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see Page 7
Dan Jordan

Dolphins frolic in this beautiful scene designed by one of BEI's in-house artists and installed in a happy customer's home.



AT DEADLINE

Robert Kain Elected HMC Board Chairman

Robert Kain has been elected to serve as chairman of the board and will lead HMC's healthcare efforts throughout the western region. His professional emphasis includes the full spectrum of healthcare facilities: project management, planning, and design.

Kain has served as president of the AIA Inland Chapter; is currently a director of the AIA California Council; a member of the Monterey Design Conference Committee, and is a founding member of the American College of Healthcare Architects.

He also served as president of HMC from April, 1995-May, 2000, during which time HMC grew from 130 to more than 270 employees, and expanded to seven offices throughout California and

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Maglev Could Transform Southern California's Commuting Problem

by Erin Bradford

What would you say if somebody told you that a new train could take you from March Air Field to Los Angeles International Airport in 30 minutes? You might laugh out loud, or simply shake your head in disbelief. However, this is exactly what the Federal Railroad Administration (FRA), in conjunction with the Southern California Association of Governments (SCAG), is proposing.

Members of both organizations, along with elected officials and members of the community, recently met to present

findings regarding a proposed Magnetic Levitation (MAGLEV) high-speed rail system and how it would benefit local communities throughout Southern California.

The meeting, which took place at the West Covina City Hall, allowed the FRA and SCAG to explain this high-tech transport system to the community, while at the same time answering questions and concerns.

MAGLEV, or magnetic levitation, is a high-speed transportation technology that uses electromagnetic energy to propel a

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Solutions to Glass Problems Finally Made Clear

by Jamie K. Ayala

Finding a way to reflect heat out of that side room in the summer can be frustrating. You can try blinds, drapes, a thicker window, but it still may not work and can prove costly. Where can people go to solve their window dilemmas?

Since 1979, Better Energy Ideas (BEI) located in Upland, has been providing window tinting and glass coatings for various needs. Caroline Bettis, founder of BEI, started the business because she had a window problem herself.

After investigating films and costs, she discovered that others could use the same kind of help, without all the hassle.

She went from public relations to becoming an
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Special Sections

Executive Time Out
page 42

Stock Sheet
page 57

Calendar
page 60

It's Not Your Grandpa's Bank, Anymore...

(editor's note) — *Inland Empire financial institutions are up to all sorts of things these days. These busy organizations have truly "branched out," getting involved in all aspects of the communities they serve. They focus on more personal service and attention to their customers—large and small—and aim to be user-friendly, approachable, and involved in the betterment of their neigh-*

borhoods. Following is a partial list of the organizations who are helping to cement the ever-expanding financial needs of the vibrant Inland Empire region.

How to Choose the Right Business Bank

by Eldorado Bank

Because your business needs vary, it is important that you choose a business bank that offers a wide
continued on page 4

Grandpa's bank...

continued from page 3
selection of products and services.

For instance, you want to make sure it offers checking and savings accounts specifically for business-; makes business loans and lines

of credit for a variety of business purposes; offers both leasing and term-loan options for acquiring equipment; make SBA loans and

have a PLP lender status; offers international banking services and a multitude of cash management services. For businesses looking for high-tech solutions, be sure that your bank offers online banking solutions, so you can manage your accounts without leaving your office.

Business lending is a specialty

If you are looking specifically for a business loan or line of credit, be sure to choose a business-banking lender who not only offers a wide range of financing options, but also offers them at both competitive rates and flexible terms. Like people, businesses are unique. And because no two companies are alike, it is very important to choose a business bank that offers loan solutions which can be tailored to your company's needs as it grows and changes.

For businesses looking for a Small Business Administration (SBA) loan, choose a lender who has PLP lender status. PLP lender status allows for loans to be processed in-house in a matter of days, rather than weeks. SBA loans are a special type of long-term financing, which is partially guaranteed by the Small Business Administration, and may be used for a variety of purposes such as, working capital, business expansion, business acquisition, refinancing business debt or to purchase owner/user commercial real estate.

Personalized service is key

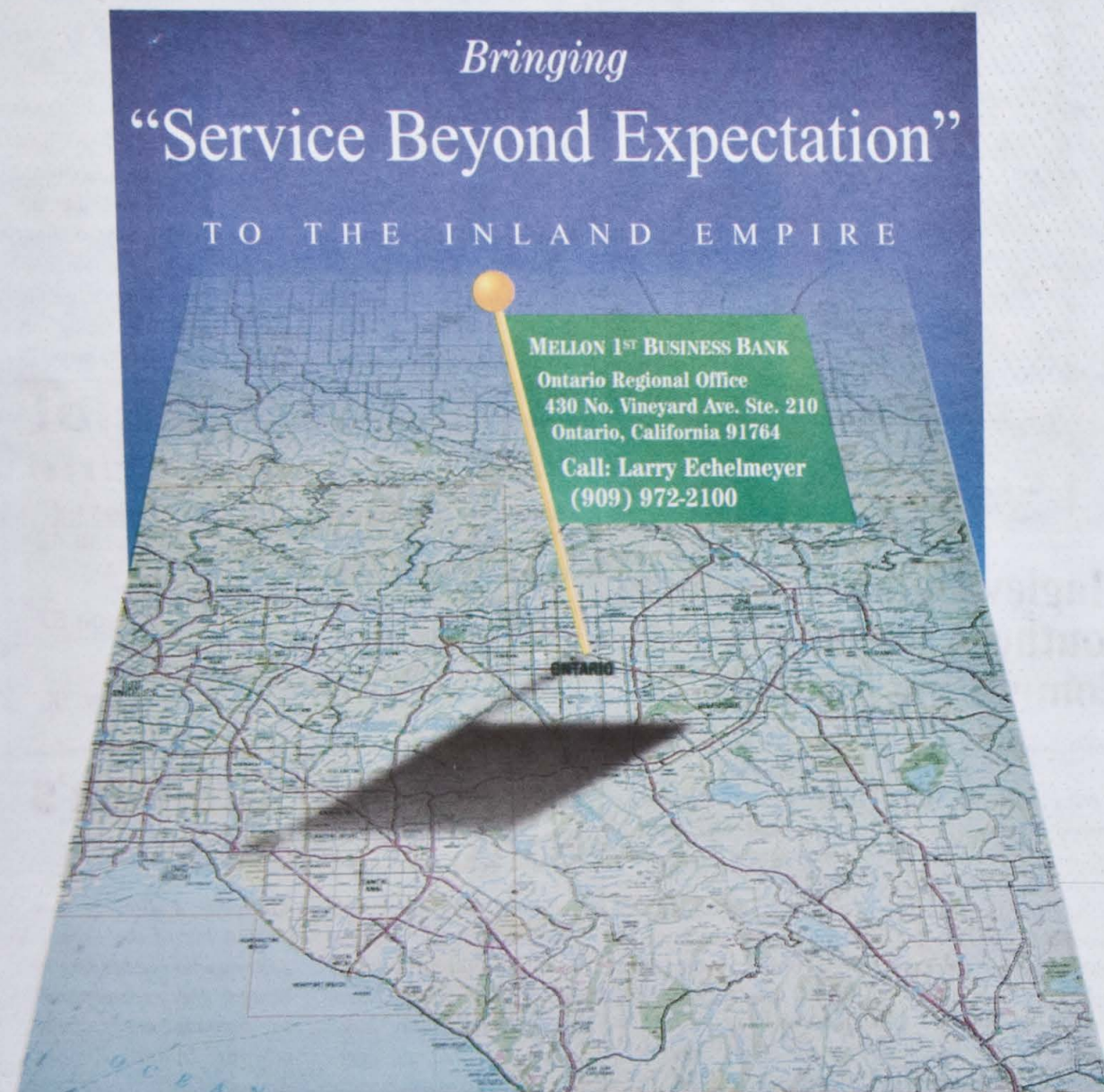
Electronic services are great, but they can't always answer all of your business banking questions, so be sure that your business bank has knowledgeable personnel to answer even your toughest questions. Make sure the personnel are accessible and responsive and that they excel in the personal side of business banking by providing the personal attention you expect and deserve. And it is also important to choose a business bank that gives you access to local decision-makers. The bottom line is look for a

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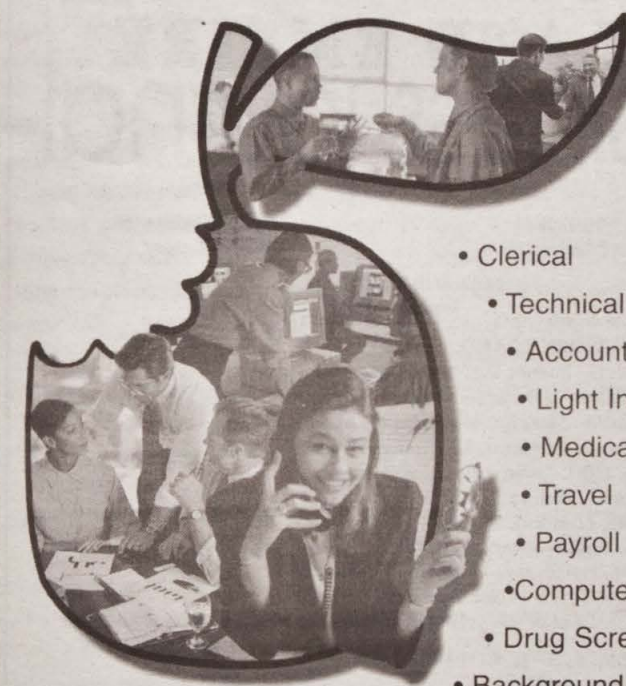
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QUOTES

The secret of a happy marriage remains a secret.

—Henny Youngman

A bottle of wine begs to be shared; I have never met a miserly wine lover.

—Clifton Fadiman

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EDITORIALS

Somebody Go Get the Fly Swatter

It is a real shame that the environment has gotten such a bad name. Surely no one has a problem saving the bald eagle or the cougar or the California golden bear, but somewhere along the way, the endangered species movement went from protection to prevention. Kangaroo rats and Delhi sands flower-loving flies have brought major Inland Empire projects to a complete standstill.

Now it is happening again, this time in Fontana, at the Sierra exit of Interstate 10. Fontana has even offered the U.S. Fish and Wildlife people another plot of land so that the city can go ahead with bidding and construction for the nearly \$18 million dollar Sierra Avenue interchange.

In point of fact, it is the K-rat and the Delhi fly that are part of the problem, along with some other pests that somebody thinks might be around there. And this is the worst of it. This land is not a proven home to these critters. It is what is termed "potential habitat."

In order to play the game, and prove the hypocrisy of the problem, Fontana has offered other acreage

to the fish and game people for these creatures. If they "maybe exist" at the interchange, they will have to "maybe exist" on some other parcel of land.

We are not dealing with reality here; we are just looking for a place to park the 'Great Pumpkin' or Santa's reindeer. If the city of Fontana can find some other land to call a sanctuary, the rats and bugs at the intersection will have to find that other place to potentially live and play.

There is, of course, no way of knowing if the vermin will consult with the fish and game people to find out where they should go. In the past century or two, we have lost the dodo bird and the passenger pigeon, and several other lesser creatures.

Contrary to what some would have you believe, the delicate balance of nature and the sacred food chain have not been significantly damaged. And even as you read this, some government officials are making new plans to spray the Mediterranean fruit fly out of existence. What about doing away with the Delhi fly and the K-rat, as well?

Another Role Model Bites the Dust

Valerie Pope-Ludlum has let a lot of people down. If you haven't been following the news and are not familiar with her, Pope-Ludlum is an African-American woman who brought herself up from welfare, to become a leader in the city of San Bernardino.

Ultimately, she found herself seated as a council person representing that city's sixth district. As obnoxious as she may have been, you always knew where she stood. But the most important thing that Valerie Pope-Ludlum did was to be a role model for so many others who feel helpless. Race, sex,

income and other factors in too many people's lives make them feel weak, helpless and vulnerable. Business and government become "The Man," "The Establishment" and the "Oppressor of the Unfortunate."

Nobody ever oppressed Valerie Pope-Ludlum and if they tried, they probably regretted it. She was living proof that anyone, anywhere, can rise to the top. Politics and power do not just belong to the white, the male, and the rich. Pope-Ludlum was a perfect example for

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"Well, at least now you know where your limits are, stress-wise."

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CLOSE - UP

It's a Great Idea ... Now Run With It!

by Georgine Loveland

When the Jordan family of Simi Valley hit hard times, the family of 10 was consigned to the streets and whatever awaited there. A hard-working family, the Jordans thought they were on the right track when they sold their three-bedroom, one-bath home and rented a larger house to accommodate their eight children. But, things didn't work out and the family soon found itself broke and homeless.

Their eldest son, Dan, remembers living in their station wagon, and using welfare vouchers for homeless hotels. Most of all, Jordan recalls laying in a barn at night, staring up at the night sky through spaces in the roof ... and dreaming. He was a very creative little boy, and had compiled a portfolio of giant, detailed futuristic and fantastical ink drawings. It was a huge disappointment when, during one of the Jordans' many moves, the precious portfolio was lost.

Jordan also remembers eating only rice every night for three weeks straight. "It was also tough going to school," he commented. He and his brothers and sisters wore whatever clothes they were able to find and when his friends wanted to go to his house after school, Jordan had to explain that he had no home. However, the hardships endured by the boy were instrumental in forging a steely determination in the man. "If I can make it, anybody can, with drive and determination," he stated.

When he was 16, his father, who is a minister, found work, and Jordan was employed and also attended Moore Park Junior College, studying marketing and economics. He didn't graduate because he had to earn a living, and he landed several good jobs: as a loan officer; in real estate, where he earned his license, and in human resources management.

In December, 1998, Jordan and his wife, Tahna and cat, Pepper Ann, moved to Rialto from Brea. He had

been traveling three weeks out of every month as a distributor with the promotional products industry, and knew it was time to finally start realizing his dreams.

Marketing Energetics is a vision he had been working toward since he was nine years old, and it was founded using the couple's savings and a belief in the integrity of their product.

As Web designer and developer, Jordan's work takes Web design to advanced creative realms, with a specialty in "Flash" technology. "Marketing Energetics uses Flash to spark life into the old World Wide Web," Jordan explained. His design firm powers up high-impact multimedia Web sites with pulsing M3 sound, using the latest Flash technology, which his inventive mind adapts to the needs of any client. He also composes the music for each creation.

Jordan's Web sites fully involve the viewer/listener. His work is not merely "viewed," it is experienced. Some sites look and feel more like interactive video games, than simply 'point and click' Internet home pages. "It is much like looking at a miniature, interactive movie, and is very hard to learn," Jordan said.

Flash technology has been available on the Web since 1996. However, it wasn't until the two major Internet browsers—Explorer and Netscape adopted this animation standard, that it became so popular. It allows Web designers to create fully animated Internet presentations with vivid sound and razor sharp 3D graphics. Today, it powers some of the most creative and engaging Web sites and is used by Nike, Xerox, Ameritrade and Sprint, as well as media giant, Mandalay Entertainment Group, in their online marketing projects. Jordan explains that, "Virtually any special effect, animation, or image made for television, can now be re-created to run on the Web.

The flexibility afforded by Flash

allows greater control over how a product, service or sales message 'is perceived.'" Adding that, "A company can use motion and sound to create a mood, identity, and a Web experience that is truly unique," he affirms that, "the days of static presentation are over."

All of Marketing Energetics designers must have a thorough understanding of Flash technology, not a common reference on most graphic designers' résumés, which is why Jordan is excited to have brought three new members into the energetic



Dan Jordan

company's fold.

Nicholas Warrillow has accumulated more than 25 years experience in graphic design and ad agency operation. Warrillow will help the company develop Web and print media for SigmaOne, a division of the international communications giant, Tadiran, LTD.

Josh Buchanan and Niles Patel are young, enterprising Java programmers, who will assist with technical and programming issues, including networking and database configuration.

Marketing Energetics' client list has grown to 27 since January, 2000, with seven clients pending at the time of the interview in July, serving industries such as: marketing, advertising, colleges and universities, chil-

dren's toys, construction companies, and more. The company created the online version of the California 2000 Ride Share catalog to promote car-pooling, as well as promotional product supply industries catalogs.

"Perfection is the key," Jordan emphasizes. "Everything must be absolutely perfect. Our standards are very high. There is no such thing as 'average' or 'as good as.'" We must be 'light years' better than anything else."

Another vital element in the success of this organization is Mrs. Jordan, who works as a traffic representative for Baxter Health Care in Ontario. She is responsible for the delivery of home dialysis products for patients with kidney failure. Her sunny personality lifts the spirits of the patients she speaks with and provides for each day, and her co-workers as well. She also takes care of the necessary details of operating a home business. Speaking about her husband, Tahna Jordan comments, "I am so very proud of what he has accomplished. He has a lot of wisdom, and the knowledge to do much more."

Jordan's message to others from impoverished backgrounds of any nature is this: "It is very important to me, a self-made individual, to show others from similar backgrounds that they can make it! I want to take this thing public and be a millionaire before age 30 (as a way to keep score)," he said. I would like to have this company to have the capability to give a job to anyone who needs one."

Jordan was recently elected to the Rialto Chamber of Commerce Board of Supervisors, and is a member of the Kiwanis Club.

Marketing Energetics can be reached at: www.marketing_energetics.com; danjordan@marketing_energetics.com; (909) 428-6762; (800) 943-7943, or fax: (909) 429-7865.

PRO

CON

THE ISSUE: AB 591 is a measure authored by California Assemblyman Howard Wayne and co-sponsored by the American Cancer Society, requiring health care service plans and disability insurers to cover the routine patient care costs of patients participating in clinical trials.

The California Association of Health Plans stands opposed to the measure, arguing that it would require insurers to pay for research costs over and beyond the standard treatments they are obligated to provide.

New bill would grant patients with life-threatening illnesses easier access to cutting-edge care

California Assemblyman Howard Wayne has authored AB 591, a measure that would require health care service plans and disability insurers to cover routine patient care costs in clinical trials. Similar laws in other states have made it easier for cancer patients, as well as those with other life-threatening conditions, to participate in clinical trials of new treatments. As a result, many of these patients could have greater chances for survival and an improved quality of life.

AB 591, which is co-sponsored by the American Cancer Society, is a measure that allows patients to participate in clinical trials of new therapies—without losing the benefits of their current health insurance coverage. Under current practices, insurers cover routine patient care costs. They include: physician visits, hospital stays, scans and blood work—all of which are considered standard treatments. The new legislation would require health care service plans and disability insurers to cover the routine patient care costs even if they occur in a clinical trial.

Clinical trials of new treatments and therapies are an important source for many of the standard treatments currently in use. Clinical trials, to be valid, require a large number of participants. As the loss of insurance coverage is the major obstacle to patient participation, the new legislation would require health insurers to cover patient care costs only in Phase II and Phase III clinical trials.

Phase II clinical trials evaluate the anti-cancer effects of new treatments, for example, whether or not the new therapies shrink tumor size. They likewise provide more information about the safety and benefits of the new treat-

ments.

Phase III clinical trials attempt to discover whether or not the new treatments are better than current treatments. These trials are performed after preliminary evidence has shown that the new treatment has some degree of effectiveness. Involving hundreds and even thousands of patients across the country, Phase III trials are often delayed for lack of patient participants. AB 591 would make it easier for these trials to proceed, thereby providing patients better access to the most advanced forms of therapy.

"AB 591 will give cancer patients access to the most innovative care available through high-quality clinical trials," according to Linda Bosserman, M.D., a volunteer for the Desert Sierra Region of the American Cancer Society, and a medical oncologist with the Robert and Beverly Lewis Cancer Care Center in Pomona. "For some patients, it represents hope and their only opportunity for long-term survival or better quality of life." Although 20 percent of cancer patients meet entry criteria for clinical trials, only three percent currently enroll in them.

Bosserman noted that, "Several national studies have also found that any costs associated with covering clinical trials would not be statistically significant to raise premiums, and several studies found a significant savings." AB 591 covers patient care costs associated with high-quality, peer-reviewed trials approved by the National Institutes of Health, Food and Drug Administration, or Veterans Affairs. The bill would not provide coverage for harmful or ineffective treatments that have not attracted support from the broader medical community.

CAHP Opposed to AB 591 as New Bill Would Force Health Care Plans to Pay for Drug Company R&D Costs

One of California's major trade associations for health plans, the California Association of Health Plans (CAHP), has announced that it stands opposed to AB 591, unless the proposed legislation receives further amendment. The lobbying group, comprising 36 members, represents all the major health plans in the state on issues affecting the health insurance industry. The CAHP contends that the new bill provides too large a scope for the coverage of routine costs connected with clinical trials.

According to Robert Pena, a spokesperson for the CAHP, "Our position is that we're opposed unless the bill is amended." Similar to legislation enacted in other states, AB 591 mandates that health care service plans and disability insurers extend their coverage to include the routine patient care costs only for Phase II and Phase III clinical trials.

While this may sound legitimate, Pena carefully noted that "Some of our concerns were that there was some coverage for Phase II treatments when we were not assured of their complete safety. One of our concerns is that we're not sure if they really are treatments."

The current language of AB 591 is vague on this issue. Pena explained that in some Phase II clinical trials, the distinction between preliminary research and bonafide treatment is often blurred. That is why the health care service plan industry is calling for further amendments to the

bill.

Research and development costs, many of which belong to Phase II clinical trials, should be picked up by the pharmaceutical companies doing the research, while those actual treatments in Phase III clinical trials the health care plans agree in principle to cover. Pena added that the California Association of Health Plans "is not opposed to covering regular standard costs" for patients. "Health plans should cover standard, not research costs. A Phase II clinical trial is still almost research."

National studies by the Mayo Clinic, Kaiser-Permanente, and others have found that any costs associated with covering cancer clinical trials would not be statistically significant to raise premiums. Such an extension of coverage to include clinical trials has even created significant savings.

Responding to these findings, Robert Pena stressed that, "Any mandate to cover patient care costs should be limited to covering only Phase III clinical trials." He reiterated that the point of health insurance industry opposition to the plan is not so much over costs. "Health plans should cover standard care. A Phase II clinical trial is still almost research. On this bill specifically, we think it is a little broad. Our position is opposed until [the bill is] amended."

AB 591 is currently awaiting action in the Senate Appropriations Committee, which will reconvene after the Legislature's summer recess.

CORPORATE PROFILE

Organization and Luck Both Count When Transporting Books

by Debbie LeAnce

Some say the journey of a 1,000 miles begins in...Chino, Ca.?

Actually, the journey is a little closer to 10,000 miles, and its mission is transporting good old-fashioned books across the South Pacific.

Consolidators International Inc. is an air freight forwarder/transport company that handles the delivery of more than 110,000 titles from Ingram Book Company's Chino warehouse, which reach their destination of either New Zealand or Australia in as little as 72 hours.

Despite all of the technological advances in the 21st century, we still have no electronic way of transporting the hard-bound book, and for countries like Australia and New Zealand, overseas delivery is the only option for obtaining a foreign, published book.

The obstacle is that any human or object that travels that far is going



Julian A. Keeling, president of Consolidators International Inc.

to be vulnerable to countless unforeseen delays, as those who have traveled even across the country, can testify. And book stores, as with any retail sales store, rely on timeliness in the delivery of their products. That's where the seemingly "drab" job of transportation can become adventurous. When one flight gets delayed,

or there's not enough room on a scheduled flight and something's going to have to get bumped, it suddenly matters who you are, and whom you know in the transportation industry.

This is where the clout held by Consolidators International Inc. comes in handy for Ingram Book Co., and for Ingram, one of the largest privately-held companies in the United States, taking chances in delivery of product is simply not in the budget.

Ingram Book Company, established in 1964 in Tennessee, began by purchasing an older book company, Tennessee Book Co., and then grew by buying out smaller companies across the nation, "located strategically around the country in order to provide rapid delivery to book sellers," said Keel Hunt of Ingram public relations. Ingram Book Co. is also located on the Internet at: www.IngramBookGroup.org, where books can be ordered and shipped—all via the Web.

"There were three basic requirements in choosing a transportation agent," says Ross Womack of Ingram. "The first entails knowledge of the intricacies of transportation across the South Pacific; the second is for the company to have a reasonable amount of 'clout' in the industry to ensure timely delivery; and third, the obvious necessity of being priced competitively.

"We also demanded a fourth, perhaps intangible factor," stated Womack, "an unwavering dedication and personal commitment to our business."

Leading a transport company with such expertise, there has to be an individual with vision. This visionary is Julian Keeling. Keeling has been running the show at Consolidators International Inc. (CII) for the last decade. His 30-year career in this field has brought him

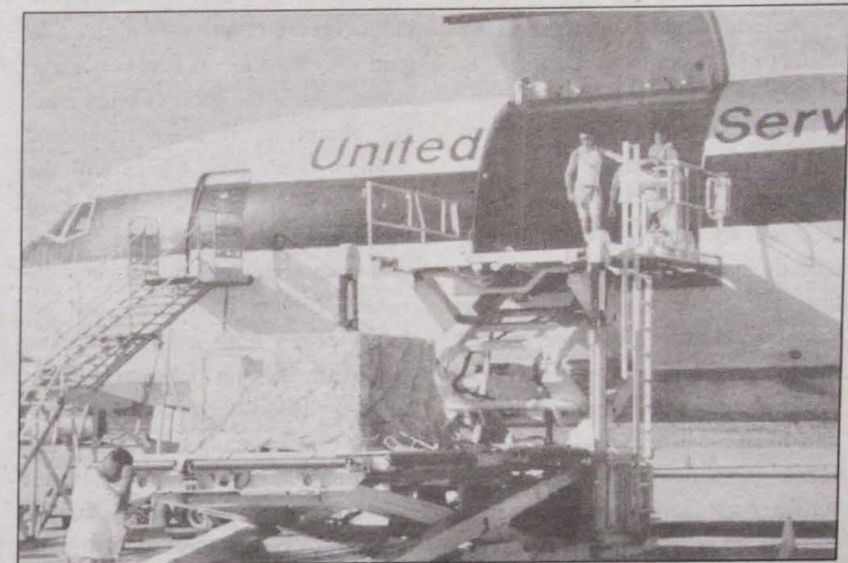
much experience and know-how.

"I love my job with a passion," said Keeling, president of CII. "We deliberately keep (our operation) small, but focused, and cherry-pick our customers...giving each one personal attention."

Keeling made the comparison to

Australia route, Fed-Ex airport to airport planes are used; for the New Zealand route, Air New Zealand is the contractor.

Each one of these carriers are already using these routes for their own business, yet they contract out a certain amount of space for each



A shipment of Ingram books begins its long journey to the South Pacific.

buying a car and the eagerness for someone to sell you car, but should something go wrong, "nobody knows you." Keeling's desire is to be there for the full circle of responsibility to each customer, not just selling and service and leaving them in the cold to deal with any difficulties that arise."

This is Consolidators International's third year as the sole contractor for delivery of Ingram's merchandise. After Ingram Book Company's prior freight forwarding contractor went out of business, Consolidators stepped in to take over. This is, however, the only retail account of CII in which it handles the entire transportation process.

First, the books must be picked up by trucks at the Chino warehouse and driven to Los Angeles, where the books are again transferred. At this stage, another contractor is hired to carry the freight overseas. For the

flight. Once the freight has landed, the pallets of books are checked for damage and then sent out by truck to their individual retail accounts. The whole process—from Ingram's warehouse in Chino to the retail accounts overseas—happens with a remarkable amount of speed and reliability, in as little as 72 hours!

For each step of the way, a different contractor is used and Consolidators International is responsible for managing this process of freight forwarding and delivery. Ingram Book Co. is the only client of CII for whom they manage the entire process of delivery. It "goes against their rule" as a norm, as they usually handle only smaller aspects of this process. But, when Ingram Book Co. was left without a transportation specialist, CII decided to go ahead and step in, since they had already been handling other aspects of delivery for Ingram.

CORNER ON THE MARKET

Stinkin' Thinkin' About Marketin'

by Ron Burgess

Two independent conversations with associates who are working on business and marketing plans for clients, provide real life situations that illustrate the need for clear-headed thinking about what creates success in business.

An experienced manager in an agricultural processing business is attempting to raise substantial funds to build a state-of-the-art plant that will be the most efficient plant of its kind in California. The stated obstacles are to demonstrate that old, retired plants and increasing population will create an opportunity for business. However, the facts are that the industry typically is a very low profit and high investment business, and even an efficient plant doesn't create excitement in an environment where stock market returns are beating the industry's return-on-investment.

Therefore the "sell" to the

money people will require more than the satisfaction that the plant will run well and some market share will open up when other plants close. The real issue is exactly where will the business come from, and how will the new business get inside of the distribution channels?

The food retail and wholesale industries are notoriously difficult to gain a toehold in. A few very large stores control the grocery retail market; therefore, if these traditional retailers don't buy, where will the business really come from? Having the product (especially if the product is a commodity) is not always the issue. Buyers know they can get lower prices from existing vendors just by threatening to switch to a new vendor. Decision makers buy hundreds or thousands of items. They don't have a large incentive to meet with unproven and unknown suppliers. Many buyers have to rely on the vendor to assist in the buy. The new kid on the block has no history, no

reliable delivery record, no tested quality and no connections to get into the door!

The would-be plant owner really wants to buy and process a product he knows, not satisfy the needs and desires of the buyer. . . this is "stinkin' thinkin'," and few sophisticated money people will buy the plan with these holes.

In another case, a technology start-up, believing they have discovered the way to double (therefore halve the price) the efficiency of a communication process, that they are ready to price the cost of media for the roll out of the product. Upon further query, we find that the process is duplicable and likely not able to be protected. We also discover that the likely buyer is the technology officer

of Fortune 500 companies.

The task that was about to be performed was to gather advertising costs for TV, newspapers, national magazines and of course, the Internet. Now anyone who has completed Marketing 101 knows that media plans are the last part of the marketing execution plan, not the first! The money that the entrepreneurs were to raise was less than \$20 million dollars. After the technology development costs and administrative costs, the balance for marketing and advertising was in the \$5 to \$10 million range. The market was said to be the multi-national corporation with world-wide communication links. If TV was used to launch a

continued on page 22

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GETTING ORGANIZED

Developing Acquisition Criteria

by Thomas J. Cuccia, CFA, ASA

You've made the decision. You want to buy a business! But before you go any further, it is essential to describe what you're looking for carefully enough so that your search efforts are well-directed, but not so narrowly that you overlook qualified targets.

Rationale for Creating a Checklist

Defining both the ideal and the essential characteristics gives those making the acquisition decision (the stockholders, professional advisors, board of directors, etc.) a common blueprint for finding and evaluating acquisition candidates.

Developing the checklist can reaffirm your goals or bring part of your strategic plan more clearly into focus. You may also discover something about your business or your goals that you may not otherwise have known.

For example, let's say that one of your acquisition strategies is to acquire strong management. As you refine this objective, you will probably become aware of previously unexamined strengths or weaknesses. You may realize that a division head who is known for her rapport with clients, also has strong team-building skills.

As your advisors contact potential sellers, they will need to provide information about what you're looking for—along with a description of your company. The acquisition criteria you develop will form the core of this document.

The first step in developing acquisition criteria is examining your strengths and weaknesses. While this step may seem obvious, many buyers fail to examine themselves adequately and consequently develop flawed acquisition criteria.

Next, review your strategic plan. Where do you see your company in three years? In five years? In 10? What will it take to get there?

If you don't have a strategic plan, prepare one. Some business owners are hesitant to articulate a strategic plan because they feel too constrained by it. However, it is important to remember that a good strategic plan evolves as the company, industry and overall economic climate changes.

Thirdly, after you have a realistic and complete picture of your business and a vision of its future, list the qualities that you're seeking from the acquisition candidate.

No candidate will have every quality, but it is important for your checklist to be as comprehensive as possible. Some of the items, such as the range of acceptable

purchase prices, will be essential. Others, like the acquisition of capital assets may be attractive but not essential in this acquisition.

Many of these qualities will be specific to the industry, but not all will be. While each acquisition is characterized by a particular set of needs, we have prepared some guidelines to help you develop yours.

- Industry and type of company: Are you looking for a business that is very similar to yours or do you want to diversify?

- Level of sales and profit margin: Do you want a business with smaller volume and a high margin? Would you consider a company with a higher sales volume than yours?

- Financial strength: Does the company have assets which are undervalued? Are there inventories

which can be used as collateral for financing? How much pre-acquisition leverage can you accept?

- Geographic location: Where do you want to buy? Is that the only acceptable location? Will any efficiencies of scale you plan to achieve materialize only if the target is within a certain area?

- Purchase price, financing and terms: How much can you pay? Do you need seller financing? Are you looking for an earnout? What financing resources will you use? How much value will the acquisition create in the eyes of the lender?

- Management strengths and weaknesses: Can your current management assume responsibility for the target's operation? Will you need to retain the existing manage-

continued on page 20

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COMPUTERS/SOFTWARE

Continuing Computer Conflicts

by J. Allen Leinberger

Long ago, in my youth, I subscribed to the *Magazine of Fantasy and Science Fiction*. I remember a story about the post apocalyptic world in which there was just one man and one woman left. He gave her a compatibility test. She failed it. They went their separate ways.

Things aren't much better today. Granted we live in the age of merge mail, group e-mail and broadcast fax, but compatibility problems continue in computers and the problems are only getting worse.

Some are simple. A lady down the hall asked me why her screen savers

from the office wouldn't work on her home computer. That was easy. MAC and Windows are not compatible. I did advise her to look on the side of the box for any programs she buys. It will tell you there what the program requirements are.

Some problems are much worse. I like to use AppleWorks to write in. People send me Word format e-mails and I can't get them to open up. True, there are programs designed to overcome such incompatibility. MacLink is one. Soft PC is another. But inevitably, you are just asking them to shove round pegs into square holes.

Last month I warned you about the difference between USB and SCSI

plugs. They just are not compatible. The new Windows 2000 is not compatible with the old Windows '95 and '98.

With the introduction of MAC OS 9, several companies have decided that it just is not worth it to create new patches to make their programs adaptable. After Dark screen savers has given up completely. According to one computer magazine, about a dozen companies have decided to give up adapting. They could have produced new patches or upgrades. They just didn't think it was worth it

Ultimately, we are dealing with a "buyer beware" problem here. There are many computers that are bought by people who hate them, don't know how to use them, and do not intend to learn how. If the computer just sits there and stares back at them, taunting them and not doing anything, they get mad and shoot the screen like Elvis in Vegas.

Not enough people are willing to break the cellophane on the instruction book. Most have bought into the movie scenario that computers think for themselves like HAL in 2001. So if the computer freezes or locks up or crashes or just doesn't do what they want, then it is evil incarnate and spawn of Satan.

This may be why so many pro-

grams are coming out with no instructions book. The directions can be found in a simple text document in the program itself. This is why computer guru David Pogue has begun a series of *Missing Manual* books through O'Reilly Press, in order to teach basic and beyond.

Still, nothing happens if you don't read the book. Even then, do not expect miracles. It is an agreed fact that MACs can read Windows formatted files but it doesn't just happen. You need the right programs. You need to know what you are doing.

Last month, I said be happy with the computer that you have, and I meant it. But the fact remains that few of us own a 20-year-old car, TV or refrigerator. If your car still runs after 200K, that's good.

The time will come when it gets tired, and parts and even fuel will be hard to find. Like your faithful old car, the time will come when you have to buy a new computer, and that is when you will have to pay attention to what you bring home to make sure it is compatible with everything you have accumulated so far.

Plan on buying new accessories and programming when it's time for that new computer. Just make sure that everything you buy is compatible.

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EMPLOYERS GROUP

IT Salaries Continue to Rise

by Sidney Kamlager

The latest national compensation survey report released from the Employers Group reveals that compensation levels for IT (information technology) jobs increased at an annual rate of 6.5 percent from last year. In contrast, non-IT jobs moved only by 3.1 percent. Fueling the increase is the continued demand for IT professionals, which has pushed firms into using retention bonuses, competitive salary increases, and other cash-based perks to be competitive with market demands.

Conducted in the spring of 2000, this national survey contains data from 1,334 U.S. firms and was coordinated with the cooperation of 22 associations across the U.S. Here are some of the survey's top summary findings, along with data pertinent to the Inland Empire region:

Salaries for systems administrators, one of the most sought after and popular classifications in the U.S., rose by 7.2 percent, from \$47,665 last year to \$51,111. This increase was even more pronounced on the West Coast, where salaries jumped by 17 percent: from \$48,204 last year to \$56,531. However, this increase is largely due to the fact that IT and e-commerce firms pay salaries, on the average, of \$65,839. Salary information for systems administrator positions in the Inland Empire is not available.

The impact of salaries paid by IT and e-business firms is not exclusive to systems administrators. The survey found that as a whole, IT and e-business firms usually pay about 9.2 percent higher than other firms. For example, the surveys shows that in 2000 the average base salary for IT directors in manufacturing firms is \$97,003,

whereas in IT and e-business firms, it is \$107,213, a 10.3 percent difference. Salary differences between financial services firms, which include banks and insurance firms—industries known for having a high demand for IT personnel—and IT and e-business firms, is narrower than in any other industry. Generally, the salaries paid by financial services for IT personnel is lower by only about 4 percent. For example, salaries paid for IT directors by financial services institutions in 2000 is about \$103,413—which is lower by only 3.6 percent, as compared to salaries paid to IT directors by IT and e-business operations.

How the Inland Empire Stacks Up

On a regional note, the Inland Empire ranks the lowest in compensation rates for IT and e-commerce positions. On an average, most firms within the Inland Empire are not in the high-tech or software industries, which has a heavy impact on the survey results. Many firms surveyed are not Web-dependent for commerce and are just beginning to technically compete within the business industry.

The average compensation rate for IT directors in the Inland Empire is lower than any other region surveyed. Average salaries are \$72,780, compared to \$100,530 for Los Angeles; \$104,687 in San Francisco; \$105,243 in Orange County, and \$93,085 in San Diego. IT managers in the Inland Empire also make less than any other region surveyed.

Firms in the Inland Empire pay IT managers an average salary of \$65,710, compared to \$75,026 in Los Angeles, \$89,522 in Orange County, and \$71,731 in San Diego. Average salaries for network oper-

ators in the Inland Empire are \$39,777, compared to \$50,648 for Los Angeles and \$49,669 for Orange County. Lastly, computer operations positions were surveyed to reveal that those positions in the Inland Empire, pay on average \$53,241, as compared to \$74,000 for Los Angeles, and \$76,032 for Orange County.

Many of the Inland Empire firms surveyed are small- to mid-sized companies with an average employee pool of 1,300. Most of the firms surveyed are not Web-proficient and also do not represent the growing service industry.

This is still an expanding industry for the Inland Empire, which is why it ranks the lowest in surveyed compensation rates for California regions.

For additional survey information, you can visit the Employers Group Web site at <http://www.employersgroup.com>.

Sydney Kamlager, is a PR/Legislative Coordinator for the Employers Group. Juan Garcia, director, and his staff in research and development compiled the compensation figures provided in this article.



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MANAGING

Managers need to learn in a variety of ways

by Peta G. Penson

Recently I participated in a training exercise that reminded me how much you can learn in non-traditional ways about your management style and your approach to tasks. Ask any manager about what it takes to complete a task and they will tell you: planning, organizing, executing, and communicating with a high degree of measuring quality. To complete a task well, you need to clarify roles and responsibilities; to recognize and address barriers to success while under stress. Hey! I know that! The sum-

mer sun was shining, so I put away my management books for a day of learning experientially with my employees, in an exercise with tennis balls. Chapter 1: We stood in an empty room, two groups of 10. The groups were separated by a piece of tape on the ground, so we knew where to stand. Each group got 20 yellow tennis balls and 20 white ones. Our leader gave out the instructions to toss each ball around the circle till everyone had touched it, without tossing to your direct neighbor—yellows in one direction, whites in the other. Any ones

you dropped were forfeited. Only the ones that made the bucket counted: \$1 million in new market share; but we'd suffer a loss of \$2 million for each dropped ball. As my group developed our unique tossing pattern, I kept trying to work out how we settled on that particular way. When one pattern didn't work out and we dropped a lot of balls, we tried another pattern. It failed, also. We became paralyzed, analyzing the patterns to death and coming up with no new solution. We ended up copying the other team's way of tossing when the loudest team member bullied us

into it. Chapter 2: In came "management" to tell us that the balls had to exit by passing out of our circle to the other circle and only then could they be counted successfully. Again, the rule was that everyone in the circle had to touch each ball. The snarl that developed at the interface between circles set off anger, panic and blaming in us all. "It was your fault!" "Pass them faster!" "You've corrupted our system!" Chapter 3: The management team then announced that we would continued on page 22

LAW

Residential Real Estate Fraud, Prevention and Detection

by Peter K. Rundle

Almost everyone has heard the old saying, "The pen is mightier than the sword." For real estate lenders and, for that matter, sellers and buyers of real property, the saying, "It is easier to steal a million dollars with a pen than with a sword," reflects a day-to-day reality of doing business, and a danger against which they must take precautions.

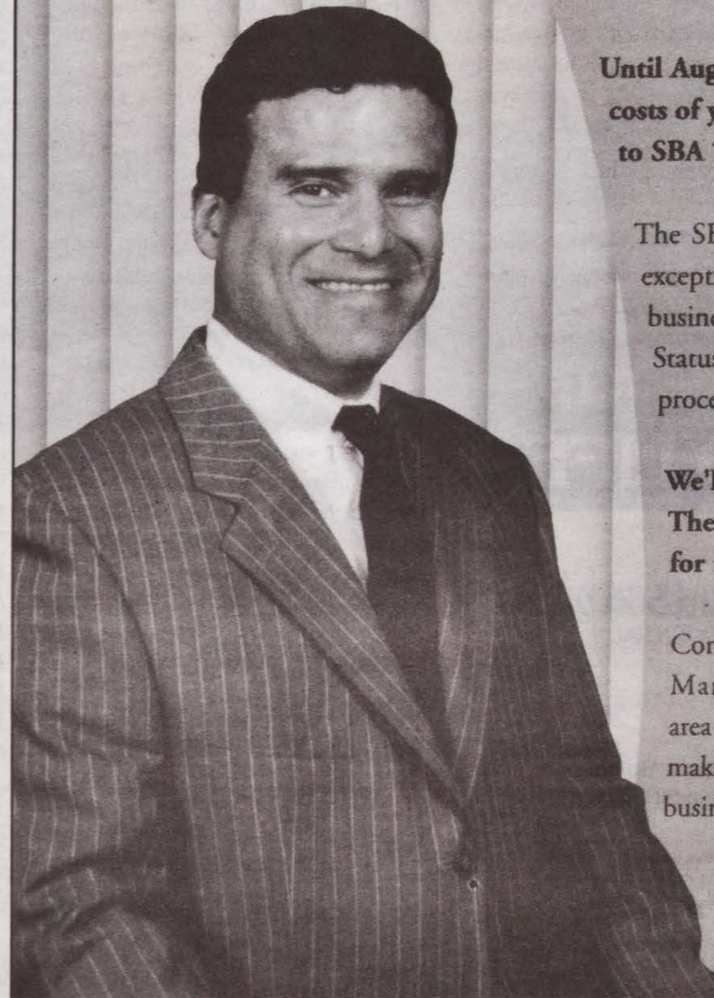
Residential Real Estate Fraud

Fraud in commercial real estate transactions is uncommon. A commercial transaction is typically conducted with the active assistance of counsel for the seller, buyer, lender, title insurer and, at times, others. Each attorney is charged with protecting his or her client's interests zealously. In a residential transaction, attorneys rarely participate, except in those states which utilize attorneys as closing agents. Even in those transactions, however, the attorney as closing agent does not generally owe the seller, buyer or lender the same degree of zealous loyalty as counsel engaged by the parties.

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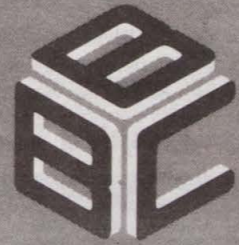
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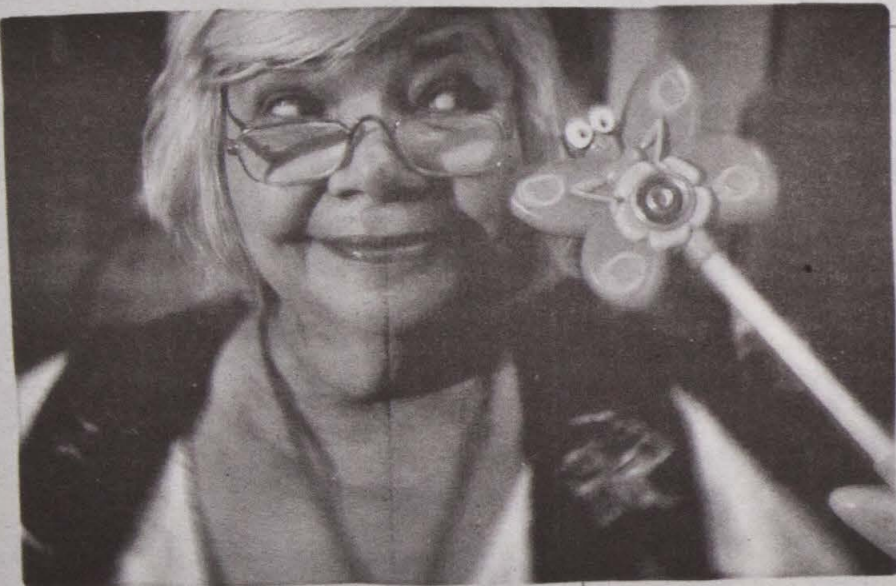
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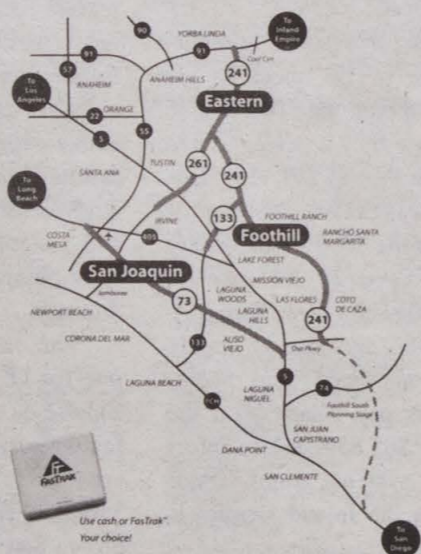


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continued on page 23

HEALTH CARE

Resource Library Offers Comprehensive Variety of Information About Disabilities

The Inland Regional Center/Family Resource Network (IRC/FCN) Resource Library offers much more than a collection of information. There is specially-created, unbiased collection that offers a comprehensive variety of information on developmental disabilities from birth through a person's lifetime. Yet for Inland Empire individuals with developmental disabilities and the families of children with special needs, the IRC/FCN is much more than a library!

At the resource library, families and friends of individuals with developmental disabilities can discover valuable information, knowledge and support—to accept, understand and empower them to make

better choices and wiser decisions.

Professionals rendering services to individuals with disabilities find information to further their guidance and support. Educators utilize the library's resources to define and evaluate, while members of the community increase their awareness of developmental disabilities.

Tremendous forethought, organization, attention to detail, and strategic planning were involved in the development of this Inland Empire resource. The result is a library that is modern and user-friendly, with an atmosphere that is sincerely congenial and comfortable. The library employs both English- and Spanish-speaking librarians who are uniquely quali-

fied to provide empathy and compassion: being a parent of a special-needs child is a requisite for the position.

The library's collection is comprehensive and diverse. Topics range from the understanding of specific disabilities; to living with a disability, child development and family issues. Topics can be found easily, using the color-coded locator system. The library's resources are ever-expanding and evolving, and include thousands of books, periodicals, magazines and hundreds of video and audio tapes. Many titles are available in both English and Spanish. The facility's periodicals and reference books are continually updated and are excellent sources of information for patrons and professionals.

Computer stations render access to the catalog system and resource database. These computers provide access to virtually unlimited information about developmental disabilities on the World Wide Web. There are computer stations adapted for ease of use by individuals with physical disabilities, and a dedicated 'Kid's Computer,' with educational software and touch-screen technology.

The university-quality study area is ideal for independent study

as well as intensive research. Patrons can view and listen to video and audio tapes in the 'Audio-Visual Room' that is fully equipped with television, VCR, audio cassette and CD players. The library also recognizes the need for patrons, groups, and teams to converse and network in its conference room.

The resource library celebrated its grand opening in October, 1999, and was developed in collaboration by the Inland Regional Center, and California MENTOR. The IRC is one of 21 regional centers throughout the state of California mandated through the Lanterman Act and funded through the Department of Developmental Services. Since 1971, the IRC has assisted infants, toddlers, children, teens, adults and seniors with developmental disabilities including Down Syndrome, autism and cerebral palsy. The independently-operated, non-profit organization currently serves more than 20,000 families in San Bernardino and Riverside Counties.

For more information, contact the IRC/FRN Resource Library at the Inland Regional Center, 1855 Business Center Drive, San Bernardino, CA 92408. Visit their Web site at www.irclibrary.com or call (909) 890-4794.

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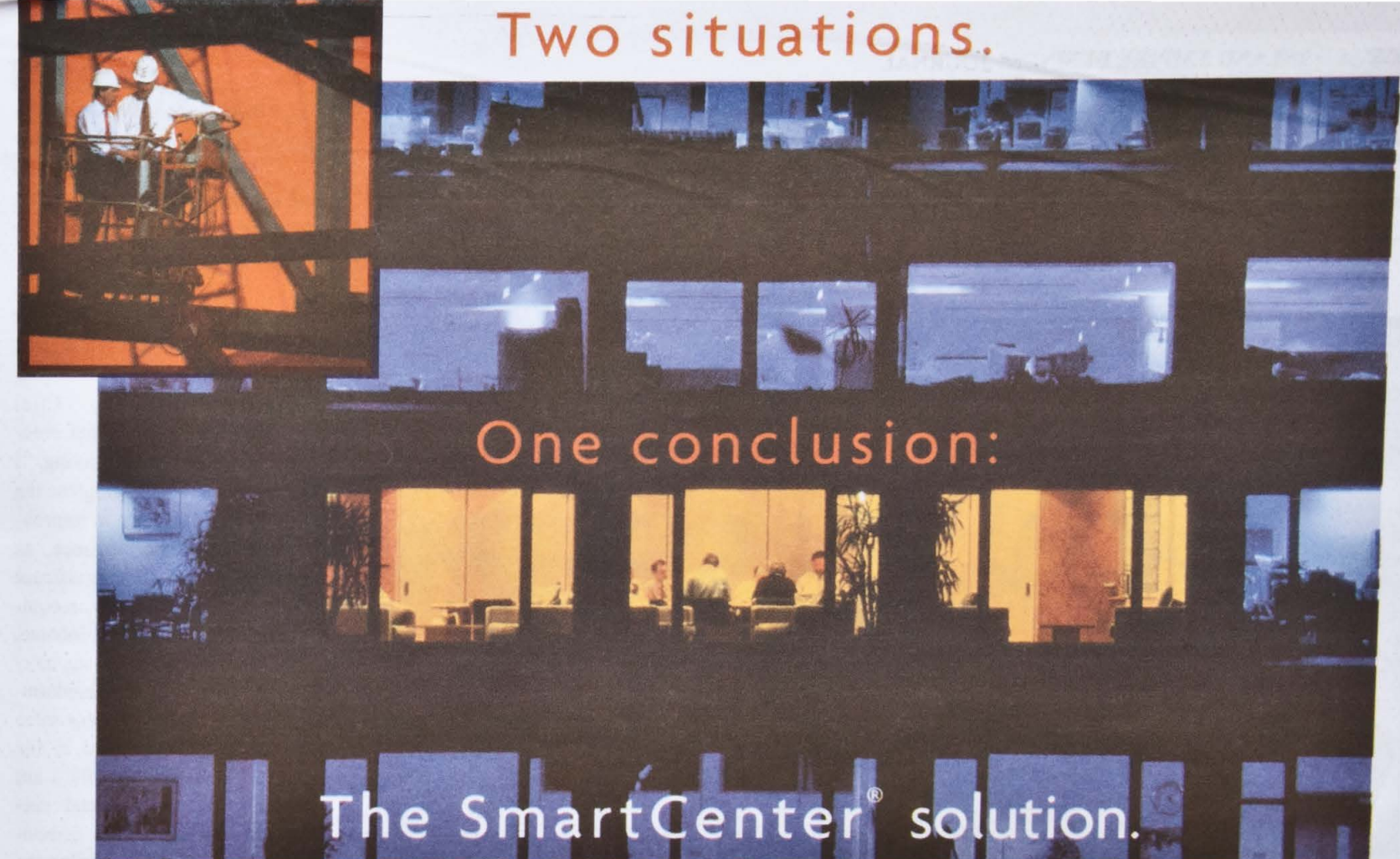
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Community Bank reports net income of \$3.4 million for second quarter 2000

Community Bank's Clint Arnoldus, president and chief executive officer, was quoted saying, "I am encouraged by the progress the bank continues to make in improving its financial performance, as demonstrated by the significant improvement in our return on equity, return on assets, and net income."

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A commercial bank with assets in excess of \$1 billion, Community Bank reported a net income of \$3.4 million for second quarter 2000, as compared to \$2.9 million for second quarter 1999, representing an average equity for second quarter 2000 was 1.22 percent and 15.10 percent respectively, as compared to return on average assets and return on average equity of 1.14 percent and 12.49 percent, respectively, for second quarter 1999.

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continued on page 32



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Executive Notes

The managing directors of **Marcus & Millichap Real Estate Investment Brokerage Company** have appointed **Kevin A. Assef** senior vice president. The announcement was made by **Harvey Green**, newly elected president/chief executive officer... Ontario CPA **Rita C. Hansen** has been elected president of the **Citrus Belt Chapter of the California Society of Certified Public Accountants (CalCPA)** for 2000-2001. **Hansen** succeeds **Richard A. Teaman**, CPA, of Riverside. **Hansen** has been active as a leader of the 30,000-member **CalCPA** for the past 20 years... The **Palm Springs Desert Museum** has announced its new board of trustees for the 2000-2001 season and **Robert E. Armstrong** has been named president. **Armstrong** retired as president of the New York-based **Henry Luce Foundation Inc.** in 1992 after 22 years of service and relocated to the desert. He continues to serve on the foundation's board of directors. Also named as officers of the museum's board of trustees are: vice presidents: **Lee Appel**, **Robert Dickey**, **John FitzGerald III**, **Robert Fraiman**, and **Madeline Redstone**; treasurer-**Stephen Hoffman**; assistant treasurer-**Martin Martinez**; secretary, **Patty Newman**, and assistant secretary, **Mark Manocchio**... City of Palm Desert transportation engineer, **Mark Greenwood**, was recently elected president of the Riverside/San Bernardino section of the **Institute of Transportation Engineers**. The organization's primary goal is to take responsibility for meeting society's needs for safe and efficient transportation... **Magnet Communications**, a national public relations agency with Southern California headquarters in Corona, recently hired **Inland Empire Public Relations Society of America President Christy Ingle**, APR as an account director for the company's professional services practice. **Ingle** works in the Irvine, Calif. office... **Shelly Lindekugel** has joined the local office of **Robert Half International** as branch manager. **Robert Half International Inc.** is the world's first and largest staffing service specializing in the accounting, finance and information technology fields. **Lindekugel** is a member of the **Inland Empire Chapter of the Institute of Management Accounts**... **Tim Ulrich** has joined the local office of **Office Team** as staffing manager. **Office Team** is a leading staffing service specializing in highly skilled temporary office administrative professionals. **Ulrich** has nearly two years' experience in marketing and the staffing industry, as well as eight years' experience in sales... The local office of **RHI Management Resources** announces the promotion of **Linda Hernandez Williams**, CPA, to the position of division director... **Arlene Anaya**, manager of **Espinoza Realty**, one of the **California Capital Companies**, announced that **Miguel Alfonso Diaz** has joined the company as a realtor. **Diaz** previously was the owner of "La Principal" furniture stores in Ontario and La Puente, California... **Goodwill Industries of the Inland Counties** is pleased to announce the appointment of **Tammy Palmer** as vice president of employment, education and training for their vocational service division... **Joy Alexander**, CPA, has joined the local office of **Robert Half** as a recruiting manager... **Desert IMAX Theatre** on Palm Canyon Dr. in Cathedral City, has named **Ed Bisailon** as president. He will be responsible for the operation of the **IMAX Theatre**: programming, marketing, promotions and community relations... **Brian P. McGowan** has joined the City of Ontario as its new economic development manager, having previously served as the development-marketing specialist for the City of Palm Springs... **Donna Oliver**, senior vice president and chief operating officer at **St. Mary Medical Center** in Apple Valley, has been chosen as this year's **Values in Action** recipient for the value of excellence by the **St. Joseph Health System**. **Oliver** is commended for her outstanding contributions to the health care ministry of the **Sisters of St. Joseph of Orange** and for her commitment to the core value of excellence.

Developing Acquisition Criteria...

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ment after the acquisition? Are there specific management strengths you need to complement your business?

- Collective bargaining agreements: Would this acquisition jeopardize your relationship with a labor union? Will any strain created be healed by the time you renegotiate the agreement?

- Market and market strategy: Is the acquisition designed to increase your market share? Is there a particular segment of the market you want to capture? Do you want to diversify your market strategies or expand your market research capabilities?

- Number and strength of competitors: If the acquisition is planned for diversification, who are the target's competitors? Are they new to the market? Are they gaining or losing market share?

- History and reputation: Is the acquisition candidate a family business? Will it be difficult to persuade the owner(s) to sell or the key employees to remain? Are you looking for a business with a strong reputation/or high quality? Do you need name recognition?

- Property, plant and equipment: Do you have facilities that are idle? If so, are you planning to acquire clients and liquidate the property, plant and/or equipment to finance the acquisition? Has the equipment been well maintained? Is it paid for?

- Distribution networks: Is this acquisition designed to increase your distribution networks? Do your networks and those of your target complement each other? Can you combine networks to lower distribution costs?

- Operational efficiency: Are you looking for ways to increase efficiency in an area like order fulfillment? Do you have a highly efficient operation which could be

exported to the target?

- Liability issues: How will the acquisition affect your product liability insurance? Are there proposed changes in safety or environmental regulations which affect your industry? Will the target have difficulty complying? Can the target help you comply with new regulations?

- Trademarks, patents or proprietary technology: Do you want to acquire trademarks or patents to increase the price you can charge for your products, or to increase your market share? Do you have proprietary technology which would streamline the target's operations or provide a low-cost improvement in the quality of its products?

- Research and development: Do you want to spread the cost of your R&D investment over a broader product or earnings base? Are you looking for new developments?

The successful acquisition begins with a concrete description of its purpose and a flexible yardstick with which to judge potential candidates. However, the above questions are only the first chapter in the acquisition story. Once the criteria have been established, candidates must be identified and then the due diligence process must be organized. We have developed a due diligence process designed to make certain that you start off on the right foot.

Thomas J. Cuccia, CFA, ASA, is vice president of FMV Opinions Inc. (FMV) and has several years experience as a financial analyst with nine years devoted to business appraisal. FMV is a national business valuation firm that is widely known for its work in the area of valuation for estate and gift tax purposes. For more information about this topic, please contact Mr. Cuccia at tcuccia@oc.fmv-opinions.com.

Banks in the Inland Empire

Ranked by Total Assets as of March 31, 2000

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Bank Name Address (Headquarters) City, State, Zip	Assets Size \$ (Millions) Assets % Change (12 Month)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	Nonperforming loans & Debt Secs. as a % of Core Capital & Loans Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail Address
1. Bank of America (Southern California) 555 S. Flower St. Los Angeles, CA 90071 <i>*Also Judy Maudsley/Sr. VP, Reg. Mgr., 1801 E. Palm Canyon Dr., Palm Springs, CA 92264, (760) 864-8588/327-3547</i>	585,373 133	16.34	7.00	8	1,948,000	Wm. J. Nietschmann/Senior V.P.* 3650 14th St., Suite 204 Riverside, CA 92501 (909) 781-1481/781-1595 williamjnietschmann@bankamerica.com
2. Wells Fargo Bank 420 Montgomery St. San Francisco, CA 94163	99,155 15	7.26	7.39	5	235,000	Sherry Jo Parks/V.P., Branch Mgr. 334 W. 3rd St. San Bernardino, CA 92401 (909) 384-4805/381-6066
3. U.S. Bank Minneapolis, MN (Merged with Bank of Commerce, Nov. 1999)	75,958 9	17.81	7.57	7	346,417	David D. Dizon/A.V.P., Sales Mgr. 27280 Jefferson Ave., Ste. 100 Temecula, CA 92590 (909) 296-6530/296-6527
4. Union Bank of California 350 California St. San Francisco, CA 94104	33,069 3	19.46	9.85	4	155,030	Greg Adamson/Regional V.P. 3403 10th St., Ste. 605 Riverside, CA 92501 (909) 321-3854/321-3858 greg.adamson@uboc.com
5. Sanwa Bank California 601 S. Figueroa St. Los Angeles, CA 90017	9,028 8	16.53	8.73	3	33,098	Jonathan Holbrook/V.P./Manager 12545 Central Ave. Chino, CA 91710 (909) 627-7601/627-6020
6. City National Bank 400 N. Roxbury Dr. Beverly Hills, CA 90210	8,391 34	21.03	6.30	10	30,793	James Robinson/Exec. V.P. 3484 Central Ave. Riverside, CA 92506 (909) 276-8855/276-8864
7. Imperial Bank 9920 S. La Cienega Blvd. Inglewood, CA 90301	6,929 9	15.40	8.12	6	18,307	Caroline Harkins/Regional V.P. 695 Town Center Dr., Ste. 100 Costa Mesa, CA 92626 (714) 641-2200/641-2219 caharkin@imperialbank.com
8. California Bank & Trust 4320 La Jolla Village Dr. San Diego, CA 92122	6,381 6	7.66	5.95	6	13,135	Lorie Schulenberg/Sr. V.P., Br. Mgr. 41615 Winchester Rd. Temecula, CA 92590 (909) 296-2422/996-2424 schulenberg@calbt.com
9. PFF Bank and Trust 350 S. Garey Ave. Pomona, CA 91766	3,013 4	13.04	6.77	2	6,412	Larry M. Rinehart President/CEO (909) 623-2323/620-0296 pff@primenet.com
10. Citizens Business Bank 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	2,016 30	22.69	7.65	0	7,945	D. Linn Wiley President/CEO (909) 980-4030/481-2130
11. Tokai Bank of California 300 S. Grand Ave., 6th Floor Los Angeles, CA 90017	1,971 17	14.14	8.90	0	6,503	Richard J. Audino/Sr. V.P. 800 N. Haven Ave., Ste. 250 Ontario, CA 91764 (909) 467-2000/986-6344
12. First Security Bank of California, N.A. 100 N. Barranca St., Ste. 1400 West Covina, CA 91791	1,239 4	11.46	9.04	4	3,916	Thomas A. Bishop Chairman of Board/CEO (626) 732-7000/915-4706 tbishop@fscnet.com
13. Community Bank 100 E. Corson St. Pasadena, CA 91103	1,140 8	14.98	8.08	6	3,295	W. E. Scott Burger/Sr. V.P. 200 E. Citrus Ave. Redlands, CA 92373 (909) 307-8140/793-3653 burgers@partnershipbanking.com
14. Eldorado Bank 24012 Calle de la Plata, #140 Laguna Hills, CA 92653	1,100 9	9.62	6.32	15	1,857	Bob Weidemann/Regional V.P. 73-301 Highway 111 Palm Desert, CA 92260 (760) 340-2425/340-1865
15. Valley Independent Bank 1498 Main St. El Centro, CA 92243	758 18	15.97	6.07	5	2,024	Michael Folt/Reg. V.P. 81-790 Hwy. 111 Indio, CA 92201 (760) 775-5658/342-1986
16. Foothill Independent Bank 510 S. Grand Ave. Glendora, CA 91741	484 3	14.70	9.51	11	1,689	George E. Langley President/CEO (626) 963-8551/914-5373
17. North County Bank 444 S. Escondido Blvd. Escondido, CA 92025	416 19	-0.35	8.97	18	-64	Michelle Arellano/A.V.P., Br. Mgr. 27425 Ynez Rd. Temecula, CA 92591 (909) 676-6500/699-4700
18. BYL Bank Group 7710 Limonite Ave. Riverside, CA 92509	356 5	-3.00	7.03	7	-217	David Wilson/S.V.P., Reg. Loan Adm. Jackie Maldonado/V.P., Ops. Mgr. (909) 687-2265/681-1095
19. First Professional Bank, N.A. 606 Broadway Santa Monica, CA 90401	286 15	1.06	4.85	83	36	Gene Gaines/President, CEO 10 N. Fifth St. Redlands, CA 92373 (909) 335-8532/335-8534

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Managers...

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have a timer for 10 minutes to measure our actual production. Also, the target number had been increased due to our growing "comfort" with passing strategies. I was sweating, but determined. My tongue in my teeth, I silently swore I would not let one measly ball drop from my hands and embarrass me. I cursed fate for teaming me with these klutzes. So I slowed down minutely to be careful. Trouble was, so did most everyone else. In 10 minutes we had a disappointing tally of completely cycled balls.

Chapter 4: We were told to combine our two circles into one

and complete the process. Almost immediately we began to argue, because each team didn't want to change to the other's unfamiliar system.

The Debrief: Where was our planning? Where was my own personal leadership? Ah, but here was the lesson—this experience mirrored exactly what happens at work. There we were, blaming the lack of success on each other, instead of stepping back to look at the system. Why had we not opened our circle to the other team, become one circle and collaborated instead of kept our interface so narrow? Put a measly piece of tape between us, and we compete! Why hadn't we stopped to plan it first? Established a pilot? We just jumped in and did it. (Or it did us...)

In the work situation, how do we put the task and the process together? How do we stay focused on the target? What is the real target—completed balls? No dropped ball losses? Isn't the behavior that gets each ball to the target as important as the target itself?

Consider your day as a manager. You hit the ground running, but you may never get to your "to do" list. Let the phone ring and you're subverted; that is, your tennis balls start coming—from one direction and then from the other. People rely on your handling your tasks properly, but you are also responsible for some bigger picture objectives that may be far-reaching, and then there's the mundane paperwork to get done. But the tennis balls keep coming. The customer calls and can't get a simple price

quote. There you are, passing tennis balls and trying not to drop any big ones.

In the end, what I recognized was that without stopping to identify what we'd done, analyze it in the moment and go on, we had no opportunity for learning. No small vs large system learning, only myopia. Experiential learning is a very powerful tool and can function as a learning lab on how effective you are in a group. As in real work-life, during the exercise the quality of the communication was critical, as was our lack of interaction with the fictional management team who just appeared and dictated our new constraints. I woke up to just how powerful an impulse the self-protection of each member was, and I frankly, pitied the customer with the question.

Marketin'...

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world-wide campaign to sell this product, this money would last only a few weeks!

The only outcome of this kind of advertising would be to very nicely notify the competitors of how to bury the company quickly, as they already have access to the right decision makers and the new start-up naively does not!

Both of these real life examples illustrate "stinkin thinkin." They are focused on the product. They mistakenly believe the product is king, and once you have it, buyers will beat a path to your door. Few new products are unique enough to demand this kind of response. The simple approach of looking at the specific buyers' needs and the distribution channels necessary to illustrate their success by using the prod-

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Residential Real Estate Fraud...

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than a handful of deals at any one time, residential lenders count on loan volume to generate fees, commissions and income. Thus, it is not uncommon for loan processors to be handling more than 30 loan applications at once.

In a slow real estate economy, the residential lender/broker may have fewer applications to process, but without the loan volume to generate income, loans that would ordinarily be considered subpar may be pushed through the system. Of course, when the real estate market is booming, as it has been in most parts of the country, loan processors have less time to conduct the due diligence

required to assure quality loans. In both circumstances, individuals with a fraudulent intent will be waiting.

Common Fraud Schemes

What follows is a description of various types of schemes utilized to defraud lenders, buyers and sellers:

Incomplete Public Property Records

In some counties, particularly in California, criminals have seized upon the fact that the recording of property records has become backlogged, as has the computerization of those records by title insurers.

In one case, a homeowner sought to refinance her home and utilize some of the equity she had accumulated to perform home improvements. What the homeowner did not disclose was that she had simultaneously applied for the same loan to

approximately six (6) different lenders, mostly through loan brokers.

The homeowner explained the numerous inquiries on her credit report by saying that she had been "loan shopping." Each lender approved the loan and, as the homeowner had anticipated, each deed of trust was recorded within two to three days of the others. Each loan was disbursed and the homeowner's fraud brought her hundred of thousands of dollars.

Forged Vesting Deeds

One of the most common, and troubling, real estate fraud schemes involves the transfer of title to property, through a forged deed, to the person who will perpetrate the fraud.

For example, "Homer Homeowner" owns his home with only a few thousand dollars remain-

ing to be paid on the mortgage. Unbeknownst to Homer, "Freddie the Forger" signs Homer's name on a deed conveying the house to Freddie.

Freddie then applies for a home equity loan, utilizing Homer's house as security. The lender feels secure to make the loan because of the large equity cushion; fails to conduct much due diligence, and disburses the loan to Freddie, who then disappears into the shadows from whence he came.

Stolen Identity/Stolen Credit

This type of fraud has become much publicized in recent months. One version of this scheme experienced in Southern California a few years ago, involved 80 separate properties and drew the attention of the FBI. In the scheme, an individual

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Banks in the Inland Empire

Ranked by Total Assets as of March 31, 2000

Bank Name Address (Headquarters) City, State, Zip	Assets Size \$ (Millions) Assets % Change (12 Month)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	Nonperforming loans & Debt Secs. as a % of Core Capital & Loans Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail Address
20. The Bank of Hemet 3715 Sunnyside Dr. Riverside, CA 92506	270 7	12.94	8.00	4	702	James B. Jaqua President/CEO (909) 784-5771/784-5791
21. Desert Community Bank 12530 Hesperia Rd., Ste. 101 Victorville, CA 92392	270 12	13.28	8.77	4	736	Ronald Wilson Chairman/Pres./CEO (760) 243-2140/243-0310 rlwilson@dcbk.org
22. Business Bank of California 140 S. Arrowhead Ave. San Bernardino, CA 92408	244 30	11.45	7.79	3	543	Alan J. Lane President/CEO (909) 888-2265/885-6173 alan@businessbank.com
23. Fallbrook National Bank 130 W. Fallbrook St. Fallbrook, CA 92028	215 49	3.08	10.40	8	132	Thomas E. Swanson Pres./CEO 27541 Ynez Rd. Temecula, CA 92591 (909) 693-5253/693-5265
24. Metro Commerce Bank 1248 Fifth Avenue San Rafael, CA 94901	210 23	19.01	7.39	11	663	Russell E. Scranton Sr. VP. 188 N. Euclid Ave., Upland, CA 91786 (909) 946-0551/946-4071 rscranton@mcfb.com
25. First Bank 11747 W. Ken Caryl Ave. Littleton, CO 80127	157 19	23.20	5.29	1	426	David E. Tschopp President/CEO 73-000 Highway 111 Palm Desert, CA 92260 (760) 341-7000 don.thuente@efirstbank.com
26. First Community Bank 74-750 Hwy. 111 Indian Wells, CA 92210	129 11	17.64	6.96	2	398	William T. Powers President/CEO (760) 836-0870/836-0878 billpowers@firstcommunitybank.com
27. Palm Desert National Bank 73-745 El Paseo Palm Desert, CA 92260	119 20	17.97	6.27	4	309	Kevin McGuire Chairman/CEO (760) 340-1145/341-8050
28. Sun Country Bank 13792 Bear Valley Rd. Victorville, CA 92392	118 42	15.93	8.12	1	358	Michael Wilson President/CEO (760) 243-1240/243-3362
29. Vineyard National Bank 9590 Foothill Blvd. Rancho Cucamonga, CA 91730	118 2	6.66	7.69	6	150	Steven Sensenbach President/CEO (909) 987-0177/945-2975
30. Temecula Valley Bank, N.A. P.O. Box 690 Temecula, CA 92593-0690	100 51	10.08	7.67	1	178	Stephen H. Wacknitz President/CEO (909) 694-9940/694-9194 swacknitz@temvalbank.com
31. Valley Bank 24010 Sunnymead Blvd. Moreno Valley, CA 92553	93 7	5.75	9.03	52	121	Gene Wood Interim President/CEO (909) 242-1959/242-1903 gwood@valleybank.com
32. First Mountain Bank 40865 Big Bear Blvd. Big Bear Lake, CA 92315	88 -3	50.94	8.54	14	872	Douglas M. Shearer President/CEO (909) 866-5861/866-3511
33. Upland Bank 100 N. Euclid Ave. Upland, CA 91786	83 9	16.86	10.71	0	359	Fred Scarsella President/CEO (909) 946-2265/985-5376
34. Redlands Centennial Bank 218 E. State St. Redlands, CA 92373	80 19	16.82	7.61	8	255	Douglas C. Spencer President/CEO (888) 673-3236/(909) 798-1872
35. Inland Empire National Bank 3727 Arlington Ave., Ste. 202A Riverside, CA 92506	74 9	15.64	8.43	0	235	Candace Wiest President/COO (909) 788-2265/788-9683
36. Canyon National Bank 1711 E. Palm Canyon Dr. Palm Springs, CA 92264	74 61	10.62	10.23	1	168	Stephen Hoffmann President/CEO (760) 325-4442/325-1138
37. Borrego Springs Bank 7777 Alvarado Rd. La Mesa, CA 91941	68 8	6.48	7.18	14	89	Jordan Blanchard A.V.P. 1101 California Ave. Corona, CA 91719 (909) 280-4240/280-4249
38. Valley Merchants Bank 800 E. Florida Ave. Hemet, CA 92543	62 20	13.36	10.95	1	211	Chuck Rogness President/CEO (909) 766-6666/766-6664 chuck@valleymerchantsbank.com
39. Inland Community Bank, N.A. 851 W. Foothill Blvd. Rialto, CA 92376	49 22	11.70	7.90	2	101	James S. Cooper President/CEO (909) 874-4444/874-6999
40. Network Bank USA 845 N. Euclid Ave. Ontario, CA 91762	43 12	6.77	13.98	2	93	William C. Demmin Acting President (909) 983-4600/983-0526 bdemmin@networkbankusa.com

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IN THE INTEREST OF WOMEN

Professional Women's Roundtable (PWR) to Expand Into the Desert

The Professional Women's Roundtable (PWR) is planning to expand its PWR network into the desert areas to reach out to women who are unable to attend the group's Riverside dinner meetings. Targeted areas are: Palm Springs, Victorville/Apple Valley, and Rancho Cucamonga/Ontario.

PWR is a nonprofit 501C3 organization whose mission is dedicated to enhance business growth and educational opportunities for women in the Inland Empire. PWR is also an affiliate chapter of the National Association for Female Executives (NAFE), one of the largest women's business organizations in the U.S. with 200 networks and more than 150,000 members

strong. As a member of PWR/NAFE, members also have the opportunity to network with NAFE members all over the U.S.

Although only three-and-one-half years old, PWR has been instrumental in helping many women grow both personally and professionally, and in creating great friendships and mentors. In addition, the last three-and-one-half years, PWR members have been recognized as outstanding leaders.

For the past three years, PWR members have been acknowledged as winners in the Top 50 Women of Achievement Awards hosted by the *Business Press* in Ontario, CA and the Santa Ana SBA office — SBA's Small

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PROFESSIONAL WOMEN'S ORGANIZATIONS



- Professional Women's Roundtable (PWR Chapter of the National Assn. for Female Executives): Robbie Motter, Exec. Dir., 909-679-8048.
- Inland Empire National Association of Women Business Owners (IE-NAWBO): Anita Starks, President, 909-931-4441.
- Executive Women International, Inland Empire Chapter: Rebecca Sawyers, 909-799-1999.
- American Business Women's Association, San Bernardino Chapter: Patricia Heacock, 909-427-1839.
- American Business Women's Association, Redlands Chapter: Terry Brown, 909-793-1131.
- Women to Women Networking Group, Inland Empire: Patricia Heacock, 909-427-1839.
- Colton Business & Professional Women: Estella Aboytes, 909-794-3633.
- Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- East Valley Professional Women's Network: Terry Brown, 909-793-1131.
- Rialto Business & Professional Women: Janetta Anderson, 909-877-0625.
- Yucaipa Christian Business & Professional Women's Council: Sharon Orr, 909-820-2080.
- Womens Referral Service: Jo A. Della Penna, 909-394-4603.
- Financial Women International, Inland Empire Group: Lynn Smith, 909-476-7999.

Information was provided by "For You Magazine."

Solutions...

continued from page 3

entrepreneur and learned that the hardest thing about owning a business was the initial capital that must be invested, in addition to a good line of credit. Once past that obstacle, the entrepreneur must advertise his or her product and employ a few good workers.

"My staff is my secret to success," said Bettis.



Caroline Bettis considers her many choices when beginning a new customized project at her firm, *Better Energy Ideas*, in Upland.

BEI illustrates its unlimited services through the slogan — *For Every Reason Under the Sun*. Originally specializing in commercial, residential and automobile scratch resistant, heat control and fading tints, the business has expanded its offerings. These new services include safety security films, which help protect against fires, high winds, earthquakes, and vandal-

ism by increasing glass strength 300 times. This helps businesses hindered by continuous 'smash and grabs' and glass etching graffiti.

For those interested in adding decorative or creative style to a window or glass, they can get the stained glass look through a combination of textures and leading. As opposed to the colored glass, which is harmful to the environment and shatters easily, the same look can be created for half the cost.

"Predicated on the customer's idea, we turn it over to an artist who fine tunes it and makes sure that it is what the customer wants. Every creative design is made to fit the customer's personality — it has to be them," said Bettis.

Bettis mentioned her new artist, Raul Santiago Rosiles, a fine art and figurative artist, who has been working with her since the beginning of the year. Rosiles, 36, has been putting together demonstration pieces for inspirational glass art on a spiritual and emotional level. Some of these examples include full-size images such as a Buddha statue and a New Year's dragon combined with coiling smoke, forming the yin-yang image from afar. "We're very passionate about our work and look forward to creating approachable art through light and various colors," said Rosiles.

BEI is unique because it also offers do-it-yourself film consultations, instructions and supplies for

continued on page 27

Bell Construction

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Jerry Bell

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Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by Total Number of Physicians Employed/Contracted

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
1. Prime Care Medical Network-PhyCor 3281 E. Guasti Rd., Ste. 700 Ontario, CA 91761	100 1,500+	Multi-Specialty	1,500	1983	75%	Yes	Yes No	Jacob Furgatch Senior Vice President (909) 605-8000/605-8031 jtfurgatch@nammsocal.com
Group includes Desert Valley Medical Group, Victorville; and Prime Care in Riverside, Banning, Beaumont, Chino Valley, Coachella Valley, Corona, Hemet Valley, Inland Valley, Moreno Valley, Redlands & Temecula.								
2. ProMed Health Network 160 E. Ardena, Suite 350 Pomona, CA 91767	0 900+	IPA Multi-Specialty	106	1988	80%	Yes	N/A N/A	Jeereddi Prasad, M.D./President Kishan Thaper, M.D./CEO (909) 620-5252/ 620-1405 kharvey@promedhealth.com
3. Beaver Medical Group 2 W. Fern Ave. Redlands, CA 92373	126 500+	Multi-Specialty	0	1945	80%	Yes	No Yes	Stephen Peterson President (909) 793-3311/796-1730
4. Vantage Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92501	0 520	IPA	75	1985	100%	No	No No	Helene Beilman Vice President (909) 778-1360/778-1363
5. Kaiser Permanente Medical Center, Fontana 9961 Sierra Ave. Fontana, CA 92335	450+ 0	Multi-Specialty Full Service Medical Care	4,200	1943	100%	Yes	N/A N/A	Philip S. Carney Jr., M.D. Area Associate Medical Director (909) 427-5269/ 427-7193
6. Loma Linda University Health Care 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	Roger Hadley, M.D. President (909) 799-3315/478-6446
7. Riverside Physician Network 1650 Iowa Ave., Ste. #220 Riverside, CA 92507	0 300+	IPA	70	1984	80%	Yes and Individual Physician Call Service	Yes Yes	Charles Stewart IV CEO (909) 788-9800/788-0098 www.rpdocs.com
8. Mission Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92591	0 300	IPA	WND	1996	100%	Yes	No No	Daniel Bouland President (909) 778-1355/778-1363
9. Inland HealthCare Group, Inc. c/o Inland Health Organization 1980 Orange Tree Ln., Ste. 200 Redlands, CA 92374	10 165	Multi-Specialty IPA and Prime Care Group Practice	10 (MSO Provides all Non-Physician/ PA Employees)	1993	75%	Extended Care	No N/A	Rajiv Dhabuwala, M.D. President (909) 335-7171
10. Inland Medical Centers 11741 Sterling Ave., #D Riverside, CA 92503	11 250	IPA	50	1986	52%	Yes	No No	Barbara Bolivar CEO (909) 785-1952/785-9660
11. Kaiser Permanente Medical Center, Riverside 10800 Magnolia Ave. Riverside, CA 92505	245 0	Multi-Specialty Full Service Medical Care	2,400	1989	100%	Yes	N/A N/A	Michael A. Nerl, M.D. Area Assoc. Medical Director (909) 353-2000/353-4611
12. San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	18 200+	Multi-Specialty Practice Group	121	1954	73%	Yes	Yes No	James W. Malin CEO/Administrator (909) 883-8611/881-5707 sbmg@pc.net
13. ProMed Health Network of San Antonio 1154 N. Mountain Ave. Upland, CA 91786	0 217	IPA	100	1994	100%	Yes and Physician on Call 24 Hrs.	N/A No	Jeereddi Prasad, M.D./President Vi Duppre/Reg. Administrator (800) 281-8886/(909) 932-1065
14. Community Medical Group of Corona 830 Magnolia Ave. Corona, CA 92879	11 200+	Primary Care	50	1999	90%	Yes	No N/A	Robert I. Bender, M.D. Medical Director (909) 737-8105/340-9665
15. Inland Faculty Medical Group, Inc. 952 S. Mt. Vernon Ave., Ste. B Cohon, CA 92324	4 200	IPA	34	1994	100%	Yes	N/A N/A	Emily A. Ebert, M.D. President (909) 433-9111/433-9199 mek@ems-online.com
16. Victor Valley IPA Medical Group (Formerly Mojave Medical Group) 15201 11th St., #500 Victorville, CA 92392	0 175	IPA	10	1989	95%	Yes (Off Site)	No No	Dr. M. Ahluwalia President (760) 245-4747/245-4868
17. Riverside Medical Clinic 3660 Arlington Ave. Riverside, CA 92506	109 0	Multi-Specialty Medical Group	590	1935	80%	Yes	Yes	Steve Larson, M.D./Chairman/CEO Judy Carpenter/President/COO (909) 782-3744/782-3834
18. Oasis IPA 275 N. El Cielo Palm Springs, CA 92262	0 80	IPA	WND	1992	N/A	Yes	No No	Helene Leclair Vice President (760) 320-3566/323-8674
19. Redlands Family Physicians 1520 Barton Rd. Redlands, CA 92373	4 50	Group Practice	15	1982	50%	Yes	No No	Sandee Derryberry Executive Director (909) 798-7766/792-8627
20. Hemet Community Medical Group 41885 E. Florida Ave. Hemet, CA 92544	10 27	IPA	176	1985	N/A	Yes	N/A N/A	Kali P. Chaudhuri CEO (909) 791-1111/791-1120
21. St. Mary Choice Medical Group 18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307	0 35	IPA	160	1993	N/A	Yes	N/A N/A	Manmohan Nayyar, M.D. President (909) 791-1111/791-1120

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the groups 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 sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 2000 Inland Empire Business Journal.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

Residential Real Estate Fraud...

continued from page 23

acquired the credit and personal history of a creditworthy borrower; impersonated that individual and obtained loans to purchased properties. Thereafter, the impostor either leased the properties or sold them, using an All-Inclusive Trust Deed (AITD), skimming the rents or absconding with the down payment in the case of an AITD sale.

Erroneous Property Description

In this unique scheme (amazingly on the rise), the person intending to commit the fraud will know how title insurers operate, and will have discovered real property encumbered by a security instrument, which does not accurately describe the real property.

In one scenario, the property is encumbered by a first and second deed of trust. The loans have fallen into default and the holder of the second deed of trust has begun to foreclose. The first deed of the trust incorrectly describes the real property (e.g., Tract 5096, Lot 97, instead of the correct description, Tract 5097, Lot 96).

The person intent on fraud will purchase the property at the foreclosure sale and immediately thereafter obtain preliminary reports from as many title agents as possible, for the

sole purpose of locating a title company which fails to detect the first trust deed on the property because of its incorrect legal description.

Having found the target title company, the person will market the property competitively and, as part of the escrow instructions, commit himself to provide the title insurance. When the lender makes its loan to the purchaser of the property, utilizing the title insurer pre-screened by the defrauder, the first trust deed will be missed, resulting in a huge windfall to the seller/defrauder.

It is only when the new owner fails to make payments on the unknown first deed of trust, causing foreclosure proceedings to commence, that the homeowner and the lender learn of the elaborate scheme to which they have fallen prey.

Know Your Borrower, Buyer and Seller

All too often, real estate transactions take place without the personal interaction of the parties or their counsel. There is no better way to protect a real estate transaction against fraud than to look the other parties or their counsel in the eye or, at a minimum, to speak directly with them.

Peter K. Rundle is an attorney in Arter & Hadden's Irvine office, and a member of the firm's Real Estate Practice Group.

Another Role Model...

continued from page 6

anybody who thought they were a victim.

Now the truth comes out. In a recent petition drive, she just couldn't get the support that she needed to defeat the woman who had taken her council seat. So, she forged signatures. And now she has admitted it.

Political corruption is nothing new. Most people believe that politicians are lying whenever their lips are moving. So what does the Valerie Pope-Ludlum's forgery

admission prove? That she never was as strong as her followers need to believe she is? Or that power truly does corrupt? And what lesson do other black, female welfare recipients in San Bernardino learn? That the only way out is to cheat?

While Jay Leno is making jokes about the Republicans having to pay blacks, females and gays to attend their convention, somebody needs to tell everybody that we are all part of the system...and as such, we can be the problem or the answer.

Unfortunately, because of Valerie Pope-Ludlum, many people are not as sure of their position any more.

In San Bernardino, Do the Judges Outnumber the Cows?

Is San Bernardino just a "cow town?" It is, according to a quote from the county's presiding judge, Roberta McPeters. In an article in the *L.A. Times* (Sunday, Aug. 20, 2000) the judge was asked about judicial compensation in San Bernardino County, and she is quoted as saying that nearly \$20,000 extra is necessary to get people to come out to "this cow town."

Judy Penman, of the San Bernardino Area Chamber of

Commerce, was surprised to hear this, for two reasons. First, she said, because there are no cows in San Bernardino, and second, because she has been working closely with Judge McPeters on the upgrading and improving of the County Government Center in the city of San Bernardino. Judge McPeters was not available for further comment; however, we will let her know that there are no cows in San Bernardino.

Solutions...

continued from page 25

handy-people.

"Everyone is surrounded by glass whether they're in their car, at home or at work," said Bettis. "We use different film types, colors, and materials to solve problems — plus our tints provide UV protection." BEI tints and coatings can cut down utility costs; protect furnishings from fading; reduce glare, and prevent the danger of broken glass.



With its expansion of services, BEI has worked with the construction industry, engineers, hospitals, schools and banks. Although these projects can be large, there are only about seven full-time employees, plus the installation people, who are certified professionals.

As a firm believer in the personal

touch, Bettis applies it to her business by making sure all her customers feel welcome. Gestures that make this possible include: an actual person answering the phone, instead of an automated system; a welcome sign and mat when customers come in, and the willingness to provide services for even the smallest project.

Bettis perks up and gets excited talking about what her business can do. The way she sees it, her business provides a three-way win: "I'm self-employed; I help people and I'm helping the environment. I'm happy with what I am doing and, therefore, I accidentally make money!"

BEI is located at 1527 West 13th St., Unit F in Upland. It is open from 8 a.m. to 5 p.m., Monday through Friday, and half a day on Saturday. For more information, please call (909) 981-6295.

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Marketin'...*continued from page 22*

uct, will create an entirely new view-

point.

Both examples illustrate common misunderstandings about their respective industries. Each assumes naively that

they would have access to decision makers, when in reality each industry has well defined channels (distribution channels) that can be very difficult to enter.

If you have a business to run, then you don't want to miss this.

Employment Law Update 2000

Tuesday, October 17, 2000
Mission Inn, Riverside

Come hear some of the Inland Empire's most prominent attorneys discuss the latest laws and court decisions concerning employment and labor issues.

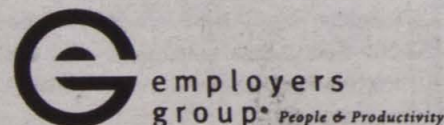
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Recent employment court decisions
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The second example requires a marketing planning model that looks at the cost of entering the marketplace and getting to the proper number of the right decision makers, before determining the total start up cost. Because the product is duplicable, my recommendation is to use the Griffith "Firstist with the Mostist" strategy. That is, get to the market so quickly that it is saturated immediately and no one else would have a chance to deliver the new idea.

Even though it is a world market, the number of prospects is probably less than 3000. Therefore, the correct approach is to look at the current distribution channel first, then build a saturation direct marketing strategy to exploit the market. When the cost to enter the market (and existing distribution channel) is determined, then (and only then) can the company finance person begin to work on break-even volumes to test the business model for success.

These examples are at the heart of marketing. Only when these issues are dealt with can a business model be developed and the promotional, selling, advertising and public relations plans be set. . . and remember they are only subsets of marketing and do not represent the whole.

These illustrations amplify the general 'miss-understanding' of how things get sold and why the marketing strategy is the most important component of a business plan. Yet most business planning processes (and programs) start with administrative, operational and financial issues. The marketing component is several sections down the list. The reality is that none of the other planning matters if you do not have, or can not get to your market!

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

ADVERTORIAL

How to Choose the Right Business Bank

by Eldorado Bank

Because your business needs vary, it is important that you choose a business bank that offers a wide selection of products and services. For instance, you want to make sure that they offer: checking and savings accounts, specifically for businesses; business loans and lines of credit for a variety of business purposes; both leasing and term loan options for acquiring equipment; SBA loans and have a PLP lender status; international banking services, and a multitude of cash management services. For businesses looking for high-tech solutions, be sure that your bank offers on-line banking solutions, so you can manage your accounts without leaving your office

Business Lending

If you are specifically looking for a business loan or line of credit, be sure to choose a business-banking lender who not only offers a wide range of financing options, but also offers them at both competitive rates and flexible terms. Like people, businesses are unique. And because no two companies are alike, it is very important to choose a business bank that offers loan solutions which can be tailored to your company's needs as it grows and changes.

For businesses looking for a Small Business Administration (SBA) loan, choose a lender who has PLP lender status. PLP lender status allows for loans to be processed in-house in a matter of days, rather than weeks. SBA loans are a special type of long-term financing, which is partially guaranteed by the Small Business Administration, and may be used for a variety of purposes, such as: working capital, business expansion, business acquisition, refinancing business debt, or to purchase owner/user commercial real estate.

continued on page 39

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Internet Job Boards Aid Applicants and Employers

by Andrea Hanstein

Over the past decade, Internet job boards have turned the recruiting world on its ear. Gone are the days when human resources directors advertised in the local classifieds. An applicant in Los Angeles now has the technology to search for a job in Chicago without a subscription to the *Tribune*. Many companies do not have the resources to fly a candidate out for an interview—nor the time to interview an abundance of applicants. As such, telephone interviews are becoming an increasingly popular and effective screening tool.

For the most part, the same rules hold true for a telephone interview as

they do for a face-to-face, although there are unique advantages and disadvantages to the phone method. Because the prospective employer can't see your face, your voice must project confidence, which is often hard to do. On the plus side, instead of sitting in a stranger's office, you have the comfort of familiar surroundings. Do not conduct the interview in the car on your cell phone or at a crowded pay phone; both will interfere with your concentration.

Before the interview begins, make sure to have a copy of your resumé and any other work samples you sent in on-hand, so you may refer to them as needed. It may also be helpful to go over possible

answers to questions potential employers are likely to ask: (What are your greatest strengths? Why do you want to work for us?) Most importantly, sit down and relax.

Once the conversation begins, give the interviewer your undivided attention. Do not eat, drink, or chew gum; things you wouldn't do at an in-person interview, either. Envision yourself sitting directly across from your interviewer and act accordingly. Some find it helpful to dress professionally. Although lying around in your pajamas may be more comfortable, if you present yourself in a business-like manner, it will come across in your voice.

Although you should always

speak clearly and articulately during an interview, it is even more imperative while on the phone. Often, if two or more people are doing the interviewing, they will use a speaker phone and it is difficult to hear exactly what the person is saying. Concise and to-the-point answers are more easily understood.

Before the interview, tape your phone voice on an answering machine. This will help you determine if you can be clearly understood and if your voice conveys enthusiasm or disinterest.

Andrea Hanstein of *AppleOne Marketing* may be reached at (310) 516-1572, or Fax: (310) 214-1051.

Maglev...

continued from page 3

train-like vehicle along a monorail guideway at speeds up to 240 miles an hour. This electromagnetic technology involves an elevated monorail guideway or track, the vehicle, and a series of electromagnetic motors and powerful magnets in the guideway and on the vehicle. The vehicle is levitated 3/8 of an inch above the guideway through the interaction of magnets on the vehicle and on the guideway.

A series of electromagnetic motors create an invisible magnetic wave that propels the train forward, controls its speed, and slows the vehicle to a stop. The Maglev is able to attain its incredible speed because of the frictionless, contactless interaction of the vehicle with the guideway, and the powerful electromagnetic wave created by the

guideway propulsion system.

One reason that this Maglev system is considered to be a cost effective means of travel, aside from its speed, is the absence of an engine and many moving parts. Over time, these parts deteriorate because of constant use and friction. In theory, the elevation of the vehicle from the guideway will eliminate many maintenance costs.

Monrovia Mayor Bob Bartlett made the cost comparison between the Maglev and subway and freeway systems. "Basically," he said, "a subway costs \$300 million per mile in service and upkeep, and a freeway costs \$180 million per mile. The Maglev system, however, would cost only \$55 million a mile, which is a significant decrease."

The proposed Maglev system for Southern California covers approximately 85 miles, and consists of four stops: Los Angeles International

Airport, Union Station, Ontario International Airport, and March Air Field. It would run along the existing freeway corridors, many of which are approximately 100 years old. Considering the population explosion predicted for the next 10 years, the Maglev system would be the equivalent of adding four freeway lanes, in both directions, to the San Bernardino Freeway.

Bartlett predicted that there would be a large number of people who would use such a system. At the low end, he said, there could be 68,000 riders per day, while a high-end estimate would be 99,000 commuters per day. On an average day, he predicted ridership upwards of 70,000 people. "Imagine what this would mean to Southern California?" he said. "It allows employers to have an employee base that is much larger, and gives employ-

ees many more choices."

However, before everyone jumps aboard the new Maglev system, it must be approved by the U.S. Department of Transportation's FRA. There are currently 11 proposals, ranging from Southern California, to Florida, to Nevada, to Pennsylvania. There will be a deselection down to seven proposals, and in 2002, one of the seven will be selected for design and deployment. However, members of SCAG are optimistic for a number of reasons. The proposed system in Southern California is longer than any other proposal, and will have a larger ridership than all the other proposed programs combined, according to Albert Perdon, program manager for the California Maglev program. In addition, Southern California arguably has the worst traffic congestion problem that could be

continued on page 39

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Serving the Inland Empire

Grandpa's bank...*continued from page 18***Fallbrook National Bank reports****significant loan growth**

Community Bancorp Inc. (Nasdaq: CMBC), parent company of Fallbrook National Bank, reports

that significant loan growth and decreased operating expenses within its Fallbrook National Bank subsidiary led to profits for the second

quarter and first half of 2000.

At the end of the second quarter, net loans has increased 77 percent to \$196 million, compared to \$111 million at June 30, 1999. Total assets grew 50 percent to \$233 million, and deposits increased 49 percent to \$209 million, up from \$156 million and \$140 million, respectively, a year ago.

Net income for the quarter was \$197,000, or \$0.08 per diluted share, and totaled \$241,000, or \$0.10 per share, for the six-month period. "Our strategy is working," stated Tom Swanson, president and chief executive officer. "We are growing the bank, improving operations, and building the foundation for a highly profitable institution. While nearly eliminating one-time gains on sale of loans and decreasing non-interest income, we expect that the benefits of steadily increasing interest income will lead to greater profitability going forward."

"Year-over-year earnings were off because of our on-going strategy to retain government guaranteed and non-guaranteed SBA loans in

*continued on page 33***At deadline...***continued from page 3*

Nevada. He received his bachelor of architecture degree from Cal Poly Pomona.

Employee Training Panel Gives Businesses a Boost

The California Chamber of Commerce announced a new partnership with the state Employment Training Panel (ETP) to give California businesses the opportunity to plug into training program dollars for their employees.

The ETP provides up to \$80 million in job training funds annually to employers throughout California. One of the best kept secrets in state government, ETP was founded in 1982, and has allocated more than \$600 million to train more than 300,000 workers since its inception.

Grandpa's bank...*continued from page 32*

our portfolio," stated Bruce Mills, chief financial officer. "The switch in operating income away from gain on sale of loans is already apparent.

"We recently expanded our SBA division into the Los Angeles area, opening up new offices in Glendale and Westlake Village," Swanson said. "We always build our SBA offices around experienced, local lenders, and that strategy has proven very successful. We anticipate that our LA offices will help accelerate our earnings growth by contributing to our SBA loan originations and interest income in the long run."

Fallbrook National Bank is the seventh largest SBA lender in California and 34th in the nation for the SBA's fiscal year ended Sept. 30, 1999, and a SBA "Preferred Lender."

In addition to the excellent growth in SBA production, the company has grown significantly in its commercial, construction and aircraft lending portfolios. At June 30, 2000, commercial loans totaled \$101.6 million, up 87 percent from \$54.4 million a year ago. Construction loans totaled \$34.8 million, up 23 percent from \$28.2 million a year ago, and aircraft loans increased 153 percent to \$19.8 million from \$7.8 million a year ago.

Another success... Business Bancorp announces record earnings

July 19, 2000, Business Bancorp (BZBC), the parent company of Business Bank of California (www.businessbank.com), reported net income of \$551 thousand or \$0.27 per diluted common share, compared to net income of \$471 thousand, or \$0.24 per diluted share for second quarter 2000 compared to \$0.26 per diluted share for second quarter 1999.

For the six months ended June

30, 2000, Business Bancorp reported net earnings of \$1.1 million or \$0.53 per diluted share compared to net earnings of \$926 thousand or

\$0.46 per share, for the six months ended June 30, 1999. Cash earnings of \$1.2 million, or \$0.58 per diluted share for the six months

ended June 30, 2000, compared to \$0.52 per diluted share for, for the

continued on page 35

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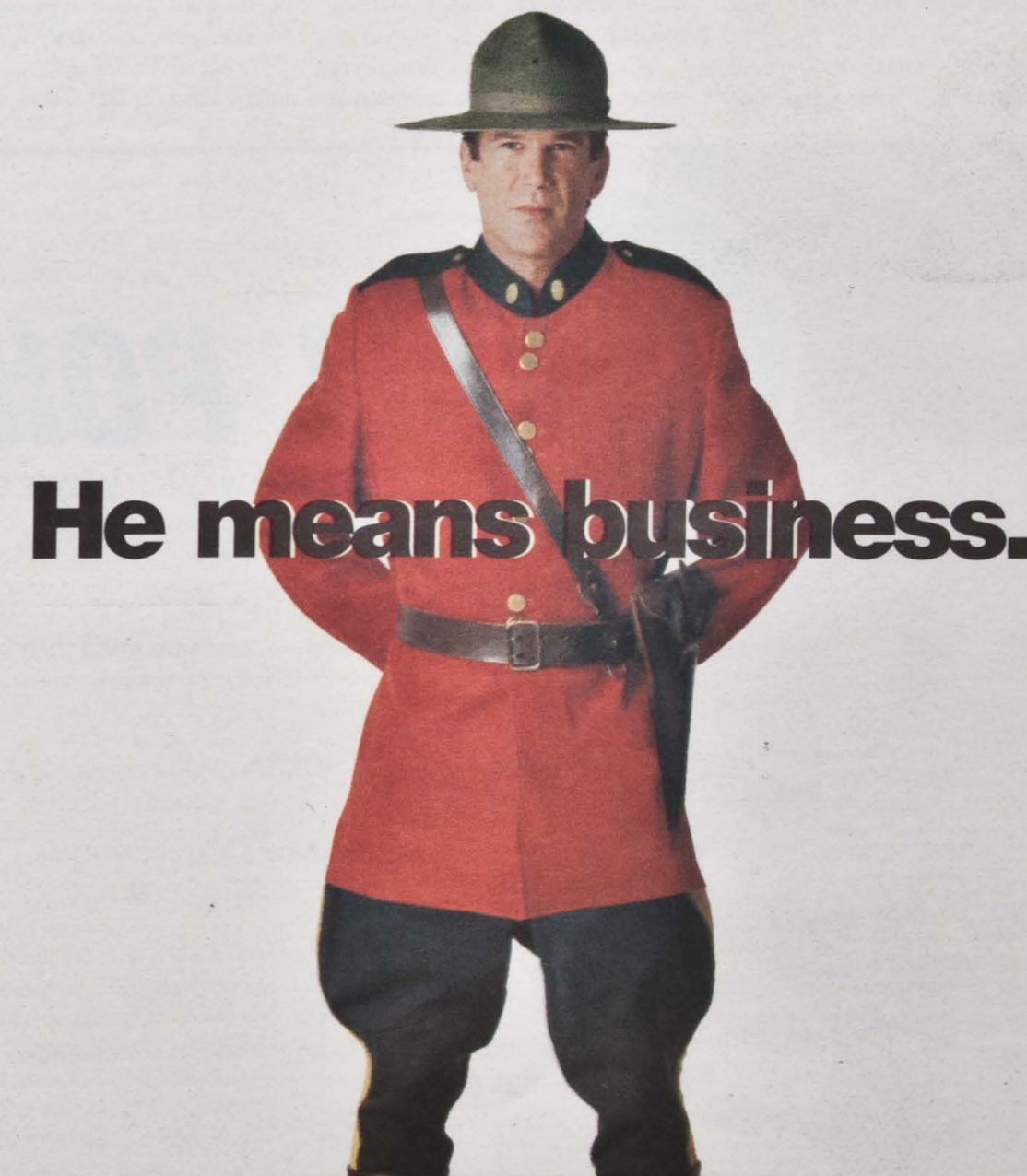
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Women's Roundtable ...

continued from page 25

Business Annual Award program. This year, one of the two winners for the SBA awards from PWR was also a national SBA winner and was invited to Washington, D.C. and the White House.

"PWR members are exceptional and come from a variety of business backgrounds, including many who work for corporate America, as well as many who own their businesses. In addition, PWR also has members who are retired and want to be part of a dynamic organization of positive women," stated Robbie Motter, PWR founder/director and West Coast regional director of NAFE.

The PWR Network, since its founding, has been holding dinner/net-

working meetings at Canyon Crest Country Club in Riverside. These meetings offer top speakers from all over, as well as the opportunity to network with other dynamic women. These meetings are held the third Wednesday of each month at 6 p.m. Attendance at the meetings is usually between 60 to 80.

"PWR currently has 114 members, and many are coming from various areas in the desert. We have also, this past year, been receiving calls from other women in the desert who are interested in PWR, and its mission of helping women grow both personally and professionally, but who either cannot make a Wednesday night meeting or who would prefer a morning meeting," said Motter.

Currently PWR is taking names of women who might have an interest in

being a part of this new PWR breakfast network. An invitation to the kick-off meeting, which will be held early September, 2000, will be sent out to all the interested prospects. A PWR co-director and other current PWR members from the desert area will facilitate the network.

The forming committee will take into consideration ideas regarding the format, location, day and time of the proposed meetings. If you are interested in being a part of this new PWR breakfast group, please call Robbie Motter, PWR/Founder/Director at 1-888-244-4420 or e-mail your name and address and phone number to rmotter@aol.com. Please also check out the PWR Website at pwroline.org for more information on PWR.

PWR also holds seminars which offer a variety of topics; these confer-

ences are held in a variety of areas, as members of PWR come from all over the Riverside and San Bernardino County areas.

The next conference for PWR is called "Recreate Your Health and Well Being; A Conference for Women." The opening keynote speaker will be Dr. William R. Kellas, founder of the Center for Advanced Medicine in Encinitas, Ca., noted author, national seminar speaker, and host of the syndicated Southern California health talk radio show, "Health Talk: A Second Opinion," on Sat., Sept. 16, from 8 a.m.-3 p.m. at Cal State Fullerton.

To receive information on sponsorship, vendor booths and/or attending this conference, contact Kathy Albertson, conference chair, at 909-985-3811 or send an e-mail to Kathleen.Albertson@gte.net.

SEPTEMBER 2000

SEPTEMBER 2000

Grandpa's bank...

continued from page 33

six months ended June 30, 1999.

"We are extremely pleased that we have been able to maintain record performance, given the cost to carry the \$10 million trust preferred securities issued in March of this year, which will be used to consummate the acquisition of Valley Merchants Bank," said Alan J. Lane, president and chief executive officer of Business Bancorp.

Total assets increased 29 percent to a record high of \$255.4 million, compared to total footings of \$197.3 million one year earlier. Loan and deposit growth reported for the period strongly supports the institution's favorable performance trend. Loans increased to \$134.3 million, reflecting an increase of 29 percent over the total reported as of June 30, 1999. Total deposits as of June 30, 2000 stood at \$192.6 million. This represents an increase of 8 percent over deposits of \$177.7 million, reported at the end of the second quarter of 1999.

Business Bancorp reports a Tier 1 capital ratio of 10.33 percent as of June 30, 2000. This is due, in part, to a strategic decision to issue \$10 million of Fixed Rate Capital Trust Pass-through Securities to support expansion plans and add franchise value to the organization without diluting shareholder equity. It also helps to ensure that the organization will retain its "well capitalized" designation under banking regulations. www.temvalbank.com.

CVB Financial Reports Record Earnings

CVB Corp. and its subsidiary, Citizens Business Bank, achieved exceptional earnings for the second quarter of 2000. This represents the 33rd consecutive quarter of record earnings for the company.

Net earnings for the quarter ending June 30, 2000, were \$8.4 million, or 20.24 percent, over net earnings of \$7 million for the second quarter of 1999. Diluted earnings per share were \$0.33 for the most recent quarter, compared with \$0.28 for the same period

last year. These results produced a return on beginning equity of 23.27 percent, and a return on average assets of 1.65 percent for the second quarter of 2000.

Net earnings for the six months ending June 30, 2000, were \$16.3 million. This was \$3 million, or 22.67 percent, ahead of net earnings of \$13.3 million for the first half of 1999. Diluted earnings per share were \$0.64 for the first half of 2000, compared to \$0.52 for the first half of 1999. These results yielded a return on beginning equity of 23.16 percent, and a return on average assets of 1.61 percent for the first half of 2000.

The board of directors declared a quarterly cash dividend of \$0.12 per share at the regularly scheduled board of directors meeting on June 21, 2000. This represents the 43rd consecutive quarterly cash dividend paid by the company. **Temecula Valley Bank exceeds \$100 million in assets**

Temecula Valley Bank reported today that second quarter net income rose sharply to a record \$359,292 for the quarter ending June 30, 2000, increasing 445 percent (WOW) over the second quarter of last year. For the six months ended June 30, the bank's net income jumped more than 168 percent over the same period last year. Earnings for the first half of 2000 were \$536,978 compared to \$200,306 for the first six months of 1999. In the first six months of 2000, the bank's earnings exceeded the earnings for the entire year of 1999. "We expect our bank to continue to have a strong earnings performance during the remainder of 2000," said Stephen H. Wacknitz, president and CEO.

Temecula Valley Bank was established in 1996 and operates full-service offices in Temecula, Fallbrook, and Escondido. The bank also operates loan production offices in the cities of Ontario, Palm Desert, Fallbrook and Encino. The bank, which is traded over the

INLAND EMPIRE BUSINESS JOURNAL • PAGE 35

counter with the stock symbol TMUL.OB, recently announced its second consecutive four-star rating by Bauer Financial Reports Inc., for its excellent performance and strength. Based upon the bank's 1999 year-end

financials, Temecula Valley Bank was also recognized by The Findley Reports for achieving "Premier Performance." The bank's Internet Web site can be reached at: www.temvalbank.com.

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Inland Empire's Largest Hotels

Ranked by Number of Rooms

Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range * May be Seasonal	Amenities	Top Local Executive Title Phone & Fax E-Mail Address
1. Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	884 51	51,000 3,050	24,816	\$175-495	B,C,CR,F,FP,G,GS, H,I,L,N,P,R,T,W	Tim Sullivan General Manager (760) 341-2211/341-1872
2. La Quinta Resort & Club 49-499 Eisenhower Dr. La Quinta, CA 92253	640 27	45,000 1,200	17,000	\$275-460/Winter \$165-290/Summer	B,C,CR,FP,G,GS, H,I,L,P,R,T,W	Johnny So General Manager (760) 564-4111/564-7656
3. Renaissance Esmeralda Resort 44-400 Indian Wells Lane Indian Wells, CA 92210-9971	560 44	33,000 1,100	20,100	\$145-1,200	B, C, R, F, FP, G, GS, H, I, L, N, P, R, T, W	Dennis Wagner General Manager (760) 773-4444/346-9308
4. Palm Springs Riviera Resort 1600 North Indian Canyon Dr. Palm Springs, CA 92262-4602	475 35	50,000 2,000	19,670	\$85-575	FP,N,C,P,GS, G,T,I,R,F,L,X	Jim Manion Managing Director (760) 327-8311/327-4323
5. Westin Mission Hills Resort Dinah Shore & Bob Hope Dr. Rancho Mirage, CA 92270	472 40	75,000 2,500	17,325	\$99-470	B,C,F,FP,G,GS,H,I, L,N,P,R,T,CR	Ed Netzhammer General Manager (760) 770-2101/770-2173
6. Marriott's Rancho Las Palmas Resort & Spa 41000 Bob Hope Dr. Rancho Mirage, CA 92270	450 22	41,000 1,950	12,900	\$99-299	B,CR,F,FP,G,GS,H,I, L,N,P,R,T,W,C	Frank Garahan General Manager (760) 568-2727/568-5845
7. Wyndham Palm Springs 888 E. Tahquitz Canyon Way Palm Springs, CA 92262	410 158	25,000 2,000	16,000	\$109-275	C,CR,F,FP,GS, H,I,L,N,P,R,W,X	Onofre Gallegos General Manager (760) 322-6000/322-5351
8. Doubletree Hotel 222 N. Vineyard Ave. Ontario, CA 91764	339 15	26,000 1,200	12,800	\$79-500	B,CR,F,FP,GS,H, I,L,N,P,R,RS,SD,W,X	Hermann Hastrup General Manager (909) 937-0900/937-1999
9. Hyatt Grand Champions Resort 44-600 Indian Wells Ln. Indian Wells, CA 92210	338 All	19,000 800	8,000	\$119-925*	B,C,F,FP,G,GS,H, I,L,N,P,R,T,W,CB,CH	Hendrick Santos General Manager (760) 341-1000/568-2236
10. Hilton Ontario Airport 700 N. Haven Ave. Ontario, CA 91764	309 9	15,000 650	5,300	\$79-201*	B,C,CR,F,FP,GS,I,L,N, W,P,R,H,X	Cindy Boulton General Manager (909) 980-0400/980-8493
11. Shilo Hilltop Suites Hotel 3101 Temple Ave. Pomona, CA 91768-3283	300 130	18,000 700	N/A	\$79-154	B,P,ST,C,WE,CB,H,RS, CR,I,S,X,F,L,SA,N,SD,FP, OC,SR	Heinz Geuer General Manager (909) 598-7666/598-5654
12. Ontario Airport Marriott 2200 E. Holt Blvd. Ontario, CA 91761	299 6	21,000 600	5,900	\$69-78	B,C,CB,CR,F,FP,R, GS,H,I,L,N,P,T,W,X	Steven Goldman General Manager (909) 975-5000/975-5050
13. Doral Palm Springs Resort 67967 Vista Chino Cathedral City, CA 92234	285 13	18,000 740	18,000	\$49-235*	C,CR,F,FP,G,GS,H, I,L,N,P,R,T,W,X	Thomas Ruhs General Manager (760) 322-7000/322-6853
14. Holiday Inn Select 3400 Market St. Riverside, CA 92501	288 23	9,500 290	50,000	\$79-350	P,GS,R,W,H,RS,I,S, X,F,N,FP,RS,S	Robert Smit General Manager (909) 784-8000/369-7127 rsmit@lodgian.com
15. Palm Springs Hilton Resort 400 E. Tahquitz Canyon Way Palm Springs, CA 92262	260 71	15,000 700	10,000	\$59-225*	C,CR,FP,GS,H,I,L,F, N,P,R,T,W,X	Aftab Dada General Manager (760) 320-6868/320-2126
16. Claremont Inn 555 W. Foothill Blvd. Claremont, CA 91711	256 10	16,836 400	4,490	\$59 +Up	B,GS,P,F,FP,N,D, CR,I,R,L,H,W,X	Ruth Jones General Manager (909) 626-2411/624-0756
17. Hilton San Bernardino 285 E. Hospitality Ln. San Bernardino, CA 92408	251 12	10,000 600	5,000	\$110-275	P,GS,R,W,H,RS,CR,I,S,X,L,N,SD, FP, Mini Refrigerators comp. a.m. coffee in lobby	Tim Jenkins General Manager (909) 889-0133/381-4299
18. Sheraton Suites Fairplex 601 W. McKinley Ave. Pomona, CA 91768	247 247	11,519 800	247,000	\$79-159	B,FP,N,C,P,GS,CR, I,R,F,L,H,W,X	Renier Milan General Manager (909) 622-2220/622-1028 renier_milan@sheraton.com
19. The Ramada Resort and Conference Center 1800 E. Palm Canyon Dr. Palm Springs, CA 92264	241 14	7,560 300	5,500	\$49-139	B,CR,FP,GS,H,F, I,L,N,P,R,X	Helen Kim Owner (760) 323-1711/322-1075 psramada@aol.com
20. The Ritz-Carlton Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270	239 21	11,642 700	8,400	\$99 Summer \$175 Fall \$285 Winter/Spring	B,C,CR,F,G,GS, H,I,L,N,P,R,T,W,X	Stephen Bello General Manager (760) 321-8282/770-8196
21. Mission Inn 3649 Mission Inn Ave. Riverside, CA 92501	235 30	19,000 250	2,520	\$145-600	B,C,CR,F,G,GS, CR,I,R,F,L,H,CH, N,P,W,X	Joe Wanacha General Manager (909) 784-0300/782-7197
22. Radisson Hotel San Bernardino 295 N. "E" St. San Bernardino, CA 92401	230 24	19,000 1,300	12,996	\$125-350	FP,N,GS,R,L,CR,H, I,F,W,X	James Deskus General Manager (909) 381-6181/381-5288 radisson@earthlink.net

B=Business Service, C=Concierge, CB=Complimentary Continental Breakfast, CH=Complimentary Cocktail Hour, CR=Corporate Rates, F=Fitness Facility, FP=Free Parking, G=Golf Course, GS=Gift Shop, H=Handicapped Rooms, I=In-Room Movies, L=Lounge, N=Non-Smoking Rooms, OC=Outside Catering, P=Pool, R=Restaurant, RS=Room Service, S=Spa, SA=Sauna, SD=Senior Discounts, SR=Steam Room, ST=Satellite Television, T=Tennis, W=Weekend Packages, X=Transfers from Nearest Airport

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hotels 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 letter-head to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss Copyright 2000 Inland Empire Business Journal.

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Golf Courses in the Inland Empire

Listed Alphabetically

Course Name Address City, State, Zip	Mgmt. Co. or Owner Type of Course Membership Fees	Green Fees: Weekdays Weekends	Length of Course (Yds.) # Rounds played Yearly	Year Built Course Designer Reservation Phone	Top Local Pro or Manager Title Phone/Fax E-Mail Address
Eagle Glen Golf Club 1800 Eagle Glen Pky. Corona, CA 92883-0620	Troon Golf Public N/A	M-Th \$75 a.m./\$60 p.m. F-\$90 a.m./\$75 p.m. S-S-\$100 a.m./\$85 p.m.	6,930 na	1999 Gary Roger Baird (909) 272-4653	Archie Cart General Manager, PGA (909) 272-4653/278-0322 ahcart@earthlink.net
El Prado (2 Courses) 6555 Pine Ave. Chino, CA 91710	Public N/A	\$24 \$32	6,508/6,671 55,000/57,000	1976 H. & D. Rainville (909) 597-1753	Bruce Janke Director of Golf (909) 597-1753/393-5061
El Rancho Verde Royal Vista 355 E. Country Club Dr. CA 92377	Waterhouse, Inc. Public N/A	\$25 \$40 (w/cart)	6,844 55,000	1957 Harry Rainville (909) 875-5346	David Sarricks Director of Golf/GM Rialto, (909) 875-5346/875-0228
Empire Lakes Golf Course 11015 Sixth St. Rancho Cucamonga, CA 91730	Crown Golf Properties Public \$300	\$55/\$35* \$80/\$50* (*Twilight)	6,628 (Blue Tees) na	1995 Arnold Palmer (909) 481-6663	Michael Lautenbach GM/Head Golf Pro (909) 481-6663/481-6763
Hidden Valley Golf Club 10 Clubhouse Dr. CA 91760	Kemper Sport Mgmt. Public N/A	\$70 \$90	6,721 na	1997 Casey O'Callaghan (909) 737-1010	Mark Hoelsing Director of Golf/GM Norco, (909) 737-1010/737-2424 golf@hiddenvalleygolf.com
Jurupa Hills Country Club 6161 Moraga Ave. Riverside, CA 92509	Robela Corp. Public N/A	\$27 (Sr. \$24) \$44 (w/cart)	6,020 na	1960 Billy Bell (909) 685-7214	Ron Robinson Director of Golf (909) 685-7214/685-4752
La Quinta Dunes Course 49-499 Avenida Vista Bonita La Quinta, CA 92253	KSL Recreation Resort N/A	\$145 (Nov. - Apr.) \$145 (Nov. - Apr.)	6,750 30,000	1985 Pete Dye (800) 742-9378	Tim Walton General Manager, PGA (760) 564-7686/771-5735
La Quinta Mountain Course 49-499 Avenida Vista Bonita La Quinta, CA 92253	KSL Recreation Semi-Private N/A	\$235 (Nov. - Apr.) \$235 (Nov. - Apr.)	6,750 40,000	1985 Pete Dye (800) 742-9378	Tim Walton General Manager, PGA (760) 564-7686/771-5735
Marriott's Rancho Las Palmas 42000 Bob Hope Dr. Rancho Mirage, CA 92270	Marriott's Private/Resort \$5,300	\$119 \$129	6,089 45,000	1977 Ted Robinson (760) 862-4551	Steve Schaller Director of Golf (760) 862-4551/862-4582 sschaller@ezlinks.com
Marshall Canyon Golf Club 6100 N. Stephens Ranch Rd. La Verne, CA 91750	James Duffin II Public N/A	\$20 \$25	6,100 80,000	1966 Adams, Latham, Kripp & Wright (909) 593-8211	Dan Larsen PGA Professional (909) 593-8211/593-3050 www.marshallcanyon.com
Moreno Valley Ranch Golf Club 28095 JFK Dr. Moreno Valley, CA 92555	Atsugi Kokusai Kanko (USA) Public N/A	\$42 (\$45 Fri.) \$65	6,800 na	1988 Pete Dye (909) 924-4444	John Sanhamel Head Golf Professional (909) 924-4444/247-7191
Mountain Meadows Golf Course 1875 Fairplex Dr. Pomona, CA 91768	American Golf Corp. Public N/A	\$20 \$25	6,440 100,000	na Ted Robinson (909) 623-3704	John van Blitter Assistant Manager (909) 623-3704/469-1179
Palm Desert Resort Country Club 77-333 Country Club Dr. Palm Desert, CA 92211	Guymo Mngt. Corp. Resort \$3,500 Full	\$25-\$90	6,585 36,000	1980 Joe Mullenax (760) 345-2791	Ernie Hamby General Manager (760) 345-2781/345-6523
Palm Meadows Golf Club 1964 E. Palm Meadows Dr. San Bernardino, CA 92408	Inland Valley Dev. Agency Public N/A	\$17 (Sr. \$12) \$24	6,700 60,000	1958 na (909) 382-2002	Troy Burton General Manager (909) 382-2002/382-0020
Quail Ranch Golf Club 15960 Gilman Springs Rd. Val. y, CA 92555	Inovative Business Mgmt. Public N/A	\$29 \$45	6,690 40,000	1964 Desmond Muirhead (909) 654-2727	Frank Bruno GM/Head Pro, PGA Moreno (909) 654-3636/654-5692
Redhawk Golf Club 45100 Redhawk Parkway Temecula, CA 92592	Cobblestone Golf Group Public \$2,200-\$4,400	\$50 (\$60 Fri.) \$80	6,755 (Blue Tees) 53,000	1990 Ron Fream (800) 451-HAWK	J.B. Sneve Head Golf Professional (909) 302-3850/302-3851
Sierra Lakes Golf Club 16600 Clubhouse Dr. Fontana, CA 92336	Donovan Brothers Golf Inc. Public N/A	\$42-\$49 \$60	6,805 N/A	2000 Ted Robinson (909) 350-2500	Rick Danruther General Manager, PGA (909) 350-2500/350-4600 www.sierralakes.com
Soboba Springs Royal Vista Golf Crse. 1020 Soboba Rd. San Jacinto, CA 92583	Royal Vista Golf Courses Semi-Private Variable	\$35 \$50	6,888 60,000	1967 Desmond Muirhead (909) 654-9354	Greg Sellwood General Manager (909) 654-9354/654-6068 sobobasprings.com
Temecula Creek Inn 44501 Rainbow Canyon Rd. Temecula, CA 92592	JC Resorts Public/Resort Call for Details	\$50 (\$60 Fri.) \$80	6,605/6,690/6,784 85,000	na Dick Rossen/Ted Robinson (909) 676-2405	Jim Hill PGA Class A, First Assist. (909) 676-2405/506-9640
Upland Hills Country Club 1231 E. 16th Street Upland, CA 91784	American Golf Corp. Semi-Priv./Publ. & Memb. \$2,200 - \$3,740	\$36 \$47 (w/cart)	5,827 60,000	1980 David Rainville (909) 946-4711	Brian Bode General Manager (909) 946-4711/946-1961
Westin Mission Hills Pete Dye Crse. 71-501 Dinah Shore Dr. Rancho Mirage, CA 92270	Troon Golf Resort N/A	\$150 \$175	6,706 40,000+	1988 Pete Dye (760) 328-3198	Alan Deck Director of Golf (760) 328-3198/770-4984
Whispering Lakes Golf Club 2525 Riverside Dr. Ontario, CA 91761	City of Ontario Public N/A	\$19 \$23	6,700 70,000+	1960 Wm. A. Tucker (909) 923-3673	Tim Walsh Head PGA Professional (909) 923-3673/923-3691

List does not include private courses. N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the courses 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 sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss Copyright 2000 Inland Empire Business Journal.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

How to Choose...

continued from page 29

Personalized Service

Electronic services are great, but they can't always answer all of your business banking questions, so be sure that your business bank has knowledgeable personnel to answer even your toughest questions. Make sure the personnel are accessible and responsive and that they excel in the personal side of business banking by providing the personal attention you expect and deserve. And it is also important to choose a business bank that gives you access to local decision-makers. The bottom line is to look for a business-banking partner who is as interested in your business as you are!

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credit, with flexible terms and competitive rates to benefit your business. Also, Eldorado Bank is a Preferred SBA loan lender and offers both the 7 (a) and 504 loan programs. The 7(a) loan program features competitive rates; terms of seven to 25 years, and loan sizes of \$100,000 and up. The 504-loan program is designed to assist business owners with long-term financing needs for items such as: the purchase of owner/user commercial property; the remodeling of owner/user commercial property; the construction of owner/user commercial property, and the purchase of machinery and equipment for long-time business use.

Eldorado Bank also has knowledgeable business banking experts to help drive your company's growth. Everyone from commercial lenders—to branch managers—to tellers, are educated and well-seasoned in banking. All senior banking officers have years of banking and financing experience behind them and keep current on the new laws and trends of small business banking.

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Maglev...

continued from page 31

remedied by the construction of the Maglev.

Finally, Southern California's proposal has the most promising payment plan of all the proposals. The system will cost approximately \$4.8 billion to construct. If selected, the Maglev Deployment Program will receive \$950 million in federal funds toward the design and construction of the system. The remaining \$3 billion will be raised through the issuance of private bonds to be repaid over several years through the operating revenues of the Maglev system.

One concern voiced was the environmental impact that a project with the magnitude of the Maglev would have on the animals and people living

near the guideway. Peter Gyulavary, a team member of the FRA, listed the drawbacks and benefits that the Maglev system would incur. So far, there have been 21 endangered species identified in the corridor and existing historical buildings.

The benefits to Southern California, however, are also compelling. There would be a significant decrease in vehicles on the road, and there would be less petroleum and energy consumption. All of these factors would improve air quality, which historically has been a large problem in Southern California.

The final decision as to which proposed Maglev program will receive federal funding will be made in 2002.

Find out more about Southern California's program at www.calmaglev.org.

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Private support promotes academic excellence in business education for the benefit of our region. These benefits include academic standards that meet national accreditation, student scholarships, and state-of-the-art technology, facilities and programs at Cal State, San Bernardino. Recent innovations at Cal State include essential partnerships between the business community and the university, a new Inland Empire Center for Entrepreneurship, the new Arrowhead Lab for Securities Analyses, technologically advanced classrooms, and experiential learning through internships. Consider CHARITABLE GIFT ANNUITIES for private support of Cal State, San Bernardino's mission and goals.

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PVHMC Presents Fourth Annual Women's Conference

The Pomona Valley Hospital Medical Center is presenting its fourth annual women's conference, "A Day Just for Women," on Friday, Sept. 29 at the Doubletree Hotel in Ontario, from 8 a.m. to

3:30 p.m. The day-long conference is being hosted by PVHMC's women and children's services.

"The conference will be a day of growth and understanding, and a day to help women learn how to lead healthier, happier, and more balanced lives," said Sandy Cotter, women's center marketing manager.

The year's keynote address, "No Deposit, No Return...You Make a Difference," is the topic of an entertaining, energetic and informative presentation by Bonnie Dean, an internationally-recognized motivational trainer and speaker. She currently serves as president of the Southern California National Speakers Association. Named "Entrepreneur of the Year 1994" by the Women's Referral Service, Dean's motivational seminars have been presented to clients including: Bank of America, Boeing, Ford Motor Co., State Farm Insurance and Xerox.

The conference will include a series of breakout sessions featuring several renowned experts in the fields of health care and motivation.

The cost is \$45, including a continental breakfast, refreshments, lunch, and a conference notebook. A variety of exhibitors will also be on hand to conduct health screenings and to offer products and services. For reservations or information, call (909) 865-9858.

DESERT BUSINESS JOURNAL

Physiatrist Joins Desert Orthopedic Center

Fellowship trained physiatrist, Erwin J. Deiparine, M.D. recently joined the Comprehensive Spine Center at the Desert Orthopedic Center. Dr. Deiparine's expertise in physical medicine and rehabilitation complements the center's team of surgeons, physician assistants, medical technologists, on-site radiologist and acupuncturist — all dedicated to providing accurate diagnosis and treatment of neck and back pain.

The year's keynote address, "No Deposit, No Return...You Make a Difference," is the topic of an entertaining, energetic and informative presentation by Bonnie Dean, an internationally-recognized motivational trainer and speaker. She currently serves as president of the Southern California National Speakers Association. Named "Entrepreneur of the Year 1994" by the Women's Referral Service, Dean's motivational seminars have been presented to clients including: Bank of America, Boeing, Ford Motor Co., State Farm Insurance and Xerox.

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Dr. Deiparine comes to DOC following fellowship training in musculoskeletal spine medicine at the Louisiana State University Medical Center in New Orleans. He is a member of the American Academy of Physical Medicine and Rehabilitation and the Association of Philippine Physicians in America.

He currently resides in Palm Desert, and enjoys karate, boxing, tennis and travel. Desert Orthopedic Center is a comprehensive, multi-subspecialty, regional orthopedic center, com-

prised of 19 physicians and specialists, with offices in Rancho Mirage, Palm Springs and Indio. For more information, call (760) 568-2684 or visit www.desertorthopediccenter.com.



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Pomona Valley Hospital Medical Center

The Board of Directors and Administration would like to thank and congratulate the employees, physicians, and volunteers of Pomona Valley Hospital Medical Center for helping us earn the national 100 Top Hospital award by HCIA and The Health Network.

For the third time, PVHMC has been named to this distinguished list, which this year includes only two other hospitals in the state. Among those, PVHMC is the only teaching hospital!

Additionally, PVHMC celebrates the recognition of the orthopedic program for being named to HCIA and The Health Network's 100 Top Hospitals: Orthopedic Benchmarks for Success.

We are extremely proud and honored to again receive these national distinctions—placing us as among the nation's top performing hospitals. Our recognition is the result of the collaborative efforts of our distinguished physicians, nurses and other professional healthcare personnel who continuously commit themselves to providing the highest level of healthcare available in the country today.

Again, thanks to our entire staff for helping us achieve these distinctions. May achievements of the past inspire us to continuously provide the quality of care that has become synonymous with PVHMC.

Curtis Morris

Curtis Morris
Chairman, Board of Directors

Richard E. Yochum

Richard E. Yochum
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OPPORTUNITY THEATER: An inspiring morning program features local and regional speakers discussing the advantages of locating or expanding a business to Apple Valley, Victorville, Adelanto, Hesperia, Barstow, Lucerne Valley and neighboring San Bernardino County communities.

DISPLAY BOOTHS: Representatives from governmental agencies, financial institutions, community organizations, utilities, real estate and other organizations create a convenient information center showcasing the opportunities in the High Desert region.

LUNCHEON: Keynote speaker, Roy Firestone, described by *Sports Illustrated* as "the best interviewer in the business," currently hosts ESPN's *Up Close Prime Time*. Firestone's luncheon speech, "What's So Funny About Sports?," is a witty, poignant and highly motivational multimedia review that salutes the best qualities of sports and entertainment figures while illustrating how we can all reach our potential to be the best.



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EXECUTIVE TIME OUT

ASPEN — Eden With an Attitude

by Camille Bounds, travel editor

Aspen conjures up visions of a glitzy playground, where the "well-heeled" hang out and enjoy la dolce vita. That is an absolutely true vision.

No slow seasons

Everyone at one time or another should visit Aspen—if for no other reason than its beauty, and to have a look at the most eclectic community in this hemisphere. With a population of more than 5,000, this little metropolis doesn't seem to have a slow season. Winter attracts some of the finest and wealthiest skiers in the world. Summer hosts prime symphonies, artists, theatre, and the arts, including renowned ballet companies. Aspen Mountain provides a stunning background for unmatched golfing, biking, fly fishing and horseback riding. Aspen is an uncommon treat.

Gourmet's delight

There is no such thing as a bad restaurant in Aspen (it wouldn't survive for more than five minutes). Everything from basic healthy to five-star gourmet is available and dining is a continuous grand experience, no matter where you choose to have a meal.

Interesting and upscale

Downtown Aspen is easily explored on foot. The Aspen Historical Society offers a walking tour brochure that is a great aid for exploring the area. Graceful Victorian mansions now house fine boutiques and upscale shops and restaurants, offering creative, interesting shopping and dining.

A ski lift in the middle of town

The Ajax lift is located in the middle of town and will take you for a breathtaking ride up the mountain to the "Sundeck," where there are refreshments and panoramic lookouts.

Aspen Mountain, locally

known as "Ajax," (after an old mining claim) has some of the finest runs in the country for experienced skiers. Andre Roch cut the first run in 1937 and the mountain quickly developed a reputation among expert skiers. It offers more than 3000 feet of steep vertical drop from the 11,212 foot summit. The Silver Queen Gondola arrives from the base in 14 minutes, and seven other



The St. Regis Hotel in Aspen, Colorado.

lifts, including one quad super-chair lift, operate on the slope. With 23 double diamond runs, this mountain is for experts. There are also runs for intermediate and advanced skiers; beginners should try another venue.

Looking for refined elegance?

If you're looking for refined elegance, luxury without glitz, or gentility without the stuffed shirt syndrome, than the St. Regis is for you. From the moment you drive into the inviting front entrance that is guarded by a stunning, huge elk sculpture called, "Standing Watch," by artist Jim Agius, into the newly refurbished lobby, you enter a spe-

cial world with a unique atmosphere. It can all be summed up in one word, "class."

Grand views

It took more than 800,000 Colorado red bricks to construct this warm, inviting giant, with 257 beautifully decorated rooms that include two presidential suites and 24 Alpine suites. Views of spectacular Aspen Mountain, close to the

warmed and ready to go. They have everything that could possibly be required for skiing and sporting.

Summer finds the concierge staff ready to arrange any of the countless activities available. From the arts to sporting outings that include hiking, mountain biking and hot air ballooning—to just scratch the surface — you name it...they've got it. Hunting and fishing enthusiasts will want to visit the Aspen Outfitting Company in the lobby of the St. Regis. Jon Hollinger will attend to even the smallest details.

Impressive dining

Dining at the St. Regis includes "Olives," featuring superb Mediterranean cuisine, with its elegant ambiance, exceptional service and an award-winning chef. The seared boneless loin of lamb and the brick oven-roasted Chilean sea bass are just two impressive entrees offered on a vast, delectable menu. Decadent desserts abound and there is, of course, a fine wine list.

"Whiskey Rocks" is the definitive, intimate lounge. Comfort and relaxation reigns with gentle blues and mellow rock and roll that permeates the easy atmosphere.

A private place

For those who wish a little more privacy and attention, there is the "Club Floor" that is accessible only by a key-activated elevator. Here, a personal concierge staff offers complimentary food and beverage selections and many extra services.

Everything you might need

There is a heated, outdoor swimming pool with a sundeck. A complete fitness center and certified massage therapists are available for the individual's needs. The St. Regis Salon offers full-service beauty treatments by appointment.

For business meetings and conferences and weddings, there are more than 25,000 square feet of

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Aspen...

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indoor and outdoor functional space, including a 9,000-square-foot ballroom, eight meeting rooms and two boardrooms. Complete business and secretarial and 24-hour copy and fax services are available. Babysitters are on call by appointment.

For the ultimate in comfort and service, the St. Regis is the place. For information and reservations call: 1-888-454-9005 or on the Internet: www.stregisaspen.com.

The definitive cooking school

Aspen offers many entertaining outlets, and the Cooking School of Aspen is surely one of the most

entertaining. Whether you want to sit in on a hilarious demonstration class with Glen Smith; take a hands-on class with award-winning chefs, or take advantage of a seven-day adventure, "Truffle-Hunting and Cooking in Tuscany" in Umbria, that is offered by the school, you will be entertained and enlightened. The experience is well worth the tariff for any aficionado of the culinary persuasion. President Rob Seidman presides and attends to every meticulous detail. An in-house sommelier makes sure that the proper wines are served with all the dishes, and the observer is alerted to proper food and wine pairing. For information, brochures and reservations call 1-800-603-6004.

Getting there:

America West flies to Aspen

from Los Angeles, with connecting flights through Phoenix.

More on Aspen in forthcoming issues.

Camille Bounds is the travel editor for the western division of Sunrise Publications, the Inland Empire Business Journal and the San Gabriel Business Press.

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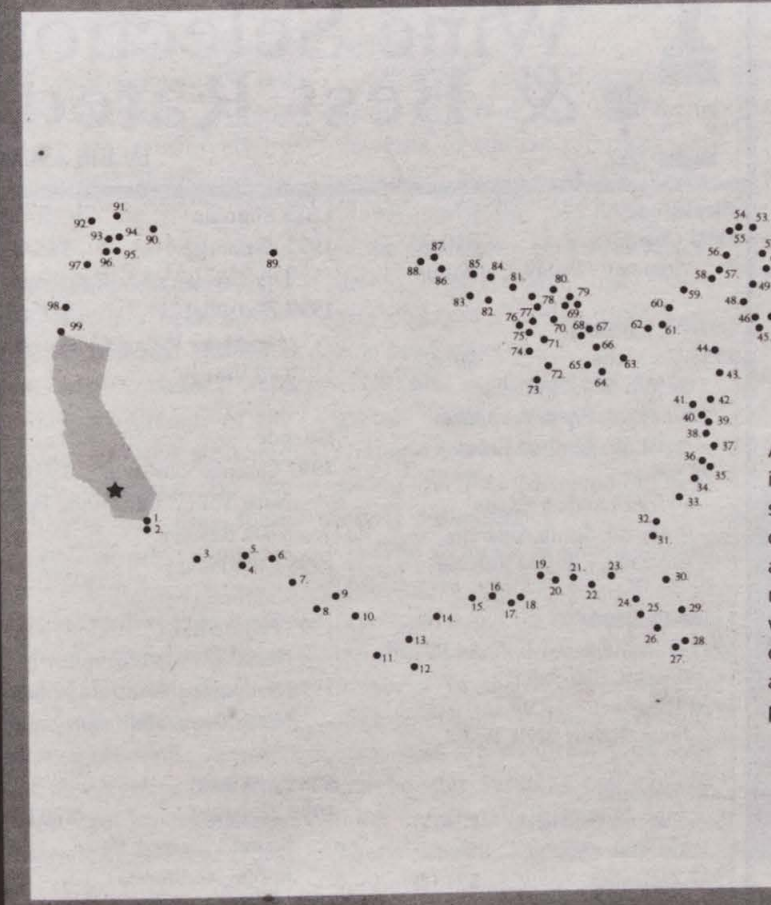
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It's Still Chianti—But Where's the Straw?

"Hey, they're back...they're back...oh...oh... but they don't have the straw!" This exciting discovery can be heard today in restaurants throughout the Americas. What are they talking about? Chianti, of course. Chianti is making a comeback, but without the straw basket wrapped around the bottle.

Let's take a look at Chianti! What is it? Well, believe it or not, Chianti is not a grape. That's right, there is no Chianti grape when there is a Merlot grape, Chardonnay grape, and even a Zinfandel grape...and on and on. Chianti is a blend of 50 percent to 80 percent Sangiovese along with 10 percent to 30 percent Canaiolo Nero, and 10 percent to 30 percent Trebbiano and Malvasia.

Chianti comes from the Tuscany region of Italy (between the provinces of Siena and Florence). Chianti has been a very popular wine for a long,

long time and can be traced back to 1260 and, in fact, the "Chianti League" was founded in 1378 and established the original districts of Gaide, Radda and Castellina.

Chianti is divided into two large classifications: Chianti Classico, which is produced in the central, original areas, the hills between Florence and Siena. Notable among the best vineyards are: Castello Diuzzano, Vignamaggio, Vigna Vecchio, Caggiolo, Castello Di Ceretto, Fattoria De Tizziano, Villa D'Arceno, Nozzole, and Verrazzano. The other classification is Chianti, which is produced in a larger area which surrounds the original area. The wines are allowed to carry, according to their origins, the following appellation: Chianti Montabano, Chianti Dei Colli Fiorentini, Chianti Dei Colli Senesi, Chianti Dei Colli Aretini, Chianti Delle Collini Pisane, and Chianti

Rufina.

There is a tradition practiced by the Chianti winemaker called "Governo." The winemaker adds, during the month of November, 5 percent to 10 percent of "must" from grapes grown on trellises hung on hooks—giving the young Chianti a unique and likable taste known as the "kisses and bites."

What can the label on a bottle of Chianti tell us?

Chianti Vecchio (aged at least two years in casks.)

Chianti Riserva (aged at least three years in casks.)

Chianti Governo (not intended for aging.)

Chianti Classico (Chianti made from grapes grown in the original district where the wine was first made "The Classico Region of Chianti.")

DOC (tells us the region of the grapes used in the production.)

Chianti: The Best of the Best

1991 Castello de Fonterutoli, Chianti Classico-\$15

1990 Podere il Palazzino, Chianti Classico-\$18

1988 Fontodi, Chianti Classico Riserva-\$20 and Selvapiana, Chianti Rufina Vigneto Bucarchiale Riserva-\$30

Best Values in Chianti

Renzo Masi, Chianti Rufina Fattoria di Basciano-1991-\$8.50

Fontodi, Chianti Classico-1993-\$12
Castello di Gabbiano, Chianti Classico Titolo Gabbiano Riserva-1990-\$12

Rodano, Chianti Classico-1991-\$10
Selvapiana, Rufina-1992-\$12

Poderi de Gretole, Chianti Classico Riserva-1990-\$11

San Fabiano Calcinaia, Chianti Classico Cellole-1991-\$11.



Wine Selection & Best Rated

by Bill Anthony

Blackstone		Lake Sonoma	
1998 Chardonnay \$10.00	Monterey County, California	1997 Zinfandel \$15.00	Dry Creek Valley, California
Oxford Landing		1997 Zinfandel \$20.00	Alexander Valley, California, Old Vine
1998 Grenache \$9.99	Oxford Landing Estate Vineyard, South Australia, Australia, Limited Release	Guenoc	
1998 Shiraz \$9.99	Oxford Landing Estate Vineyard, South Australia, Australia, Limited Release	1997 Cabernet Sauvignon \$30.00	Napa Valley, California, Bella Vista Reserve
Llano Estacado		1998 Chardonnay \$12.00	California
1999 Chenin Blanc \$6.99	Texas, Cellar Select	1997 Petite Sirah \$18.50	North Coast, California
1998 Passionelle \$9.99	Texas, Rhone Style Red	1998 Sauvignon Blanc \$14.00	North Coast, California
Lake Sonoma		Eberle Winery	
1996 Cabernet Sauvignon \$24.00	Alexander Valley, California	1997 Zinfandel \$20.00	Sauret Vineyard, Paso Robles, California
1997 Zinfandel \$24.00	Saini Farms, Dry Creek Valley, California	1997 Zinfandel \$16.00	Paso Robles Steinbeck

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Human Resources Guide

October 20

For more information on any of these issues please call (909) 484-9765 ext. 26

Innovative Peace Program Focuses on Reducing Violence and Aggression in Inland Valley Schools

by Erin Bradford

The United States is currently witnessing a frightening trend towards violence among school children. In an effort to prevent violence and to reduce aggression, while at the same time increasing positive relationships and improving academic success, the Inland Agency has implemented a program specifically designed to do just that.

The program, called "A Better Community (ABC) Peace Program," is designed to be integrated with existing programs and curriculum. It is implemented school-wide using research-based strategies and a common language to provide positive guidance and character-building skills to young children that are reinforced by parents, businesses, the community, and the media.

"This is a larger, more expanded program than those used in the past. It's only been up for one year, and already we have seen even better results," said Charlotte Naugle, director of the program. "The children are using the common language: on the playground, you can hear them intervene before an argument becomes a problem."

The Peace Leaders Program is a cost-effective way for schools to address major elements of school safety, substance abuse, health, well-being and academic requirements. The new system does this with the 21st century technology of the Internet, CD-ROMs and other tools, which save money, time and people.

The program teaches six basic concepts: honor good acts and accomplishments, stop harm and

blame, offer help, find trusted guides, make amends, and strive to improve.

The students, parents, and teachers involved with the program call themselves "Peace Leaders." Schools implementing the program can typically see differences within three months, although the Peace Leaders journey to building peace and systemic change usually takes from five to seven years.

"This is not just another lesson that takes 20 minutes a day," said Naugle. "We try to teach the children to live this way, to turn it into a way of life. There is a lot of teacher training and changing habits."

Schools using the program have reported a significant decrease in student referrals, suspensions, nurse's office visits, playground fights and disruptions in the classroom. Increases in academic improvement, test scores and engaged learning time have also been reporting.

"This is a preventive program," added Naugle. "If the strategies are implemented at a strong level, we can wipe out negativity completely."

The program is aimed toward children in grades K-8, in both private and public schools. Some training is needed for the teachers involved in the Peace Program; four one-hour training sessions each year are required, plus special booster sessions that do not take staff-development days. There is also ongoing technical support, on-site coaching and mini-trainings for classified staff.

The program meets all the requirements for Title I and IV. *continued on page 46*

"Inform Riverside County" Helps People Locate Proper Agencies

There are so many people in Riverside County who find themselves needing help at times, and who become frustrated because they do not know where to turn or how to find the assistance they desperately need.

There is a silver lining. A program called "Inform Riverside County" provides individuals and agencies with a toll-free county-wide phone number which connects them with a highly-trained Inform Riverside specialist, who will help them access timely health and human service information to address their immediate needs.

"Inform Riverside County" is a program of the Volunteer Center of Riverside County, a nonprofit United Way affiliate agency dedicated to serving individuals, organizations and agencies in all areas of Riverside County.

It is available Monday through Friday, from 8 a.m. to 5 p.m. by calling 1-800-464-1123. The program handled 9,820 calls and 16,591 referrals last year, and it needs your help getting the word out. "Many families who

could use this vital service are not aware of its existence," explained Ned Cooney, executive director of the Volunteer Center of Riverside County.

"We want to reach out and help more individuals in the Riverside County area connect with the right agencies to seek aid, and also to match agencies/organizations with additional resources to help them better serve their clients."

This is a free service. Also, a printed directory is now available for a nominal fee from the Volunteer Center that lists all the resource agencies in Riverside County.

The ongoing goal of this program is to instantly direct the callers to the proper resources they need for immediate help. In addition, the focus is to provide knowledge about the recently approved Nationwide Information and Referral number, 211, by the Federal Communication Commission (FCC). This new system, when in place, will enable individuals in the United States to reach a local I and R specialist.

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Los Angeles County Fair Promises Exciting New "Journey"

It's going to be a celebration of yesterday's traditions, today's ideas and tomorrow's dreams, as the Los Angeles County Fair 2000 follows the theme, "A Journey to Our Destiny" at Fairplex in Pomona, Sept. 14 through Oct. 1.

The fair's theme brings to the new millennium an exciting journey in exhibits, attractions, entertainment, food contests and competitions.

This year's fair blends the traditional with the new, the educational with the entertaining, and the high-energy with quiet pleasure—truly the kind of fabulous lineup that keeps Los Angeles County Fair visitors coming back year after year.

Among the new attractions are: the incredible Expedition Earth, a spectacular interactive trek across the globe featuring more than 300 live animals and 21 animatronic creatures; Etnies Gravity Zone Skate Park presenting BMX, skateboard and inline athletes; Thunder Alley with the hottest hot rods, vintage and historical racing vehicles, plus motorsports history and heritage; new heart-stopping rides at the gigantic carnival; thousands of new bargains at the largest market-

place in the West; award-winning art at the Millard Sheets Gallery's "Art 2000: Applauding Revolutionary Talent"; the lavish Flower and Garden Pavilion's "Going Wild in Your Own Backyard" and "Geometric Shapes"; Festival Plaza, site of the African Village Weekend, Asian Festival, Senior Health Fair and One-of-a-Kind Craft Show; tastings of this year's award-winning wines and olive oils in The Vineyard, and much, much more.

Along with the hundreds of new exhibits, the fair's traditional favorites return, including: Creative Living's needle arts, dolls, toys and clothing construction; Education Expo's wonderful school projects; America's Kids play adventures; all that terrific fair food; livestock and horse competitions; and exciting daily horseracing.

Along with fair admission, visitors can enjoy, at no additional charge, a fabulous lineup of nighttime grandstand entertainment. Performers include: Cheap Trick, War, Paul Rodgers of Bad Company and Eddie Money, Jethro Tull, Creedence Clearwater Revisited, Tower of Power, KC & The Sunshine Band, and Styx.

The Los Angeles County Fair is the largest county fair in the country. It's one of today's best entertainment values, and offers so much to see and do that you really need several days to enjoy it all.

To celebrate the new century, opening day admission on Thursday, Sept. 14, is just \$2 and carnival wristbands are \$4.99.

Regular admission is \$10 for adults (\$5 after 5 p.m. Monday through Thursday, presented by General Motors). Seniors 60 and older are \$7 (\$3.50 on Tuesday, Senior Days).

Children ages 6-12 are free on weekdays, \$5 on weekends. Ages five and under are free.

Innovative Peace Program...

continued from page 45

The system also addresses tobacco prevention issues, using the latest epidemiological findings on risk and protective factors.

There are four main objectives that are stressed in the Peace Program: productivity, peace, health, and well-being. They strive to decrease abuse, aggression, violence, illness, depression and anxiety. At the same time, they attempt to increase academic achievement, social competence, positive excitement and pleasant relationships.

"The Peace Program is more broad than programs in the past," continued Naugle. "Older programs have dealt with violence from a violent standpoint. We come from a prevention standpoint, starting with a peace paradigm that touches all aspects of children's lives."

The U.S. Centers for Disease Control (CDC) has determined that violence is the number one social disease in our country; 4 percent of students throughout the United States missed one or more days of school each month

Special packages and group rates are available by calling (909) 865-4050.

Fair hours are 11 a.m.-10 p.m. Monday through Thursday, 11 a.m.-11 p.m. on Friday, 10 a.m.-11 p.m. on Saturday and 10 a.m.-10 p.m. on Sunday. General parking is \$5.

Fairplex is located at 1101 W. McKinley Avenue in Pomona, just off the 10 Freeway at either the Garey Avenue or Fairplex Drive exits.

For further information about the 2000 Los Angeles County Fair, please call (909) 623-3111, or visit the web site at www.fairplex.com.

because they felt unsafe at school. In a social atmosphere that is threatening to school children, this program seeks scientifically-proven methods to improve children's life, at home as well as in schools.

The Peace Program is in effect in more than 70 schools throughout San Bernardino and Riverside county schools. The cost of Peace Leaders is \$4000 per school year for an entire year of services. The Program costs include student materials, school materials, school staff training, technical support, on-site staff coaching, parent workshops in both English and Spanish, and assistance with securing funding.

Inland Agency is a non-profit community-based organization that manages eight programs, one of which is the ABC Peace Program. The program has been selected by the U.S. Centers for Disease Control as one of the country's five "Best Practices" in the prevention of youth violence.

For more information please contact Inland Agency, ABC Peace Program, 6235 River Crest Drive, Suite P, Riverside, CA 92507, or call (909) 697-6581.

Riverside Convention Center Features Advanced Telecommunications

by Debbie LeAnce

The language of the twenty-first century has gotten so comprehensive. No longer can you enter a conversation about technology and computer systems without being familiar with such terms as Ethernet, LAN, ISDN, Plug-n-play, 10/100 mbps backbone, T1 or T2! Sounds more like the next "Terminator flick!" But, for those in the business of communicating with employees from far and wide on a secluded network, or on the World Wide Web, these terms are commonly used.

The Riverside Convention Center (RCC) has recently joined the world of the technologically competitive in the area of telecommunications, data communications and Internet services by joining forces with Convention Communication Provisioners Inc. (CCPI). RCC is now offering services like direct connection to corporate LAN, video conferencing, simultaneous broadcasting, plug and play, to name just a few.

Other services and equipment available include, but are not limited to: voice lines, fax lines, credit card lines, speakerphones for teleconferencing, T1 or greater service, dedicated modem lines, ISDN, fiber, hubs and routers. CCPI is also responsible for offering on-site technical, administrative and customer service support available for all events. CCPI is also available to provide turnkey solutions that will accommodate each client with their individual Internet connectivity needs.

A summary of these services, translated in layman's terms, is that Local Area Networks (LAN) are currently becoming more and more prominent for companies that want to be able to share resources such as printers, across communication links. The modern day technology used to access these links is called Ethernet, which was designed to link computers by connecting them to a common cable that would be able to operate at a high speed of 10 megabits per second.

RCC has selected a permanent

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Your Inland Empire meeting location



The Elegant Riverside Convention Center

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Set among the Spanish architecture of historic downtown Riverside, you'll find the newly remodeled Riverside Convention Center.

Whether you're hosting an exclusive gathering or gala extravaganza, our seasoned staff will do what it takes to insure your event is a success.

The Convention Center offers over 45,000 square feet of flexible indoor meeting and banquet space: ideal for tradeshow and expositions, yet intimate enough for small groups. A well-lit, canopy-covered 24,700 sq. ft. open air plaza is ideal for events under the stars.

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Located only 20 minutes from the new Ontario International Airport makes arrangements easy for all conference attendees.

Within walking distance of the National Historic Landmark Mission Inn, the newly remodeled Holiday Inn-Select, unique Downtown Village shops, restaurants, coffee houses, galleries and museums.



Riverside Convention Center

Riverside Convention Center Specifications

Ben H. Lewis Hall (flexible)	20,800	sq. ft.
Raincross Ballroom (flexible)	10,400	sq. ft.
Foyer	8,400	sq. ft.
Arlington Room	1,980	sq. ft.
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.
Total Square Feet	70,410	sq. ft.

For more information call (888) 748-7733

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Inland Empire Restaurant Review

A Visit to the San Gorgonio Inn

by Joe Lyons

The Spanish missions of California were not the only way-stations for travelers a hundred years ago. Inns, hotels and stagecoach stops were needed for settlers coming out here from the East. Some of the more popular historic locations have had their praises sung here already. One such location that we have not said enough about is in Banning Pass and was originally known as the Bryant House.

Since 1920, it has been the

San Gorgonio Inn, and we have all been guilty of driving right past it on our way out to Palm Springs and back. The inn sits just off the Interstate and right across from the Banning Chamber of Commerce.

It is managed by Chris Dallas and his son, Peter, who first came to the inn in the early '70s, and are back in charge today. Their promise is to provide "great food at '50's prices." Having eaten in L.A. just the night before my visit to the inn, I can attest to the prices.

We began with the lentil soup which was thick and rich; almost more like a bean soup. The Greek-style albacore tuna was not only very good, it was thankfully, not too "Greek."

The deep-fried zucchini was hot and spicy, very New York style. I was told this by a native New Yorker. That means it's not too greasy, but it is very well-seasoned.

Chicken strips, as an appetizer, come as almost a full meal, with their own side of fries. The lemon pepper seasoning is just right, again.

I gave in to my weaknesses and went for the veal parmesan, even though I had just had it the night before at a restaurant in Los Angeles. As I have indicated, it was one third the cost, and yet it was at least as good.

Even the desserts are surprising at the inn. The rice pudding is homemade with just enough cinnamon to make it exciting. The spumoni actually had pieces of fruit in it, and you could taste the different flavors of ice cream.

This is not always the way with spumoni in other restaurants. The manager claims that they buy their spumoni from a supplier, but I approve of their choice.

Since I had more food than my guest and I could eat, I greedily elected to take home one of the inn's ham and cheese sandwiches for lunch the next day. I was delighted to find that it held up well in the refrigerator overnight and its taste held up well, too. Just enough meat and cheese; not too much of the "foo-foo stuff" that some places insist on adding.

Although the Inland Empire history is a short one, we are blessed with places where tradition is served with every dish. The San Gorgonio Inn is one of these places. Their motto is "Food is Our Business." They succeed.

The San Gorgonio Inn is located at 150 East Ramsey, Banning CA. (909) 849-3448. They are open every day from 11 a.m. to 9 p.m.

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Real Estate Notes

The sale of **University Village** was announced today by **Kevin Assef**, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$7,675,000. The principals were represented by **Alex Mogharebi** of **Marcus & Millichap's** Ontario office. The property is a 178-unit apartment complex located at 257 W. Big Springs Road, Riverside, CA... **CB Richard Ellis Retail Services**, a division of **CB Richard Ellis (NYSE: CBG)**, the world-market leader in real estate service and the leasing and marketing agent for **The Marketplace** at the Ontario center, announces that the new 225,000-square-foot shopping center in Ontario, is under construction. The Marketplace at the Ontario Center will be anchored by **Sam's Club Membership Warehouse Store**, a division of Bentonville, Ark.-based **Wal-Mart**, and **Staples**. The project is expected to open in November, 2000. **The Marketplace** at the Ontario Center is located at the intersection of two major interstate freeways (I-15 and I-10) in the heart of Ontario, directly across from the very successful **Ontario Mills** project... Expanding its already large presence in the Inland Empire, **Master Development Corporation (MDC)**, a Newport Beach-based real estate development and general construction company, announced it has commenced construction on two speculative industrial buildings totaling 520,000 square feet, called **Master Distribution Center**. **Master Distribution Center** is located approximately one mile north of the 60 Freeway between Grove and Vineyard Avenue. **Master Distribution Center** represents two of eight spec buildings **Master Development Corp.** is currently developing in the city of Ontario, meeting a diversity of user size requirements... A new 32-acre Fontana business park, reporting 100 percent absorption just five months after opening, verifies that while vacancy rates for industrial buildings are at historically low levels in most Los Angeles basin submarkets, accompanying demand may be even higher for "new generation" facilities. **Western Realco** of Newport Beach, developer of the \$24.5 million **Jurupa Industrial Center** in partnership with **Times Square Real Estate Investors**, announces that all of the 700,000 sq. ft. of space in the three buildings at the development located at Jurupa and Mulberry Ave. has either been leased or sold... The sale of the **Arrow Wood Apartments** was announced today by **Kevin Assef**, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$3,400,000. The principals were represented by **Alex Mogharebi** of **Marcus & Millichap's** Ontario office. The property is an 82-unit apartment complex at 16594 Arrow Boulevard, Fontana. The sale of **Palmdale Marketplace**, Palmdale, was announced by **Jonathan A. Weiss**, regional manager for the Encino office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$5,000,000 to **Avenue S. Associates**. **Market Place Partner's**, the seller, has owned the property since 1996. **Greg Mills** of **Marcus & Millichap's** Encino office represented the buyer and seller in this transaction... The sale of **Ensign Manor Apartments**, Sun Valley, was announced by **Jonathan A. Weiss**, regional manager for the Encino office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$1,060,000 to **Grinwald Partners**. **Calzi Group**, the seller, has owned the property since 1993. **Marcus & Millichap's** Encino office represented the seller in this transaction... Fresh from its initial leasing success and the imminent completion of the 976,000 sq. ft. first phase of its \$55 million **Haven Gateway Center in Ontario**, **Investment Development Service Inc. (IDS)** announces the start of construction on the project's second phase, comprising an additional 550,000 sq. ft. of distribution space. **Chuck Belden** and **Kyle Kehner** of **Cushman & Wakefield's** Ontario office and **IDS** form the marketing team for **Haven Gateway Centre**... "**Apple Valley Square**," an 118,458-sq.-ft. retail center in Apple Valley, has been acquired by local investors, announces **Sperry Van Ness**. **Jon Sorokowski** of **Sperry Van Ness** reports that **Apple Valley Real Estate, LLC** acquired the retail center for \$8,325,800. **Jon Sorokowski** of **Sperry Van Ness-Ontario** office, represented the buyer... "**Cape Cod**," a 45-unit apartment complex in Riverside, has been acquired by a local investor, announces **Sperry Van Ness**. **Kemal Ozkarahan** of **Sperry Van Ness** reports that **Cliff Kahn** acquired the 45-unit **Cape Cod** apartment complex for \$1.277 million dollars. **Kemal Ozkarahan** of **Sperry Van Ness-Ontario**, represented both the buyer and seller... **Corona's** strong labor pool and proximity to Orange County is helping Newport Beach-based **Western Realco's** new **Promenade Business Park** in Corona, attract leading light manufacturers and distributors with the announcement that 109-years-old **Arkwright Corporation** has leased and occupied 72,000 sq. ft. of space. **Arkwright** inked a five-year lease valued at \$1.8 million. **Scott Read**, **Jeff Read**, and **Tim Hawke** of **Grubb & Ellis'** Newport Beach, Anaheim and Ontario offices, respectively, represented both **Western Realco** and **Arkwright**... A lease has been signed for a 45,000-sq.-ft. **Jo-Ann etc*** store in Ontario, it was announced by **Jo-Ann Stores Inc.**, parent company and the nation's largest fabric and craft retailer. The new store will be located at the **Ontario Gateway Shopping Center**, a new shopping center located at Milliken Avenue and the San Bernardino Freeway (10)... **Shea Properties** has begun construction on 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...

Riverside Convention Center...

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shared Ethernet with a full T1 (1.5 Mbps down to 56 Kbps) as the fastest and best option to have established on site of RCC. And the T1 or better refers to the leased lines that are set up on a permanent basis, providing a greater security of information and more constant quality of service that are used for voice and data transmission.

Scott Megna, general manager of RCC, said he is looking forward to being able to accommodate more high-tech companies, thanks to the new upgrades. With services offered like Webcasting, and abilities to perform company meetings over the Web, Megna's hopes are sure to come to pass.

One aspect that gives RCC the cutting edge against its competition is that

its technology is "hot all the time," as Megna put it, whereas, the neighboring competition's technology is not wired directly to the facility, bringing more delays and requiring longer set-up time.

However, RCC's facilities are full service in areas other than telecommunications. Each room can be set up to seat anywhere from 25 to 2,500 persons at a time. There is 24 hour on-site security, and free unlimited parking. Diversity in audio visual equipment is also available upon request, for rent, including such items as VCRs, tripods, slide projectors, lighting, easels, and technical labor.

Another bonus to RCC's facilities is its prime location, located in the middle of historic, rustic downtown Riverside.

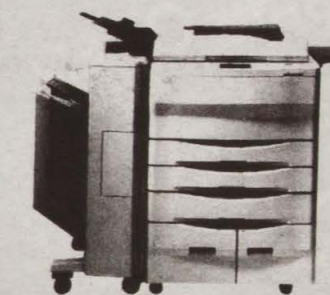
Scott Megna may be reached by calling RCC at (888) 748-7733 or (909) 787-7950.

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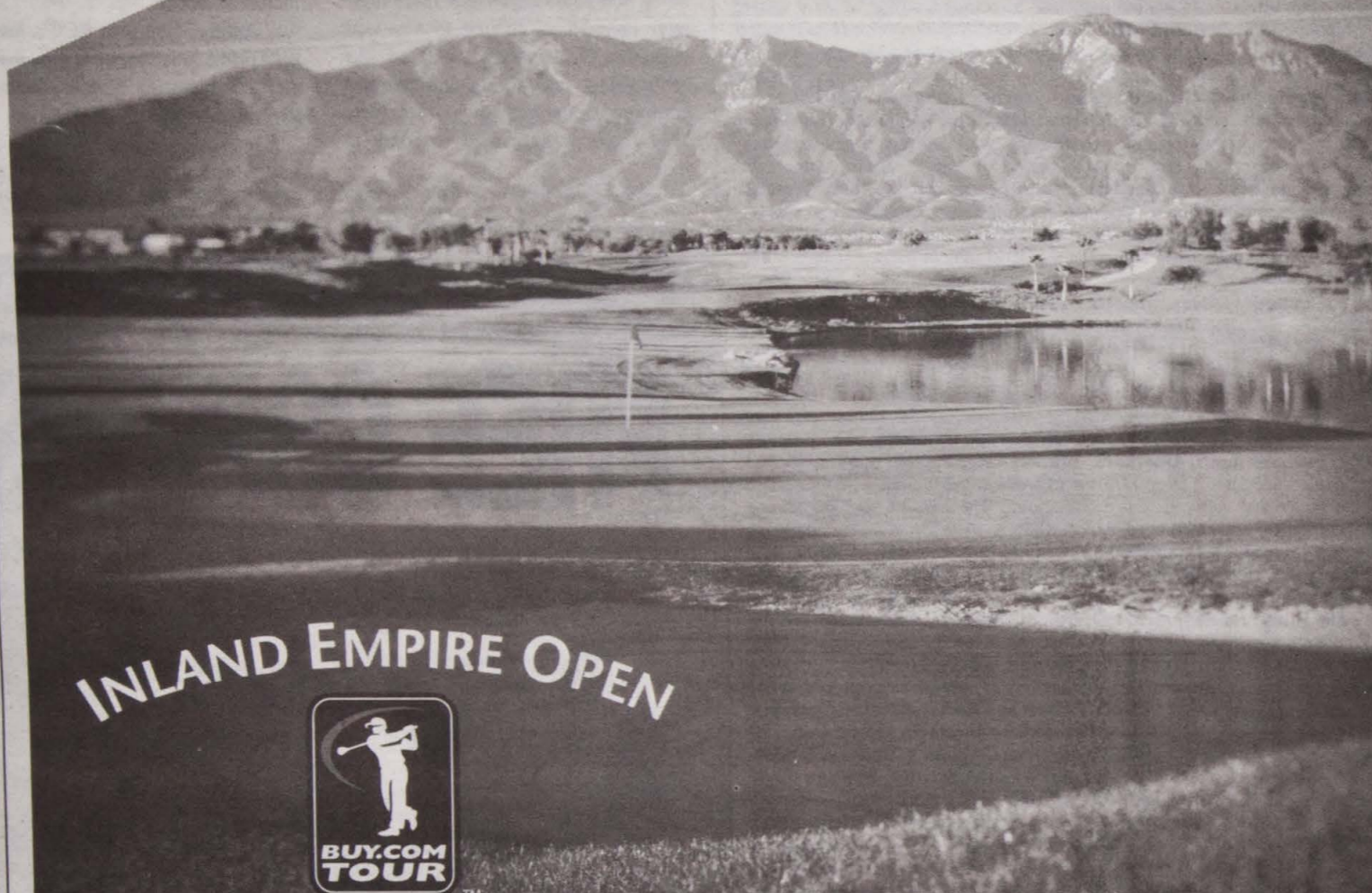
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The 7th annual Inland Empire Open will be held at Empire Lakes Golf Course in Rancho Cucamonga on October 9 - 15, 2000. Be a part of the excitement as golfers compete for a chance to win a share of the \$400,000 purse.

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

From Bird Dogs to Networking, to Hot Links and More—Making Money on the Web is Succinctly Explained

"Affiliated Selling: Building Revenue on the Web," by Greg Helmstetter and Pamela Metivier; John Wiley & Sons, New York, New York; 2000; 345 pages; \$29.99.

The Internet has begun to breathe new life back into the old concept of paying commissions for sales referrals. Back in the days before the World Wide Web—or even silicon chips—companies paid commissions to people who weren't considered part of their highly-structured distribution network. The folks on the receiving end of this sales largesse were called "bird dogs" and the money was often called a "bird dog fee." Commercial and professional firms commonly "bird dogged" for one another until someone during the 1970s coined the term "networking" to replace it. Networking may have been less colorful than bird dogging, but it was certainly far more apocryphal.

In 1996, the Internet retailer Amazon.com cross-bred the concept of bird dogging with the even older technique of painting ads on the side of barns. The result was that anyone with a Web site could cut a deal with Amazon.com to feature a hot link from one site to Amazon's site. At the very least, Amazon gained the highly valuable demographic information available from the prospective buyer's "cookie"—the information a Web site user automatically leaves behind when accessing a site. If a browsing visitor actually bought a book, CD, or other product at Amazon, the company that owned the Web site providing the hot link received a commission on the sale.

Since 1996, companies and individuals with Web sites have begun to realize that they can make a lot more than a little money offer-

ing hot links or hypertext to sites owned by other companies or individuals. Merely showing that you had a reasonably high number of visits to your Web site could mean that your site was potentially worth serious money. For example, a site called Blue Mountain provided virtual greeting cards at no cost to sender or receiver. The number of contacts ("hits") each year by users was in the millions. In less than two years, the company that never made a dime by providing their imaginative greeting cards, was sold for several billion dollars. Experts con-

sidered the price to be fair.

All of which begs the question, what is affiliate selling? At its most basic, affiliate selling is simply high-tech bird-dogging. In theory, if you have a Web site and people visit it regularly, you can become an affiliate for a business that wants to attach a hot link to it. You don't even have to be a computer genius. The author notes that it's so easy that, "Grandmothers in rocking chairs knitting afghans can become affiliates." Well, maybe not wealthy ones.

As in all marketing, sometimes the value of your site depends on the number of hits you receive; while at others it depends on the demographics of the people who visit your site. Here's an example: Two thousand hits a week among people of all ages who might buy \$20 worth of books is pretty good. Two hundred hits a week among wealthy young people shopping for Dodge Vipers is even better. You can hit a home run as a sales affiliate with a site that attracts two

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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. "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.
2. "Six Sigma," by Mikel J. Harry and Richard Schroeder (Doubleday \$27.50) (3) How a new approach to quality control yields more profits.
3. "B2B Exchanges," by Arthur B. Sculley & Arthur Scully (ISI Publications \$27.50) (5) Why more business-to-business commerce is now done on the Web.
4. "The Millionaire Mind," by Thomas J. Stanley (Andrews & McMeel \$26.95) (2) Millionaires give interviews about what makes them tick.
5. "First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster) (8)*** Great managers break the conventional rules about management.
6. "Blown to Bits," by Philip Evans and Thomas J. Winston (Harvard Business School \$27.50) (4) How information technology transforms business strategy.
7. "Play Like a Man, Win Like a Woman," by Gail Evans (Broadway Books \$16.76) (7) The rules of the business game for women.
8. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press \$22.00) (6) Millionaires are made of discipline, work, and frugality.
9. "The 11 Immutable Laws of Internet Branding," by Al Ries and Laura Ries (Harper Information \$21.00) ** Why branding on the Internet is harder than it looks.
10. "Permission Marketing: Turning Strangers Into Friends and Friends Into Customers," by Seth Godin (Simon & Schuster \$24.00) (10) Building relationships to grow sales.

* (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.

NEW BUSINESS

CAV Sheet Metal Programming, 5975 Crystal Hill St., Riverside, CA 92504-1929, Cesar Velasquez

C C & J Specialty Merch, 19462 Caledonia Dr., Riverside, CA 92508-6296, Daniel Avila

C C W Enterprises, 8033 Ramona Ave., Apt 11H, Rancho Cucamonga, CA 91730-6232, Wendy Bohannon

C E C Construction Co., P.O. Box 6810, Crestline, CA 92325-6810, Charles Cuccia Jr.

C F I Gnrl. Contractor, 15350 Canyonstone Dr., Moreno Valley, CA 92551-7640, Frank Ivey

C I B Funding & Omni, 2038 Iowa Ave., #B110, Riverside, CA 92507-2412, Charles Neighbarger

C Js Enterprises, 26734 Peach St., #138, Perris, CA 92570-9243, James Watkins

C M A Real Estate Loans, 8864 Jurupa Rd., Riverside, CA 92509-3162, Charles Machado

C M B Construction & Engineering, 7206 Haven Ave., #E287, Alta Loma, CA 91701-6000, Steve Sullivan

C M H, 6230 Haven Ave., Apt 15, Alta Loma, CA 91737-3831, Chelsea Ho-mes

C M Hydraulics, 1551 Howard Access Rd., Ste. E., Upland, CA 91786-2552, Manuel Cardenas

C R Fashion Boutique, 24060 Postal Ave., Moreno Valley, CA 92553-3020, Clifford Maddox

C S I, 16760 Ash Dr., Fontana, CA 92337-9302, Charles Russell

C W N Solutions, 5656 Carson Rd., Riverside, CA 92506-3203, Michael Nyberg

CA Ceramic Factory, 5686 Mission Blvd., Riverside, CA 92509-4404, Christine Giambra

CA Homes Center, 218 N. Lincoln Ave., Corona, CA 92882-1850, Gary Cotten

CA Living Homes, 3572

Arlington Ave., Ste. 1C, Riverside, CA 92506-3932, John Varner

CA Living Realty, 3572 Arlington Ave., Ste. 2D, Riverside, CA 92506-3932, Kent Rogers Jr.

CA Real Ventures Group, 32692 1/2 Ortega Hwy., Lake Elsinore, CA 92530-6561, Steven Lockhart

Caa Auto Wholesale, 18676 Valley Blvd., Bloomington, CA 92316-1838, Fon Phan

Cactus Kates Cafe, 6427 Mesquite Ave., Ste. A, Twentynine Palms, CA 92277-2664, Michael Gorman

Cafe N H O, 4380 Holt Blvd., #J, Montclair, CA 91763-4110, Loan Tran

Cafe Provencal, 967 W. Foothill Blvd., Upland, CA 91786-3729, Lamo Corp.

Cajon Towing & Transport, 6566 Caliente Rd., Ste. C, Oak Hills, CA 92345-0783, Ronald Machingo

Cajon Towing & Transport, 6566 Caliente Rd., #C, Phelan, CA 92371, Ronald Machingo

Cal Mobile Mgmt. Svc., 3778 Escoba Dr., Palm Springs, CA 92264-3547, Bruce Bushore

Caliber Auto Replace, 170 N. Maple St., Ste. 109, Corona, CA 92880-1749, Daniel Ryan

California Asset Management, 600 N. Euclid Ave., Ste. 103, Upland, CA 91786-4766, 1st Commercial

California Custom Tile, 18607 Yuba St., Hesperia, CA 92345-7144, Kenneth Brower

California Dining Svc., 1923 E. Avion Ave., Ontario, CA 91761-7720, E Cafe Inc.

California Grouting, 69817 Pomegranate Ln., Cathedral City, CA 92234-1766, Daniel Bragg

California Homes, 26155 Windsor Dr., Loma Linda, CA 92354-4117, Harald Hublik

California Transportation Broker Inc., 9032 Merrill

Ave., Chino, CA 91710-9234, Gardner Trucking

Calimesa Chiropractic, 577 Country Line Rd., Calimesa, CA 92320, Robert Philippo

Calvary Chapel Outreach Fellowship, 4457 Lidia Ct., Chino, CA 91710-3910, John Burks

Cameo Intros, 8034 Haven Ave., #C, Rancho Cucamonga, CA 91730-3059, John Lueck

Cameo Search, 2598 S. Archibald Ave., Ste. H, Ontario, CA 91761-6500, Jenny Wilson

Campy House, 9047 Alta Loma Dr., Alta Loma, CA 91701-4029, Andrea Couwenberg

Candles N Stuff, 28377 Encanto Dr., Sun City, CA 92586-3385, Nicholas Osborne

Canine Caviar of Corona, 16287 Blossom Time Ct., Riverside, CA 92503-0546, France Jimenez

Cannb Creative, 250 W. Scott St., Rialto, CA 92376-3405, Cherrie Blair

Canton Records, 4270 Soto St., Riverside, CA 92509-3436, John Castro

Care Enterprises, 1280 E. Cooley Dr., Ste. 22, Colton, CA 92324-3986, Bert Macias

Carlos Obriens, 440 W. Court St., San Bernardino, CA 92401-1512, Inland Pacific

Carolina's Beauty Salon, 215 1/2 W. 5th St., Corona, CA 92882-2254, Arturo Tepoz

Carousel Preschool Day Care, 13151 Yorba Ave., Chino, CA 91710-4082, Paul Mummert

Carpets Etc., 350 S. State St., San Jacinto, CA 92583-3931, Pauline Elliott

Carpets Etc., 415 N. Scovell Ave., San Jacinto, CA 92582-3843, Pauline Elliott

Carriage Cleaners, 26904 Cherry Hills Blvd., Sun City, CA 92586-2574, Soon Im

Carrillos Sewing Machine, 415 W. Valley Blvd., Colton, CA 92324-2265, Maria Acosta

Carte LH Transport, 10067 Zinfandel Ln., Riverside, CA 92509-2531, Carlos, Hernandez

Carter Consult, 38325 Cherrywood Dr., Murrieta, CA 92562-3048, Thomas Carter

Carter Consulting, 38325 Cherrywood Dr., Murrieta, CA 92562-3048, Thomas Carter

Carters Childrenswear, 48400 Seminole Dr., Cabazon, CA 92230-2125, Michael Casey

Carvindo Wood Carving, 12864 December Ct., Riverside, CA 92503-0926, Rini Alpers

Casa De Critter By Bobbi, 1690 W. 6th St., Ste. N.,

Corona, CA 92882-2910, Roberta Barry

Casa Leo Enterprise, 30931 Blackhorse Dr., Canyon Lake, CA 92587-8961, Ronald Leo

Cash N Advance, 100 E. Main St., Barstow, CA 92311-2219, William Allen Hall

Castlewood Cottages, 547 Main St., Big Bear Lake, CA 92315, Castle Rock Inc.

Castro & Daughters Cleaning Svc., 5564 Harvard St., Montclair, CA 91763-2928, Manuel Castro

Catalog Furniture Co., 1017 E. "D" St., Ontario, CA 91764-4303, Betty Ramos

MORE NEW BUSINESS

Catering Food Svc., 1616 W. Base Line St., San Bernardino, CA 92411-1647, Trinidad Morgan Leon

Cathedral City Hr. Photo, 13229 Deodar Ave., Desert Hot Springs, CA 92240-6662, Bryco Productio, LLC

Catherine's Plus Sizes, 12625 Frederick St., Ste. D2, Moreno Valley, CA 92553-5236, John Sullivan

Catherine's Plus Sizes, 17184 Slover Ave., Fontana, CA 92337-7578, Modern Woman Inc.

Cellular Nutrit & Wght. Center, 4104 Brennan Ave., Perris, CA 92571-8033, Guillermo Niven

Cellular Shop A A A, P.O. Box 94, Palm Desert, CA 92261-0094, Shelley Gordon

Center for Continuing Concepts, 40629 Symphony Park Ln., Murrieta, CA 92562-5895, Frederic Ritz

Central Recycling Center, 13608 Central Rd., Apple Valley, CA 92308-6561, Alfonso Martinez

Century Shutters, 327 Mitchell Way, Redlands, CA 92374-4178, Tim Bentley

Ceramic Tile Brokers of So. Cal., 47265 Rancho View Dr., Temecula, CA 92592-2931, David Pine

Certificates of Birth, 3188 Giant Forest Loop, Chino Hills, CA 91709-1508, Paul Molinaro

Chads Bag, 4319 Ridgewood Dr., Riverside, CA 92509-5739, Chad Richardson

Champion Home Inspections, 8880 Benson Ave., Ste. 116, Montclair, CA 91763-1661, Irene Dultz

Chan Nel Solutions, 43075 Avola Ct., Temecula, CA 92592-9378, Cesar Chan

Channelsurf Internet Svc., P.O. Box 1597, Fontana, CA 92334-1597, David Johnson

Charles A, P.O. Box 2977, Victorville, CA 92393-2977, Higher Calling Brown

Chase Construction, 702 N. Temescal St., Corona, CA 92879-1124, Robert Chase

Chateau Lenchantin, P.O. Box 3063, Idyllwild, CA 92549-3063, Jeffrey Banks

Cheap Shots, 4174 Oldenburg St., Riverside, CA 92509-6888, David White

Cheap Thrills Thrift Shop, 506 Bunker Hill Dr., San Bernardino, CA 92410-2610, Patrick Young

Chelis Beauty Salon, 24021 Alessandro Blvd., Ste. A122, Moreno Valley, CA 92553-6710, Araceli Rivas

Chemdot, 20016 Itasca Rd., Apple Valley, CA 92308-6153, Denise Norris

Chemdot Consulting, 20016 Itasca Rd., Apple Valley, CA 92308-6153, Denise Norris

Chemical Pump & Engineering, 12563 Standing Bear Rd., Apple Valley, CA 92308-7124, Robert Leisz

Chenco Machinery, 13472 5th St., Ste. 11, Chino, CA 91710-5174, Johnny Chen

Cherry Glen Healthcare, 9246 Avenida Miravilla, Beaumont, CA 92223-3835, Emmanuel David

Cheryl's Secretarial Svc., 2391 Harrison St., San Bernardino, CA 92404-4148, Cheryl Brown

Chiana, 68805 Perez Rd., #F42, Cathedral City, CA 92234-7227, Louis Reda

Chick's Cleaning Svc., 10402 Beryl Ave., Mentone, CA 92359-1294, Angela Kneale

Chih Chen, 304 Emerald Ave., Redlands, CA 92374-2170, Johnnys Technol Tsai

Child Seat Safety Prod Co., 3600 Lime St., Ste. 118, Riverside, CA 92501-2972, Daniel Deddo

China Eagle, 23579 Sunnymead Ranch Pkwy. Ste. 111, Moreno Valley, CA 92557-2870, David Bock Jr.

Chinnereth House, 3357 Tupelo St., Chino Hills, CA 91709-2082, Valerie

Vaughan

Chino Hills Electric, 16415 Blue Grass Ln., Chino Hills, CA 91709-2302, Ralph George, Gillespie

Chino Hills Medical Supply, 1997 Big Oak Ave., Chino Hills, CA 91709-4761, Regina Agu

Chino Mower & Engine Svc., 13546 Central Ave., #A, Chino, CA 91710-5105, Floyd Raymond Huffman

Chocolates by Bernard Callebaut, 73655 El Paseo Ste., Palm Desert, CA 92260-4304, Joannvan Valkenburg

Christian Book Store El Calvario, 11123 Sheep Creek Rd., Phelan, CA 92371-8189, Jose Mollinedo

Christian Life & Home Care, 1848 Shedden Dr., Loma Linda, CA 92354-1794, Judy Swanson

Christine Sepulveda Svc., 1333 Goldeneagle Dr., Corona, CA 92879-0809, Josephine Sepulveda

Christopher A, 8313 Vineyard Ave., Apt 5, Rancho Cucamonga, CA 91730-3398, All Valley Gard Morris

Christopher S, 14959 Tacony Rd., Apple Valley, CA 92307-4836, C & G Investment Manning

Cigarettes 4 Less, 1671 E. 6th St., Beaumont, CA 92223-2509, Ngo M Thanh

Circle City Brake Align, 811 1/2 E. 6th St., Corona, CA 92879-1611, Beatrice Zepeda

Circle City Cyclery, 390 N. McKinley St., Ste. 115, Corona, CA 92879-6572, Mark Nerhus

City Auto Sales, 12841 Mariposa Rd., Victorville, CA 92392-5331, Kenneth Palmer II

Classic Carpet Svc., 1539 N. 2nd Ave., Brookings, Upland, CA 91786-2312, Michael Dennis

Classic Touch Car Wash, 7190 Arlington Ave., Riverside, CA 92503-1539, Jasbir Sandhu

Classical Glass Stain Glass Design, 1134

Scenic Way, Rimforest, CA 92378, Luther Malone Jr.

Claws & Paws In Home Pet Sitting, 6550 Flagstone Pl., Rancho Cucamonga, CA 91739-2026, Donna Morris

Clay Modelers.Com, 1126 Zircon St., Corona, CA 92882-3927, Timothy Henry

Clear Tone Communications, 3700 E. Vista Chino, Palm Springs, CA 92262-4019, Averisto Mendez

Closet & Storage Solution, 32151 Camino Marea, Temecula, CA 92592-6491, Gary Gooding

Clubb Grading, 5700 Sharon Way, Riverside, CA 92509-5529, Michael Clubb

Coastline Candles, 27234 Park Ave., Sun City, CA 92586-3526, Tracy Snethen

Coates Import Export Consult, 44994 Muirfield Dr., Temecula, CA 92592-5872, Chamian Coates

Cocina Moreno, 12235 Heacock St., Ste. D, Moreno Valley, CA 92557-7109, Juan De La O

Coco Bella, 110 E. Andreas Rd., Palm Springs, CA 92262-5502, Grace Dempster

College Rideshare, 2863 Bragg St., Riverside, CA 92503-6435, Eugene Titus

Color Tile Discount Center, 939 W. 9th St., Upland, CA 91786-4543, Roberto Gutierrez

Colorcraft Aerodesigns & Airpl. Paint, 1749 W. 13th St., #9B, Upland, CA 91786-2100, Claver Frank

Colton Auto Sales, 1998 W. Valley Blvd., Colton, CA 92324-1812, Luis Pena

Colton Sports Club, 1550 E. Washington St., Colton, CA 92324-4624, McRay Co. LLC

Comco II, 9405 Mariposa Rd., #D, Hesperia, CA 92345-4633, Closeout Mattré

Commerce Truck & Eqpmnt., 2231 Hamner Ave., Norco, CA 92860-2608, Dick Vogel

Community Ins. Svc., 441

S. Calle Encilia, Ste. 17, Palm Springs, CA 92262-7543, Ernest Santoca

Community Mailer, 1802 Commercenter W., San Bernardino, CA 92408-3333, G B Publishing

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Concrete Landscape Concerts, 45375 Loma Linda Rd., Temecula, CA 92592-5883, Jerry Roberts

Continental Taekwondo Federation, 8580 Sierra Ave., Fontana, CA 92335-3840, Pedro Lopez

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Valley Print Grp. Inc. Copierworks, P.O. Box 2048, Apple Valley, CA 92307-0039, Robert Smith

Core Element, 1334 Haddington Dr., Riverside, CA 92507-8421, Jason Anderson

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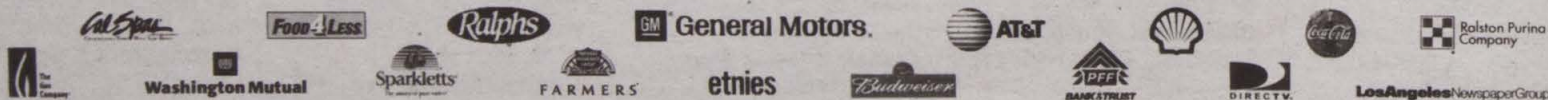
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BANKRUPTCIES

Barbara F. Acheson, dba Del Sol Properties, 1398 Sierra Seneca, San Jacinto; debts: \$349,324, assets: \$44,620; Chapter 7.

Altitude of Lake Arrowhead, LLC, dba Altitude Restaurant and Wire Bar, 300 South State Highway 173, Lake Arrowhead; debts, assets schedule not available; Chapter 11.

Eric Page Ballesteros, dba P.B. Masonry, 11435 Countfleet Court, Moreno Valley; debts: \$195,198, assets: \$180,750; Chapter 7.

Richard E. Bastiansen, aka Richard Earl Bastiansen, Celeste A. Bastiansen, aka Celeste Ann Bastiansen, fdba Sweet Celeste's, 928 East Sharon Road, Redlands; debts: \$167,726, assets: \$180,156; Chapter 7.

Michael R. Beamer, aka Michael Ray Beamer, JoAnn J. Beamer, aka JoAnn Jean Beamer, fdba Beamer Trucking, 5729 Portsmouth St., Chino; debts: \$215,751, assets: \$157,635; Chapter 7.

Virgie May Bermudez, aka Virgie M. Bermudez, aka Virgie Bermudez, fdba The Attic Garden Thrift Boutique, 17358 Kaison Circle, Riverside; debts: \$51,298, assets: \$620; Chapter 7.

Mary Patricia Bristow, aka Mary P. Bristow, aka Patricia Bristow, dba Desert Ballet Centre, 60515 La Mirada Trl., Joshua Tree; debts: \$112,290, assets: \$82,459; Chapter 7.

Sutajitra Adam Chaloeicheep, aka Adam Chaloeicheep, aw Mari Corporation, dba Shelly's at Virginia Dare Restaurant, 1432 E. Upland Hills Drive, So, Upland; debts: \$271,162, assets: \$290,395; Chapter 13.

Executive Aviation Logistics, Inc., dba EAL, dba EAL Lifelight, dba M & M

Seaplanes, 8352 Kimball Ave., Hanger 3, Chino; debts, assets schedule not available; Chapter 11.

Alejandro Fonseca Jr., Ronda Rae Fonseca, fdba Conquest Enterprises, 1365 Tourmaline Ave., Mentone; debts: \$135,983, assets: \$92,630; Chapter 7.

Benjamine Victor Fukuda, Lois Mary Fukyda, fdba Anything's Possible, dba Desert Homes, 74123 Catalina Way, Palm Desert; debts: \$227,765, assets: \$243,493; Chapter 7.

Kathleen Anne Hamilton, fdba Pet Express, 16251 Manzanita St., Hesperia; debts: \$43,622, assets: \$13,145; Chapter 7.

Norman David Harris, dba Harris Real Estate Investments, 31750 Machado St., #38, Lake Elsinore; debts: \$445,307, assets: \$4,850; Chapter 7.

Michael Charles Hays, Fenorma Intia Hays, dba Petey's Place, 7072 Poco Senda, Riverside; debts: \$104,743, assets: \$23,055; Chapter 7.

Jessie James Henry Jr., fdba Henry's Consultation Service, 22116 Kayenta Road, Apple Valley; debts: \$67,612, assets: \$3,825; Chapter 7.

Jeffrey S. Justice, fdba Action Auto Credit, 2455 Mildred Pl., Ontario; debts, assets schedule not available; Chapter 7.

Emad Jurjis Mansour, Lisa Ann Mansour, dba Blue Triangle Pool Svc., 13568 Preciado Ave., Chino; debts: \$227,346, assets: \$165,100; Chapter 7.

Bobby Lee Owens, Velma Louise Owens, dba Bobby Owens's Auto Care, 9800 Baseline Space #146, Alta Loma; debts: \$42,135, assets: \$132,000; Chapter 13.

Michelle A. Palladine, aka Michelle Anne Palladine, aka Michelle Monroe, aka Michelle Gallardo, dba The Assistance Group Paralegal, 900 E. Saturnino, #122, Palm Springs; debts: \$27,590, assets: \$6,155; Chapter 7.

Shannon B. Rielly, faw Talk of the Town Ceramics, 20831 Mandeville Pl., Perris; debts: \$46,934, assets: \$4,920; Chapter 7.

Steven D. Salas, dba Vinyl Graphic Innovations, 24573 Camino Meridiana, Murrieta; debts, assets schedule not available; Chapter 7.

Jeffrey R. Signor, fdba Sundance Landscape, 7967 Rosebud St., Alta Loma; debts: \$55,400, assets: \$1,450; Chapter 7.

Sheryl Taylor-Bilhum, aka Sheryl A. Taylor, fdba Pangaea, fdba Classic Bakery, fdba Classic Diner & Catering, fdba Heavenly Diner, 3275 Shipley Pl., Hemet; debts: \$288,814, assets: \$82,450; Chapter 7.

Danny E. Thompson, aka Danny Elwood Thompson, Deborah L. Thompson, aka Deborah Lee Thompson, fdba Thompson Plate Exchange, 9606 Kempster Ave., Fontana; debts: \$79,123, assets: \$141,777; Chapter 7.

Audrey Denise Todd, aka Audrey Todd, dba Todd's General Cleaning, 14848 Shetland Ln., Fontana; debts: \$339,388, assets: \$260,264; Chapter 13.

Jeff Villa, Sally Villa, fdba Villa's Taxes, 1224 Cottonwood, Ontario; debts: \$285,360, assets: \$285,360; Chapter 7.

Ardent Merit Company Inc., a California Corporation, 6562 Torino Rd., Rancho Cucamonga; debts, assets schedule not available; Chapter 7.

Lon Junior Bird II, aka Lonnie J. Bird, dba Lonnie Bird Transport SVC, 9466 Laurel Ave., Fontana; debts: \$198,624, assets: \$90,785; Chapter 7.

Jose Norberto Bermudez, aka Norberto Bermuda, dba Bermuda Custom Blinds, 3224 Hadley Dr. Mira Loma; debts: \$160,853, assets: \$152,320; Chapter 7.

Gerald T. Bush, Angela S. Bush, aka Angela S. Wilson, fdba Network Technologies, 3141 Nutmeg Drive, Corona; debts: \$91,245, assets: \$27,490; Chapter 7.

Kurt R. deSteuben, faw Pacific Lighting Services, 8230 Grapewin St., Corona; debts: \$1,551,853, assets: \$209,120; Chapter 7.

Ronald George Dumas, J. Maomi Macie Dumas, fdba Western States Log Homes, fdba Thermal Homes, 897 Kimbark Ave., Devore;

debts: \$172,246, assets: \$155,083; Chapter 7.

Richard F. Gaydos, Jr., Kimberly A. Gaydos, dba Inland Valley Chiropractic, 7340 Greenbrier Pl., Highland; debts: \$146,933, assets: \$19,900; Chapter 7.

Dean H. Evans, Gayland P. Evans, fdba Dean Evans Real Estate, 22404 Mojave River Rd., Cedar Pines Park; debts: \$160,941, assets: \$153,740; Chapter 7.

Ronald A. Gritton, aka Ronald Alan Gritton, aka Ron Gritton, dba Ron Gritton Construction, fdba Arrowhead Fire Protection, fdba DRG Development, 649 Rose Ln., Twin Peaks; debts: \$84,758, assets: \$73,597; Chapter 7.

Robert Gonzalez, Leticia Gonzalez, aka Convenient Pool Service, 20920 Mural St., Perris; debts: \$117,200, assets: \$136,575; Chapter 13.

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THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Provident Financial Hldgs.	17.750	15.313	2.438	15.9
PFF Bancorp Inc.	20.000	17.375	2.625	15.1
Channell Commercial Corp.	13.875	12.500	1.375	11.0
Fleetwood Enterprises Inc.	14.063	12.938	1.125	8.7
HOT Topic Inc.	34.125	32.250	1.875	5.8

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
American States Water Company	25.500	30.125	-4.625	-15.4
Keystone Automotive Inds. Inc.	5.625	6.125	-0.500	-8.2
Kaiser Ventures Inc.	12.750	13.313	-0.563	-4.2
Life Financial Corp.	3.313	3.438	-0.125	-3.6
Foothill Independent Bancorp	9.625	9.563	0.063	0.7

Name	Ticker	8/24/00 Close	7/31/00 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co. (L)	AWR	25.500	30.125	-15.4	39.75	25.00	14.8	NYSE
Channell Commercial Corp.	CHNL	13.875	12.500	11.0	21.00	6.75	13.3	NASDAQ
CVB Financial Corp.	CVB	16.125	15.750	2.4	23.30	13.25	12.7	AMEX
Fleetwood Enterprises Inc. (L)	FLE	14.063	12.938	8.7	23.50	12.13	5.7	NYSE
Foothill Independent Bancorp	FOOT	9.625	9.563	0.7	14.13	8.88	9.1	NASDAQ
HOT Topic Inc. (H)	HOTT	34.125	32.250	5.8	40.63	12.69	20.3	NASDAQ
Kaiser Ventures Inc. (L)	KRSC	12.750	13.313	-4.2	19.38	10.50	98.1	NASDAQ
Keystone Automotive Inds. Inc.	KEYS	5.625	6.125	-8.2	15.50	4.75	10.6	NASDAQ
Life Financial Corp. (L)	LFCO	3.313	3.438	-3.6	5.50	2.16	NM	NASDAQ
Modtech Holdings Inc.	MODT	10.000	9.875	1.3	11.88	4.75	15.4	NASDAQ
National RV Holdings Inc. (L)	NVH	9.375	9.000	4.2	26.25	8.00	4.0	NYSE
PFF Bancorp Inc.	PFFB	20.000	17.375	15.1	23.75	12.25	9.7	NASDAQ
Provident Financial Holdings Inc.	PROV	17.750	15.313	15.9	20.25	12.56	9.0	NASDAQ
Watson Pharmaceutical Inc.	WPI	56.500	55.250	2.3	59.56	26.50	33.2	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.	21,620,000
HOT Topic Inc.	5,901,700
Fleetwood Enterprises	4,928,600
American States Water Company	2,039,300
Keystone Automotive Inds. Inc.	1,563,500
D&F/IEBJ Total Volume Month	23,513,900

Monthly Summary 8/24/00

Advances	10
Declines	4
Unchanged	0
New Highs	1
New Lows	5

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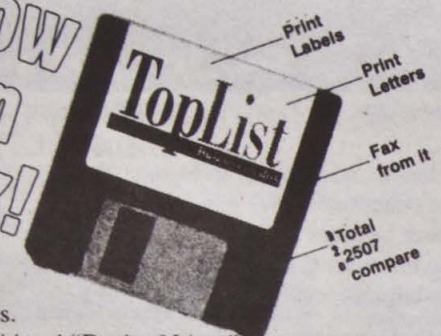
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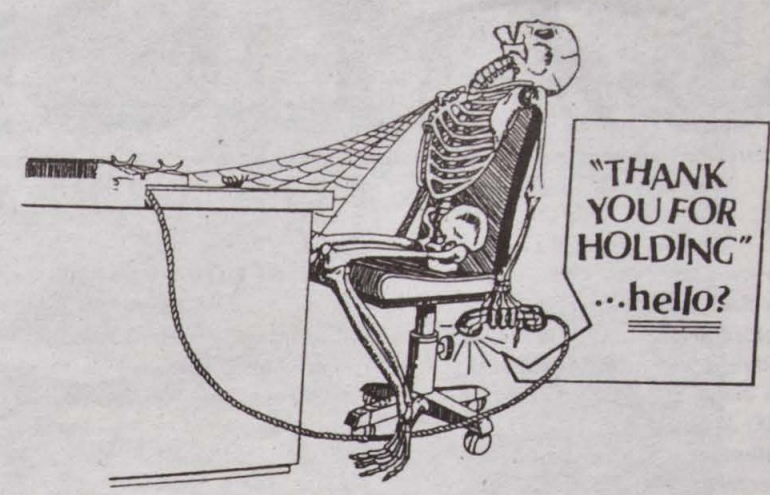
From Bird Dogs...

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thousand people of all ages shopping for a sexy product that costs more than a Viper. This book is more than a primer. It's a "how-to" manual that gives you insights into one of the rapidly evolving areas of e-commerce. The author offers basic ideas about techniques such as flat fee programs, versus click-through programs. He highlights advantages, disadvantages, and then, refreshingly, makes recommendations. He even addresses

"multi-tiered programs" that look a lot like old-fashioned pyramid schemes. In other words, "Affiliate Selling" is a virtual buffet of ideas about making far more money from your company's or organization's Web site. Frankly, in some cases, becoming a wide-open sales affiliate may not be a great idea, especially if you're a trade or professional association. It is, however, an opportunity to generate extra revenues. This book tells you how.

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CALENDAR₀₀

9 The DeVry Institutes in Southern California invite alumni to a night of reuniting with old classmates. The event will take place on Saturday, Sept. 9, at the Sheridan Suites Fairplex in Pomona. A cocktail reception will begin at 6 p.m. with dinner at 7 p.m. RSVP by calling 1-800-247-0025.

September is Childhood Cancer Awareness Month. Candlelighters', (Childhood Cancer Foundation of the Inland Empire) mission is to provide emotional, social, education and emergency financial assistance to families that have or have had a child with cancer, and has been an active non-profit organization since September, 1981. Activities for this cause will take place on the 10th, 13th and the 19th. See those dates for details.

10 Candlelighter Kids' Walk 2000. Starts at Candlelighters office at 11320 Mt. View Ave., Suite C at 9 a.m.

11 San Bernardino County Fire Department's Public Information office-Multi/Media Relations Day will be held from 9 a.m.-3 p.m. on Sept. 11, featuring the training and P.I.O. staff. The day's events will be held at the Richard Sewell Training Center, 2824 E. "W" Street, Bldg. 302, San Bernardino, CA. Continental breakfast and lunch will be provided. Please call (909) 382-5405 to pre-register or for more information.

13 Candle Lighting Ceremony for families who have lost a child to cancer—Hulda Crooks Park, Loma Linda from 6:30 - 7:30 p.m., at 11800 Mountain View Ave.

14 The Inland Valley Chapter of the National Association of Women Business Owners (IE/NAWBO) will be hosting a Business to Business Trade Show on Thursday, Sept. 14, at the San Bernardino Hilton Hotel, 285 East Hospitality Lane, from 9 a.m. to 12 p.m. A limited number of vendor tables are available; cost for tables is \$25 for members and \$45 for non-members. A \$10 entrance fee includes refreshments. The public is invited. Please call: (909) 983-3716 for reservations and other information.

18 On Monday, Sept. 18, at Whispering Lakes Golf Course in the City of Ontario, the Ontario Host Lions Club and the Ontario-Montclair YMCA will sponsor their Third Annual Golf Tournament. The goal is to raise \$20,000 to benefit various community projects sponsored by the Lions Club. The Ontario-Montclair YMCA will use the funds toward general programs for the betterment of the children of the community. All proceeds will be split 50/50 for each organization. Call (909) 984-2458 for more information.

19 High Desert Opportunity will be held on Oct. 19, from 7:30 a.m. to 3:30 p.m. at the San Bernardino County Fairgrounds, 14800 Seventh Street, Victorville. Phone: (760) 245-7600, Web site: www.highdesertopportunity.com. Guest speaker will be Roy Firestone.

19 Candle Lighting Ceremony for newly diagnosed and survivors of childhood cancer, from 6:30 - 7:30 in the patio area between the Loma Linda University Medical Center and Children's Hospital.

20 The first annual SCORE Business Fair, sponsored by the Palm Springs Chapter of the Service Corps of Retired Executives (SCORE) Association, will be held on Wednesday, Sept. 20, from 6-9 p.m. at the Residence Inn by Marriott, 38-305 Cook Street in Palm Desert - \$5 per table. SCORE is located at 650 E. Tahquitz Canyon Way, Suite D, Palm Springs, (760) 320-6682. This event is open to the public with no admission charge.

21 12th Annual Charity Golf Tournament, hosted by Allstate Insurance Company to benefit Candlelighters, will be held at Shandin Hills Golf Club, San Bernardino. Call (909) 558-6419 for more information.

23 "Gusto Italiano!" Riverside Community Health Foundation's sixth annual fall gala, is scheduled for Saturday, Sept. 23 from 4:30 to 7:30 p.m. Title sponsor for this year's event, which is organized by the Founders' Club, is Riverside Community Hospital.

Tickets to the Gala are \$50 per person.

23 The Los Angeles County Fair and the California Dairy Industries Association (CDIA) will host "Moonlight and Merlot" on Saturday Sept. 23 at 6 p.m. at Sheraton Suites Fairplex Hotel in Pomona. The "Moonlight and Merlot" fundraising dinner will begin with a wine tasting and cheese reception. The fair will supply wines from its gold medal cellar, which houses some of the best wines in California. Cheese from around the United States will be provided by the CDIA. Proceeds will benefit the

Southern California Dairy Education and Training Center at Fairplex. For more information, call Patty Grattan at (909) 865-4233 or Kurt Meyer at (909) 612-2421.

30 Senior residents at Hillcrest will present the Hillcrest Annual Country Fair at 2705 Mountain View Drive, La Verne, on Saturday, Sept. 30, from 9 a.m. - 2 p.m. The event will feature the best in jewelry, craft, music, baked goodies and good ol' fashion country fun! For more info, call Linda R. Harding, (909) 392-4326.

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.

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