet.net	WND 1994	Unlimited Time 56K Dial-Up and ISDN Service, Full Service Web Hosting and Design, E-Commerce, High Speed Corp. Access Services: T-1, T-3 Leased Lines	Shahram Manighalam Director Network Operations (714) 680-6600/680-4241
Dataframe Logistics, Inc. 20451 E. Valley Blvd. Walnut, CA 91789	salesinformation@dataframe.net dataframe.net	500 1990	Internet Access, Web Hosting, DSL, T-1 Leased Lines	Sean Huang Vice President (909) 598-9997/598-0987
Digital Internet Services Corp. 74-785 Hwy. 111, Ste. 100 Indian Wells, CA 92210	info@dis.net dis.net	WND 1997	High Speed Business Class Internet Solution, Broadband Wireless Access Services, Co-Location & Web Hosting	Rod Vandebos Executive Vice President (760) 776-0800/776-0076
Digital Odyssey & Communications, Inc. 10630 Town Center Dr. Rancho Cucamonga, CA 91730	webman@odc.net odc.net	300 1995	Web Design & Programming, (+Database), Web Hosting, Computer Networks	Alan Pavlosky Marketing (909) 393-2498/484-5344
DiscoverNet 826 Brookside Ave. Redlands, CA 92373	info@discover.net discover.net	WND 1995	Premier Internet Access, High-Speed Leased Lines, Web Hosting & Server Co-Location	Neil Abeynayake Dir. Network Ops. (909) 335-1209
Easyfeed.com/Local.net 80-126 Hwy. 111, #5 Indio, CA 92201	info@easyfeed.com info@local.net	6,000 1979	E-Commerce, Web Hosting, DSL, T-1 Access	Lenny Caprino President (760) 347-7072/347-5973
Electronic Commerce Network Systems 351 S. Thomas St. Pomona, CA 91766	ken@tstonramp.com tstonramp.com	N/A 1997	Web Hosting, Web Page & Server Co-Location, Electronic Catalog Development	Ken Allison President (909) 620-7724/620-8174
Exocom, Inc. 300 S. Harbor Blvd., Ste. 700 Anaheim, CA 92805	info@exo.com exo.com	1,700 1998	\$15 Dial-Up, Web Hosting, DSL, Co-Location, T-1	Tim Waite President (714) 991-1919/518-2043
Idyllwild OnLine P.O. Box 1111 Idyllwild, CA 92549	sales@idyllwild.com idyllwild.com	500 1997	V-90 Dial-In, Web Host/Design, E-Mail	Jeff Risdal Owner (909) 659-9844/659-0389
Inland Internet 27192-A Sun City Blvd. Sun City, CA 92586	info@inland.net inland.net	5,000 1995	\$19.95 Unlimited Dial-Up Access, Web Design & Hosting, Corporate/Business Accounts	J.R. Walden General Manager (909) 672-6620/672-9642
Keyway Internet Services 124 E. F St. Ontario, CA 91764	info@keyway.net keyway.net	2,500 1995	DSL & Dial-Up, Frame Relay, Web Site Hosting	Johann Hart Vice President, Sales (909) 933-3650/933-3660
Netus, Inc. 1835 Orangewood Ave., #104 Orange, CA 92868	sales@netus.com netus.com	207 1995	Frame-Relay, ATM ISDN, E-Mail, Web Host	Chris Johnson Vice President (714) 939-3950/939-3940
NetWebb.com 9605 Arrow Rte., Ste. S Rancho Cucamonga, CA 91730	admin@netwebb.com netwebb.com	700 1997	Internet Access, Web Hosting, Web Design, Shopping Cart for E-Commerce	Arris Haywood President (909) 980-2695/980-5105
Paradomain Corp. 2555 E. Chapman Ave. Fullerton, CA 92831	sales@pdc.net pdc.net	N/A 1993	Dial-Up Service, Web Hosting	Andy Kim Vice President (714) 449-9408/879-7840
PE.net 3512 14th St. Riverside, CA 92501	info@pe.net pe.net	10,000 1995	Web Hosting, Web Design, DSL & Frame Relay Services	Marian Dudley Customer Service Manager (909) 320-7800/320-7815

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It's Lonely at the Top! TEC (The Executive Committee) Forms CEO Peer Advisory Group in Inland Empire

TEC (The Executive Committee), an international organization of CEOs dedicated to increasing the effectiveness and enhancing the lives of CEOs, will form a CEO peer advisory group in the Inland Empire. This group will consist of 12-16 CEOs, business owners and presidents from non-competing industries, who meet monthly in a confidential forum to share their experience and knowledge, and to help each other tackle problems and evaluate opportunities that they otherwise would have to handle alone.

Beth Adkisson, a TEC chairman with more than 28 years of corporate, marketing and sales experience, will launch and facilitate the TEC group slated to begin this fall.

"There is a great deal of satisfaction in watching CEOs evolve and have the opportunity to receive impartial, objective feedback from other experienced CEOs," said Adkisson. "Surveys of top executives indicate that they prefer to learn from each other's experience. There is a lot of truth in the adage in it's lonely at the top." CEOs in TEC groups around the world say that having each other as sounding boards has been invaluable in helping them with their own decision-making process.

In addition to the executive or peer group meeting, the members meet individually with Adkisson for a monthly one-to-one strategy and coaching session. On a quarterly basis, national caliber speakers present cutting-edge information and ideas to the group.

TEC member Susan Johnson, president of Healthy Gourmet says, "The insights of my TEC group have saved my company tens of thousands of dollars, and taught me more about running a business than I could have ever learned on my own."

TEC operates more than 400 board-like groups, with over 7,000 CEO members worldwide. Founded in Milwaukee over 40 years ago, the organization's mission is to increase the effectiveness and enhance the lives of

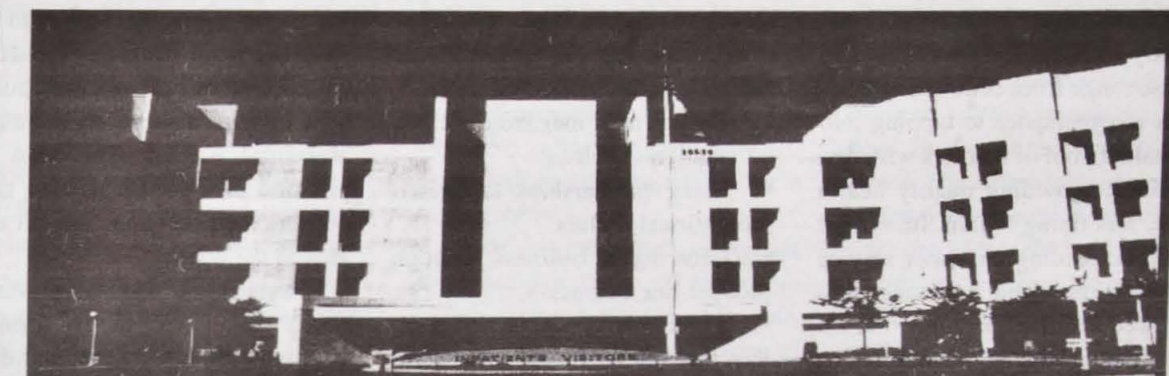
CEOs. Member companies range in size from \$750,000 to \$1 billion and have combined annual sales of \$175 billion and over one million employees. Membership in TEC is by invitation only. There are 42 CEO TEC members in the Inland Empire representing

more than \$660 million in annual sales and employing over 6,700 employees.

Thousands of chief executives turn to TEC for a learning experience they cannot get anywhere else. TEC is committed to connecting CEOs with the people,

ideas and information they need to help them improve their businesses and their lives.

For more information, contact Adkisson at 714.281.2716, or e-mail her at: Beth@VirtualOneMarketing.com.



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Small Business Success Magazine Focuses on Marketing Issues in its 13th Annual Volume

Recognizing the vital role marketing can play in the success or failure of small businesses, the most recent edition of *Small Business Success* suggests ways entrepreneurs can more effectively compete, whether locally or globally, while balancing high aspirations and minimal budgets.

Now in its 13th year, this annual resource also grapples with other issues faced in today's constantly evolving business climate. These range from conducting business in cyberspace to tapping into the talent pool of workers with disabilities, providing quality health care, redefining "Main Street" for 2000, exceeding customer service expectations, and relieving job-induced lower back pain.

Joining forces with founding partners Pacific Bell Directory and the U.S. Small Business Administration to produce the latest volume of this 96-page, four-color publication are the California Small Business Association (CSBA), Kaiser

Permanente, the National Business Association, Sempra Energy, the State of California Office of Small Business Certification and Resources, Ameritech Advertising Services, SNET Yellow Pages, Southwestern Bell, and Southwestern Bell Yellow Pages.

More than five million copies of *Small Business Success*, in its various editions, have found their way to existing and would-be entrepreneurs in the United States and around the world since 1988.

This year's magazine delves into subjects such as:

- Using partnerships to stretch promotional dollars,
- Growing a business through product line extension,
- Marketing products and services through an independent sales force,
- Bridging the cultural gap in global business deals,
- Resolving the e-commerce sales tax issue,
- Meeting the challenge of multiple business locations,

- Learning the fundamentals of conflict resolution,
- Using failure as a springboard to success, and
- Harnessing creativity for entrepreneurial success.

"The sky is the limit for the success of a small business," said Aida Alvarez, administrator of the U.S. Small Business Administration. *Small Business Success* magazine has proven to be an exceptional resource for helping current and future small business owners achieve their entrepreneurial dreams. The SBA is proud to be a partner making this outstanding free publication available to the public."

According to Executive Editor Cathy Walters-Gillick, the award-winning editorial content and distribution of *Small Business Success* have been enhanced in recent years through the creation of Partners for Small Business Excellence (PSBE), a network of companies and organizations which share the SBA and Pacific

Bell Directory commitment to supporting small business in America.

"These highly respected partners realize how vital the entrepreneurial segment is to the nation's overall well-being—at all levels of the economy," she said. "By joining forces as small business advocates, it is our hope we can collectively have more impact than as individual operations."

"In addition to its financial support of *Small Business Success*, PSBE has collectively launched a Web site (www.smallbizpartners.com) that provides access to numerous small business resources, sponsors training programs throughout California that help entrepreneurs compete more effectively, and is involved in other joint efforts to champion the cause of small business," Walters-Gillick said.

Free copies of *Small Business Success* are available by calling toll-free (800) 848-8000.

ADVERTORIAL

Grooming Your Business for Sale

by Royce A. Stutzman

At some point, many owners of closely-held businesses realize that a large percentage of their personal wealth is tied up in their business. Unfortunately, this realization often comes when the desire to retire, or entrepreneur burnout is a very strong motivator. Consider these questions, before making a decision.

- Do you have capable family members (employees) willing to continue the business?
- Do you have a succession plan?
- Are you ready to quit? Retire? Work for someone else? Start a new business?
- Do you prefer cash, or are you willing to carry back?
- Can you hire someone to run the business and still earn as much as if you sold?

Now, if you decide to proceed with a sale, develop and implement a plan. One mistake business owners often make when it comes time to sell is rushing to find a buyer. Resist the rush. "Fix-up" your business much like you would before selling your house. But, unlike your house, a business can take a year, and sometimes longer to prepare for sale.

Here's what you can do to get ready to sell!

Look Back — The past is frequently an indicator of the future. Since potential buyers look back, you need to do it first. Find your strong and weak points in respect to industry ratios, competitive position, and customer persistence. Then, quickly develop ways to make your business look better. Buyers look at your history, even if they don't end up buying your business. Explain unusual, atypical items that had a negative impact on the business in the past, and eliminate them in the future.

Look Ahead — Develop a forecasted business plan. You're selling the future, and a realistic plan about your goals influences prospective buyers, especially when you can show a track record of achieving your goals.

Develop a Candidate List — Form a list of potential suitors. Competitors are not always the best. Some companies are attracted to your product or service because they're looking to add your business to their product line. Look for a strategic buyer, because the multiples and resulting values are usually much higher than a financial buyer would pay. Next gather as much data as possible about the prospects. Get their catalogs; visit their Web sites; talk to their customers, and search for a D&B report. Intelligence gathering helps

you weed out the unviable ones.

Play Devil's Advocate

Your outside team of advisors: deal attorney, tax accountant, valuation consultant, are particularly valuable in this phase. Have the team perform a highly critical analysis of your business where they tear it down, piece by piece and help you put it back together.

Pretend your team is the buyer. Analyze customer profitability, suppliers, employees, and production capabilities. Make sure your documentation is in order. The objective is to eliminate any surprises before a prospective buyer is on the scene.

Ask your valuation consultant to develop a range of values to expect, helping you identify suitable buyers. When it comes time to

sell, explain the past and sell the future! Prepare a report explaining your company history, product lines, customers, competition, employees, and future expectations. Create a silent auction from your list of prospective buyers and ask your outside team to handle the negotiations, while you continue running the business.

Royce Stutzman is a certified valuation analyst, CPA, and chairman of Vicenti, Lloyd & Stutzman LLP, a business consulting and accounting firm in La Verne and Newport Beach. He has performed many valuations, helping clients market and sell their closely-held business. Valuations are used for many other purposes, such as estate and gift tax and litigation.

Internet Service Providers Serving the I. E.

continued from page 36

Ranked Alphabetically

Company Name Address City, State, Zip.	E-mail Address Website (http://www. ___)	# Subscribers I.E. Year Founded I.E.	Three Major Services	Top Local Executive Title Phone/Fax
Subnet 5225 Canyon Crest Dr., Ste. 71-347 Riverside, CA 92507	info@subnet.org subnet.org	N/A 1995	Internet Consulting; Internet Video Systems, E-Commerce Development	Rebecca Taylor Vice President (909)342-0024/342-0025
TST On Ramp 351 S. Thomas St. Pomona, CA 91766	ken@tstonramp.com tstonramp.com	7,000 1995	Residential/Commercial Internet Service, DSL, T-1, E-Business Development & Hosting	Ken Allison President (909) 620-7724/620-8174
Ultimate Internet Access, Inc. 374 S. Indian Hill Blvd. Claremont, CA 91711	info@uia.net uia.net	10,200 1996	Dial-Up Access, High Speed Access + DSL, Web Design & Hosting	Ray Mouton President (909) 482-1634/625-3167
Wareforce 2361 Rosecrans Ave. El Segundo, CA 90245	fscott@wareforce.com wareforce.com	N/A 1985	Electronic Commerce, Computer Solutions, Computer Support	Orie Rechtman CEO (800) 777-9309/(310) 725-5590
Webmasters Network, Inc. 5300 W. Sahara, Ste. 101 Las Vegas, NV 89102	chris@wmn.net wmn.net	5,000+ 1997	Web Site Hosting, Web Site Design, Dial-Up Internet	Christopher Nelson President (888) 883-4932/(909) 797-0638
Webvision 21250 Hawthorne Blvd. Torrance, CA 90503	webvision.com webvision.com	6,000+ 1990	ATM Backbone 1.5 mbs - 2.48 gbs, Data Center Hosting, Security & E-Commerce	Doug Cabell Dir. of Research & Development (909) 484-5533/(310) 214-2380

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Desert Cancer Foundation Raises \$150,000

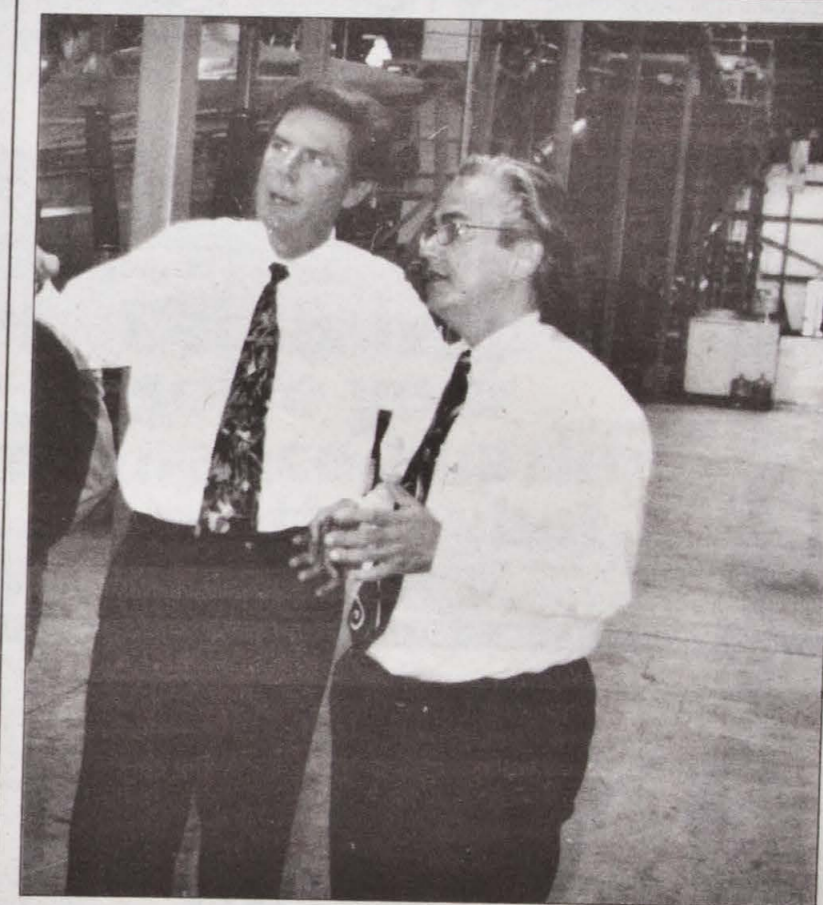
The Desert Cancer Foundation raised nearly \$150,000 at its sixth annual golf tournament recently held at Indian Ridge Country Club. Art and Cory Teichner, founders of the Desert Cancer Foundation, underwrote the cost of the tournament so that all monies raised would go directly to the foundation. The foundation also received a \$5,000 donation from Edison International.

The Desert Cancer Foundation is a non-profit organization which provides financial assistance to cancer patients in the Coachella Valley who are unable to afford treatment due to lack of finances or

insurance.

Since January 2000, the foundation has provided more than \$1.5 million in financial assistance to more than 30 individuals, at a cost to the organization of just more than \$200,000, due to discounted services provided by generous local physicians and medical facilities.

For more information about the foundation, please contact Mary Gates, Desert Cancer Foundation, 45-480 Portola Avenue, Palm Desert, CA 92260, or call (760) 773-6554. Visit their Web site at www.desertcancerfoundation.com.



Cabazon Band of Mission Indians CEO Mark Nichols, at right, gives a tour of the tribe's First Nation Recovery Inc. tire recycling facility, which recently began recycling recalled Bridgestone/Firestone tires. Learning about the tire recycling process from Nichols is U.S. Rep. Frank Pallone (D-N.J.), a member of the Commerce Committee overseeing the congressional hearings on the Firestone tire recall. For at least the next year, FNRI is recycling 4800 of the recalled tires each day, the by-product of which will be used in asphalt products, playground surfaces, equestrian arena surfaces, floor mats, and other rubber or plastic products.

Largest Pager Vendors

Ranked by Number of Subscriptions in the Inland Empire

Company Name Address City, State, Zip.	Number of Subscriptions I.E. Companywide	Headquarters	Additional Services Provided	Top Local Executive Title Phone/Fax E-Mail Address
1. Arch Communications 701 N. Haven Ave., Ste. 140 Ontario, CA 91764	55,000+ 7.1 million+	Ridgefield Park, New Jersey	Alphanumeric and Display Paging, Voice Mail, Service and Equipment, E-Mail Access, Nationwide Paging, News Updates, Wireless E-Mail Device, 1/2 Way, Full 2-Way Paging, Advance Messaging	Cathy Wilson Branch Manager, (909) 466-4245/ 466-4262
2. Metrocall 1392 W. Seventh St. Upland, CA 91786	12,200 6.2 million	Alexandria, Virginia	Voice Mail, Data Services on Demand, News Updates, Display and Alphanumeric Text Messaging, 1 1/2 Way Paging, Data Services, 2-Way Network, Mobile Internet Access	Donna Moore Market Manager (909) 920-5300/920-5315 moored@metrocall.com
3. Elite Communications Div., Extensive Enterprises 7026 Magnolia Ave. Riverside, CA 92506	11,800 WND	Riverside, California	Sales of Pagers, Cellular Phones and PCS Services, Numeric, Alpha and Voice Mail Services, Prepaid Cellular Phone Cards and Accessories, Authorized Pager Repair Center	Michael Posqualino Regional Manager (909) 222-2022/ 222-0253
4. Lazer Communications Systems, Inc. 6833 Magnolia Ave. Riverside, CA 92506	9,568 17,439	Riverside, California	Business Phone Systems Voice Mail Systems Computer Wiring	Bob Green President (909) 788-6000/788-6145
5. PageMate Network 3505 Van Buren Blvd. Riverside, CA 92503	5,200 5,200	Riverside, California	Full Service Paging, Cellular Activation, Full In-House Repair Service, Accessories	Joseph Pham President (909) 352-0964/352-8949
6. PageNet 10535 Foothill Blvd., Ste. 100 Rancho Cucamonga, CA 91730	na 10.5 million (U.S.)	Dallas, Texas	CNN Wireless News, OneWorx Personal Communications Systems, Wireless E-mail, Voice Mail, Numeric and Alphanumeric Pagers, Surepage, 2-Way Messaging, Global Messaging	Martin Alexander Vice-President/G.M. (800) 833-7243/(909) 484-2569
7. Map Mobile Communications 17208 Beach Blvd. Huntington Beach, CA 92647	WND	Chesapeake, Virginia	Answering Service Alphanumeric Free Beeping	Robert Moulder District Sales Manager (714) 375-9942/375-0952
8. Verizon Wireless 2401 E. Katella Ave., #150 Anaheim, CA 92806	WND	Dallas, Texas	Local, Regional & National Coverage, Numeric & Alphanumeric Pagers, Voicemail, AirTouch America, PageSaver, Assured Messaging, 2-Way Messaging, AirTouch Newscast, Cellular Phones, Internet Paging	Arthur Rosen General Manager (714) 938-0888/938-2944

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Stirling Airports International and Pemco Aviation Group Mutually Agree to Part Ways

Stirling Airports International announced that a mutual decision has been reached with Pemco Aviation Group to discontinue its 3-year facility lease at Southern California Logistics Airport (SCLA) upon its Aug. 31, 2000, expiration. The decision enables Stirling to initiate its long-term strategy to establish a full-service aviation maintenance hub at SCLA.

In a meeting at SCLA with officials from Pemco Aviation, the city of Victorville and Stirling Airports International, it was agreed that Pemco, an Alabama-based aircraft maintenance provider, would consolidate its plant holdings, consistent with strategy recently developed by the company, and that Stirling Airports International would include the newly-vacated buildings in its longer range growth plan.

The three buildings formerly

leased to Pemco are prime assets at SCLA and serve a key role in Stirling's plan to transform the former George Air Force Base into a world-class logistics and maintenance facility. Discussions are currently underway with prospective full-service aircraft maintenance companies to locate to SCLA.

According to Dougall Agan, Stirling Airports International principal, "the vision is to develop SCLA into a world-class full-service aviation maintenance hub. The decision reached gives us an opportunity to take another step toward that goal.

"We wish to extend our appreciation to Pemco for helping us establish SCLA as a premiere aviation maintenance facility," said Agan. "We hope their new direction is successful."

Agan said he would immediately begin reviewing potential aircraft

maintenance tenants that are more compatible with Stirling's vision for the future of the airport, and that will bring "higher and better use" to SCLA.

"SCLA now has full freedom to renew negotiations with major aviation maintenance firms that have expressed serious interest in locating here," said Agan. "We also have the ability to achieve our goal of becoming a world-class logistics and aviation maintenance facility. In the next 90 days we expect to make an announcement of the expansion of our aviation maintenance."

Southern California Logistics Airport (SCLA) is managed and operated by Stirling Airports International, a Laguna Hills-based full-service airport development company specializing in master-planning and major land rede-

velopment. With unmatched experience in airport development and operations, Stirling Airports International is led by partners Dougall Agan and Chris Downey. Agan and Downey have been responsible for more than \$2 billion in development activity on large-scale land development projects in Orange and Los Angeles Counties.

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Hidden Vineyards

Once, a little more than a century ago, Southern California reigned as a major wine growing region. However, at the turn of the century, Pierce's disease, originally known as Anaheim disease, struck and wiped out 35,000 acres of vineyards in Southern California. The vines and the farmers never recovered from the devastation. As land values escalated, the economics of agriculture no longer made financial sense, especially not in Los Angeles.

A century has passed and vineyards are coming back. Despite soaring land prices in Los Angeles County, much like those for the prized soil in Burgundy, in eastern

With a great sense of humor, Rosenthal declares, "If this was my job, I'd be on food stamps."

France, newcomers such as George Rosenthal venture into the unique occupation of planting vineyards in Southern California. Rosenthal, owner of Rosenthal, the Malibu Estate, bubbled with high spirits as he extolled the wonders of growing wine grapes in Malibu.

A beach dweller for more than 25 years, Rosenthal's initial goal was to locate a place to grow avocados and citrus, above the heavy marine layer along the coast, in

June and July. His wife, Karen Sharp, also needed space to breed and raise Andalusian horses. To launch his search, he took to the air, flying over the hills looking for a place behind the first ridges in Malibu, at a 1,400 foot elevation. He discovered a beautiful piece of land off Kanan-Dume Road, where he and his wife built a secluded hacienda estate.

Once, only a consumer of wine, the idea of vineyards soon consumed George Rosenthal. In 1985, Jim Eford, an experienced vineyard manager, met Rosenthal in Malibu. Thus began the mission to produce a quality wine in an area renowned for expensive canyon homes and beach-front property. The agricultural crew tending the avocados soon became well-versed in vineyards. As Rosenthal described his new passion, "When the leaves drop, it's exciting...and when they bud out the next year, it's exciting."

Vintner Bruno D'Alfonso oversees the hand-harvesting of the 13 acres in Malibu and the winemaking process up the coast in Buellton. With three released vintages of Cabernet Sauvignon by "Rosenthal, the Malibu Estate" carrying an appellation of Malibu-Newton Canyon, annual production comes to approximately 1,500 cases. The wine, made in Bordeaux style, contains 85 percent Cabernet Sauvignon, 10 percent Merlot, and five percent Cabernet Franc, all aged in French oak.

Rosenthal relates a story to

illustrate the extent of his learning curve. "Somebody asked me if I had a library. I said, 'Of course, I have a library.' And the person asked, 'What do you have in the library?' I said, 'I have wonderful books. I like to collect leather bound books.' And the person laughed and said, 'No, dummy, a wine library!' I then asked, 'What's a wine library?' The quick response was, 'If you are going to make wine, you will want all the years of your wine.' I said, 'Oh God, I don't have any!'" Rosenthal then proceeded to call the wine store and explained the situation. They gladly obliged and sold him some of his wine back at retail. Now he holds back a few cases of each lot for the library.

The next major project at

Rosenthal is a wine cave-for aging, bottling and storage. The approval process is slow for this, a first in L.A. County. Rosenthal just hopes that the tunneler from the MTA Red Line will make a left and drill a wine cave in Malibu by accident!

Wine buffs seeking out this unusual wine may find it in several Los Angeles area stores: Duke of Bourbon, Northridge Wines & Spirits, Wally's and The Wine House.

With a great sense of humor, Rosenthal declares, "If this was my job, I'd be on food stamps!" However, the vineyards have captivated him and he'll continue to watch them grow and reach maturity, to produce high-quality wines from the fine growing region in the hills above Malibu.



Wine Selection & Best Rated

by Bill Anthony

V. Sattui		1998 Merlot	\$11.99
1996 Cabernet Sauvignon	\$26.00	Australia, Diamond	
Napa Valley, California, Suzannes		1997 Pinot Noir	\$10.99
Vynd.		Australia, Diamond	
1998 Gamay Rouge	\$13.75	1999 Sem/Chard Blend	\$7.99
California		Australia	
1998 Riesling	\$13.75	1998 Shiraz	\$11.99
California, Off Dry		Australia, Diamond	
1997 Sangiovese	\$20.00		
North Coast, California		Owen's Estate	
1998 White Zinfandel	\$8.95	1998 Cabernet/Shiraz	\$11.99
California		Australia	
1997 Cabernet Sauvignon	\$30.00	1998 Cabernet Sauvignon	\$14.99
Napa Valley, California, Preston		South Australia, Australia	
Vynd.		1998 Sauvignon Blanc	\$11.99
1998 Johannisberg Riesling	\$13.75	South Australia Australia	
California, Dry			
1997 Merlot	\$22.00	Bianchi	
Napa Valley, California, Lot 1		1999 White Zinfandel	\$4.99
1998 Muscat	\$14.75	Madera County, California	
California		1999 Chardonnay	\$5.99
		Madera County, California	
Rosemont			
1997 Shiraz	\$49.99	Beringer	
McLaren Vale, Australia,		1998 White Zinfandel	\$6.00
Balmoral		California	
1999 Traminer/Riesling	\$7.99	1996 Cabernet Sauvignon	\$25.00
Australia		Knights Valley, California	
1997 Meritage Red	\$19.99	1997 Pinot Noir	\$16.00
McLaren Valley, Australia,		North Coast, California	
Traditional McLaren Vale		1996 Zinfandel	\$12.00
		North Coast, California	

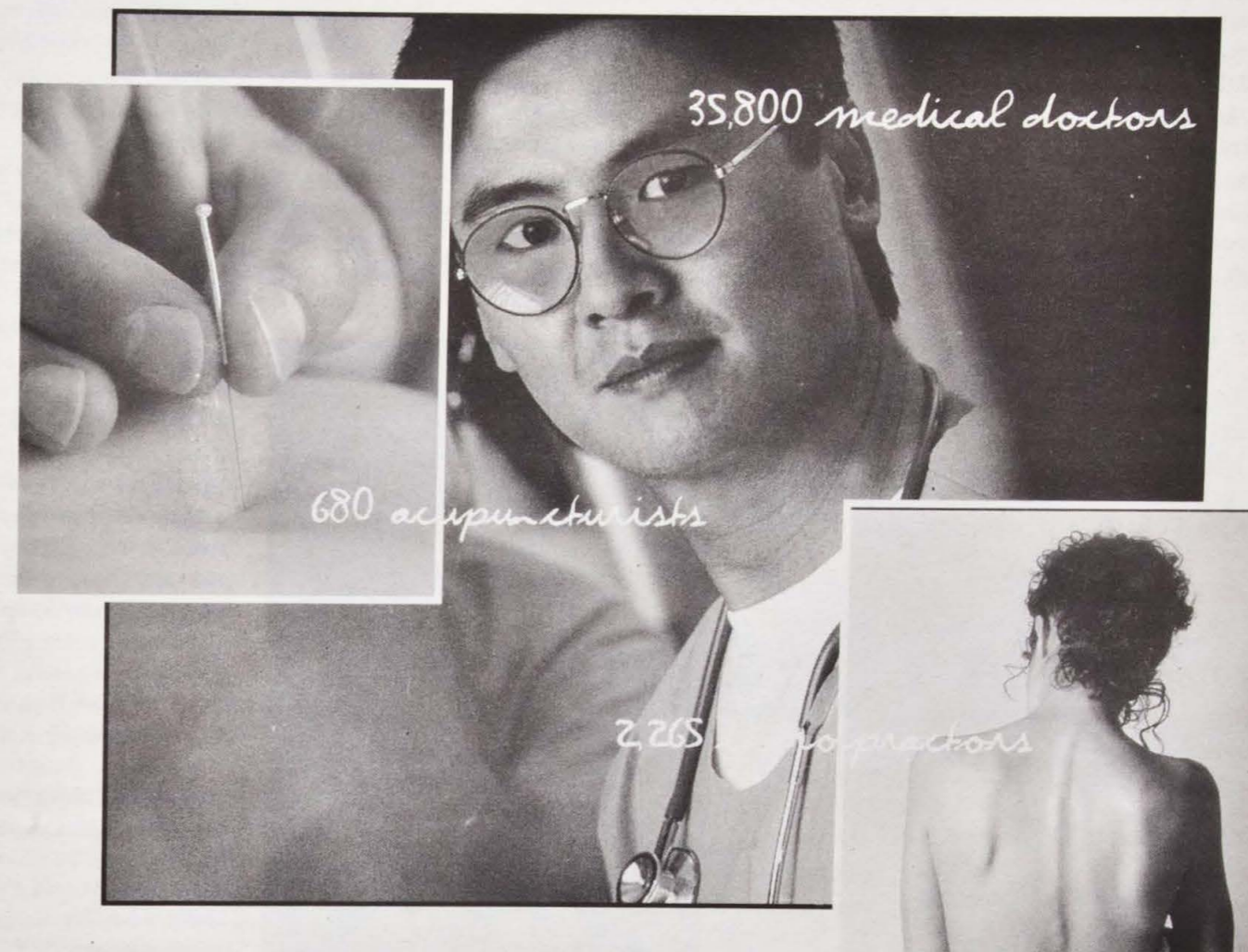
Searching for the Stars of Small Business

The U.S. Small Business Administration is currently searching for the stars of small business as part of its annual Small Business Week Awards. Nominations are due at the local SBA office by Nov. 3, 2000. Workshops on writing a winning package will begin Sept. 26, in Santa Ana, Riverside, Victorville and Palm Springs in September and October. The awards will be given during Small Business Week in the spring.

Awards are given to small business advocates and outstanding

small business owners in several categories. Nominations can be made by any individual or organization. The Small Business Person of the Year is evaluated on: staying power, growth in employment, increase in sales/unit volume, innovation, response to adversity, and evidence of contributions to his or her community.

For more information, call Stacey Sanchez at the SBA, at 714-550-7420, ext. 3202, or: stacey.sanchez@sba.gov.



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EXECUTIVE TIME OUT

A Special Weekend Up North

by Camille Bounds, travel editor

It's that time of year, just before Thanksgiving and the Christmas madness kicks in. Jump in the car or hop an hour flight to the "City by the Bay." This is a great time of the year! The kids are back in school and most tourists from Omaha, Idaho, Utah and where ever are safely home and back to work. It's safe to come out and play — with some sanity and space to breath, before the winter holiday commercialism is upon us.

The boutique hotel

One of the best kept secrets in San Francisco is the Chancellor Hotel. It has sat on Union Square since 1914. Family-owned and operated since 1920, it prides itself on its relaxed, personalized service. Sporting an Edwardian exterior and 137 redecorated rooms, this is a true find. Rates go from \$139 (AAA) to \$155 double. Located at 433 Powell Street in San Francisco. Call 1-800-428-4748 for reservations.

Ultimate entertainment and dining

Teatro Zinzanni is truly one of the most unique presentations you could possibly attend. Picture this, a "Laugh In" production with the Marx Brothers and the Three Stooges directing; throw in a little "Cirque Du Soleil" and The Metropolitan Opera; weave in a delightful gourmet six-course dinner, meticulously served by waiters with roses in their teeth, and present it in an elegant imported Spiegelent, (a hand-built mirror tent from Belgium).

Then sprinkle a heavy dose of organized chaos and surprises contrived by an intensely insane, talented group of performers and you have Teatro Zinzanni. A dinner/European cabaret/circus/opera offering. They cover it all with unique excellence.

Your ticket includes a complete six-course gourmet dinner with unmatched entertainment for \$125, including tax. Worth every penny. Teatro Zinzanni is located in the elegant Palais Nostalgique, Spiegelent at Piers 27-29 on the Embarcadero near Sansome. For reservations, information and tickets, call 415/438-2668 or visit www.teatrozinzanni.org.

We must have afternoon tea

At the famous Top of the Mark at The Mark Hopkins, afternoon tea is served Monday through Friday, from 3 to 5 p.m. Delicate sandwiches, with Devonshire cream and jam complement scones and crumpets. Luscious pastries follow, graciously served by attentive waitpersons who offer you a choice of teas, resulting in a most agreeable experience for about \$20 per person. Call 415/392-3434 for reservations for afternoon tea at The Mark Hopkins at 999 California Street in San Francisco.

Dinner is special — food is done to perfection

If you are hungry and have a hearty appetite for prime Chicago U.S.D.A. prime-aged beef — ranging from 14 ounces to a colossal 48 ounces — done to perfection under the watchful eye of award-winning Executive Chef Lugerdo Bernal, you must make Morton's of Chicago a top priority for dinner.

Morton's is unique because it enjoys the unusual reputation of serving the finest aged U.S.D.A. prime, grain-fed beef in the country. (Considering that U.S.D.A. graded beef represents only two percent of all graded beef in the United States, the patrons know they are being served only the finest cuts.)

Uncooked entrées and fresh vegetables, including oversized baked potatoes, asparagus and broccoli are rolled out on a cart for the inspection and choice of the diner. The amicable waitstaff patiently explain preparation and presentation. Fish and seafood are flown in daily from both coasts. Choice veal, lamb and chicken are available and prepared with the same detailed care. Appetizers and salads are an adventure in garden freshness and tasteful simplicity. Desserts, if you can find a place for them, are decadent and delightful.

A top-of-the-line bar and fine wine choices round out this relaxing, very warm, sophisticated private club-like atmosphere. Fascinating LeRoy Neiman artwork completes

the setting. You can rent the whole place for a night and have a private party for 200 — or for 10 to 70 in the Boardroom or one of two private dining rooms. Whatever you choose, you will never experience better food or atmosphere. Not inexpensive, but you really get your money's worth with anything you might consider on the very comprehensive menu. Morton's is at 400 Post Street in San



Traci Des Jardins' Jardinière

Photo by Cesar Rubio

Francisco. Reservations are definitely recommended. Call 415/986-5830. **A gastronomic delight with sensational interior design**

Traci Des Jardins' "Jardinière" restaurant is a must dine and must see restaurant in San Francisco. Not only is the menu gastronomically sensational, the ambiance and interior design are a celebration in class and comfort. An oval atrium with a glowing amber dome that resembles an inverted champagne glass with fiber-optic producing bubbles, sparks the imagination. A horseshoe-shaped marble and mahogany bar can be found under the dome on the main floor.

Adding to the ambiance are built-in champagne buckets set into the thin, muted silver railing leading to a mezzanine type level — and a comfortable, intimate dining area that overlooks the bar. A subtle jazz combo filters the air with soft interesting music that does not interfere

with conversation.

The menu offerings by Ms. Jardins — an under 40, petite award-winning, gourmet genius chef, are something to be marveled at and enjoyed.

Start with a marvelous terrine of foie gras with toasted brioche and bing cherry compote (that sounds too rich, but is so subtle) or taste the sea scallops with Maine crab. The selection makes it impossible to choose a favorite.

The main courses show her talent for the French-California inspired tilt to her cooking. Crispy chicken with chanterelles with thyme jus; Alaskan halibut with fresh rock shrimp surrounded with garlicky pea sprouts and corn; Liberty duck with sun-chokes, and baby turnips with a slight flavoring of young ginger are just a few of the impressive dishes on her extensive menu. Each offering has an original, appealing zest.

Desserts feature a platter of delectables which consist of an assortment of handmade chocolates, cookies, candies and petit fours. They serve this in heaven if you have been extra good. The crisp phyllo with sautéed bananas and a scrumptious chocolate sauce, is a combination so delicious that it is probably offered by the guy with the horns. Try some — you might think it may be worth your soul!

A special cheese selection is a joy, presenting a variety of five domestic and imported cheeses (a different offering each night), giving the patron an opportunity to taste cheeses they would never think of sampling.

An extensive, impressive collection of fine wines and Champagnes are available by the glass and bottle.

The tariff here is upscale, but fair for the quality, ambiance and service.

Jardinière is at 300 Grove Street. (at Franklin Street), San Francisco. Definitely make reservations. Call 415/861-5555

Camille Bounds is the travel/food and wine editor for Sunrise Publications, Inland Empire Business Journal, and the San Gabriel Business Press.

At deadline...

continued from page 3

day.com service offers same day shipping to any zip code in North America, regardless of weight, and is dramatically speeding up the pace for all types of businesses to get their products into the hands of impatient, time-sensitive customers.

800sameday is designed for businesses than require faster shipping than regular delivery methods provide. With 8,000 daily flights from 400 locations — plus a fleet of couriers, vans, and trailers, prompt, same-day shipments can be made to virtually every zip code in North America — even evenings, Sundays, and holidays. 800sameday offers five levels of service to meet every need. Customers can now order same day pick-up by phoning, tollfree, 800-SAME-DAY.

California Chamber of Commerce Comments on Housing Crisis

Housing became a front-burner issue this year, leading to a number of chamber-supported Job Center Housing bills passing, and legislators approving funding for affordable housing, according to the California Chamber of Commerce publication "Alert," in the Sept. 8, 2000 issue. Job Center Housing bills to increase condominium construction in California and streamline California Environmental Quality Act (CEQA) requirements were stopped.

It is expected that the diverse Job Center Housing Coalition will put forward next year a package of bills to reform policies to make it easier to build more homes and ease the housing crisis, the article concluded.

Ignorance About Hepatitis C Puts Californians at Risk

Despite infections from the fierce hepatitis C virus being four times more prevalent than AIDS in California, only 18 percent of the state's residents are knowledgeable about the disease, according to a report released by the Hepatitis C Coalition in California. The survey also found that only 35 percent of

EMT and health care workers consider themselves informed about the deadly disease.

Adding to the overall concern is the amount of misinformation, with more than half of the people surveyed believing there is a vaccine which can prevent it. (There is no vaccine for hepatitis C.) Also, more than a third of people believe one can get the disease from eating

or drinking from the same container as an infected person, and one out of five think one can become infected from food poisoning. (Not true.)

Hepatitis C is an infection of the liver caused by the hepatitis C virus (HCV). Labeled the "silent killer," it can infect a person and be transmitted to others unknowingly. It is called "silent," because it is

possible to be infected for 20 or more years, before the liver is damaged enough for recognizable symptoms to begin. More than half a million Californians are believed to be infected with HCV — and most of them are not aware of it. To learn more about hepatitis C, call the HEP Coalition in Sacramento at 916-658-0144, or fax: 916-658-0155.

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La Sierra Room	1,980	sq. ft.
Citrus Heritage Room	800	sq. ft.
Aviators Room (flexible)	750	sq. ft.
University Room (flexible)	600	sq. ft.
Outdoor Plaza	24,700	sq. ft.
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Citizens Business Bank Receives Highest Designation from SBA

Small business is big business! That's the philosophy of Citizens Business Bank. Small business accounts for more than half the private workforce in the country and more than half of all sales. Small business also has the highest potential for growth of any sector of our economy, creating roughly 60 percent of all new jobs.

Citizens Business Bank is geared to provide small businesses with loans designed for them to help fund growth. Commonly known as SBA loans, these loans are provided in conjunction with the Small Business Administration. SBA loans are available for real estate, equipment, working capital and other uses. Their benefits include lower

down payments, competitive rates and terms, longer maturities, and pre-qualification for women and minorities.

Citizens Business Bank was recently awarded the designation of "PLP," or Preferred Lender Participant, by the Santa Ana District Office of the Small Business Administration (SBA). This is the highest designation that can

be achieved by a bank that participates in SBA lending, according to D. Linn Wiley, president and CEO of Citizens.

"Citizens Business Bank received this designation because of our commitment to the SBA program, our proven success record, and because Citizens meets and exceeds the high standards met by the SBA," said Wiley. Citizens Business Bank has more than 250 SBA loans valued at approximately \$100 million.

As a Preferred Lender Participant, the Small Business Administration allows Citizens Business Bank to make credit decisions on SBA guaranteed loans. The SBA performs a minor review for eligibility. This greatly reduces the processing time for an SBA loan.

Citizens Business Bank offers two types of SBA loan programs. The 7(a) loan is the primary business loan program of the SBA. It is commonly used for business start-ups and to meet the varied short-term and long-term needs of established businesses. The A 7(a) loan can be used for most business purposes, including real estate purchases, construction, machinery and equipment purchases, working capital, inventory and business acquisition.

The 504 loan provides long-term, fixed-asset financing through Citizens Business Bank and a local Certified Development Company. A 504 loan may be used for real estate purchase and construction and machinery and equipment purchases.

Last year, Citizens Business Bank worked with Bill Alpert of Alpert's Printing in Rancho Cucamonga, using an SBA loan to help expand his business.

"We've been in business since 1966," explained Bill Alpert. "Like many other people, I thought an SBA loan was for someone new on the block, or for a selected individual. In reality, SBA programs will work for many, many businesses—established businesses.

"I found that not only could I purchase equipment," continued Alpert, "but I could do real estate and equipment loans all in one transaction and that really made it nice. We could do everything all at once. The interest rates were very low, and it gave me a comfortable payment."

Citizens Business Bank is widely recognized for its commitment to customers and communities, as well as its strong financial performance. Citizens Business Bank serves businesses, professionals and individuals through 30 conveniently located offices.

For more information about an SBA loan, contact your local office of Citizens Business Bank, or the SBA Loan Department at Citizens Business Bank, 701 North Haven Ave., Ontario, CA 91764, or call Citizens at (909) 980-4030.

Meaningful Rewards...

continued from page 17

degree that in November of 1997, he opened the Ontario practice. "Truly, the Inland Empire was not part of my initial plan. It just happened!"

The Burbank office opened in June 1998; followed by San Bernardino in October of the same year. The Playa Del Rey office started seeing patients in January, '99 and Pomona took off in May, '99. Dr. Tyler has plans for three more offices in L.A. County by December, 2000.

Chiropractic is a science of wellness. Instead of treating just the symptoms of a particular illness, this healing modality treats the body to help keep itself running in peak shape. This science also focuses on keeping the healthy well. Thirty-one pairs of major nerves in the human body emanate from the spine. These nerves control nearly all neuromuscular functions, including: breathing, eyesight, running, walking and talking; and influence every living tissue in the body. Once any nerve interference is corrected, the human body has an amazing ability to heal itself. The scientific term for chiropractic

treatment is subluxation.

Accidents, falls, stress, tension, over-exertion and countless other factors can result in displacements or derangements of the spinal column, causing irritation to spinal nerve roots. These irritations are often what cause malfunctions in the human body. Chiropractic teaches that by reducing or eliminating this irritation to the spinal nerves, the body will operate more efficiently and more comfortably.

Many celebrities see a chiropractor on a regular basis, for example: Mel Gibson, Liza Minnelli, Andy Griffith, Madonna, Denzel Washington, Jerry Seinfeld, Wade Boggs, Michael Jordan, Christie Brinkley, Joe Montana, and hundreds of others.

Dr. Tyler is currently hiring a medical doctor and an orthopedic doctor to enhance the care his staff is able to provide to the patients. "By having these specialists on staff, we will have the ability to furnish specialized care on site," Tyler explained. "Patients won't need to travel to another facility to have orthopedic or traditional medical care. I believe the time is coming when holistic and traditional medicine will need to co-exist and this is my answer to that need."

Letter to the Editor

Dear Editor,

An unclassified CIA report to Congress on Wednesday, Aug. 9, 2000, said that China increased assistance to Pakistan's ballistic missile program in 1999.

U.S. officials have regularly talked with China about its proliferation activities. China always claims that it has never been involved in proliferation, and also commits to stop proliferating in the future.

Again and again China has promised to stop its proliferation which it claims it is not involved in anyway!

Also, the Washington Times reported on Aug. 3, 2000, that hackers suspected of working for a Chinese government institute in Beijing broke into a computer system at Los Alamos National Laboratory and pilfered large amounts of sensitive information.

Repeated and calculated Chinese involvement in proliferation and espionage activities poses a grave danger to our national security.

I urge the Congress to impose severe punitive sanctions against China. When we have the laws to defend our national security, why not use them? Are campaign contributions or trade dollars more important than our national security?

Sincerely, Mo Kher

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For Insight on Inland Empire Business ...

Real Estate Notes

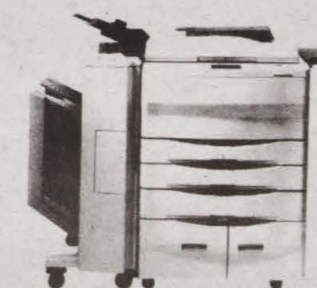
Architects **Pekarek-Crandell** of **San Juan Capistrano**, winners of some of the West's most coveted architectural awards, are the designers of **Barrat's** new upscale community in **Rancho Cucamonga, The Reserve**. . . **CIP Real Estate** (formerly known as **California Industrial Properties LLC**) has acquired the **Schaefer Industrial Park**, its second industrial acquisition in as many months in the rapidly growing sub-market of **Chino**. The 128,068-square-foot, four building industrial park was purchased for \$5,417,500 from a private investment partnership. . . **DAUM Commercial Real Estate Services** announced that it recently represented both the seller and the buyer in the sale and purchase of vacant land, located in **Fontana**. **Art Romandy** of **DAUM's** **Anaheim** office represented **Boris Jochai Trust** (the seller) and **Shan Lee** of **DAUM's** **City of Industry** office represented **H.P. Chen** (the buyer) in the transaction. . . **Shea Properties** has begun construction of Phase III of its \$65 million **Shea Center Ontario** project. With completion scheduled for January 2001, and occupancy set for shortly thereafter, Phase III represents the final phase of **Shea Center Ontario**. At final build-out, the project will encompass 1.7 million square feet. . . **Redlands Mall of America LLC** has purchased the **Redlands Mall**, according to **Grubb & Ellis Company**. The transaction was valued at \$8.9 million with a price per square foot of \$51.24 and a CAP rate of approximately 9.7 percent. The property, which was approximately 90 percent leased at the time of the sale, was sold by **MRES USA America Fund**, 88-II of **Torrance**. . . Commercial real estate marketing veteran **Bob Crisell** has joined **Lee & Associates Commercial Real Estate Services** as a principal broker in the firm's office in **Temecula**. **Crisell**, who specializes in investment real estate, works chiefly with real estate investment trusts and individual investors. . . **Development of Point Happy**, a new mixed-use center, began with a groundbreaking ceremony recently at the site. **Rick Wilkerson**, an award-winning developer, was the managing member of **Madison Development**. The development encompasses 9.5 acres, divided into twelve parcels. . . **Burnham Real Estate Service** ***ONCOR International** announced that **Provident Savings Bank** has purchased a 32,000-square-foot pad in **Winchester Meadows Shopping Center** in **Temecula** for \$535,000. The bank will construct a new branch on the property located at the northeast corner of **Winchester** and **Margarita Road**. **Burnham Retail Group's** **Bill Barnett** represented the seller. **Mike Wilder** of **Walsh Financial Services** represented the buyer. . . **Riverside** graphic design firm **ImageOne** has announced the opening of its new printing operation. The company will operate under the name, **Franklin Press**.

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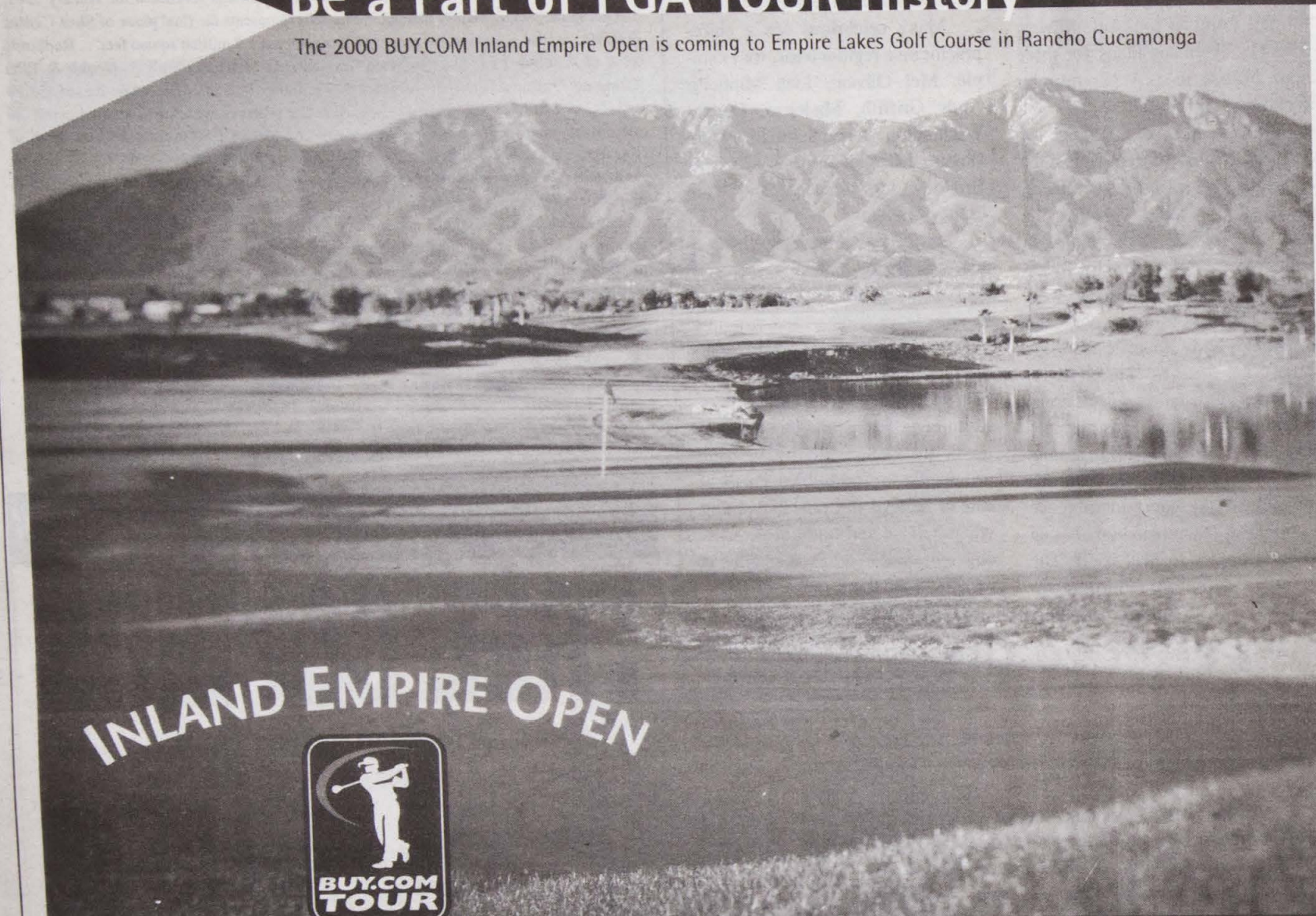
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The 7th annual Inland Empire Open will be held at Empire Lakes Golf Course in Rancho Cucamonga on October 9 – 15, 2000. Be a part of the excitement as golfers compete for a chance to win a share of the \$400,000 purse.

Corporate sponsorships are available and volunteers are needed. Please contact the tournament office at (909) 948-5565 for more information.

As the last regular stop on the 2000 BUY.COM TOUR (formerly the Nike TOUR), the Inland Empire Open is one event you don't want to miss!

Proceeds benefit local children's charities, including The First Tee, Loma Linda University Children's Hospital, Junior Golf Association, Assistance League of San Bernardino and Children's Fund.

MANAGER'S BOOKSHELF

Are Employees a Company's Most Important Business Asset?

"The Art of Management," by Gregory J. Blencoe; Mount Olympus Press, Littleton, Colorado; 2000; 97 pages; \$12.95.

Uncovering the work of new authors at very small publishers can be rewarding, especially when they bring fresh approaches to old business ideas.

"The Art of Management" is well written and easy to digest. The author espouses the viewpoint that employees are the most important business asset. It's a strong position, even though the concept has gone in and out of favor among senior managers and management gurus at least once a decade since the start of the Industrial Revolution. Before that people used to see their workers as people, not assets. Andrew Carnegie was the first 19th century industrial giant to consider and treat his employees as his most valuable asset. He even encouraged some unions at his steel mills. But when his workers went on strike, he divested some of these valued assets with rifles.

More recently, Al Dunlap gained a reputation as a hired gun for shareholders. He earned the nickname "Chainsaw Al" by getting rid of thousands of employees, followed afterward by the rest of the company. This made him a one-trick pony, but a very rich one.

The author isn't being naive about people being a firm's most valuable asset. He also touches on the problems, but doesn't quite confront them as he does a variety of other topics. The problem these days is that there seems to be a disconnect between very senior managers and the rest of the organization. Perhaps it's because their goals are different. Most of the company tries to provide a marketable, competitive, and profitable product or service.

Meanwhile, the CEO's goal is to satisfy a board and shareholders who demand ever higher quarterly dividends. In some cases, the goals aren't compatible. Three quarters

with reduced dividends and shareholders demand to replace the present CEO with "Chainsaw Al." Two quarters without any dividends, and top managers check how well their golden parachutes are packed.

Author Blencoe, himself a B-school graduate, knows full well that cash is king and a company's most valuable asset is a pool of profitable black ink for dividend payments. Despite this, he believes that employees are once again a company's most valuable asset. Soon, perhaps, but not yet. Not until senior management is willing to admit that a company's financial goals often have little to do with the goals of its workers. Blencoe correctly points out that managers and employees must share their

goals if they are to achieve success.

When they aren't held in common, the differences become roadblocks and employees don't see either the financial or psychic rewards. After a few years of that kind of treatment, people pack up and leave. Then it's goodbye to the highly mobile valuable assets. That's a good reason why Blencoe should have addressed the issue of differing corporate goals. Despite this one weakness, the author provides the reader with an employee's eye-view on managing people. It's different and engaging, but don't look for tons of how-to.

The approaches are there and the author assumes that if you're intelligent enough to be a manager, you ought to be smart enough to

figure out how to implement his ideas. The author's advice and examples are based on engaging employees to motivate them and gain their respect.

Within this framework, Blencoe does a good job. He clearly and concisely points out the reality of how and why things get done. The problem of managing a business today is that money is the primary motivation for investors and annual growth in the value of a company's stock. Employees may have different motivations.

"The Art of Management" is a solid piece of work. It might have been even better by acknowledging the current economic forces which can undercut effective leadership.

—Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "B2B Exchanges," by Arthur B. Sculley & Arthur Scully (ISI Publication \$27.50) (3)* Why more business-to-business commerce is now done on the Web.
2. "The Tipping Point: How Little Things Can Make a Big Difference," by Malcolm Gladwell (Little Brown & Co. \$24.05) (1) The dynamics behind sudden social changes affecting business.
3. "Six Sigma," by Mikel J. Harry and Richard Schroeder (Doubleday \$27.50) (2) How a new approach to quality control yields more profits.
4. "First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster) (5)*** Great managers break the conventional rules about management.
5. "The Millionaire Mind," by Thomas J. Stanley (Andrews & McMeel \$26.95) (4) Millionaires give interviews about what makes them tick.
6. "Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not," by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books \$15.95)*** It takes know-how about using money to become rich.
7. "Blown to Bits," by Philip Evans and Thomas J. Winston (Harvard Business School \$27.50) (6) How information technology transforms business strategy.
8. "The Lexus and the Olive Tree," by Thomas L. Friedman (Doubleday \$15.00)** How we think about the world shapes how we invest.
9. "Permission Marketing: Turning Strangers Into Friends and Friends Into Customers," by Seth Godin (Simon & Schuster \$24.00) (10) Building relationships to grow sales.
10. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press \$22.00) (8) Millionaires are made of discipline, work, and frugality.

(1)— Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.

*** — Indicates a book previously on the list is back on it.

MORE NEW BUSINESS

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Destiny Beauty Salon, 28067 Bradley Rd., Sun City, CA 92586-2274, Yolanda Tovar
Devinescrubs Com, P.O. Box 290396, Phelan, CA 92329-0396, John Devine
Dezert Limousine, 33239 Whispering Palms Trl., Cathedral City, CA 92234-4414, Roberto Zepeda
Dezigner Webs, 7542 Santa Lucia St., Fontana, CA 92336-3601, Joseph Melendrez
Diamon Intl. Svc., 4276 Saint Paul Pl., Riverside, CA 92504-2431, Oscar Ortiz
Diamond V, 4121 Buchanan Ave., Riverside, CA 92503-4812, Rose Hand
Diana's Vacation Rentals, P.O. Box 545, La Quinta, CA 92253-0545, Monte Sanders
Digital Home Inventory Svc., 79190 Latigo Cir., La Quinta, CA 92253-5911,

Lee Goodman
Digital Scenshop, P.O. Box 3052, Palm Springs, CA 92263-3052, Linda Lubken
Dirod's Fashions for Women, 15191 7th St., Ste. 8, Victorville, CA 92392-3832, Doris Gray
Discount Smog, 23338 Park Lane Ct., Moreno Valley, CA 92553-3249,
William Chandler Dish 2000, 16040 Geranium Ct., Moreno Valley, CA 92551-7278, Richard Ward
Dish Installations, 730 S. Lugo Ave., #100, San Bernardino, CA 92408-2236, Securex Inc.
Dish Professionals, 730 S. Lugo Ave., #200, San Bernardino, CA 92408-2236, Securex Inc.
Communications, P.O. Box 3177, Blue Jay, CA 92317-3177, Tay Hampton
Excalibur, 4115 Madrona Rd., Riverside, CA 92504-2918, Rudy Flores
Excel Rental Center, 28115 Del Rio Rd., Ste. A, Temecula, CA 92590-2678, Pamela, Valenzuela
Excellent Hair & Nails, 4770 La Sierra Ave., Riverside, CA 92505-2726, Lori Vuong
Exclusive Creations, 1126 W. Foothill Blvd., #135, Upland, CA 91786-3768, Isabel Maldonado
Exclusively Dynamics,

32146 Camino Seneco, Temecula, CA 92592-4300, Joseph Surrell
Exclusively Flower Beds, 39680 Salinas Dr., Murrieta, CA 92563-6823, Susan Fenton
Executive Facility Svc., 1550 Heather Ln., #A, Riverside, CA 92504-5517, George Horioka
Exotic Fog, 68507 Terrace Rd., Cathedral City, CA 92234-2049, Jonathan Newton
Experience With Perfection, 16157 Vine St., Hesperia, CA 92345-3113, James Kramer
Express Shred, 1814 E. Elma Ct., Ontario, CA 91764-4445, Elizabeth Pena
Express Watch Repair, 12353 Mariposa Rd. #4, Victorville, CA 92392-6000, Josip Grzetic
Express Yourself, 612 W. Ramona Dr., Rialto, CA 92376-4839, Juliette Sanchez
Exquisite Desserts, 77682 Country Club Dr., Ste. K, Palm Desert, CA 92211-0453, Samantha Ward
Eye Care Optometry, 24250 Postal Ave., Moreno Valley, CA 92553-7722, William Dorrance
F & T Market, 7100 Victoria Ave., Highland, CA 92346-2930, Nadia Tabel
F F G, 577 N. D St., Ste.

102, San Bernardino, CA 92401-1326, Reginal Young
F H K B Fairfield LLC, 559 S. Palm Canyon Dr., #B212, Palm Springs, CA 92264-7468, Kenneth Hinsvark
F P T Express, 2732 W. Buena Vista Dr., Rialto, CA 92377-3475, Frank Pickens
F S Investments & Finances, 7475 Holloway Rd., Rancho Cucamonga, CA 91730-7236, Richard Solis Jr.
F Y I World Video News, 43400 Cactus Valley Rd., Hemet, CA 92544-9321, Patrick Matriciana
Fab Pro Specialties, 5685 Deodar St., Montclair, CA 91763-2054, Richard Kocar
Facio Transport, 10587 Magnolia Ave., Riverside, CA 92505-1804, Juan Facio
El Super Toro Loco, 49765 Harrison St., Coachella, CA 92236-1468, Halum Markets
Electric Technology Recycling Center, 1127 W. State St., Ontario, CA 91762-4133, Yu Fu
Electronic Access Sys., 28297 Corte Ocaso, Temecula, CA 92592-3081, Thomas Truman
Elegant Chair Covers, 1520 W. 8th St., Apt 98, Upland, CA 91786-6127, Nikki Page
Elegante Beauty &

Barber, 17500 Foothill Blvd., Ste. A5, Fontana, CA 92335-3798, Zoila Nunez
Elephant Press, 41700 Corporate Way, Ste. E, Palm Desert, CA 92260-1923, Jorge Vazquez
Elite Athlete, 657 S. Desert View Dr., Palm Springs, CA 92264-1013, Janice Christy
Elite Designs, 31807 Mission Trl., Lake Elsinore, CA 92530-4503, Deeana Servantes
Elite Enterprise, 280 S. Avenida Caballeros, Apt. 204, Palm Springs, CA 92262-6725, Moti Vintrov
Elite Window Cleaning, 5930 Applecross Dr., Riverside, CA 92507-6480, Ron Kofford Jr.
Ellerbe Family Child Care, P.O. Box 1422, Highland, CA 92346-1422, Wanda Ellerbe
Ellis Bus Excursions, P.O. Box 2046, Chino, CA 91708-2046, Ellis Tours
Elvis Carpet Care, 261 Chickadee Cir, Riverside, CA 92507-1223, Elvis Hunt
Emerald Co., 929 Cirrus Way, San Jacinto, CA 92582-6229, Edwina Sandoval
Emerald Creek Consultants, 25060 Hancock Ave., Ste. 103, Murrieta, CA 92562-5959, Scott Dewbre
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Envios America La, 6040 Magnolia Ave., Riverside, CA 92506-2518, Rosa Zeta
Enviro Clean, P.O. Box 1134, Yucaipa, CA 92399-1134, Gary Johnson

BANKRUPTCIES

Ralph Michael Apodaca, Susan Margaret Apodaca, aka ET Systems, 5179 Chesapeake Ct., Chino; debts: \$135,310, assets: \$10,050; Chapter 7.

Jack Robert Atkinson, Charlotte Gwendolyn Atkinson, fdba A & M Specialities, 13591 Scenic Crest Dr., Yucaipa; debts, assets schedule not available; Chapter 7.

Ithisak Chutharuang-manee, aka Ithisak, C. Manee, aka Peter I. Chutharuangmanee, Suthorn Chutharuangmanee, aka Susan Chuthar, dba Castle Gems, 4306 Golden Glen Dr., Chino Hills; debts: \$614,122, assets: \$441,895; Chapter 7.

Richard Charles Coats Sr., aka Rick Coates, aka Richard C. Coates, aka Rick Coats, Melpha C. Long, aka Melpha C. Long, aka Maxine C. Long, dba Silks Unlimited, 13582 Rocca Cr., Victorville; debts: \$134,225, assets: \$9,400; Chapter 7.

John Anthony Cordrey, aka John A. Cordrey, aka John Cordrey, fdba John Cordrey's Concrete Construction, 430 Ford Ave., Hemet; debts: \$95,245, assets: \$101,475; Chapter 13.

James Richard Douglas, fdba J.R. Douglas Construction, 23986 Falconer Dr., Murrieta; debts: \$935,510, assets: \$877,669; Chapter 7.

Edward D. Eyerman, aka Edward D. Eyerman, II, Kirsten V. Eyerman, aka Kirsten Voglesang, aka Kristen Eyerman, fdba The Blue Group, dba Windwild Music, 32384 Cassino Cr., Temecula; debts: \$274,517, assets: \$253,527; Chapter 7.

First Class Entertainment

Corp., a Corporation, dba First Class Entertainment Corp., 23580 Sunnymead Blvd., #112, Moreno Valley; debts: \$209,503, assets: \$0; Chapter 7.

Raymond Edward Hale III, dba R.E. Hale Construction, 40575 California Oaks Rd., Murrieta; debts: \$18,570, assets: \$17,000; Chapter 7.

David L. Huggins, Ana A. Huggins, dba Perception Mobil Pressure Wash, 957 W. Hawthorne St. Bloomington; debts: \$129,375, assets: \$131,550; Chapter 7.

Perry A. Korse, Preshaunda M. Korse, fdba Datapuls Group, 44864 Corte Rodriguez, Temecula; debts, assets schedule not available; Chapter 13.

La Vie En Rose Boutiques, Inc., dba Daniel Foxx, 73-111 El Paseo, Palm Desert; debts: \$3,508,056, assets: \$1,176,756; Chapter 11.

Anthony Donato Laurito Jr., fdba Lakeside Business Forms, 21250 San Jacinto Ave., Perris; debts: \$544,246, assets: \$7,000; Chapter 7.

Brian Kendall Lehman, Beverley Louise Lehman, aka Beverley Louise Turk-Lehman, aka Beverly Louise Lehman, faw Medical Network Services Registry, Inc., fdba Medical Network Services, 9285 Woodcliff St., Phelan; debts: \$512,997, assets: \$338,522; Chapter 7.

Arthur Lopez Jr., Alicia Morfin Martinez, aka Alicia M. Lopez, dba Art's Carpet & Floors, 43086 Camino Casillas, Temecula; debts: \$87,221, assets: \$7,000; Chapter 7.

Phyllis Elena Lorenson, aka Phyllis L. McPeck,

aka Phyllis Clough, aka Phyllis E. McPeck, 2789 Cambridge, Hemet; debts, assets schedule not available; Chapter 7.

Mark Anthony Lovci, fdba Mark Lovci's Floor Covering, 44641 Jamin Cir., Temecula; debts: \$146,366, assets: \$134,166; Chapter 13.

Peter Holgate McCharles, Diane Marie McCharles, dba S & P Marketing, 79-660 Port Royal Ave., Bermuda Dunes; debts: \$196,175, assets: \$164,975; Chapter 7.

Raul Estrada Morales, Consuelo Tamayo Morales, dba Rauls Catering, 1760 N Vista Ave., Rialto; debts: \$255,440, assets: \$282,975; Chapter 13.

Edward L. Myers, Mary C. Myers, dba Accurate Drug Inventory, 23919 Continental Dr., Canyon Lake; debts: \$186,050, assets: \$178,800; Chapter 7.

Douglas Edward Paszko, aka Douglas Paszko, dba Douglas Vending Company, 1212 South Cypress Ave., #C, Ontario; debts: \$140,294, assets: \$124,634; Chapter 7.

Benjamin Frank Rocco, dba Adobe Chiropractic, 45828 Hopactong St., Temecula; debts: \$433,476, assets: \$145,520; Chapter 7.

Richard Allen Ryberg, aka Richard Allen Ryberg, dba Heide's Chalet, 5001 West Florida Ave., Space 10, Hemet; debts: \$85,076, assets: \$41,815; Chapter 7.

Joaquin Serrano, Juana Dela Cruz Serrano, aka Juanita Serrano, aka Juanita D. Serrano, dba Hair It Is, dba Joaquin Serrano Gardening Service, 824 East

Rosewood Cr., Ontario; debts: \$485,874, assets: \$369,288; Chapter 7.

Timothy Lee Taggart, aka Tim Taggart, aka T.L. Taggart, aka Timothy L. Taggart, dba Timothy L. Taggart & Associates, and PC, 11750 Cedar Ave., Bloomington; debts: \$0, assets: \$100; Chapter 13.

Christopher Gabriel Tellez, faw Sunset Leasing, Inc., 45-230 Sunbrook Ln., La Quinta; debts: \$372,500, assets: \$207,077; Chapter 7.

Arturo Trujillo, Gloria Trujillo, fdba Trujillo Electrical Services, (Sole Proprietorship), 24739 Fay Ave., Moreno Valley; debts: \$55,009, assets: \$54,290; Chapter 7.

Richard Vancour, Yolanda Vancour, dba Vancour & Associates, dba Chariot Wheels, 5227 Sulphur Dr., Mira Loma; debts: \$300,131, assets: \$302,495; Chapter 13.

A To Z Books, Inc., a California Corporation,

2085 Foothill Blvd., Upland; debts, assets schedule not available; Chapter 11.

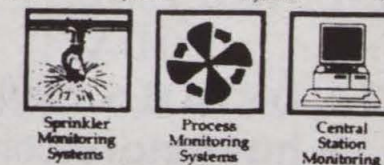
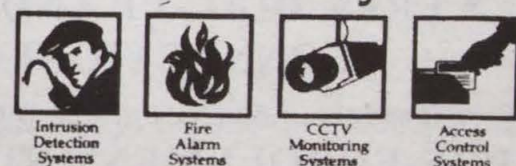
Arnold William Arends, Katherine Nina Arends, fdba Auto Bunn Deli, 8545 Todd Cr., Riverside; debts: \$233,909, assets: \$234,650; Chapter 7.

Robert Eugene Beaumont Sr., Maggie Beaumont fdba Beaumont Family Day Care, 1018 W. Mesa Dr., Rialto; debts: \$212,050, assets: \$184,250; Chapter 7.

Chun Robin Chang, aka Chun Hao Chang, aka Robin Chang, dba Physique Promotions, 14770 Saddlepeak Dr., Fontana; debts: \$303,054, assets: \$167,450; Chapter 7.

James A. Clark, aka James Adrian Clark, Gail E. Clark, aka Gail Elaine Clark, dba J & G Consulting, 10650 Countryside Dr., Rancho Cucamonga; debts: \$195,058, assets: \$189,579; Chapter 13.

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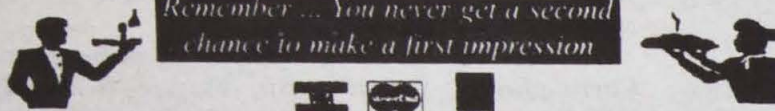
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THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
HOT Topic Inc.	32.625	28.313	4.313	15.2
American States Water Company	29.313	26.063	3.250	12.5
PFF Bancorp Inc.	21.688	20.000	1.688	8.4
Provident Financial Hldgs.	18.750	18.000	0.750	4.2
CVB Financial Corp.	16.500	16.000	0.500	3.1

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Kaiser Ventures Inc.	11.250	12.688	-1.438	-11.3
Fleetwood Enterprises Inc.	12.750	13.688	-0.938	-6.8
Keystone Automotive Inds. Inc.	5.250	5.625	-0.375	-6.7
National RV Holdings Inc.	9.250	9.813	-0.563	-5.7
Modtech Holdings Inc.	9.469	9.813	-0.344	-3.5

Name	Ticker	9/25/00 Close Price	8/31/00 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co.	AWR	29.313	26.063	12.5	39.75	25.00	17.0	NYSE
Channell Commercial Corp.	CHNL	13.625	13.375	1.9	21.00	6.75	13.1	NASDAQ
CVB Financial Corp.	CVB	16.500	16.000	3.1	23.30	13.25	13.0	AMEX
Fleetwood Enterprises Inc. (L)	FLE	12.750	13.688	-6.8	23.13	11.94	9.0	NYSE
Foothill Independent Bancorp	FOOT	9.875	9.625	2.6	14.13	8.88	9.3	NASDAQ
HOT Topic Inc.	HOTT	32.625	28.313	15.2	40.63	12.69	19.4	NASDAQ
Kaiser Ventures Inc. (L)	KRSC	11.250	12.688	-11.3	19.38	10.50	86.5	NASDAQ
Keystone Automotive Inds. Inc.	KEYS	5.250	5.625	-6.7	13.38	4.75	9.9	NASDAQ
Life Financial Corp.	LFCO	3.016	3.125	-3.5	5.00	2.16	NM	NASDAQ
Modtech Holdings Inc.	MODT	9.469	9.813	-3.5	11.88	4.75	14.6	NASDAQ
National RV Holdings Inc.	NVH	9.250	9.813	-5.7	22.00	8.00	3.9	NYSE
PFF Bancorp Inc.	PFFB	21.688	20.000	8.4	23.75	12.25	10.5	NASDAQ
Provident Financial Holdings Inc. (H)	PROV	18.750	18.000	4.2	19.06	12.56	9.5	NASDAQ
Watson Pharmaceutical Inc. (H)	WPI	62.438	61.656	1.3	71.50	26.50	36.7	NYSE

Notes: (H)-Stock hit 52-week high during the month, (L)-Stock hit 52-week low during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume (000's)
Watson Pharmaceutical Inc.	34,137,600
Fleetwood Enterprises	2,882,500
HOT Topic Inc.	2,519,900
American States Water Company	1,132,100
PFF Bancorp Inc.	716,900
D&F/IEBJ Total Volume Month	43,176,100

Monthly Summary 9/25/00

Advances	8
Declines	6
Unchanged	0
New Highs	2
New Lows	2

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CVB Financial Corp. Declares Cash Dividend

The board of directors of CVB Financial Corp. (AMEX/CVB) declared a \$0.12 per share cash dividend at its regularly scheduled board of directors meeting on Sept. 15, 2000.

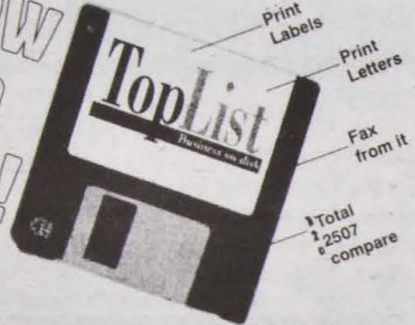
The cash dividend of \$0.12 per share was made to shareholders of record on Sept. 29, 2000. Payment of the cash dividend will be made on or about Oct. 16, 2000. The cash dividend represents the 44th consecutive quarterly cash dividend paid by the company. This dividend reflects the strong financial posi-

tion and continued superior performance of CVB Financial Corp.

CVB Financial operates Citizens Business Bank. Citizens Business Bank is a \$2.0 billion independent bank. It is the largest bank headquartered in Southern California's Inland Empire region. It serves the Inland Empire, Orange County and the San Gabriel Valley regions of California with 30 offices. Shares of CVB Financial Corp. common stock are listed on the American Stock Exchange under the ticker symbol of CVB.

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Eagle Glen Golf Course...

continued from page 3

tem ready to accommodate business meetings for purposes such as Microsoft Powerpoint presentations. "We will let the business community dictate what they want, and will be willing to accommodate accordingly," said Jim Rush, marketing and golf services manager.

The 18-hole golf course was built as part of a luxury community near the 15 freeway, shortly before Tom's Farms. And, while there are some added perks available to members of the community, it is not a private club. The service standards—as well as the quality of the golf course—are excellent.

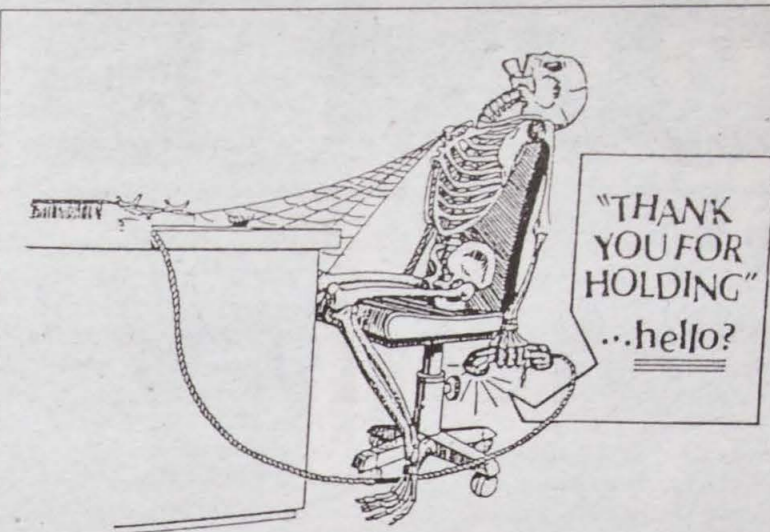
Eagle Glen Golf Course, managed by the internationally

acclaimed Troon Golf, aims to give each guest what is called "The Troon Golf experience," beginning from when the second guests arrive, and lasting to the very second they leave.

When a guest arrives, a bag drop attendant is waiting to take the clubs out of the trunk of the car; have them waiting on a cart by the time the guest checks in, and also takes care of cleaning the clubs before or after use. "We don't want the guests to know how heavy their bags are," commented golf pro, Kevin Petrie. It is this kind of service and ambiance—with the course tucked up against the Cleveland National Forest—that lures golfers to spend the extra money to "feel like a member for a day."

As winter time approaches, the annual need for re-seeding the golf

continued on page 58



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CALENDAR₀₀

6 The Grape Harvest Festival will take place October 6-8 at the Rancho Cucamonga Epicenter. Hours for the 2000 festival will be Friday, Oct. 6, from 5 p.m. to 10 p.m.; Saturday, Oct. 7, noon to midnight, and on Sunday, Oct. 8, noon to 5 p.m. For more information, please contact the Rancho Cucamonga Chamber of Commerce at (909) 987-1012 or visit their Web site at www.ranchochamber.org.

17 The Inland Empire Chapter of the Service Corps of Retired Executives (SCORE) Association will present a seminar for those who plan to start, or have recently established a business, on Tues., Oct. 17 from 5:30 to 9:15 p.m. at the Greater Riverside Chambers of Commerce, 3985 University Ave. in Riverside. The fee, including materials, is \$20. For more information, call SCORE at 909-652-4390.

18 Chamber mixer at the Blue Coyote Grill will be held on Wed., Oct. 18 from 5:30 to 7:30 p.m., at 72-760 El Paseo in Palm Desert. \$11-new members; \$3-members, and \$6-non-members.

19 Leading financial experts and a popular political observer, Dee Myers (former White House press secretary) top the speaker list for the annual convention of the National Network of Commercial Real Estate Women (NNCREW) on Oct. 19-21 in Los Angeles. The 2000 convention, "Premiering the 21st Century: Spotlight on Real Estate" will highlight trends impacting the commercial real estate industry such as e-commerce, entertainment, and urban renewal. A complete schedule of the convention and other information is available at NNCREW's Web site www.nncrew.org. The convention is co-hosted by NNCREW's Los Angeles chapter (CREW-Los Angeles).

19 "Learning to Lead in Times of Chaos" will be presented by Winslow L. Henry on Thursday, Oct. 19, from 9 a.m. - noon at the Palm Desert Public Library, #MGT109, in the College of the Desert Leadership Series. Fee is \$35. Call (760) 776-7420 for more information.

21 "Critical Estate Planning Issues" — This seminar will be offered on Sat., Oct. 21, at 9 a.m. at Walter's Restaurant, 308 Yale Ave., Claremont, by Suzanne H. Christian, a certified financial planner with Hornor Townsend & Kent. Guest speaker will be Dan Melehan, VP, Putnam Investments. This seminar is offered free of charge. Because breakfast will be served, reservations are required. Guests are welcome. Please call Suzanne H. Christian, CFP at (909) 625-1052.

25 The Center for International Trade Development is offering a workshop from 1-4:30 p.m. The workshop will cover how to examine your product and networking strengths, evaluate a product or product line, and much more. Fee is \$25. For information and registration, call the Citrus College Center for International Trade Development at (909) 629-2247.

26 The Small Business Development Center will hold a workshop, from 6-8 p.m., which will cover the various financing options available to small businesses. For information and registration, call the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

26 The Small Business Development Center is offering a two-hour workshop in Spanish, from 11 a.m.-12:30 p.m. The workshop will focus on the newest loan guarantee program from the SBA. Many potential loan clients are being referred to the SBDC from banks, to take part in this program.

26 "Business Presentation Skills" will be presented by Roger Burgraff, Ph.D., at 9 a.m. - noon, at the Palm Desert Public Library, #MGT110, in the College of the Desert Leadership Series. Fee is \$35. Call (760) 776-7420 for more information.

2 Nov. "Aligning Goals in Your Organization" will be presented by J.M. Evosovich, Ph.D., from 9 a.m. - noon at the Palm Desert Public Library, #MGT 106, in the

College of the Desert Leadership Series. Fee, \$ 35. Call (760) 776-7420 for more information.

4 Nov. Founder's Night Gala, "An Evening of Elegance" presented by the Rancho Cucamonga Community Foundation as its inaugural signature fund-raising event, to augment the city's annual Founder's Day festivities, scheduled for Saturday, Nov. 11. For more information on the gala, call Jodi Sorrell at (909) 477-2760, ext. 2207.

9 Nov. "Interpersonal Communications" will be presented by Wendy Flint, MPA on Thursday, Nov. 9 at 9 a.m. - noon at the Palm Desert Public Library, # MGT 108, in the College of the Desert Leadership Series. Fee \$ 35. Call (760) 776-7420 for more information.

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/ Networking, weekly, 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: (909) 981-1720. Regional office: (800) 767-7337.

Ali Lassen's Leads Club, Diamond Ranch Chapter, breakfast meeting weekly, \$8 for visitors, 7:15 - 8:30 a.m. at the Diamond Bar Country Club, 22751 E. Golden Springs Dr., Diamond Bar. Contact: Kim Gully (909) 606-4423 or Leads Club Regional Office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact:

Michael Cunerty, (909) 467-9612.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Business Network International, Victor Valley Chapter, meets every Thursday at 7 a.m. at the Ramada Inn, Interstate 15 and Palmdale Road in Victorville. Visitors are welcome. For more information, call Rodney Sanders at (760) 953-7297.

BOMA/Inland Empire Monthly Meeting Thursday, March 9, 2000 12:00 noon, Double Tree Hotel. Guest Speaker: BOMA California Lobbyist, Les Spahn, Legislative issues in property ownership and management. Cost: \$30. Reservations: (909) 882-7868.

Business Network International, Corona Hills Chapter meets every Thursday 7 a.m. to 8:30 a.m. at the Mimi's Cafe located at 2230 Griffin Way, Corona (#91 Fwy at McKinley). Visitors are always welcome. Information: Laurie (909) 780-3176 or Wayne (909) 279-2870.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

ADVERTORIAL

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by Ruth Planey

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Eagle Glen Golf Course...

continued from page 58

mately connected to the natural inhabitants of Cleveland National Forest.

For those who love to golf, a well-maintained course is sometimes hard to come by, and that is the role in which Eagle Glen is happy to be the star. It is only one of 60 golf courses that Troon Golf

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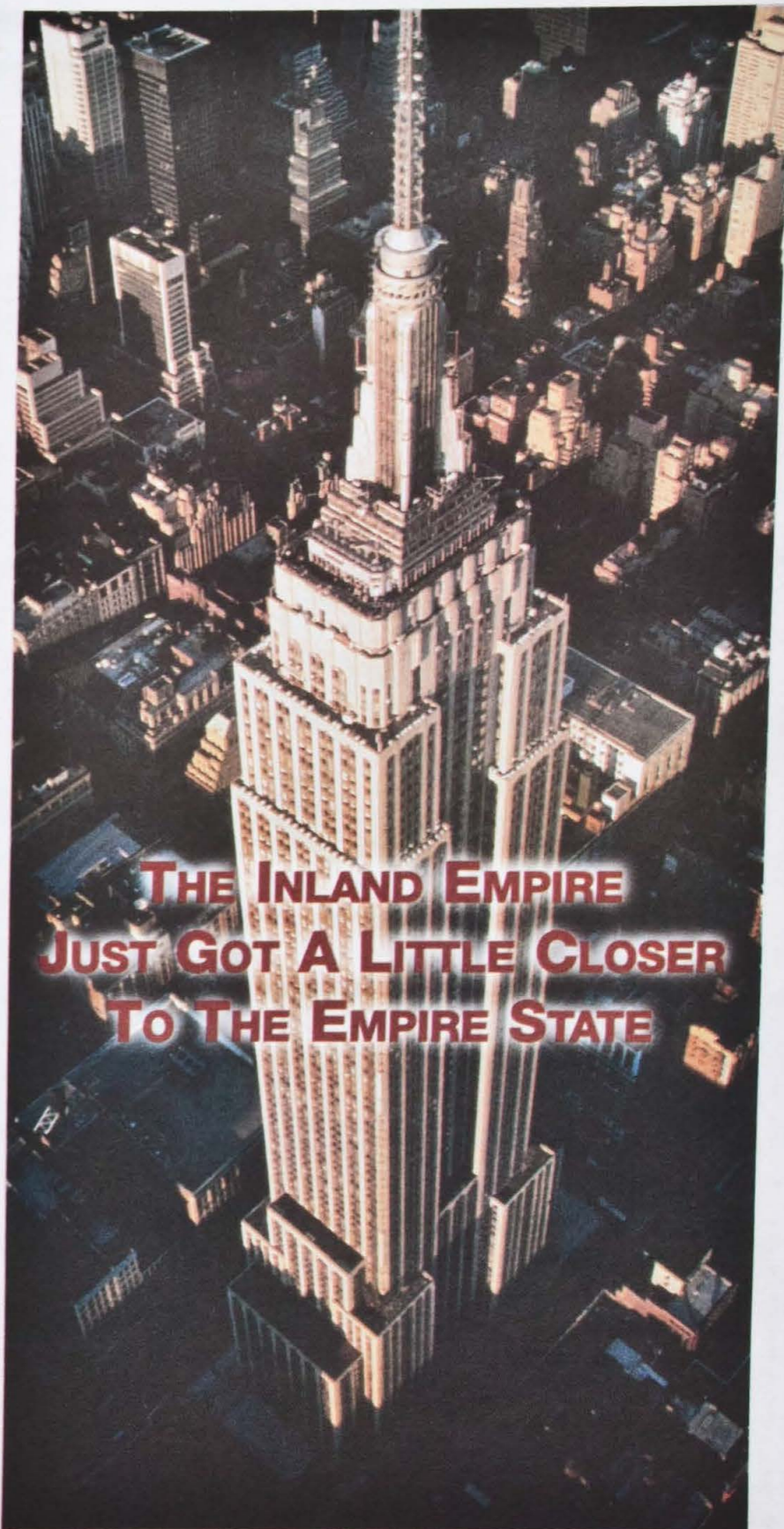
The Turnberry Grille is named for the Turnberry Golf Course and five-star resort in Scotland that Troon Golf also manages. Troon Golf works in alliance with Westin hotels for management of most resort locations, including their Japan and Hawaii locations. But its home and headquarters remain at Troon Golf's first course in sunny Scottsdale, Arizona.

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Eagle Glen Golf Course...

continued from page 57

course arrives. Every year, beginning in September, the warm climate Bermuda grass must be replaced with the more cold-tolerant rye grass, giving the greens a better feel to play on, and the deeper shades are admired by the players. As mid-month approaches, so will the full-growth of the rye grass, diminishing the temporary brown fade that comes once a year during this season.

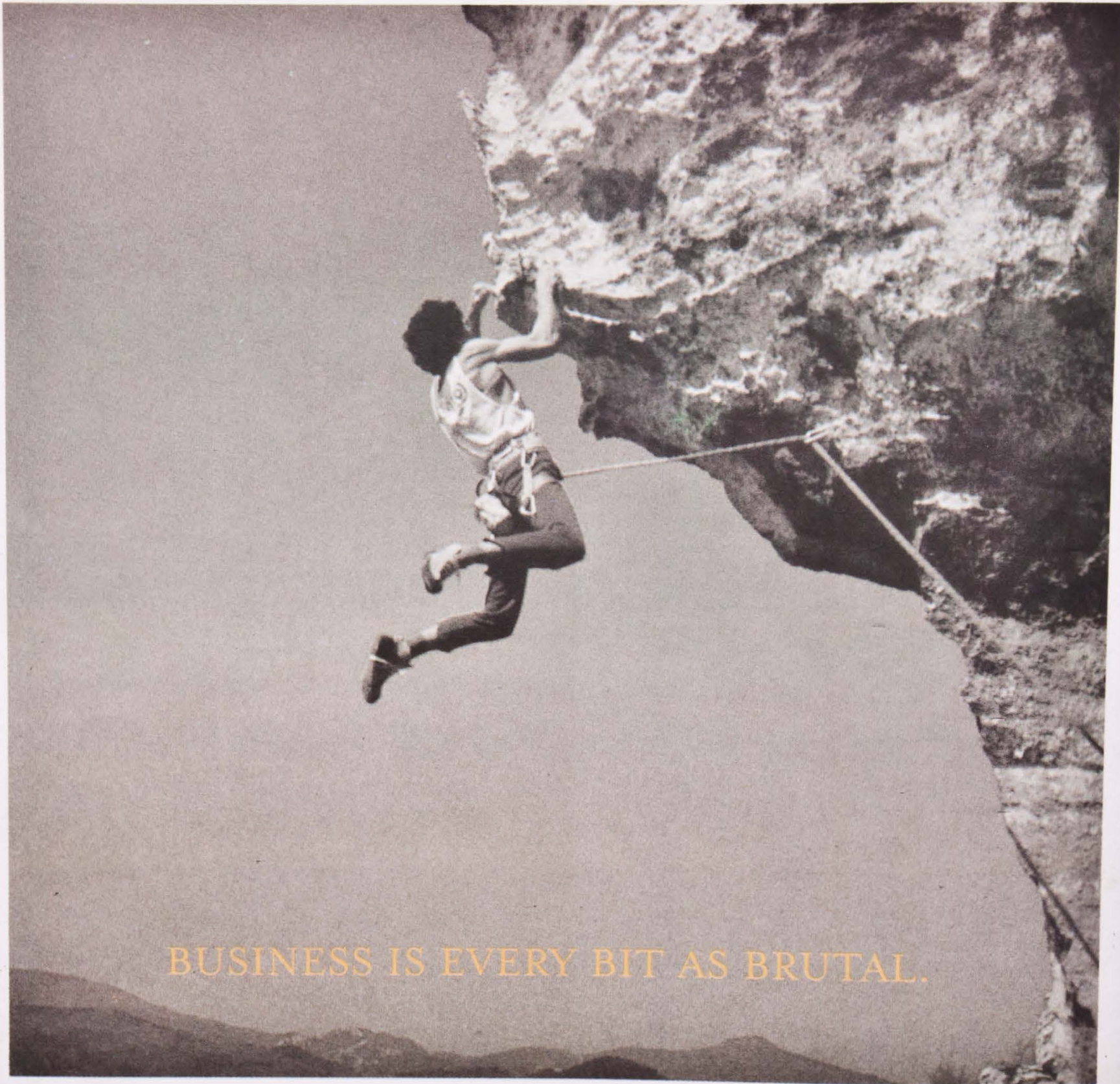
Eagle Glen is developing an environmental plan to achieve certification from the Audubon Society of New York. The six categories necessary for this objective are: environmental management, water management, water quality, public involvement, wildlife man-

agement, and IPM (pest management).

The project is in the hands of Rob Dorsch, superintendent at Eagle Glen, to both develop and implement a plan of action which would achieve certification in all six of these areas. It is also notably important that once this certification is achieved, it must also be continuously maintained—or the certification can—and will be revoked by the Audubon at any time the course is found to be out of harmony with the environment.

Dorsch has taken another Troon course through the certification process in Arizona, and is currently working to establish the plan of action necessary at Eagle Glen. This should be advantageous to both human and wildlife populations, since Eagle Glen is so inti-

continued on page 59



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