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INLAND EMPIRE OUSINESS OUTION

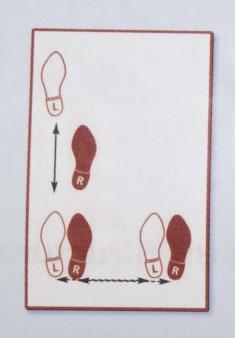
VOLUME 12, NUMBER 5

\$2.00 May 2000

WOMEN'S BUSINESSES CLOSE UP: SALLY LABONTE CORPORATE PROFILE: FULLECOM

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INLAND EMPIRE

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Sally LaBonte

VOLUME 12, NUMBER 5

MAY 2000



Artist's rendering of the Social and Behavioral Science Building at Cal State, San Bernardino.

AT DEADLINE

Commercial Real Estate Lagging in Use of Technology

Though the commercial real estate market and its associated fees represent one of the largest segments of the U.S. economy, it is one of the last major business sectors to automate, according to James Young, president of The Jameson Group of San Diego.

Young recently told members of the Society of Industrial and Office Realtors (SIOR), "The most upsetting news about the Internet is the commercial real estate market's slow pace of adoption. It is still commonplace to see support staff with Office Depot catalogs, instead of logging onto officedepot.com," he stated. "The industry is finally looking seriously at technology as a means to improve an outdated way of gathering, organizing, ana-

continued on page 58

Save the Date

Friday, May 12, 2000

Groundbreaking for SBS Structure **Kicks Off New Era** at Area University

The long-awaited groundbreaking for the Social and Behavioral Sciences Building at Cal State, San Bernardino, took place on April 19 and marked a new era of development for the university, said President Albert Karnig. University personnel and community members assembled on the northwest side of the campus for the ceremo-

"The university's been waiting 10 years for this day and we're very excited about the prospects," said Karnig. "Over the next 20 years,

Bernardino

Riverside."

project is expected to be completed in April 2002. Voters approved funding for the complex back in November, 1998. The 139,000 gross-square-foot struc-

many buildings if we're

to handle the 25,000 stu-

dents we expect to be

focus our efforts in cre-

partnerships around San

At \$32.8 million, the

Packages for Some City of **Ontario Workers Far Exceed** \$100,000 cent of Ontario municipal workers - one in four -

by Rod C. Jackson

In a community with an annual median per capita income of \$19,000, would it surprise you to learn that roughly a quarter of city workers make more than \$100,000 a year?

That's the conclusion of data recently supplied to the Inland Empire Business Journal under California's Open Records Act by the city of Ontario.

That data reveals that 20 Ontario city employees have an annual salary of \$100,000 or more but that nearly 200 of the Ontario's 857 full-time employees have total compensation packages exceeding the \$100,000 mark.

Put another way, fractionally more than 23 per-

cross the \$100k mark, and the majority of those are police officers and fire-

The accompanying table shows that total compensation is broken down in the following areas: base salary, overtime, other benefits and total

continued on page 8

Special Sections

Women's Page page 25

Real Estate Notes page 42

page 61

Stock Sheet



Photo by Georgine Loveland/Journal Entertainer Vern Acree, "The Cowboy," at left, strums his faithful guitar for his friends - Hugo Rangel and Nora

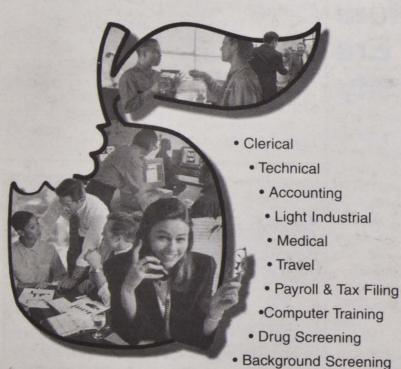
Carrillo, in front of the Carlos Farms produce stand on Archibald Ave., south of Foothill Blvd. in Rancho Cucamonga. Carlos Rangel, not pictured, and Hugo Rangel are the proprietors of the popular stop for huge strawberries and seasonal freshly-grown herbs and vegetables. See story on page 5.

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INDEX

| DEPARTMENTS AND COLUMN | S |
|-----------------------------------|-------------|
| AT DEADLINE | , |
| EDITORIAL/COMMENTARY | |
| CLOSE UP: SALLY LaBONTE | - |
| CORPORATE PROFILE: FULLeCOM INC | |
| CORNER ON THE MARKET | 16 |
| GETTING ORGANIZED | 11 |
| COMPUTERS/SOFTWARE | 1 |
| EMPLOYER'S GROUP | 13 |
| MANAGING | - |
| LAW | 1/ |
| LIST: EMPLOYMENT SERVICE AGENCIES | 26. 30 & 30 |
| LIST: LAW FIRMS | 38 & 4 |
| LIST: DENTAL PLANS | 4 |
| DESERT BUSINESS JOURNAL | 4 |
| MANAGER'S BOOKSHELF | |
| RESTAURANT REVIEW | |
| MEAD ON WINE | 4 |
| DUFF & PHELPS, LLC STOCK SHEET | 6 |
| RESOURCE DIRECTORY | 6 |
| CALENDAR | 6 |
| EXECUTIVE TIME OUT | 6 |
| | |

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NEWS AND FEATURES

| Hard Work, Quality and a Good Friend Produce a Sweet Story | |
|---|-----|
| Procrastination Can be a Small Business Owner's Biggest Enemy | 18 |
| Local Company Provides Reunion Planning Services Across Southern | |
| California | 19 |
| Construction Attorney Rachel Miller Excels in Building Client Relationships | 19 |
| Changing the Hiring Practices in Corporate America | |
| Online Hiring: HR Pros Are Screening Candidates in Their Sleep | 2 |
| Business Communication Breakdowns Happen on the World Wide Web | |
| Geographic Information Science Expert Joins Redlands Faculty | 22 |
| SBA Moves to Modern Paperless Loan Monitoring | 23 |
| Sarah Rios to Head Employers Group Inland Empire Office | 24 |
| UCR Art History Professor Wins Guggenheim | 24 |
| Buying a Business is Celebration of Life for Cancer Survivor | 24 |
| How You Dress Does Make a Difference! | 31 |
| Climate Savers to Save Energy and Lower Greenhouse Gases | 36 |
| Tax Insurance Available to California Taxpayers for the First Time — Ne | |
| Plans Pay Costs Associated With IRS Audits | .43 |

ABOUT THE COVER

The Women in Business Expo 2000 will arrive at the sparkling Ontario Convention Center on May 12, bringing with it esteemed keynote speakers: Patty Duke - Oscar and Emmy award-winning actress and humanitarian; Maureen Reagan - political analyst and talk show host, and the daughter of former president, Ronald Reagan, and Lola D. Gillebaard - businesswoman, associate professor and humor advocate. This event also presents a variety of feature speakers, whose wisdom and expertise will be of benefit to all women who wish to improve their lives, both professionally and personally. Come join us and reap the benefits of this special day for women who live or work in the Inland Empire! (Or ... who want to!) See centerfold on pages 32 and 33.

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MAY 2000

Hard Work, Quality and a Good Friend Produce a Sweet Story

by Georgine Loveland

Five years ago, two brothers — Carlos and Hugo Rangel, began growing strawberries and produce in their backyard in Chino. The tiny enterprise developed into Carlos Farms, and due to dawn-to-dark labor, the brothers have expanded their business.

They grow plants for the wholesale market, hauling plants into Los Angeles; cultivated two leased fields; built a retail stand by hand at 8398 Archibald Ave. in Rancho Cucamonga, and are growing and offering for sale, an everincreasing variety of produce.

Carlos Farms is known for its giant, superb strawberries. The berries' five-month season ends in July, and the Rangels are currently planting a full range of gourmet herbs, in addition to tomatoes, cucumbers, corn, and more.

There is always a wide grin and a sweet strawberry sample awaiting customers. The brothers are also talented musicians, and their group, "Los Denamicos" has played for weddings, parties, at clubs, and special events for nine years. Hugo Rangel plays the bass guitar and Carlos serenades their listeners.

Another treat often waits at the Carlos Farms stand, to croon old cowboy tunes and original songs on his old Ventura guitar. Vern Acree, "The Cowboy" met the Rangels when he saw them building their retail outlet; stopped by, and has been a loyal supporter of the brothers ever since. "They are the nicest family I have ever met," Acree said, "and they work so hard!"

Nora Carrillo, who also works long hours selling produce for Carlos Farms, said, "The cowboy

brings the customers." He sure helps; drivers in cars rolling up and down busy Archibald Ave. honk their horns, wave and sometimes let out a "Yee Haw!" The cowboy makes people feel better. He brings a chunk of warmth and a bit of nostalgia to a hard-edged world.

Acree is a native of Texas who spent many years in Oklahoma. His maternal grandparents came West in covered wagons from Tennessee, and when they reached the North Ford of the Red River "in 18 and 93," it was impassable and they camped for weeks until the water receded. They later joined the historic "Oklahoma Land Rush." His mother, Annie Lee Hawkins and her family put together a family band which played on weekends.

Acree's father's family emigrated to Sepulpa, Okla., from West Plains, Mo. and they operated a hardware store and mattress factory. The cowboy's father drifted down to the Oklahoma oil fields, and met and courted Annie Lee Hawkins. They married and had nine children. "But, during the Depression," Acree remembered, "Dad took a little walk and never came back."

The cowboy holds great respect for his late mother, who raised her children by herself in a very unforgiving time for women. When they had no home, the boys created a dugout in a hillside. There they lived for some years, learning to deal with "visitors" - snakes, centipedes, and other critters —as well as rain dripping through the sod roof where everyone slept together

in a big featherbed. "She raised the family up the best she could," Acree recalled.

Mrs. Acree gathered wild greens for food and medicine; hauled water from a windmill a mile away, kept her children warm with an old woodstove, and played games with them inside the dugout when the weather was bad. One of these was, "Going Out West -What Are You Going to Bring?" "She was a super, super lady," Acree said. "She had to be, to sur-

So, Vern Acree brings his memories to his music and his friends. He is a veteran of the U.S. Marines and spent years working in machine shops to raise his five children. But, his heart is in his music: The original "Pretty Little Star," "Railroad Hill," "The Rancho Cucamonga Blues," and "I'm Just a Jay-Walkin' Man." He also sings the old Western ballads - "The Cattle Call," "Tumbling Tumbleweeds," and many more, while accompanying himself with bells strapped to his boot, and delighting listeners with his imitation of a horse's whinny. He often volunteers to entertain at the senior citizen center in Rancho Cucamonga.

He and his band, the "Feather River Boys" played at the opening of Disneyland - just one of his many professional performances through the years. Vern Acree is great fun, a true friend as the Rangel brothers confirm, and contented when he can sing, play his guitar, and, "Bring a little happiness and joy to the people."

When Your Family's the Boss

How to Survive the Stresses of Working in a Family-Owned Business

by Laura Michaud

If you think the large, faceless corporations are taking over the business world, think again. The most recent findings reveal that more than 80 percent of all businesses in the United States are privately held, with 50 percent of them extending beyond just "mom and

Unfortunately, the majority of family-owned businesses don't survive past the second generation. While the succeeding generations have every intention of keeping the business going, factors ranging from — the lack of estate planning to dissension among family members — cause the business to close its doors. And no matter what the business, when you add children,

continued on page 17

Letter to the Editor Do you realize that individu-

als pay \$100 an hour to have a plumber unclog a drain, but Medi-Cal will pay a surgeon only \$97.54, total, to explore a knife or gunshot wound in a patient's chest? The price for a basic manicure is \$20, but, according to the state of California, a physician's services and expertise for stitching up a multi-layered wound is worth \$14.89. The rates are so low that many physicians cannot afford to take any new Medi-Cal

Because the legislature has failed to comprehensively address inadequate Medi-Cal rates, our children, elderly, and the disabled are being denied necessary health care. Shame on California for failing to protect an important part of our safety net. California, the richest state in the nation, ranks at the bottom of all 50 states in per capita spending for health care.

Today, California's economy and funds in the state's coffers are the highest in years. This spring the California Medical Association asks Californians to support us in our effort to convince the Legislature and the Governor to keep poor people's access to quality medical care open. In the past 15 vears, increases in Medi-Cal reimbursements have been so low that in terms of inflation, physicians are actually receiving 54 percent less than in 1985. It's time to raise the rates, because we want to help our patients to be able to receive care from the physician of their choice.

Dev A. Gnanadev, M.D. Presidentelect of the San Bernardino County Medical Society.

Never tell a young person that something can not be done. God may have been waiting for centuries for somebody ignorant enough of the impossible to do that thing.

-Dr. J. A. Holmes

EDITORIAL

The Naked Emperor Has No Hockey Team

Something is truly wrong in Ontario. Now that the ice rink they don't need has been approved, they are going forward with the sports arena idea, which they also don't

And it gets worse. It seems that the keys to the arena are going to be given to a man named Barry Kemp. He is a TV producer and sports entrepreneur. But his record with sports teams is pretty shaky. Kemp owns the "Long Beach Ice Dogs." They are a minor league hockey team who, it is said, are about \$12 million dollars in debt.

Kemp also owns a defunct Tucson hockey team and he is a big player in the new arena football league, which almost didn't get to have its season opener because it was broke at the start. Arena football is the sponsor of those stupid billboards about hundreds of men leaving their wives for other men. The best word to describe the operation is "undercapitalized."

So Kemp comes to Ontario,

using his bad debt and busted teams as leverage, and the city fathers give him a chance to bail himself out through a tax increment financing program, that lets them tell people they have teams to play in the arena that they don't have and don't need.

Yes, the Inland Empire has been a good home for the California league baseball teams — the "Quakes," the "Stampede" and the "Storm," but remember that the Cal senior fall league failed, as has minor league football. And come to think of it, Riverside tried twice to have a single A ball team and lost it

Building a new sports palace for a bad debt team owner is simply throwing money away. Tax money at that. And, to add to the joke, the Inland Valley Daily Bulletin says that this arrangement is the start of a beautiful friendship. This is the same paper that once said Joe Lyons was the official mouthpiece for the city of Ontario. It looks as if the Bulletin has taken its own title back. INLAND EMPIRE

COMMENTARY

I Don't Care What People Say, Rock and Roll Has Gone Away

I heard it on MTV and VH-1. I have heard it from friends, and yes, I also "heard it through the grapevine." Rock and roll is dead!

Today's pop music consists of several variations of urban, Latin pop, which is not really Latin. And, of course, plain old pop. But Brittany Spears and Christina Aguilar are little more than Mouseketeer alumnae who mirror Tiffany and Debbie Gibson, whose roots, in turn, go back to Leslie Gore and Little Peggy March.

The recent "Grammy" awards gave nods to such dinosaur acts as Santana, Elton John and Cher. The crowd that told us to never trust anyone over thirty, is now itself over fifty. Gone are the days of Credence Clearwater Revival and the Beach Boys. The Rolling Stones still tour, but they are playing "Satisfaction" to their first fans' grandchildren. Today, it is almost impossible to find three guys with guitars, jumping up and down in front of a drum set. Yes, I am aware that AC/DC and Metallica are currently on the charts, but again, these guys are getting long in the tooth.

Most of the great groups are doing revival tours - the Eagles. the Doobie Brothers, the original Motown acts. KISS is on its farewell tour. If there is any good news here, it is that things were dull like this back in the very early 60s. Elvis was in the Army; solo singers were crooning ballads like "Blue On Blue" and very little of the early fresh days of "Rock" were there.

Then the Beatles hit and everything came back around. I hope musical history will repeat itself. Just recently, I attended a performance in Claremont of a show called the British Rock Symphony. It was an ensemble performance of some of the great British Invasion tunes from the Beatles, the Stones, the Who and others. As I listened to the music, I came to realize that even songs I have never liked, such as "Stairway to Heaven," were better than what I am hearing today. In the past couple of years, I have seen performances by Heart, Moody Blues, Ted Nugent and Alice Cooper. They are still "Rock and Roll" to me, but very little else out

Five Million People and a Pot of Corned Beef

by Joe Lyons

I never thought I'd see the day that I would criticize the Archbishop of the San Bernardino Diocese, but he is, after all, only human - and when he is wrong - he is wrong.

The Saint Patrick's Day dispensation was bad enough. Catholics in San Bernardino could burn in the fires of eternal perdition for eating corned beef on Friday, March 17, while their brothers and sisters in L.A. and Orange County could eat guilt-

A sin should be a sin, regardless of county lines. Then, to mimic the words of Pope John Paul the Second on his recent tour, Archbishop Gerald Barnes accepted the blame of Holy Mother

Church for its silence in World War II over the murder of six million Jews in the German concentration camps.

Let me state for the record that I am not one of those fools who tries to say the Holocaust never happened. It did! My own father was there, right behind General Patton, when he liberated Auschwitz. But the fact is that 11 million people died in those death camps, and certain people have politicized the atrocity, which does an immoral disservice to the other five million. Poles, Gypsies, Czechs, homosexuals, Slavs. Croats, POWs; anyone whom Hitler saw as an enemy of the Third Reich was imprisoned and

CLOSE - UP

Associated Engineers Receptionist Is a Public Relations Dynamo Who Plays an Integral Role in the Company

by June Casey

MAY 2000

Sally LaBonte speaks like a chief executive officer — albeit a sweet-voiced, soft-spoken CEO.

When the recession hit in the early '90s, bringing residential and commercial construction to a virtual standstill in the Inland Empire, "We needed to evolve so we could keep the doors open," recalled LaBonte, referring to Ontariobased Associated Engineers Inc. "We've branched out into utility research for large agencies, such as Caltrans and SAMBAG."

LaBonte, 57, is not the CEO of the civil engineering company. She is the receptionist, although that is probably far too limiting a designation for LaBonte, who joined Associated Engineers a decade and a half ago, shortly after April Morris took over the reins of lead-

She "treats everyone who walks through the front door with the same cordial warmth and respect, whether it is a state senator or the UPS delivery man. And she invariably remembers their names."

ership from Morris senior, who founded the company in 1952.

In addition to fielding more than 100 telephone calls a day, LaBonte is responsible for all contract administration as well as word processing, filing and other secretarial tasks. When she goes on vacation, the company must hire two temps to fill her shoes - one to man the phones and a second to handle her administrative duties.

Last year, she was named "secretary of the year" by the Ontario Chamber of Commerce. In nominating her for this honor, Morris said that while the front desk position is often considered one of lesser responsibility, LaBonte has transformed the job into a profes-

"Sally is a professional in every sense of the word. She is the single best public relations person at Associated Engineers," Morris of her employee.

Morris said LaBonte "treats everyone who walks through the front door with the same cordial warmth and respect, whether it is a state senator or the UPS deliveryman. And she invariably remembers their names.'

"Work is great," said LaBonte. "I can't imagine not being there." Ironically, however, when she started with the company 15 years ago, "it was not where I wanted to be."

She had previously been a Christian school secretary, where she had the freedom to tailor her work around the schedules of her two daughters and son. She accepted the eight-to-five position at Associated Engineers, envisioning that it would be a temporary, interim position until she could find something else.

Inevitably, life intervened to change her carefully wrought plans.

From that "temporary" position in the company's small satellite office, she gradually became an integral part of the business, evolving personally and professionally as the company itself grew and changed direction. Over the years her children grew, too, and left

Her life took another dramatic turn when her husband, Tom, suffered major injuries in an accident, compelling him to retire from his job as an electrician with the San Bernardino School District. Following his accident, LaBonte explained matter-of-factly, "We traded responsibilities in our relationship.

Now LaBonte continues to head out to the office each morning, while Tom stays behind, working on the property they bought in Redlands six years ago. Tom, a painstaking craftsman who does "fine, fine work," has gradually transformed the once "unlivable fixer-upper" into a beautiful home.

"He is my greatest supporter and friend," said LaBonte.

In addition to her role as receptionist-cum-administrative assistant extraordinaire, LaBonte is a freelance floral designer on the weekends, running her business out of her home, where she cre-

sophisticated European-style arrangements using "permanent botanicals.'

Said LaBonte, "The term silk flowers just doesn't do justice to these blooms." With some of the faux flowers costing as much as \$12 per bloom, her wealthier clients may spend up to \$250 for one of LaBonte's floral arrangements.

LaBonte now finds herself in demand for exhibits around the Southland. She has shown her work at the Laguna Design Center and the Claremont Village Venture and will

be featured during the San Juan Capistrano garden tour in early June. When she isn't designing arrangements and exhibiting at home and garden shows, LaBonte is attending design conferences several times a year, to see new products, or traveling to Los Angeles and Orange County to purchase flowers wholesale.

While she finds her professional life satisfying, LaBonte, who "grew up with a mom whose yard was filled with flowers," said that floral design is her "passion."

In reality, passion appears to infuse every aspect of this dynamic woman's life. Generally she is up and out the door by 5:30 a.m. with Baja by her side, sometimes covering as many as seven miles on their morning walk. Baja is the eightyear-old "Mexican mutt," abandoned as a puppy on a Baja California highway, that was rescued by her son and ultimately

adopted by LaBonte.

"It's the best time of my day," she confided. "It's like heaven living out here. While I love the people I meet in the workplace, at home I'm such a recluse. Tom will even answer the telephone and field



Sally LaBonte

the calls," she added, laughing, "because he knows I don't want to

One of the people she especially loves in her workaday world is daughter Danika, 32, now the second-generation LaBonte working for Associated Engineers. LaBonte said she balked when Morris decided to hire Danika, because she feared their mother-daughter relationship might intrude on their professional lives. But 11 years later, Danika, as competent and independent as her mother, is an important member of the accounting department

"It hasn't been a problem," LaBonte said with her characteristic upbeat attitude. "I'm Sally in the office, but Mom at home." In fact, over the Easter weekend Mom helped Danika move into the second of two homes the younger woman has owned, filling it, naturally, with exquisite flowers.

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continued on page 27

Total Annual Compensation...

continued from page 3

cost to the city. "Other benefits" includes such items as: pension and 401k contributions by the city, access to city cars, uniform allowances and continuing education reimbursements.

An interesting view of how Ontario city government works emerges as you look into the data. For example, did you know that while City Manager Gregory Devereaux has the largest salary of all city employees at \$150,815, he actually ranks third on the total compensation package? Battalion Supervisors in the Ontario City Fire Department hold the first two slots.

Would it surprise you to learn that Fire Department Chief Fred Nelson actually makes less money than several of his battalion supervisors and captains do? So much for being the big boss.

"It doesn't surprise me at all," says Devereaux, "because when it comes to our police and fire personnel, overtime will boost their salaries tremendously."

In fact, nearly a dozen members of the city's fire and police ranks will make more than half their base salary in overtime this year. When

POSITION

Fire Captain

Fire Captain

Fire Captain

Fire Captain

Fire Captain

Fire Captain

Dep. Fire Chief

Supv.

you add uniform allowances, pensions and continuing education into the mix, the numbers just keep growing.

"For example, each of our fire EMT units has 'Advanced Life Support' training. That not only costs the city more in training, but the city offers bonus incentives to our EMTs to take that training," says Devereaux. "The city's made the decision to provide that training; offer those bonuses; because we want our residents to know that when an EMT rolls, they're getting the best-trained person available."

Ontario faces the same problems most municipalities do these days — a lack of available, qualified personnel to fill empty positions, competition for the people who are out there, and a sky-rocketing economy which brooks no patience with paltry salaries. Even if you find a person willing to take a smaller than anticipated salary, the benefits they seek will push the overall cost to taxpayers higher and higher.

Devereaux puts it this way, "We're a \$250 million corporation and we face the same labor problems many of our biggest private corporations face. Find a qualified

SALARY

109,807.91

81,709.27

84,483.59

86,954.50

119.841.29

80,745.84

89,659,41

87,958.08

person, get them to come work for us, and keep them from going to the next company that offers more money or better benefits."

With that said. Ontario seems to be in slightly better shape than some of its neighbors in attracting qualified people. Police and fire salaries are in line with, or ahead of, neighboring pay rates for example. On the other hand, Ontario's city manager says they're having problems finding and keeping people in the planning, engineering and public works sectors. In fact, only the planning director, city engineer and assistant city engineer show up on our list of those topping the \$100,000 mark. These positions involve no overtime; the figure is strictly salary and other compensa-

By now you've got to be asking yourself, "Well, if the city spends so much money on overtime, why don't they just hire more people and save the city money?" The answer is the complicated sort that will drive any human resources manager — or city manager — crazy.

Essentially, it's a problem with scheduling the people you do have, says Devereaux.

"If you can guarantee me that when I hire those extra people, that 'ghost squad,' that we'll know

OTHER

75,046.11

51,992.03

51,225.46

56,821.76

48,967.74

53,884.74

57,362,20

49,910.78

exactly when to use them and where

— I'll be happy to hire them. The problem is that you start with a covered shift, and then something happens: a fire has to be handled; a DUI has to be booked. It's not like you can simply hand that fire or drunk driver off to the next shift when the guy's eight-hour shift ends. Those people have to finish what they're doing, knowing that the next shift has already moved on to the next problem."

Then there's the reality that even if you hire several new workers, when you add their base salary with the overtime they'll undoubtedly earn, and throw in pensions and uniforms and cars — well you actually end up losing money. That's something taxpayers have little patience for.

If there's a concern for taxpayers, it's the potential for escalation of the rising salary rate. For example, five years ago, the city of Huntington Beach had just 18 employees hitting or exceeding the \$100,000 mark. Today the number is nearly 50. If Ontario already has nearly 200 people exceeding that benchmark, where will it be five years from now?

That's something city managers and city councils must consider as the next budget sessions approach.

TOTAL

216,747.50

174,988.63

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CORPORATE PROFILE

This Beauty Has Used Intelligence and Foresight to Direct Her Life

by Diana R. Jackson

A Miss America Pageant finalist, graduate of Notre Dame's Kings College and founder of two companies, Dina Marie Schon speaks with pride about her career. As co-founder and executive vice president of global sales and marketing for Ontario-based FULLeCOM, Schon has charted her career carefully, starting with the Miss America Pageant.

Wrapping up a telephone conversation with her marketing contact in Austria, she explains why the Miss America Pageant was an important part of her career design.

"I entered the pageant because of its academic orientation. I used the scholarship funding I won in Pennsylvania to pay for my education at Notre Dame. I now have degrees in healthcare administration, international business and marketing, and gerontology. The experience also gave me interviewing skills. Pageant interviews are intense and handling those sessions gave me confidence to interact in the business world," she said.

In 1990, Schon worked closely with her Murad Company cofounder, Dr. Murad, and chemists to develop skin care products for a global market. As the company's director of marketing, she developed corporate strategy, co-directed sales initiatives, product research and development, and managed advertising and public relations campaigns. She produced an award-winning infomercial which generated more than \$300 million in front-end sales and developed a groundbreaking sales program resulting in another \$100 million in sales.

After several years of success with Murad, Schon decided to retire from the Manhattan Beach, California-based business. But as she explains, "I thought I would retire — but when I received a telephone call which turned out to be an invitation to become part of what is now FULLeCOM, I had to say "yes." This idea for a merchant-supported eCommerce service was brilliant."

So in 1996, Schon became co-founder. with Joseph J. Gioeli, a pioneer in the computer programming and service customer industries, FULLeCOM Inc. As she explained, "We created a simple program. And by that, I mean simple to implement and use by our merchant customers. Within two hours, they are ready for Internet business. A person can go to the merchant's site and once the decision is made to order product, our program takes over. "The customer is

in a secure site which only takes the order, but checks for product availability and initiates delivery within about five seconds." FULLeCOM's executive vice president, sales and marketing, Schon boasts that the company is the "only true real-time processing company." Within six hours, the product is out-the-door and heading toward the customer. FULLeCOM can deliver, because it handles stock warehousing and delivery for the merchant. And a

valuable asset for the merchant is the company's ability to approve credit and have funds deposited to the merchant account within three to five seconds!

"During a five-week period at Christmas, we sent 800,000 packages. All of those orders were in stock and 100 percent of those orders were out-the-door the same day," she said. With 600 domestic clients and 300 international clients, that's no small feat. And with service satisfaction at 100 per-



Dina Marie Schon

cent, it's no wonder that Schon has won over clients like Sony Playstation, 1-800-FLOWERS, Body By Jake, Vienna Chocolates and Mautner Markoff. She directs the company's merchant services program, brand marketing for FULLeCOM's domestic and international transaction and fulfillment services, and holds the company's secretary of the board of directors position.

On the personal side, Schon juggles her busy professional

schedule with that of wife and mother. She and husband, Jodey Drendel, have a three and a half year old daughter named Sarah, and their second child is due in October. Jodey is an EMT and personal trainer. As a certified volunteer counselor for abused women and children, she gave her services to the Children's Bureau of Los Angeles. More recently, she's begun working with "Hilltop" in Chino, devoting her efforts to fundraising for the organization.

CORNER ON THE MARKET

L.A. Spring Internet World 2000

by Ron Burgess

Perhaps the biggest regional marketing news is the annual Internet World Conference which was held in the Los Angeles Convention Center, April 3-7, for Internet professionals. Of course, the Internet conference is much broader than marketing, but the implications of some of the announcements and new developments have historic significance in the future of marketing.

Unfortunately, getting to the show could easily take some of the enthusiasm out of the exhibits, with attendees complaining of no parking and slow check-in. But once inside the exhibit and conference halls, the spirit of the techno-enthusiast quickly soars.

The Internet conference has easily equaled the glitz and promotional blitz of the famed Comdex Show in Los Vegas, so the booths and multimedia exhibits ranked with the best. The dif-

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ference, of course, between Comdex your TV, in theater type surroundings and other media exhibitions is that everything is delivered via the Internet! And the orientation of the entire show is naturally centered on this incredible new technology (except the parking!).

This is immediately apparent as check-in is via the Internet. Once your registration is called up (and a short questionnaire is answered) on-line, you immediately go to the printer to pick up your registration tag. Lines were due more to the hunt-and-peck typing technique of the mid-50s security guardturned-data-entry clerks, than to the Internet technology. A sharp contrast of one age into the next!

Every booth (more than 800 exhibitors) was connected to the Internet, with a variety of technologies and demonstrations via the Web. RealPlayer demonstrated its newest technology to deliver a variety of streaming audio and video as clear as on a huge screen. The video clips were as smooth as standard video, with excellent audio features. The site demonstrates how a "voice-over" plays when the cursor is placed over a topic. Then upon selection, the full video (with audio) starts.

Dozens of other companies displayed and hawked a variety of statistical packages; shopping card software; credit card clearing; multi-media; database dynamic servers, and tools for delivering better, faster and more easily accessible Internet communications to the hundreds of millions of Internet surfers worldwide.

But the news that may have more impact than any other, was the announcement of AOL and Gateway to deliver appliances, connected to the Web, built for every room of your house. These new flat panel appliances will bring content specific to each function in the house. (This column predicted a built-in panel in refrigerators more than two years ago.)

This announcement is just the first of many others to come forward in the coming months, as Microsoft has plans of its own. AOL intends to offer content and Internet connections via the Gateway appliances, which will allow the transformation. Imagine your weekly menu schedule in the kitchen, with automatic transmission of the ingredients to your home by a shopping delivery service, or your calendar online in the study, and your customized newspaper online by your bedside in the morning.

The new appliance uses a wireless device connected to a local transmitter in your home. With new cable and DSL connections, these systems can be

"always on." Which means that all information that is displayed will be updated in real-time.

This new development will have vast implications for marketing. The ability to reach into every room in the house will be just as exciting to marketers as it is apprehensive for consumers! With all the implications for advertising jockeying for space by the big players, it will also present very narrow niches for small businesses that take advantage of it.

I think of the time I could save in my garage every time I realize I need a special bolt or help on repairing my car, if I had the ability to look up the help screens and then order the parts on-line. Every hardware store and parts company in the local area could afford to place a small ad on that particular screen, when they may not be able to afford the ad in the local newspaper, which is only marginally directed to their customers. Niche marketing will provide access for small businesses that can only afford to advertise to the exact person, at his exact time of

The Internet continues to march steadily onward with incredible new innovations. As usual in technology, most of us barely know how to use it, but in time that will come too!

Ron Burgess is founder of Burgess Management Consulting. He has been involved in marketing management and technology for 20 years. He can be at HYPERLINK http://www.burgessman.com www.burgessman.com, HYPERLINK mailto:ronb@burgessman.com ronb@burgessman.com or 909-798-

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GETTING ORGANIZED

Recipe for Organizing Your Time

by Monica Y. Jackson .

MAY 2000

Danielle was unable to land the Bradley account because she did not complete the research. She was late getting the printout from her secretary, who could not locate the Web site where she originally found the information. She had left the printout on top of her kitchen table and one of her children spilled milk on it, and the babysitter could not fax the milk-flavored document. Therefore, Danielle did not get the promotion due to the fact that she was unable to meet the

If you can relate to Danielle's day or have experienced being out of balance, out of control, frustrated, having numerous interruptions, mentally overloaded, having too many priorities and not enough time; then you are in need of a serving of time management to organize your mind, body, and soul. After all, if your mind isn't organized, your body can't be, and neither will your soul nor your business.

The recipe to help you better organize your time is:

Step 1: Add a cup of positive atti-

Make a conscious effort to adopt and institute a positive attitude. It helps to deflate the stress levels that negatively impact each day. Start each day off with an "I can do it" motto and end each day with an "I did it."

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Step 2: Stir in a planning system

Choose a visual tool, such as a paper-based and/or electronic planner. Whatever you select, make sure it is simple for you to use. By using a planning system, you will increase your personal and professional productivity, balance your time, achieve goals, eliminate time wasters, and be able to better manage crises when they occur.

For those who are more technology savvy, an electronic-based planning system is recommended. The benefits are that it is lightweight; information can be downloaded or uploaded to and from a personal computer, and it is featurerich (i.e. contains daily calendars, "to do" list, address book, memo section, reminders). The disadvantage is that it may be a more expen-

If you are not as savvy with technology, then a paper-based system works just as well and offers many of the features of its electronic counterpart. The key is to stir in a planning system to help whip up better organization of your time.

Step 3: Knead in planning sessions

Establish a regular date and time for planning. Ideally, you should reserve an hour at the end or beginning of each week to record your obligations into the planning system that you selected in Step 2.

During your planning session, you should record all of the "whats," "whens," and "wheres" of

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each day into their appropriate time slots. The key to planning is not to inundate your schedule, but to prioritize, and delegate tasks, when

There are only so many hours in each day and you will never be able to do it all. Learn to effectively utilize the time that is available. Avoid unrealistic expectations, which leads to disappointments and in doing so negates Step 1. If you learn to successfully organize multiple priorities, then your planning sessions will be extremely benefi-

Step 4: Set 15 minutes aside to

At the end of each day, recap. This allows you to make adjustments in your schedule for the following day, in the event you complete a task earlier than scheduled or did not have time to complete a particular task.

Step 5: Fold in a pinch of back-up

Make sure your files are organized so that you could instruct someone else to pick up and go based on your instructions. You should:

- 1. Institute a consistent paperbased or electronic filing system.
- 2. Institute a backup system. In the event of a disaster, have a mirror image of your production environment stored offsite. You need to be able to conduct business in the event that your main system fails so that your business' downtime is
 - 3. Clean your desk at the end of

each day. It allows you to mentally put a close to the current business day and be ready to open for the next business day.

Step 6: Add a pinch of spice

Life is not all business. Schedule time each day to sharpen the saw. This could be something as simple as a bubble bath, a movie, reading a book, or enjoying a hobby. This recipe yields 12 cups of rejuvenation for your mind, body, and soul, so that you can run a more organized and efficient business.

Monica Y. Jackson is the founder and owner of Written Expressions Enterprise, specializing in providing writing, proofreading, and copyediting services on a variety of topics, ranging from legal, technical, organizing, and creative. You may contact her at (909) 371-0160 or mjackson@ writtenexpressions.org. Please visit www.writtenexpressions.org for additional





COMPUTERS/SOFTWARE

Look at All Those Rumors, Running Around on Me

by J. Allen Leinberger

It has been more than a decade since Bobby Brown warned us about rumors, and it was a generation before that, that Marvin Gave warned us about what we heard "through the grapevine." Still, today, if we see it on the Net, we presume it must be real.

E-mail is a great invention because we only have to click the forward button and link the addresses of people we know, so that fresh, clean digital clones of the original message run out around the world. Sure, it's only stupid lawyer jokes, or insensitive humor related to certain racial or gender groups. But considering how grainy those faxes got just a few years ago, these pristine copies of dumb stuff are state-of-the-art in both technology and tastelessness.

So here we are in what many insist on calling the 21st Century, and people are still gullible enough to believe anything and others are still evil enough to feed that gullibil-

This is why, nearly two years ago, this column, with the cooperation of the Symantec Anti-Virus Research Center (SARC) in Santa Monica, alerted you to fake virus

Did you listen? Maybe. But many people believed the Wobbler hoax of last year. The Ontario

INLAND EMPIRE

Chamber of Commerce even included the warning in their weekly fax. We sent them a retraction but they never got around to it. Their original source had seemed reliable and they didn't want to get into the middle of a shooting war. Wobbler was still making the round as late as this past

Wobbler was rather tame as lies go. Some virus hoaxes have promised to burn your computer wiring. short out the screen and destroy your computer. As a joke, someone sent around a virus warning about a file that, when downloaded, would do all of that and then cause you great physical harm, drink all of your beer and kick your dog.

No animal lovers, they.

Now, the chain letter — a hoax that dates back to medieval times, has found new life in the computer

Please believe me when I tell you that St. Frances, St. Patrick and, yes, even the Virgin Mary herself, never had e-mail access. Letters that claim to be started by them...were

Neither are the letters from parents or doctors claiming to be in search of a kidney or liver donor. They just do not search that way.

Friends of mine in Orange County got all excited not long ago, when they informed me that America Online, in conjunction with

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cents per e-mail as part of a test. They even quoted Bill Gates himself

I personally called AOL in Dover, Va., and got a denial from

Undeterred, hoaxers have sent news around about discounts from the GAP stores based on how many e-mails you could send out.

Forwarding e-mails is just an update of the urban legend of collecting soup labels for iron lungs, or some such nonsense.

Speaking of which, the following came across my line in March. It purports to be a combination of all current urban legends.

"I was on my way to pick up my case of free M&Ms (sent to me because I forwarded an e-mail to five other people celebrating the fact that the year 2000 is MM in Roman numerals), when I ran into a friend whose neighbor was home recovering from having been served a rat in his bucket of Kentucky Fried Chicken (which is predictable, because as everyone knows, there is no actual chicken there, which is why the government made them change their name to KFC). Anyway, when this guy woke up, he was in a bathtub full of ice and when he got out of the tub, he realized his KIDNEY HAD BEEN STOLEN.

"He saw a note on the mirror that said 'Call 911,' but he was afraid to use his phone because it was connected to his computer and the virus on his computer would eat his hard drive if he opened the file marked 'Join the Crew.' He knew it wasn't a hoax, because he happened to be a computer programmer who was working on a program to prevent a global disaster, when all of the computers got together to distribute the \$250 Neiman-Marcus cookie recipe under the leadership of Bill Gates. (It's true—I read it last week in a

Microsoft, were paying people five mass e-mail from BILL GATES, HIMSELF, who was also promising a free DisneyWorld vacation and \$5,000, if I would forward the e-mail to everyone I know.)

"The poor man tried to call 911 from a pay phone to report his missing kidney, but a voice on the line asked him to first press 90, which unwittingly released full access to the phone line at the guy's expense. Reaching into the coin return, he got jabbed with an HIV-infected "Welcome to the World of AIDS"

"Luckily, he was only two blocks from the hospital — the one where the little boy is dying of cancer and wishes that everyone in the world would send him an e-mail, and the American Cancer Society has promised to pay him a nickel for every one he receives. I sent him two e-mails. One was made up of Xs and Os in the shape of an angel. (If you get it and forward it to more than 10 people, you will have good luck. If not, you will have bad luck for seven

"So anyway, the poor guy tried to drive himself to the hospital, but on the way he noticed another car driving without its lights on. He flashed his own lights and was promptly shot at as part of a gang initiation. Send this to everyone who sends you junk mail and you will receive four green M&Ms.

"If you don't, the owner of Proctor and Gamble will report you to his satanic friends and you will get sick from the Sodium Laureth Sulfate in your shampoo; your spouse will develop a skin rash from the antiperspirant, and the government will put a tax on your e-mail forever. I know this is true because I read it on the Internet."

All of this just goes to prove that your grandfather was right when he warned you about things that appear too good to be true.

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EMPLOYERS GROUP

Advice From the Frontline, Four Inland Empire Businesswomen Share Their Secrets for Success

by Wendy Taylor

MAY 2000

Those who know them consider them trailblazers. As the story goes, back in the 70s, Zelma Beard and Susan Mitchell were two Air Force wives who met at an officers' club luncheon — and a booming Inland Empire business was born that day!

Twenty-two-years later, their company, Riverside Personnel Services (RPS), specializing in the placement of full-time, part-time and temporary administrative and accounting positions, remains one of Riverside's most successful, respected businesses. And, Beard and Mitchell have become role models for other women entrepre-

In the beginning, however, they knew nothing about running a business; professional resources for woman business owners were virtually nonexistent in those days. Not only that, early on each was struck by a personal loss: Mitchell's husband was killed as his B-52 crashed during take-off, and a short time later, Beard became divorced. Still, they persevered.

"They've done extremely well in a very difficult, competitive field," said Cindy Roth, president of the Greater Riverside Chamber of Commerce. "One reason is they involve themselves in our community." Not only do the women help raise funds for the United Way, they also sit on such non-profit boards as the YWCA, the University of California, Riverside (UCR), and the Riverside Chamber of Commerce.

"We believe in giving back to the community," said Beard, who also sits on industry-related boards, including Personnel Industrial Relations Association (PIRA) and the Employers Group, a California non-profit employer advocacy and human resource consulting organi-

Beard's advice for today's fledging women business owners is this: "Don't think of yourself as 'gender-based;' I think of myself as

a businessperson. Also, some women think they have to 'do it all, which is a mistake. It's all about choices and deciding what you really want to do most in any given day."

"The issue today is less about being a woman and more about being taken seriously," said attorney, Elizabeth Blakely (of Rodi, Pollock, Pettker, Galbraith &

"We were caught in a shipwreck," said Beard. "It was sink or swim." And swim they did.

Cahill), who is the public policy chair for the Los Angeles Chapter of the National Association of Business Owners (NAWBO). "It's still not a level playing field, but it's getting bet-

It's true that in the corporate arena more women are rising to the top today. According to last year's analysis by Catalyst, a New-Yorkbased women's research group, the number of women holding socalled "clout" positions inside Fortune 500 companies rose from 2.4 percent in 1995 to 5.1 percent in 1999. The findings further indicate that although only 10 to 15 percent of professional women make it to the top jobs, women are steadily gaining ground among executive

Barbara Crouch never worried much about climbing the corporate ladder; yet, in her own way she has. In 1975, she was a secretary at the Employers Group (then called the Merchant's and Manufacturer's Association). By educating herself in the human resources (HR) field, she advanced to HR consultant until leaving to head up HR for a 4,000-employee retail chain. Later, Crouch returned to The Employers Group, where she became the first

regional manager for its Inland Empire office in Riverside.

After 14 years, Crouch "retired" from the company, and at age 64, she now runs her own business. She also teaches human resource credential programs at UCR; is an Employers Group board member, and still has time to mentor others in her profession.

"Life provides opportunities to re-invent ourselves as we go along," said Crouch. "Everything I've done has been the perfect segue into the next stage of my career. My advice for women who yearn for the higher corporate positions, or who want to start their own business, is: (1) find and work with a mentor; and (2) network, network, network! Your contacts are invaluable and will serve you indefinitely," she adds.

Carolyn Vogler echoes Crouch's wisdom. In fact, the two have "networked" with each other for years, and a referral from Crouch actually led Vogler to her current position as HR manager at California Steel Industries. Like Crouch, she began as a secretary with her first job at Kaiser Steel. Ironically, years later she would return to the same location, albeit a different company (California Steel), in a much higher position.

By virtue of her leadership in the HR industry, Vogler is a mentor to many. As chairman for two separate districts of Professionals in Human Resources Association (PIHRA) she frequently speaks at schools and organizations on the human resource profession.

Clearly, Vogler, Beard, Mitchell and Crouch represent some of the heights businesswomen can reach. The common threads seem to be determination and persistence. Each one is doing what she loves, and doing it successfully. They also know that "coming a long way" doesn't mean that it's an easy road today for women to move into top corporate executive offices or to build their own ultra-conglomer-

"Although vice presidents and

CEOs are still predominantly men, we're making inroads," said Vogler. "It's really not 'us against them.' We're in it together, and the more confident and positive we are about our contributions, the sooner it will

Wendy Taylor is the editor of publications and newsletters for Employers Group in Los Angeles.

The following summarizes the advice of successful Inland Empire businesswomen Zelma Baird, Susan Mitchell, Barbara Crouch and Carolyn Vogler (see article) for women building a business or aspiring to executive levels within a company:

Network: Within your field, within your company, industry, business networking groups, colleges, and professional organizations.

Mentoring: Select a mentor who has already reached a professional level to which you aspire.

Community involvement: As a business owner, actively support charitable organizations (time and money), sit on nonprofit boards and sponsor events.

MANAGING

The Learning Organization

by J.M. Evosevich, Ph.D.

In his book entitled, "The Fifth Discipline," Peter Senge defines five disciplines necessary for creating organizations that are capable of "continually expanding their capacity to create their own future." This theory is widely acknowledged in the corporate world, because he provides a rationale for organizational transformation based on systemic theory. The five disciplines of a learning organization are as follows:

Personal Mastery- This is the discipline of continually clarifying and deepening our personal vision, of focusing our energies, of developing patience, and of seeing reality objectively.

Mental Models- The discipline of working with mental models starts with turning the mirror inward, learning to expose

one's ideas to rigorous scrutiny. It also includes the ability to carry on "learning" conversations that balance inquiry and advocacy, where people expose their own thinking effectively and make that thinking open to the influence of

Building Shared Vision-When there is genuine vision, as opposed to a "vision statement." people excel and learn, not because they are told to, but because they want to. The practice of shared vision involves the skills of unearthing shared "pictures of the future" that foster genuine commitment and enrollment. rather that compliance.

Team Learning- The discipline of team learning starts with "dialogue," the capacity of members of a team to suspend assumptions and enter into a genuine "thinking together." Dia-logos, to

of meaning through a group, allowing the group to discover insights not attainable individual-

Systems Thinking- The discipline of seeing wholes. It is a framework for seeing interrelationships rather than things; for seeing patterns of change rather than static "snapshots." It is a set of general principles distilled over the course of the twentieth century, spanning fields as diverse as the physical and social sciences. engineering, and management.

A learning organization is a healthy organization. Continually learning about the systems and people assists businesses move successfully into the ever-changing future.

With the stream of information bombarding us on a second by second basis, it is easy to get caught up in the interruptions and paperwork that dominate our day. Having a disorganized approach to the day can leave us wondering if we accomplished anything. Becoming organized and gaining control of time and tasks or time management is the place to start. A concise list of what you need to do was presented in "The Working Woman Report" with Gay Bryant. Read the list and check the ones you should concentrate on to improve your management of

1) Draw up a plan each day of what you would like to accom-

the Greeks, meant a free-flowing 2) Develop daily, weekly, month-

3) Set priorities, and learn to weigh yours against those of your

4) Do not passively accept a

5) Schedule time for quiet work and other times when you are available to others.

6) Never handle a piece of paper more than twice.

7) Use technology — computers, calculators, phones.

8) Cut down on business reading

9) Attend only the most impor-

breaks and lunches.

day to clear your head and boost your energy.

effort for those tasks that only you have the authority or skills to han-

The payoff of managing your time well is enormous. Being efficient not only helps you be successful in your job but also in your personal life, by giving you more time to do the things you love to

J.M. Evosevich, Ph.D., is president of Peak Performance viduals in developing maximum potential. He can be reached at

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ly, and yearly lists of goals.

deadline that you cannot meet.

Skim read.

tant meetings. 10) Do business during coffee

11) Exercise at least 20 minutes a

12) Delegate. Use your time and

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LAW

MAY 2000

The Myriad of Laws for Small Businesses

by Lazaro E. Fernandez, Esq.

Most folks dream of owning a small business where they can run the show and enjoy the profits. However, dreams can also have nightmarish aspects, and compliance with the myriad of state and federal laws is such a case. Some examples follow:

Regardless of the number of employees, yes, even one counts, there are state laws relating to age discrimination. Agricultural employers must deal with the state's "Agricultural Labor Relations Act." There are both state and federal laws regarding child labor. The confidentiality of an employee's medical records and disability insurance coverage are a must.

Dress code requirements are a matter of state law, and any state contractor or grant recipient must provide for a drug-free environment. Federal law governs drug testing. There are state and federal laws regarding polygraph examinations. Depending on the industry in question, an employee registry may be involved.

Now, let us move to pay. There are state and federal laws regarding equal pay for equal work. The issue of workplace ergonomics is a matter of state law, and there are state and federal laws regarding the use of credit reports as a way of screening job applicants. Regarding immigration, all employers must comply with the "Immigration Reform and Control Act," which is the form I-9 requirement.

There are state laws that relate to jury and witness duty leave, and state and federal laws that govern military duty leave also. Employers must also give employees time off for voting purposes. There are state and federal laws against workplace harassment, as well as wage and hour provisions; not to mention whistle blower protections. Cal-OSHA requirements are a must for all employers. The more employees one has, the

more with which one must comply. For example, there are Cal-COBRA requirements if the business has two or more employees. Federal COBRA is an issue if there are 20 or more employees. Pregnancy disability is an issue if there are five or more employees. At 15 or more employees, both the "Americans With Disabilities Act" and the "Equal Employment Opportunity Act" are in effect. Federal age discrim-

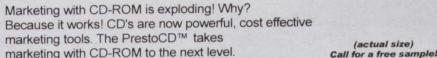
ination laws are an issue for employers with 20 or more employees. At this number of employees, state law on COBRA extension comes into play.

All in all, there are countless laws with which one must comply. Indeed, the number can be overwhelming. A little research into what may apply to a business - and what may not apply is a small investment, when considered against the possibility of defending against an individual or state entity, or both, that allege a violation of any of the above. If the situation appears to be LLP.

getting out of hand, contact an attorney to assist you.

Lazaro E. Fernandez is a partner in the downtown Riverside law firm of DesJardins, Fernandez and Smith,

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POSITION

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Fire Engineer

Fire Captain

Fire Captain

Fire Engineer

Police Captain

Fire Captain

Financial Dir

Police Captain

Police Sgt

Police Sgt.

Police Lt.

Fire Captain

Fire Captain

Fire Engineer

Fire Engineer

Fire Engineer

Fire Captain

Fire Engineer

Public Works Dir.

Development Dir.

Police Sgt.

Police Lt.

Fire Fighter

Fire Engineer

Fire Enginer

Fire Engineer

Police Detective

Fire Prev. Inspec.

Police Sgt.

Police Sgt.

Fire Engineer

Fire Captain

Police Sgt.

Police Sgt.

Police Lt.

Police Sgt.

Fire Engineer

Police Lt.

Fire Captain

Police Sgt.

Police Captain

Police Sgt.

Fire Capt. 40-Hr

TOTAL

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159,191.78

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155,034.02

153,042.78

151,281.72

150,904.17

150,750.98

150,309.93

150,250.97

149,678.83

149,601.51

148,883.05

148,837.97

148,836.47

147,480.92

147,458.89

146,700.20

145,399.83

144,422.78

144,047.85

143,182.85

143,052.92

142,583.18

141,949.63

141,423.37

141,199.67

141,131.69

141,050.28

140,597.37

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140,235.89

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continued on page 50

OTHER

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47,851.94

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49,177.98

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47,327.00

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42,016,35

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39,215.03

34,341.94

45,338.18

30,024.21

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33,151.79

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Groundbreaking...

continued from page 3

MAY 2000

ture will become Cal State's second-largest — after the Pfau Library. Jack Brown Hall is 134,000 square feet.

The new building will house a lab for the Human Development Program; a Child Development Center; a Geographic Information Systems (GIS) unit, and a Spatial Analysis Lab for geographers. With 31 new computer and research labs in all, the building also will supply the needed space for the college's nine academic departments, 102 faculty, 21 staff members, and 4,000 undergraduate and graduate students.

"This will be the first time in our history that all the college's academic departments and faculty will be housed in one building,"

Family's the Boss...

continued from page 5

cousins, aunts, uncles and siblings to the business mix, you're bound to encounter one main thing: stress. slimmer its chance for survival.

Business

In order to understand the amount of stress families are currently dealing with, consider these facts. Compared to the 1970s, people today work 20 percent longer hours and have 32 percent less leisure time. In just the past 30 years, psychologists estimate that workplace stress has doubled. Add to these increased stress levels, the additional challenges of mixing business and family, and it's easy to understand why family-owned businesses face their own set of unique stresses

Think of it this way. When you

said John Conley, dean for social behavioral sciences. "Currently, we are scattered across five buildings. The new classrooms and 31 student research labs will allow the college to better serve the educational needs of our students through the use of cutting-edge technology."

Designed by architects Daniel, Main, Johnson and Mendenhall (DMJM) of Los Angeles, the fivestory building construction project was awarded to Soltek Pacific of San Diego earlier this month. The job includes some renovation of the biological and physical science buildings, which are just east of the site for social and behavioral sciences. The working draw-

ings for the building were done seven years ago, so DMJM recently updated plans to meet seismic and building code requirements.

A color rendering of the new building is available as a jpg file on e-mail upon request. For general information, call Zack Tucker, director of development for the College of Social and Behavioral Sciences, at (909) 880-7771.

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The more stress a business has, the The Stress of Family and

work for a non-family business, you have a distinct business role, whether it's vice president, marketing director, human resource manager or receptionist. Since your co-workers don't know your personal side as intimately as family members would, you can go to work, do your job, go home, and

continued on page 46

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WOMEN'S BUSINESS

Procrastination Can be a Small Business Owner's Biggest Enemy

TIME

As an agent for New York Life Insurance Company, Judi L. McGuire, a member of the Ontario Convention Center, Riverside Chamber of Commerce, and the NAIFA, is trained to evaluate insurance and financial

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deal anywhere else!

McGuire draws upon New York Life's products to effectively address those needs. She can be of assistance with life insurance and funding for buy-sell agreements, IRAs, and a variety of tax-

deferred retirement plans; as well as funding for charitable giving. McGuire is committed to providing individuals, families and businesses with life insurance and financial products that meet their

A veteran of the United States Air Force, McGuire works closely with the military community in Southern California. "Judi McGuire has helped many military personnel. Her intelligent recommendations during her workshops at the bases make her a pleasure to work with," noted Major Keith D. Lochner, 1-185 Armor, battalion commander of the Army National Guard. "She is experienced in market development, estate conservation and insurance needs, utilizing financial seminars and workshops



Judi L. McGuire

designed to fit specific situations," Sgt. Larry Dye of the Army National Guard, explained.

"Your business may be small." McGuire commented, "but that is not how you think about it. The challenges are big and the rewards are great, but, so are the risks. Why take chances with the business you are working so hard to build? Successful people will tell you two things about running a business. First, work hard to make money. Second, work even harder to protect it. Chances are you've got the first down cold; the second can be tricky," she added.

McGuire helps small business owners to formulate plans to help protect their companies from disability, loss of a partner or key employee, and other problems. After spending years raising a family and building a nest egg, retirement should be one of the

Mercedes-Benz

continued on page 52

WOMEN'S BUSINESS

Local Company Provides Reunion Planning Services Across Southern California

Reunions With Class Inc. is a full-service event planning agency specializing in the creation of exceptional high school reunions.

MAY 2000

Sue Mass and Cynthia Wallace founded Reunions With Class Inc. on a simple premise: create a company that is small enough to care, but large enough to do it right. In the reunion industry, this means providing personalized, professional services along with the financial strength to insure a successful event.

At no charge to the reunion committee, RWC provides the research, mailings, photography, entertainment, staffing, memory book and everything else that is needed for a successful reunion. Reunions With Class pays all the necessary deposits and assumes the financial liability.

Established in 1992, RWC is the premier high school reunion planning organization in Southern California. As natives of Southern California, Mass and Wallace have applied their keen insights and knowledge to develop a comprehensive program designed especially for graduates of Southern California high schools. RWC's success has been earned through well-planned, well-attended and exceptionally well-executed events.

University at Fullerton, Mass and Wallace apply a combined experience of more than 25 years in marketing, public relations and advertising to their business.

Headquartered in Chino Hills, California, RWC is an accredited member of the National Association of Reunion Managers (NARM) and

As graduates of California State

For more information call (888) art of having a blast!

Cynthia Wallace and Sue Mass/Reunions With Class Inc.

Mass has previously served on the executive board as treasurer.

site www.reunionswithclassinc.com and see how they specialize in the

962-5277 or check out their Web

Construction Attorney Rachel Miller Excels in Building Client Relationships



Rachel M. Miller

At 31, attorney Rachel Miller is already a seasoned expert in construction defect law. The courtroom, however, is not her milieu.

Sacramento, serving on blue ribbon task forces that will determine the future of the California home-building industry. Or, on a weekday evening, sitting in the living room of a homeowners' association president, offering advice and guidance on "reconstruction" problems. Every community association president and property manager she works with has her pager and home phone number.

directors of the Community Associations Institute, Greater Inland Empire chapter, is as much consumer advocate and educator as attorney.

"Rachel has been very supportive of our organization," said Joan Urbaniak, executive director of Riverside-based CAI, a non-profit group whose mission is to develop effective community associations through workshops, conferences, and educational programs.

Miller, the coordinator of several university extension programs, speaks frequently on construction defects, legislation, and disaster response at industry and legal forums.

"If I could alter one thing about my profession," said Miller, marketing partner in the Newport Beach-based Miller Law Finn founded by her father, "I would change the perceptions people have about the legal process. Rather than forcing homeowners into litigation, I prefer to explore other options for them that work. Clients appreciate this willingness to help them negotiate with the builders of their communities, share problems, and create solutions before a lawsuit is filed."

truly began my training in client servic-

es when I was 15." That's when she began working in her father's firm. Miller spent every subsequent summer in the law office, through high school and her four years at Loyola Marymount University. When attending California Western School of Law, she began to work 30 hours a week in

"The insight I gained into the community association industry and what homeowners and managers need, under the intense guidance of my father, was priceless," said Miller, who is now the marketing director of the firm. "Creative problem-solving in an open forum and in person is what excites me most about my job."

Miller is a founding member of the California Association of Community Managers, where she serves on the Legal Advisory Steering Committee, and she is an active fundraiser for the Mission Hospital Foundation.

She is also the co-author (with her father Tom) of "Handling Construction Defect Claims: Western States." The only work of its kind on the subject, the legal textbook is in its third edition, published in 1999.

"With the publication of the text's Of her career, Miller observed, "I first edition in 1986, my father became known as the author of the definitive

treatise on construction defect law," she said. "When he asked me to collaborate with him on the third edition, I felt I had

"If I could alter one thing about my profession, I would change the perceptions people have about the legal process."

reached a real turning point in my

"My dream is to see Rachel take an increasingly greater role in the business and legal aspects of the practice," commented her father, Thomas E.

The Miller firm exemplifies the results of an American Family Business Survey, conducted by Arthur Andersen, which found that 69 percent of the senior generation of family-run companies expected the business to stay within the family. And of that number, 30 percent agreed that the next generation CEO could well be a

You're more likely to find her in

Miller, who recently began her sec-

WOMEN'S BUSINESS

Changing the Hiring Practices in Corporate America

(Finding accountable dependable employees)

by Monica Y. Jackson

Prospective employees may not have the fancy degrees or the extensive list of experience with prominent firms on their résumés, and they may not be able to articulate exceptionally well, but this becomes secondary when compared to their dedication to hard work, appreciation of a good opportunity, and desire to use their abilities.

Typically, when employers seek to fill a position, they often focus on the tangible and overlook the intangible, which could result in missing the opportunity to employ an extremely valuable individual. Want ads often say, "Experience Only." but how does corporate America expect an individual to obtain experience if it is not willing to give the less experienced an opportunity? Does corporate America expect other organizations to do the legwork? If the answer is yes to any of these questions, then expect to pay higher salaries and continue receiving less than desirable results from employees, especially in today's competitive marketplace.

Corporate America often has a desire for the most experienced individual for the lowest possible pay rate. Actually, this is not an unrealistic expectation if you are willing to modify your perception and hiring practices.

I too was of the mind-set, 'experience only.' However, frustrated by hiring experienced staff who possessed undesirable character traits including: egotism, arrogance, extreme competitiveness, and selfishness — to name just a few, I

IMPERIAL BANK

stumbled on finding employees that I could count on — through a casual conversation.

I found an organization that equips individuals with the basic skill sets, motivation, and extensive role playing by training the disabled, welfare and general relief recipients to become independent, responsible, reliable, and self-suffi-

I met with an individual from Los Angeles County Office of Education (LACOE), Bruce Swayne, who gave me a grand tour of the rigorous program each candidate must complete prior to being presented for employment opportunities. There were real-life work environments and challenges using state-of-the-art trainers, job specialists, and equipment.

LACOE not only prepares the individuals mentally for the challenges of the workplace; they also prepare them physically. It has an on-site clothing boutique, which provides candidates with head-totoe wardrobes, including some very popular designer labels, free of charge.

I cannot say that you will be 100 percent satisfied with every individual who completes LACOE's training program, but I can vouch for receiving the desired results, while paying less for the service.

Furthermore, I am happy to report that the individuals I hired have elevated or exceeded the levels of their peers. LACOE also offers a program in which one of their representatives will work onsite, at your location, and oversee and/or train the employees. Therefore, you do not have to spread existing resources too thinly. All you have to do is pay the salaries and provide the work. As an additional incentive, your business may qualify to receive additional tax deductions.

I may have invested a little extra effort into training and answered a few more questions, but the rewards I received, which included the honor to be able to give back to society and obtain motivated, dependable. and dedicated employees, was well worth the extra investment.

After this experience, I will never look at my hiring practices quite the same again. After all, you can train any willing body, but it is more difficult to find the right willing body to train and can count on today, tomorrow, and always.

Monica Y. Jackson is the founder and owner of Written Expressions Enterprise, offering writing services, work flow analysis and process improvement, proofreading and copyediting services. She may be contacted at (909) 371-0160 or mjackson@writtenexpressions.org. Please visit www.writtenexpressions.org for more information.

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WOMEN'S BUSINESS

Online Hiring: HR Pros Are Screening Candidates in Their Sleep DDI's new Web-ScreenTM has caught on with major players

If the Internet allows people to apply for jobs from home in their pajamas, why can't companies looking for new employees do the same? Now they can. Companies such as Bestfoods, Johnson & Johnson, Bank of America, Fluor Gulf Communications, Pfizer and Owens Corning are doing just that Web-Screen Development Dimensions International (DDI).

Job search Web sites - growing in popularity - have made applying for a job easier, but in many ways have made the life of the HR professional harder. Hiring managers have to review and screen thousands of electronic applications submitted every day, making the selection process arduous and time-consuming.

Although many people are going to the Web to find a job, a recent industry survey discovered that 63 percent of online job seek-

ers prefer specialty Web sites geared toward a specific occupation or industry. Candidates are beginning to keep their distance from the major online job sites because of the lack of response from employers overwhelmed by the volume. In addition, unlike many job boards, Web-Screen offers employee confidentiality critical to candidates who fear their boss will discover their

DDI has a new technology that enables every company to add to its Web site, a customized tool that automatically orients, qualifies, screens and responds to candidates, according to parameters determined by the company looking to hire -24 hours a day, seven days a week. "DDI's Web-Screen" allows HR professionals to sleep easier knowing that the applications that cross their desk will be qualified ones. What is it?

Web-Screen is an around-the-

clock online orientation, qualifying, screening and reporting tool that DDI tailors to meet the needs of any company searching for candidates with specific skills to fill vacant positions. Typical job boards that allow candidates to apply for jobs over the Internet may increase the quantity of applications a company receives, but do not increase the quality. Web-Screen takes Internet recruitment to the next level by accurately qualifying the growing candidate pool and allowing the most qualified candidates to rise to the top.

"Job boards have provided companies with 'havstacks' of resumes," said Richard S. Wellins, DDI senior VP of global accounts. "Web screening technologies provide companies with the means to find the needle (the most qualified candidate) much faster and at lower cost."

Time is money

A slow selection system costs a company more than money. Qualified candidates are in high demand and are usually being recruited by more than one organization. If a company cannot identify prospects and make an offer quickly, it will lose the best candidates. DDI's Web-Screen helps companies focus by qualifying good candidates in a fraction of the time and for significantly less money than traditional methods. Web-Screen saves recruiter time through automatic matching of candidate qualifications with company and job specific requirements. In fact, Wellins estimates up to a 50 percent reducin screening Additionally, speeding up the qualification process means organizations can "nab" candidates before their competitors.

continued on page 30

Business Communication Breakdowns Happen on the World Wide Web

by Monica Y. Jackson

Like many startup businesses, I had limited resources to dedicate to tasks, which were not at the top of my list of priorities, when I started my business. Written Expressions Enterprise. Therefore, I launched into an area that I knew "nada" about, Web site design. Nevertheless, this did not hinder me from giving it a try, in an effort to bring some Web presence to my business and keeping costs down to a bare minimum.

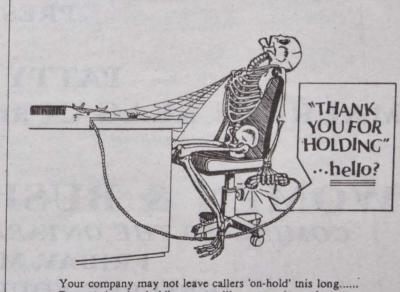
I purchased a \$9 "Teach yourself Web publishing with HTML in a week" book and a \$10 CD ROM tutorial on the subject. Within three days, I had designed, composed, and published my Web site. While I was impressed with my initial

attempt and satisfied with the functionality. I did not like the overall layout, which needed some appropriate hyperlinking and formatting. In other words, my site was in need of some professional help!

Out of sheer frustration, with my limited knowledge and not having enough time to devote to improving my site, I placed an ad on guru.com, which is where I landed my first two writing gigs, for a Web designer to assist me in improving my site.

Within hours, I received 60+ responses and I removed the ad from the Web, because I had became inundated with responses. Although I received replies, I did not receive all of the information

continued on page 28



Your company may not leave callers 'on-hold' this long...... But any time 'on-hold' can seem like an eternity, unless you provide them with valuable information that can help them make informed decisions about doing business with your

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SOME SAY GOOD THINGS

COME TO THOSE WHO WAIT.

Geographic Information Science Expert Joins Redlands Faculty

An internationally recognized authority in geographic information science will join the University of Redlands next fall as its first faculty member in that emerging field, Karen Kemp has accepted an appointment as associate professor of geographic information science in the Environmental Studies Program. She currently is executive director of the Geographic Information Science Center at UC Berkeley.

Kemp will create an international master's degree program in geographic information systems (GIS), leading to the development of a think tank where academics and professionals will come from around the world to learn about GIS at all levels.

"I am coming to Redlands because I believe I will have the

opportunity to do something very different and significant — in a uniquely responsive, supportive and flexible academic environment," Kemp said, "The physical and immediate access to the incredible range of GIS expertise at ESRI was also critical in my decision,

"As well, I was pleasantly surprised by the widespread knowledge about GIS at Redlands. Unlike even Berkeley, it seems there is a large proportion of students and faculty there who have already dabbled with the software sufficiently to know its possibilities."

GIS is a complex computer-based tool for mapping and analyzing data. Though many people are unaware of the technology per se, they are familiar with its applications, such as Websites for directions. GIS is closely tied to the

environmental sciences because of its role in planning and managing the environment,

"As well, I was pleasantly surprised by the wide-spread knowledge about GIS at Redlands. Unlike even Berkeley, it seems there is a large proportion of students and faculty there who have already dabbled with the software sufficiently to know its possibilities."

Redlands already has developed an extensive reputation for its work in GIS. The university's Institute for Environmental Management has received more than \$4 million in federal funding for the Salton Sea Database Project. Redlands benefits from a close partnership with locally based ESRI, the world's leading developer of GIS software.

Kemp earlier held positions with the National Center for Geographic Information and Analysis at UC Santa Barbara, where she received her Ph.D. in geography. At the center, she helped develop the core curriculum for teaching GIS that is used in schools, business and government agencies around the world.

Kemp has written extensively on GIS education and presented workshops in Canada, Europe, Japan and Latin America. She also is co-author of the book "International GIS Dictionary" (GeoInformation International 1995).

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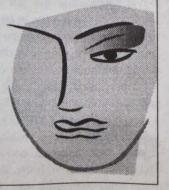
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See Pages 32 & 33



SBA Moves to Modern Paperless Loan Monitoring

The Small Business
Administration (SBA) loan monitoring system remains at the core of the agency's modernization initiatives,"
Deputy Administrator Fred Hochberg told the House Committee on Small Business.

MAY 2000

The deputy administrator testified before the Subcommittee on Government Programs and Oversight of the House Committee on Small Business in support of the planned implementation of an automated loan monitoring system, phase one of the agency's three-phased, comprehensive systems modernization strategy.

The SBA has grown its lending programs significantly over the past seven years, more than doubling outstanding portfolio and annual 7(a) and 504 loan approvals between 1992 and today. The agency is relying increasingly on its lending partners for credit decisions for its loan programs. With this trend expected to continue, a more sophisticated system will allow the agency to improve its lender oversight capabilities without being overly intrusive.

"SBA provides capital to a unique niche in America's commercial market. The agency's legislative mandate is to serve as a gap lender, to ensure that those businesses without access to traditional sources of capital in the commercial marketplace, are able to get the funds necessary to start and grow their business," said Deputy Administrator Hochberg.

Within the lender oversight function, computerized systems will perform a number of different activities to support major processes involving communication; loan approvals; lender identification; lender approval and renewal; lender assessment; lender reviews, and enforcement. The new system is designed for incremental deployment to allow a process of gradual change, to minimize the disruption of operations, and to reduce the risks associated with large information technology projects.

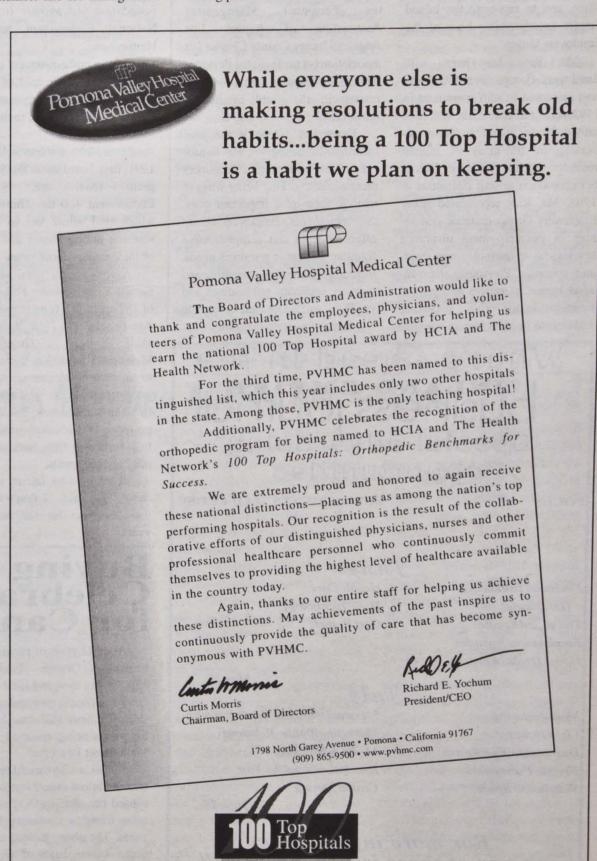
SBA opted for the new system only after extensive study and consultation with lending institutions, industry experts and senior staff of the U.S. General Accounting Office. As part of the business re-engineering process, SBA's headquarters and

field staff, in consultation with lending partners, worked together to identify best practices and suitable processes for the agency's loan programs.

The new system will benefit SBA's lending partners by allowing seamless reporting, data exchange, funds transfer and fee management. It will also allow a faster turn-around on guaranty requests and other transactions, and provide immediate access to information. The new system will also ensure that SBA has the necessary data to assess program and lender performance and to engage in proactive risk management of its lending partners.

Overall, this new way of doing business with lending partners will improve service dramatically.

For more information on all of SBA's programs for small businesses, call the SBA Answer Desk at 1-800-U-ASK-SBA, or visit the SBA's extensive Web site at www.sba.gov.



WOMEN'S BUSINESS

Sarah Rios to Head Employers Group Inland Empire Office

Sarah Rios, of the Employers Group, was recently promoted to regional manager for the Inland Empire. Her main duties will be to provide managerial oversight in the office, and to represent the Inland Empire membership's base of the Employers Group.

Ms. Rios has been with Employers Group since 1987, and was promoted to staff consultant in 1993. As a staff consultant, Ms. Rios provided consultation to the membership on an array of human resource-related concerns. Before her promotion to staff consultant in 1993, Ms. Rios represented many Employers Group member companies in unemployment insurance hearings, as an unemployment insurance specialist. Previously, she managed human resources and payroll functions in the private sector. In addition to being a human resource

generalist, her specializations include federal and state family leaves, unemployment insurance and payroll administration.

Ms. Rios is also the treasurer for Personnel Management Association of Aztlan, Los Angeles/Orange County Chapter (an association for professional development in the Hispanic community primarily in the field of human

Employers Group is the total information resource for senior executives and human resources professionals seeking better ways to manage their most important asset, their employees. Employers Group offers in-depth and comprehensive solutions to human resources needs. including customized consulting and training, seminars, publications and products, and immediate answers to any human resource questions.

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UCR Art History Professor Wins Guggenheim

Amelia Jones, professor of art history at the University of California, Riverside, earned two prestigious academic grants in April, one from the Guggenheim Foundation and another from the National Endowment for the Humanities

"It's an embarrassment of riches, that's true," she said of grants that will further her research into the artists in New York in the early 1900s.

Jones, who arrived at UCR in 1991, first heard about the \$24,000 from the National Endowment for the Humanities, which will allow her to pursue research during winter and spring of the coming school years.

A few weeks later, she was named a Guggenheim Fellow, one of 182 appointed from across North America by the New York-based John Simon Guggenheim Memorial Foundation. It places her in an elite academic circle. That grant, for \$34,000, will allow her freedom for research, but she will postpone that research until 2002, to give herself time back on campus between grants.

"I want to be fair to my students," she said. "I don't want to just disappear for the next two group of artists living in New York City during World War 1, retrospectively called "New York Dada." That group includes expatriate artists: Marcel Duchamp. Francis Picabia, the Baroness von Freytag Loringhoven, and the American, Man Ray. Jones said she is drawn to

Jones' next book focuses on a

artists from periods of great transformation. For that reason she also studies artists from the 1960s and '70s. "They are both periods of social upheaval where artists are crossing a lot of boundaries," she said, whether those boundaries are between genders, ethnicities or moral codes. "It's all about creative

Jones earned her Ph.D. at the University of California, Los Angeles. Her 1994 "Postmodernism and En-Gendering of Marcel Duchamp" won the Distinguished Humanist Achievement Award at UC Riverside. A second book, "Body Art/Performing the Subject," is available from the University of Minnesota Press. Last year she co-edited, with Andrew Stephenson, the antholo-"Performing the Body/ Performing the Text."

Buying a Business is Celebration of Life for Cancer Survivor

After 22 years of providing the women of Orange County with high-quality new and used clothes, Janet Lee Shops, now under ownership of Chino Hills resident Ann Finger, is being renamed Annie's Main Street Boutique.

Finger, a 52-year-old mother of two and breast cancer survivor, purchased the store in October, 1999, after being a customer for five years. The shop, located on Main Street in the heart of Old Town Tustin, was originally part of a fivestore chain of Janet Lee Shops, with locations in Colorado and

California. Ellen Hutson, who currently lives in Denver where she still manages two of the original stores, named them for her oldest daughter, Janet.

Janet Lee Schreiner managed three Janet Lee Shops in Orange County until she died of breast cancer in 1988. Her husband continued to run the stores for six more years, then sold each store to a different owner.

For Annie, acquiring the store was a celebration of her victory

continued on page 43

INTEREST OF Women Have Unique Needs for Financial Management

As women, we are usually the primary caregivers in our families. We take time off during our careers to raise children or care for our aging parents. Only nine percent of women over the age of 40 receive or expect to receive a retirement benefit. If received, it is less than one-third of that received by their male colleagues. Many women will face financial challenges due to the death of a spouse. The median age for widowhood is 56. And most widows will spend about 15 years alone. Among the elderly poor, 75 percent are women; 80 percent of this group were not poor before they were widowed.

MAY 2000

The good news is we are doing our homework and taking control of our finances. A recent article in Mutual Funds Magazine featured a study comparing the investing habits of men and women. In the study, men's annual riskadjusted returns (after trading costs) were 2.2 percentage points fewer per year than the women's returns. The study further compared male and female fund managers and found that the women managers beat their male counterparts more often than not, in the

time frames and categories compared.

Here are some other considerations that set our planning needs apart from

Because women enter and leave the work force due to family responsibilities, work temporary jobs with no benefits, and live longer, we have unique retirement planning needs.

Because women today earn more and have greater financial responsibilities than our mothers had, we have unique disability insurance needs.

Because women represent 75 percent of all nursing home residents aged 65 or older, we have unique long-term care insurance needs.

Because women may be depending on alimony or child support or because our children may be depending solely on us, we have unique life insurance

Because women may be widowed and wealthy, we have unique estate planning needs.

The biggest obstacle that we have in coordinating all of the above is procrastination. It always seems as though there is more time to deal with these

problems down the road. However, waiting until we're thrown into a financial crisis compounds the problem. Planning ahead and taking steps toward our goals along the way provides a much better outcome.

The first step is determining where you are, what your goals are and what you have to work with. Be sure you focus on your goals and priorities, not those of your friend or family member. You have to get behind it full force for it to happen. Once you've identified your goals and resources, share your financial goals with ONLY those people who can help you move forward with them. Do not share with people who may knock down your dreams. After all, you are the one who is in control of your financial future and if you plan properly, there are virtually no limita-

Implement your plan quickly. Take steps as soon as possible. For example: you might take one hour per week to learn about your company-sponsored retirement plan. Give yourself a realistic timeline and work toward it.

Review and adjust your program

every year. Our lives change rapidly and often. Make sure your program allows for flexibility and that it keeps pace with your specific needs and goals.

Helping women in all stages of life (and their families) meet financial goals is the focus of local workshops presented by Cheryl Hilton. The workshops are educational and provide an opportunity for women of all ages and backgrounds to get questions answered, take control and move forward with a sound plan. Chervl Hilton, LUTCF is an agent for New York Life and a Registered Representative of NY LIFE Securities Inc., 560 East Hospitality Lane, Suite 300, San Bernardino, CA 92408, (909) 888-1315; Hilton's California license number is 0706553.

Information for this article was obtained from: the Women's Bureau 1995 Study; the American Association of Retired Persons, as quoted in National Underwriter, June 19, 1995; the Women's Business Network, Washington, D.C.; Mutual Funds Magazine, April, 2000, (pp.87-88), and the American Health Care Association,

Governor Davis Names Morongo Tribal Chair to Control Board



Mary Ann Martin Andreas

Governor Davis has named Mary Ann Martin Andreas, tribal chairwoman of the Morongo Band of Mission Indians, to the California Regional Water Quality Control Board of the Colorado River Basin. It is the first time the governor has named a tribal chairperson to the board.

"I appreciate this tremendous opportunity given to Governor Davis to serve California, and I consider it an

honor for the entire Morongo Band of Mission Indians," said Andreas, upon learning of the governor's decision. "It is very important to me to protect the quality and accessibility of the water in this region for future generations."

Chairwoman Andreas began her public service career in the mid-70s having served as a Morongo tribal council member; a commissioner for the All Mission Indian Housing Authority Board; a tribal delegate for Riverside and San Bernardino Indian Health Inc., and as a member of the Malki Museum, which is dedicated to preserving the cultures and traditions of Southern California Indian

She has been named one of the top 10 Native American leaders in the country and in March became the first person in California to be honored as "Woman of the Year" by the Lieutenant Governor. Most recently, she attended Harvard University where she graduated from a program for senior executives in state and local government. Andreas has served more than

two decades in tribal government and worked closely with city, county, state and federal lawmakers and staff on housing, child welfare, economic development, water and land resources, health care, vocational training, education, transportation, environmental protection, elder care, community planning and tribal gaming issues.

Her history of government water service includes overseeing the planning, implementation and supervision of water quality control for the Morongo Indian reservation. Water has been a priority issue for the Morongo tribe and the tribe has been working on the installation of a domestic water distribution system on the reservation. This process has included improving existing wells, installing two 1.1 million gallon storage tanks, system telemetry, replacing main distribution lines, service lines and connections, and flow engineering. Additional projects

have included the installation of silt basins to prevent flooding and erosion, and the development of a well head protection program to identify water capture zones and protect them from contaminant

The Colorado River Basin Regional Water Quality Control Board is composed of nine members appointed by the governor. Memberships require Senate confirmation, and members do not receive a salary. Each RWOC board is made up of a public citizen, as well as representatives from the fields of water supply, irrigated agriculture, industrial water use. municipal government, county government, water quality competence and recreation, fish or wildlife. Chairwoman Andreas will fill the public seat for the region.

The primary function of each of the state's nine Regional Water Quality Control Board is to work with the State Water Quality

continued on page 27

300+

15 850

1986

50 1990

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23 1983

1986

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250 1996

350 1985

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Linda Fort has been named vice president/general manager of Palm Springs Tourism, succeeding Bill Clawson. She assumed her duties in the beginning of April...Ted Dutton has joined HMC, the Inland Empire's largest architecture firm to assist in governmental relations and client development, and Marc Block has been named media/public relations manager...The Forecast Group has promoted Michael Dwight to vice president. He will be based at the Rancho Cucamonga headquarters...Shahin Etebar M.D. has joined the Comprehensive Spine Center at the Desert Orthopedic Center in Rancho Mirage...The Rancho Cucamonga Redevelopment Agency has been awarded the CRA Award of Excellence in the categories of education, marketing and promotion...Eric Rachal, with Progressive Real Estate in Rancho Cucamonga, has been awarded the designation, Real Estate Innovator (R.E.I.) by Realty Publishing...Andrew Wheeler has joined Irvine-based design and construction firm, GKK Corporation as project manager...Imperial Bank announced the appointment of Christopher Zumberge as senior vice president/manager of its new North Orange County office...The American Association for State and Local History (AASLH) recently appointed Max A. van Balgooy curator of the Cooper Regional History Museum and president of the Chaffey Communities Cultural Center, to its professional development committee...Jennifer Sprague has been hired by Chaffey College as a family nurse practitioner for health services, and as manager for student health services...Robert Bein, William Frost & Associates (RBF) is celebrating 15 years of professional consulting services in Riverside County...Curtis Yakimow of Morongo Valley has joined Monte Vista Water District as manager of finance and administration...California Capital Home Loans, a division of California Capital Companies, announced that James Udall has rejoined the firm as a loan processor...North County Bank (NCB) has named Karen Schneider as construction loan agent at NCB's Temecula branch.

Wells Fargo and the California Council of the Blind Announce 20 Talking ATMs

Wells Fargo and the California that 20 Wells Fargo "Talking ATMs" are now up and running in the Bay Area, Los Angeles and San Diego areas. Through voice instruction, the new Talking ATMs tell users who cannot read information on an ATM screen, how to deposit money, withdraw cash, transfer funds and buy stamps. The ATMs have audio jacks to deliver voice information privately, to low vision users.

Council of the Blind to meet the needs of an important and under-served segment of customers who are vision-impaired, Wells Fargo announced on June 23, 1999, that it would pilot 20 Talking ATMs in the Bay Area and Los Angeles and San Diego counties this year. After the successful completion of the pilot, Wells

Fargo will install a Talking ATM at each of the more than 1,500 Wells Fargo ATM locations in

Catherine Skivers, president of the California Council of the Blind, said, "We are excited that Wells Fargo's Talking ATMs, in the pilot locations, are ready for use by the blind and visually impaired people, and we applaud the work that Wells Fargo has done over the past months to make these machines a reality."

"We are proud of our commitment to serve our diverse group of customers, including those who are blind or have low vision," said Terri Dial, Wells Fargo's head of retail banking in California. "We were the first in the country to draw up a plan for developing and installing Talking ATMs and we look forward to testing and rolling

continued on page 58

Executive Notes

Council of the Blind announced protect the security of blind and

Working with the California

Governor Davis ...

continued from page 25

Control Board to protect water quality across California. Regional boards are also dedicated to protecting and enforcing many uses of water within their territory, including meeting the needs of industry, agriculture, municipal districts and the environment. Each RWQC board is responsible for permitting, inspection and enforcement within its individual region.

The Colorado River Basin covers approximately 20,000 square miles across the southeastern sec-

tion of California, including Imperial County and parts of San Bernardino, Riverside and San Diego Counties. While the region includes some of the driest parts of the state, it also contains some of its most significant bodies of water, including the Salton Sea and the Colorado River. Primary challenges faced by the Colorado River Basin Regional Water Quality Control board include pollution of the agricultural drains in the Imperial Valley, leaking underground water tanks, and increasing salinity in the Salton Sea.

Commentary...

continued from page 6

Yet, nearly half of the victims have been forgotten. Written off. Denied. It is as naive to say six million died, as it is to say it didn't happen at all. And, to perpetuate this myth in order to further someone's agenda is an embarrassment

to Catholics everywhere. I heard way too much about how George W. Bush's visit to Bob Jones University was an insult to Catholics.

I. for one, am not worried about George W. Bush. I am insulted and embarrassed by the Archbishop of San Bernardino.

In 1843...

Thomas Edison hadn't been born,



The Civil War wouldn't begin for eighteen years,



There were twenty-seven states in the Union,



We had already won our first case.



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Varies by Skill

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continued on Page 30

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Business Communication...

continued from page 19

that I requested from the respondents, which included a firm price quote and examples of work.

Only three individuals complied with my overall request, which made it easy for me to identify the finalists and make a selection quickly.

I validated the finalist by evaluating the response time and following up with references. I made my final selection and was very pleased with the selected individual's professionalism, response time, and reasonable cost to perform the work.

What came next was a lack of business savvy and communication on the part of the individual whom I selected. I was provided with two samples representing what he felt my site should look like. However, I did not like either design and told him to simply update the site that I had composed, with the desired

eatures.

He fired an e-mail to me stating basically that he did not like the fact that I was telling him how to design MY business Web site. Furthermore, he clarified that I wanted an HTML clerk, not a WEB designer, and my initial request was not as originally stated. Additionally, the individual questioned my need to go through qualifying candidates and checking references for such a basic Web site design. He concluded his email by basically saying "Thanks, but no thanks, I will be returning the check representing your

Well, correct me if I am wrong, but it's my prerogative to perform the necessary checks and balances to assure myself that I will receive the services that I'm paying for, especially when dealing with someone over the WWW. Equally, it is every business' right to deny services

he quoted, I e-mailed him to inform
him that it was not my intent to
offend him and apologized. On the
other hand, I was paying for a service and I believe that it is my right
to say what I wanted done. After

all, he was being paid for an actual revamp, so he quoted, but was only actually performing modifications. From a financial point of view, I would think that anyone would love to do less work and get paid more.

Floored by his e-mail, especial-

ly since I was paying him the price

My point is that when you are doing business over the World Wide Web, communication can be unclear and before jumping to conclusions, which may not be accurate, make sure you have a firm understanding.

Also, remember that you never know what doors will be opened by business contacts.

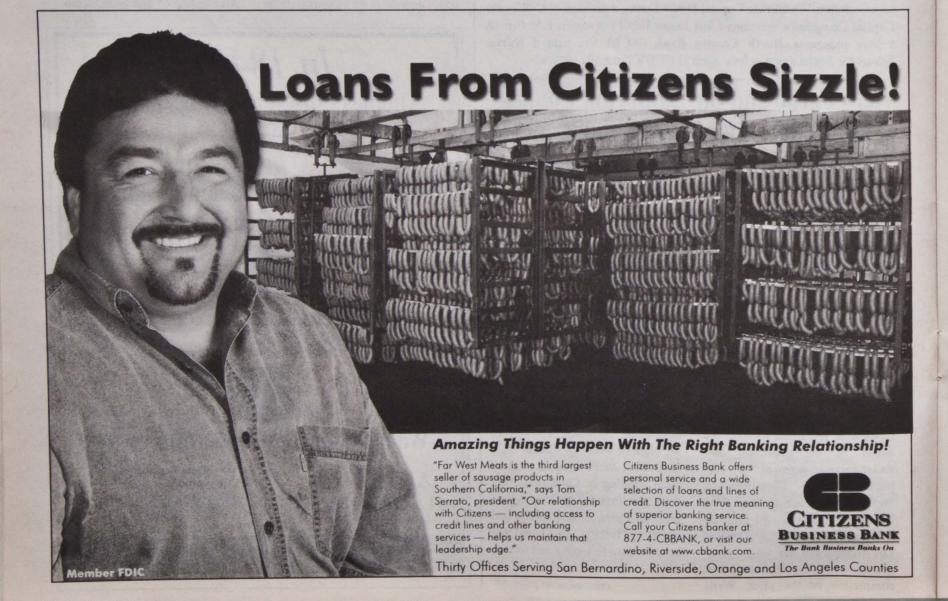
Instead of this article being about business savvy communication breakdowns on the World Wide Web, this article could have

sung praises to the Web designer, which would have been free advertisement and may have resulted in a significant growth in business opportunities. Instead, it is about caution for my fellow business associates.

So what happened to my Web site? Well, I made the time investment and updated the site myself. It didn't cost me anything; I gained some experience, and I made some money writing an article about this experience.

Don't let your business get caught in the business savvy communication breakdown, resulting in the "World Wide Web Blues!"

Monica Y. Jackson is the founder and owner of Written Expressions Enterprise, offering writing services, workflow analysis and process improvement, proofreading and copyediting services. She may be contacted at (909) 371-0160 or mjackson@writtenexpressions.org. Please visit www.writtenexpressions.org for more information.



HEALTH CARE

American Heart Association Journal Report:

Panel working to 'raise the bar' for quality of healthcare being provided to heart and stroke patients

No one doubts the importance of measuring the quality of healthcare delivered to heart patients. Yet doing so is a complex challenge that will require extensive research and rigorous new standards before the nation can accurately gauge just how well these patients are faring and how to improve their care and outcome, says a new report in "Circulation: Journal of the American Heart Association."

MAY 2000

"There is evidence of great variation in care," says Harlan M. Krumholz M.D., associate professor of medicine at Yale School of Medicine. "Similar patients can be treated very differently in different towns and regions of the country. We need to be able to measure what we do in order to ensure that all patients get the very best care."

The American Heart Association and the American College of

Cardiology have taken a leadership role in responding to challenges set forth by a variety of governmental bodies and special interest groups, to look at how the delivery of cardiovascular care can be measured and what improvements are needed.

The two organizations convened a panel of experts last May. Findings from the "First Scientific Forum on Assessment of Healthcare Quality in Cardiovascular Disease and Stroke" provide a detailed road map to follow in devising reliable performance standards.

"There have been a lot of concerns expressed lately about gaps and inadequacies in the healthcare system," said Krumholz, who chaired the forum. "This report represents an important effort by physicians and researchers to address some of these concerns, by developing a way we can actually measure the quality of care that is being delivered. Krumholz says that ultimately these performance measures will help save lives.

The panel issued strong warnings against the use of simplistic methods to measure the quality of care being provided by physicians and hospitals. The panel adds that many of the so-called "report cards" published by a number of organizations are not valid and rely more on administrative claims data than on actual patient care information.

Even more disconcerting to the panel was the proliferation of health-care rankings available on the Internet. "Ranking hospitals and healthcare providers is an incredibly difficult task with complex methodology. Although many of the organizations that issue rankings and report

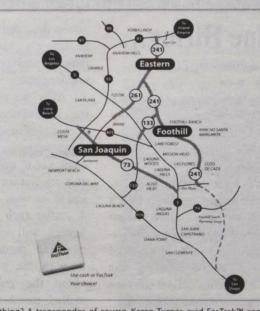
cards don't provide an explanation of their ranking methods, those that do often put a strong emphasis on financial performance rather than the elements of healthcare that are of most concern to patients and physicians," Krumholz stated.

"The medical community has reached the point where it needs to accept greater accountability for the quality of care it delivers," lie added. "We believe it is critical to begin this process by generating the information needed to measure the quality of care.

Other organizations involved in the scientific forum were: the Veterans Affairs Health System, The Robert Wood Johnson Foundation and Bristol-Meyers Squibb. American Heart Association guidelines can be found on the Internet at http://www.americanheart.org.

"I might even be his favorite daughter-in-law."





Karen Turner, esteemed daughter-in-law

So what do you give the man who has everything? A transponder, of course. Karen Turner, avid FasTrakTM commuter, thought this unique gift would be ideal for her father-in-law, DeEstan, who drives from Riverside to Mission Viejo every Saturday to watch her son play football. Seems DeEstan's now as big a fan of Karen's, as he is his grandson, DeEstan.

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Employment Services/Agencies continued from Page 26 continued on Page 36 Ranked by Number of Offices in the Inland Empire Company Name Address I.E. Offices, Employees I.E. Avg. Candidate # of Searches/Year Top Local Executive Services Company Wide Yr. Estab. I.E. Prof. Recruiters Search Area Salary Range City, State, Zip 1999 Revenues Type of Search Fee Phone/Fax E-Mail Address Initial Talent Tree Clerical, Financial/Acctg., Ellen Hendrickson 130 S. Mountain Ave., Ste. K & L 180 Light Industrial Market Vice President Upland, CA 91786 WND (909) 982-6566/949-9691 The Culver Group WND Varies Permanent Sales, John Breen 8599 Haven Ave., #205 N/A Nationwide Mgmnt. and Marketing Area Manager Rancho Cucamonga, CA 91730 WND (909) 989-3333/989-3962 Contingency **Helpmates Staffing Services** N/A Dan Struve 26. 9267 Haven Ave., #180 Accounting, Technical Rancho Cucamonga, CA 91730 1972 WND (909) 484-2688/484-2699 Olympic Staffing Services Varies Mike Schell Temporary 1365 W. Foothill Blvd., Ste. 3 Vice President/Gen. Mgr. 28 S.B./Riv. Cntvs. Permanent Upland, CA 91786 1983 WND (909) 612-1588/612-1594 Staffing **Amvigor Staffing Services** Varies by Skill Victor Teller Engineering, Technical, I.E., Orange/L.A. Cntys. Computer SW (Baan, SAP, Etc.), Director Upland, CA 91786 1988 \$2+ mil. (909) 920-5037/920-5040 amvigor@aol.com Starks & Assoc. Staffing Service \$25-75,000 Administrative Recruiting, Anita Starks 1150 N. Mountain, #101A California Technical Principal Consultant Upland, CA 91786 WND Negotiable Temporary/Full-Time (909) 931-4441/931-4445 starkstemp@aol.com N/A Tech Support, Lt. Ind., Marsha Malloy 30. 750 Terrado Plaza #31 Temp/Temp to Hire \$12 mil. (626) 859-2366/915-0330 Clerical/Accounting malloyasi@earthlink.net C/E Search, Inc. 40 \$40-80,000 Construction James E. Brown 31. 42335 Washington, Ste. E-120 Palm Desert, CA 92211 50 to 100 N/A Engineering 1983 WND Retainer/Contingency (760) 568-3060 Mgmt. Recruiters, I.E. Agency 200 \$50,000 Construction/Engr. Arch. Maurice R. Mevers 19 E. Citrus Ave., Ste. 201 International Manager (909) 335-2055/792-4194 Redlands, CA 92373 \$400 mil. Contingency Norrell Services N/A Varies by Skill Full Service, Administration, 33. 2143 E. Convention Center Way, Ste. 170 350 Lt. Industrial

N/A = Not Applicable, WND = Would Not Disclose, na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 2000 IEB J.

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Online Hiring...

continued from page 21

Ontario, CA 91764

With Web-Screen, companies have completed the screening and interview process and made job offers in less than 48 hours.

How does it work?

Web-Screen combines the latest Internet technology with DDI's advanced, proven-effective assessment methodology. Once a company is outfitted with a customized version of Web-Screen, it can accept applications from anyone who has access to the Web.

- 1. First, candidates are given access to a realistic job and company orientation, allowing them to learn more about the company and position.
- 2. Next, candidates complete a motivational profile in which they are asked questions designed to

assess the candidate's fit with the company's specific job challenges, culture and mobility requirements.

WND

- 3. After the candidates complete the motivational profile, Web-Screen asks qualified candidates indepth questions that allow the employer to understand educational, work and social experiences critical to success.
- 4. After each phase, DDI's Web-Screen will instantly encourage qualified candidates to continue through the process. Comments about the good motivation or skilled matches are made where appropriate.
- If they choose to continue, the candidates are asked to respond to basic background questions about past experiences and accomplishments.
- 6. Again, candidate input is automatically matched against motivational and job requirements. This

automated process enables managers to make hiring decisions based on highly tailored experience and competency-based assessments

Office Support

Web-Screen also enhances the HR department's efficiency in tracking candidates through the hiring process. Reports generated by Web-Screen are designed to provide individual, aggregate and customized information, allowing the employer to easily track everything from individual candidate profiles to applicant flow rates and success rates by job, region and recruitment source.

DDI recently tailored its Web-Screen system specifically for Bestfoods. Candidates will soon complete online assessments and will be automatically qualified according to how well they fit into the GRAD program. While Bestfoods benefits from Web-Screen's ability to automatically

screen and qualify an unlimited number of candidates, candidates benefit from the accurate information offered about Bestfoods and are given immediate on-screen feedback throughout the assessment process.

(909) 937-0281/937-0277

Web-Screen will Bestfoods and the GRAD candidates make informed, intelligent decisions based on job-relevant data. "A global marketplace means the best candidate may be right around the corner or on the other side of the globe. Thanks to Web-Screen (www.globalgrad.com), we're not wasting time interviewing thousands of unqualified candidates. Our recruiters all over the world get pre-screened, qualified GRAD candidates referred right to their office PCs...at a very reasonable price," said John Jordan, corporate director, organization and development,

WOMEN'S BUSINESS

How You Dress Does Make a Difference!



Victoria Seitz

by Georgine Loveland

Dr. Victoria Seitz knows that how a person dresses imparts an impression, good or bad, to those he or she meets during the day. In business situations, the ability to present a well-groomed and stylish appearance is vastly important, because, rightly or wrongly, you will be judged by your appearance.

"The term, impression forma-

tion, is defined as the development of a profile of an individual," Seitz noted. "An impression is formed in the first three to four seconds of meeting someone. Within 30 seconds of that encounter, 11 assumptions are made about the individual or individuals we meet!

These include the messages others are receiving from you regarding: marital status, occupation, education, how much money you earn and/or have stashed away, what neighborhood you live in (social status), and even your moral character, trustworthiness, and the odds for and against your future success. Wow! This can be very intimidating, to say the least, and most of us need a lot of help.

To that end, Seitz's book, "Your Executive Image," published by Adams Media Corporation, Holbrook, Mass., is in its second edition. It was preceded by "Power Dressing" and a third book, "Image Making" is in the works. She is in her ninth year

as professor of marketing at California State University in San Bernardino, and has achieved success in various fields, which has propelled her to share what she has learned — not just regarding dressing attractively and properly — but also about the power of body language and etiquette.

"I want to help people to feel confident and be able to conduct business in unfamiliar situations and be successful," Seitz commented. These concepts are also applicable in other aspects of our lives, she adds. Seitz's own style is understated and elegant, relying on accessories to project her individuality, using the principles and elements of design — proportion, attention to detail, and rhythm.

She earned a bachelor's degree at Kansas State University and her master's and Ph.D. in merchandising and marketing at Oklahoma State University. In addition to her academic career, Seitz was a fashion coordinator for Burdines Department stores in

not feel comfortable dining alone,

Florida, an assistant designer, and worked in retail management for Saks Fifth Avenue in Arizona.

She has written numerous articles relating to image-making, marketing, advertising and public relations, and she shares her experiences and philosophy in her presentations to community and professional groups, nationally and internationally. Seitz serves on numerous boards, and is listed in the "Who's Who of America's Best Teachers," "Who's Who in Education," and "Who's Who of American Women for 2000," among others.

"We should be the best that we can be," she stated. "There is beauty in 'everybody, and we should not be trying to be 'skinny' or celebrating the celebrity so much. Just put your best foot forward and you will be successful. Why put yourself in last place?"

Dr. Seitz's books are available at most bookstores or visit Adams Media at www.businesstown.com.

biztravelclub.com: for Businesswomen on the Road

Are you still ordering room service when "on the road" for business ... or have you found dinner company through biztravelclub.com, to try that trendy new restaurant in Paris?

Globe-trotting businesswomen have applauded biztravelclub.com, because it has liberated them from having to order room service rather than dine solo, even in the hotel's own restaurant. By posting itineraries ahead of time, women business travelers have been able to

meet fellow travelers and make arrangements to dine together, through the more secure environment of this Web site.

Sometimes, room service alone, after a tiring and hectic day, is exactly what you do need. But, many times, especially in a foreign city, you want to take advantage of being able to try that restaurant you just read about in the travel section; go to that dinner club, or even just sample the local neighborhood pub.

Unlike men, many women do

even in their own hotel's restaurant.

Now, biztravelclub.com members have the option of dining solo in their suites, or using the club's itinerary posting board to pre-arrange dinner (or lunch or breakfast) with other club members who happen to be in town at the same time.

On joining, members register their e-mail address, home city, occupation, and nationality. When traveling, members may 'post' their trip itineraries, interests and any message. By making a 'posting' in this way, a member will automatically gain access to the contact details of others 'in town' during that time, and can overview any potential networking possibilities. 'Postings' are deleted within 24 hours of the return trip.

The first 10,000 visitors to register on the site will receive two years free membership. After that, the cost will be \$79 annually. The

site already has more than 4,000 members in 52 countries. And, an important note: biztravelclub.com has an active obscenity filter.



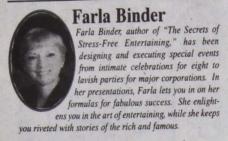
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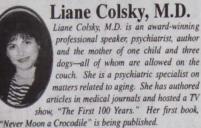
IF YOU MAKE JUST ONE INVESTMENT ALL YEAR, MAKE IT IN YOURSELF.

FEATURE SPEAKERS



Lesley D. Bissett Lesley was a former professional athlete who was senior vice president of the 22nd largest financial services company in the world. She managed 170 offices





Robert Davis

Robert is author of "Implement Now, Perfect Later" and co-author of "Business by Referral." He is a keynote speaker and relationship marketing coach. He is president of the Greater Los Angeles Chapter of the Nationa Speakers Association and president of th Recovering Perfectionist Club.









SEMINAR SESSIONS

| | SESSION 1 10:00 - 10:50 a.m. | SESSION 2 10:55 - 11:55 a.m. | SESSION 3 2:45 - 3:40 p.m. |
|-------|---|---|---|
| | "Become the Brand of Choice" Learn how to become a local celebrity and apply the strategies used by Madonna. Cher, Michael Jordan and others. Discover how to be irresistible in your business and personal lives and become a master at creating relationships that last a lifetime. This session will show you how to become the "brand of choice" and achieve every dream! Jason Hartman | "The Woman's Business Therapist: Eliminate the MindBlocks and RoadBlocks to Success" This session will teach women to overcome the obstacles and limiting mindsets which hold them back. Discover the Orgasm and Scarlet O'Hara Syndromes and deeply ingrained beliefs about traditional social roles. Find the secrets and practical solutions that fit your life! Marcia Rosen | "Become the Brand of Choice" Learn how to become local celebrity and apply the strategies used by Madonna Cher, Michael Jordan and others. Discover how to be it sistible in your business and personal lives and become master at creating relationships that last a lifetime. This session will show you how to become the "brand of choice" and achieve every dream! Jason Hariman |
| } | "The Woman's Business Therapist: Eliminate the MindBlocks and RoadBlocks to Success" This session will teach women to overcome the obstacles and limiting mindsets which hold them back. Discover the Orgasm and Scarlet O'Hara Syndromes and deeply ingrained beliefs about traditional social roles. Find the secrets and practical solutions that fit your life! Marcia Rosen | "Build Your Business by Entertaining" Discover the secrets to build your business by entertaining. Learn the techniques to increase your level of confidence and control for entertaining in your home or for a major corporation. These skills are the same once essential for networking to increase your business, participating in a high-performance team or managing a department. Learn how to make entertaining profitable and discover the processes to entertain without sitess. Farla Binder | "Get a Life! Managing Your Time Effectively" How to identify and cut time-wasting activities and to identi- what's really important. How to say "No" without feel- ing guilty. How to delegate successfully. This worksh- will teach you the simple secret to working smarter, no harder. Lesley D. Bissett |
| , | "Humor for Today's Businesswuman" "Emotional Intelligence" (a.k.a. EQ) is an increasingly-prized commodity. In more and more organizations, a healthy sense of humor is seen as a vital indicator. Formately for us all, every person was born with this gift! Have big fun tapping back into your NATURAL sense of humor in this delightfully interactive and insightful workshop. Take these lessors home to use on friends and loved | "Guilt Is GoodWhat Working Moms Need to Know" Learn how to become your own "Guilt Coach" so that guilt becomes a positive force in your life. Understand how projecting your positive energy onto your children effects more positive behavior in them. Discover your guiltExplore expectationsSend clear, direct messages and learn to model positive energy. Dr. Muriel Savikus | "Build Your Business by Entertaining" Discover the secrets to be your business by entertaining. Learn the techniques to increase you level of confidence and control for entertaining in your bonce of cot major corporation. These skills are the same once sessential for ner- ing to increase your business, puricipating in a high-performance to or managing a department. Learn boak to make entertaining profits and discover the processes to entertain without stress. Far la Binde. |
|) | one—you'll be glad you'dd! Dooi Tambhin "Successful Investing—Ideal Strategies for Real Women" Women today have more money, make more decisions and are taking control. Women today face greater financial risks than men. Discover the concepts and investment strategies that will help you reach your goals. Invest to maximize growth poten- tial, balance risk and return, protect "safe money" and define your individual investment protile. Cheryl Hilton | "How to Use Color to Convey Your PowerPoint Message" Grabbing audience attention today involves more than just talking— you've got to help your audience understand the real message you're sending. This session will help you use PowerPoint's color palette to convey your intended message to sales, staff, or customers. You'll learn how to design your slideshow based on proven color messages and be able to WOW and captivate your audiences. Marilyo Savider | "Implement Now, Perfect Later" Negotiale realistic exp tions. Establish and maintain focus-in all aspects of your Air you getting the results you want in your professional personal life? If not, attend this session and discover the ti proven, seven-step approach to getting results. Learn how select, pursue, and ultimately achieve your gusla as Robert Davis offers practical principles for success. Robert Davis |
| F 7 3 | "Lessons in Leadership for the 21st Century" Are you achieving your potential as a leader and role model? Is your work group cooperative and productive? Are you an effective communicator? Do you recognize stress and deal with it effectively? Leadership is easy if you know how! A fun and entertaining session on leading people to get better results and how to get commitment and support. Lexley D. Bissen | "Humor for Today's Businesswoman" "Emotional Intelligence" (a.k.a. EQ) is an increasingly-prized commodity. In more and more organizations, a healthy sense of humor is seen as a vital indicator. Fortunately for us all, every person was born with this gift! Have big fun tapping back into your NATURAL sense of humor in this delightfully interactive and insightful workshop. Take these lessors home to use on friends and loved one—you'll be glad you did! Doni Tamhfun | "Networking for Fun and Profit in the New Millennium" Have fun meeting new and valuable but ness prospects. Find your niche and promote it to you advantage. Be dating-stretch the envelope-and enjoy the profits! Learn how to network effectively to impreyour business or personal lite-you never know what n develop. Daniel Silverman |
| 7 | "If You Can't Say Anything NiceWhat Do You Say?" Find out the do's and don'ts of giving constructive criticism without making others defensive. Learn 10 positive communication phrases and a three-step process for tactfully communicating negative feedback. PLUS learn what to say when the person needing feedback is your boss. Sarita Maybin | "Tai Chi Secrets for Better Health" Tai chi masters understood the relationship between body, mind and spirit. In this highly experiental workshop, you will learn basic tai chi moves that will help you deal with high stress, dif- ficult people and low energy. Move that body and move yourself forward into a more fulfilling and flexible rela- tionship with yourself and others! Lin Morel | "When Counting to Ten Isn't Enough" Understand whyou become angry. Learn to release control over others, more realistic expectations of yourself and others. We all experience frostration to one degree or another. Examine some of the causes of anger like displacement unrealistic expectations and believing we can control others. Learn if tive-step process for constructively coping with frustration and anger. Kathy Collard Miller |
| | "High Impact Presentations" Learn 5 productive, practical ideas that guarantee you'll give high-impact presentations! | "Networking for Fun and Profit in the New Millennium" Have fun meeting new and valuable busi- | "Memory: The Long and Short of It" If you forget the no of people you frequently encounter, forget where you put yo keep, or walk into a room and forget why you went in there |

ideas that guarantee you it give night-impact prescrimators, in this highly participative hands-on seminar you will see and practice valuable new interactive skills that will aid you forever! You will learn tricks of the trade from a dynamic

fessional speaker and trainer who has a proven track ord of effectiveness, expertise and professionalism.

Millennium" Have fun meeting new and valuable business prospects. Find your niche and promote it to your advantage. Be daring-stretch the envelope-and enjoy he profits! Learn how to network effectively to improve your business or personal life-you never know what may develop. Daniel Silverman keys, or walk into a room and forget why you went in there at alli don't despuir. You are not alone. Gain a clear understanding of how memory works, what to "look forward to" with each birthday, and use the information to maximize comm with others. Learn why we remember some things and forget others—and how to stay sharp. Liane Colsky, M.D.

FEATURE SPEAKERS

Jilien Montbach

n associate and designated leader of MetLife Financial Services for the past four years, Jilien Montbach works with clients providing the best solutions to their complex financial portfolios. She is a member of the National Association of Insurance Financial Advisors, Life Underwriting Training Council and the National Association of Securities Dealers.

Recently honored as a "Woman of the New Millennium," she continues to provide excellent service working with the woman's market, families and small businesses.

Lin Morel

Lin Morel is an entertaining, high-energy speaker and trainer whose programs pack a punch! She is a fifth degree black belt, Tai Chi instructor, gold medalist and published author who has presented programs on three continents. Her clients include Bell Atlantic, the Federal Aviation Administration, Northrop Grumman, and peak performers throughout the U.S. who have shared her Inspired Visions TM for achieving black belt excel-

Marcia Rosen

Marcia is known as "The Woman's Business Therapist" and has more than 20 years of experience advising, counseling and giving presentations to thousands of women entrepreneurs. She has helped women move beyond interferences and limiting mindsets, set their hearts and minds on success, get support and take action. Her new book, "The

Woman's Business Therapist: Eliminate the MindBlocks & RoadBlocks to Success" speaks clearly to the 9 million women who own businesses in the U.S. today.

Kathy Sanders

Kathy Sanders, principal of MPS Marketing & Publishing Group, specializes in assisting clients in crystallizing their vision by creative graphic art designs. She believes that creating an image is important to the success of public recognition. Her company is a full-service advertising and marketing company which seeks to create the ultimate image for

Muriel S. Savikas, Ph.D.

A published columnist, Dr. Muriel Savikas is Director of the Counseling and Mediation

Institute in Manhattan Beach, CA. A psychologist in private practice, she is known nationally for her work with parents and children and as a professional mediator with the courts. Muriel has founded Parenting 101, an information center and Internet Website (www.parenting101.com) for parents and kids. She is the online child psychologist for AOL's Moms Online as well as www.babycenter.com

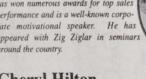
Jo Giese

o Giese is author of the award-winning book "A Woman's Path." and commentator for NPR's "Breaking the Mold" series heard on Marketplace. Her writing has appeared in scores of national publications, including the New York Times and The Los Angeles Times. She was part of the WNBC "Nightly News" team in New York. As a public speaker, her clients are as diverse as the Ford Motor Company, the Golden Door

Health Spa and Smith College

Jason Hartman

speaker and author of "Become the Brand of Choice: How to Earn Millions Through Relationship Marketing." He 12 5 has won numerous awards for top sales performance and is a well-known corporate motivational speaker. He has appeared with Zig Ziglar in seminar



Cheryl Hilton

Cheryl has presented financial concept and retirement planning workshops for fortune 500 anies on radio and in local publications. Her focus is helping women and families in all stages of life reach their financial goals. She will educate and entertain with powerful ideas and personal stories. Cheryl is a recipient of the National Quality Award and an agent for New York Life and Registered Representative for NYLIFE Securities.

Jeanine Just

leanine is a visionary success strategist. For 15 years she has crisscrossed the U.S., empowering people to reinvent their future. Her values-driven success strategies produce breakthrough results in her client's businesses, project and lives. Jeanine is founder and president of Kreative Solutions and author of "Activate



Canada, England and Asia. In addition,

she has 13 years experience as a supervisor in higher education and is president-elect of the San Diego Chapter of the ional Speakers Associat Kathy Collard Miller As the author of over 40 books and an inter

nationally-traveled speaker, Kathy delights in giving women practical and inspirational ways to become more emotionally balanced. A member of the National Speakers Association, her most recent book is "Why Do I Put So Much Pressure on Myself?



"How to Talk With Customers Not At Them" Learn how to "read" people and develop instant rapport. Find the secrets to persuasion that top advertisers use on you to influence your buying patterns. Discover "body language" and learn Advanced Persuasion Techniques (APT) utilizing non-verbal and verbal communication shills. Build better relationships with not only with your customers, but also with co-workers, besses and family members. Joan Temblay

Building a Company's Image Through Creative Graphic Art Design* Creating a company's image enhances a com-pany's recognition to its targeted market in the marketplace. Companies can achieve this recognition by their company name, company colors, slogan, or logo. Learn why a coordi-nated "look" is vital to the overall

mage which can generate excitement to its customers and

Memory: The Long and Short of It" If you forget the names f people you frequently encounter, forget where you put your eys, or walk into a room and forget why you went in there at keys, or waits into a room and torget why you went in incre an ail, don't despair. You are not alone. Gain a clear understand-ing of how memory works, what to "look forward to" with each birthday, and use the information to maximize communication with others. Learn why we remember some things and forget others—and how to stay sharp. Liane Colsky, M.D.

"Image Making Through Power Dressing" Based upon my book. Your Executive Image, learn now to put togetter an image that spells success for the new millennium. This seminar will show you how to deal with casual Fridays. In addition, it will teach you proper high-tech ediquette. You will be able to put together a 'look' that communicates respect in the workplace. Victoria Seitz, Ph.D.

"Self Worth--Don't Leave Home Without It" Valuing your-

self impacts your personal and professional success. No one can have too much self worth—and this elusive quality can't be purchased at any price. In this empowering program Jeanine will clarify the mysts about where self worth comes from...the role of personal values in maintaining it...simple ways to instantly have more of it...and practical techniques for understanding. building and maintaining your self worth. Jeanine Just

"A Woman's Path: Stepping Stones to Success" Are you on the authentic path for your work and your life?
Are you at a crossroads? Do you feel like you're in tran
sition but you're not sure what the next stage is? Learn
three stepping stones to success that have worked for sands of women of achievement. Come laugh and cry with award-winning author and commentator. Jo Giese

"Understanding Difficult People" See other people in a new light. Understand why people act the way they do. View yourself in a more positive light. A difficult person could be defined as anyone who doesn't look at life they way we do. In a highly interactive and enlightening way, you'll learn to look at people from a different and more compassionate perspective as you understand their per-sonality style. Kathy Collard Miller

"Changing Times Means Changing Financial Strategies'
Should you be concerned with what the market does or
what your financial portfolio does? This session will give
you a sound plan that makes sense for you! It will include
proper diversification—risk tolerance—measurement—and
updating periodically. Jilien Montbach

"Implement Now, Perfect Later" Negotiate realistic expoc-tations. Establish and maintain focus—in all aspects of your life. Are you getting the results you want in your professional and personal life? If not, attend this session and discover the time-proven, seven-step approach to getting results. Learn how to select, pursue, and ultimately achieve your goals as Robert Davis offers practical principles for success. Robert

"Self Worth-Don't Leave Home Without It" Valuing yourself

too much self worth-and this elusive quality can't be purchased at any price. In this empowering program Jeanine will clarify the myths about where self worth comes from ...the role of personal values in maintaining it...simple ways to instantly have more of it....and practical techniques for understanding, building and maintaining your self worth. Jeanine Just

"If You Can't Say Anything Nice...What Do You Say?"
Find out the do's and don'ts of giving constructive criticism without making others defensive. Learn 10 positive communication phrases and a three-step process for tact-fully communicating negative feedback. PLUS learn what to say when the person needing feedback is your boss. Sarita Maybin

"The Mind Set for Competitive Women--What Every Woman Should Learn From Sports" Learn what clite athletes know and executive and business people are learning about pressure performance in competitive situations. the Sports Mind has been working for 10 years with individuals. athletes and businesses that are striving for above average per-formance in an ever changing work and domestic environ-ment. Learn how to perform under pressure more consistently and effectively. Ann Thomas, M.S.Ed "Image Making Through Power Dressing" Based upon my book "Your Executive Image," learn how to put together an image that spells success for the new milkennum. This seminar will show you how to deal with casual Fridays. In addition, it will teach you proper high-tech etquette. You will be able to put together a "look" that communicates' respect in the workplace. Victoria Seitz, Ph.D. "The Mind Set for Competitive Women--What Every Woman Should Learn From Sports" Learn what clite athletes know and ring for above average performance in an ever changing work and domestic environment. Learn how to perform

"Wake Up and Live Your Dreams" Rediscover your passion for life. Set achievable goals. This seminar will recharge your attitude and help develop a zest for living. Learn to program your mind for success and take control of your thoughts and your life. Joan Temblay

"A Woman's Path: Stepping Stones to Success" Arc Are you at a crossroads? Do you feel like you're in tran sition but you're not sure what the next stage is? Learn three stepping stones to success that have worked for thousands of women of achievement. Come laugh and cry with award-winning author and commentator. Jo Giese

"Retirement Planning for Women ONLY" What works for him isn't necessarily going to work for you, especially when it comes to a retirement plan. Retirement plans shouldn't be one size fits all. Women have unique needs. Here's how to design a retirement plan that's right for you. You've worked hard, you're successful, now it's time to plan your dream years. Chery! Hilton

"Tai Chi Secrets for Better Health" Tai chi masters understood the relationship between body, mind and spir-it. In this highly experiential workshop, you will learn basic tai chi moves that will help you deal with high stress, difficult people and low energy. Move that body and move yourself forward into a more fulfilling and flexible relationship with yourself and others! Lin Morel

PROGRAM

7:00 a.m. Registration 10:55 - 11:55 a.m. Session 2 Booth Display - Networking Noon - 2:30 p.m. Lunch - Keynote Speakers 8:30 - 9:50 a.m. Opening Keynote Session

10:00 - 10:50 a.m. Session 1

_Signature -

2:45 - 3:40 p.m. Session 3

3:50 - 4:30 p.m. Network Reception/Booth Display

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The full-day pre-registration cost is \$89 per person. On day of event \$99 (Groups of 8 or more may purchase tickets at \$85 per person.) You may pay by check, VISA or MasterCard.

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Victoria S. Seitz, Ph.D.

Victoria Seitz, Ph.D. is a professor of marketing at

California State University, San Bernardino. She is the author of "Your Executive Image" and "Power Dressing" and has appeared on TV and radio across the country and in Canada. She has published hundreds of articles for newspapers, magazines, and various business journals on the topic of image making, narketing and public relations.

Daniel Silverman

for over 21 years, Dan has had lots of fun making lots of money while developing his business. He has spoken to many different groups and been interviewed on TV and radio about how he insures all people (even "Dead Men Walking") at the lowest possible rates.

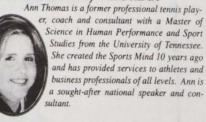
Marilyn Snyder

Master presenter Marilyn Snyder helps entrepreneurs give powerful presentations. President of Interactive Training Concepts, a consulting firm specializing in presentation skills and PowerPoint design seminars, and author of "High Performance Speaking" and "How to Convey Your Message Using Color," Marilyn is a nationally-recognized PowerPoint expert.

Doni Tamblyn Doni Tamblyn is a professional speaker and trainer, an internationally-published author, comedian, and former commercial actor with clients like Apple, Nestle and Hewlett Packard. For six years she was a top-rated international presenter for CareerTrack, Inc. In

1993, she founded HumorRules, a San Francisco-based company dedicated to improving productivity and quality of life in

Ann Thomas, M.S.Ed.



Joan Tremblay Joan is the author of the book "The Charisma Factor" and host for "Women's Council" a TV show in Long Beach. Joan is a certified trainer of NLP and hypnosis. Since 1995, Joan has given over 600 seminars for companies such as Honda, McDonald's, Coors, U.S. Air Force and Motorola.







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continued from Page 30

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| | | | Ranked by l | Number of Offices in th | e Inland Empire | | |
|-----|---|--|---|---|--------------------------------|--|--|
| | Company Name Address City, State, Zip | I.E. Offices, Company Wide Yr. Estab. I.E. | Employees I.E. Prof. Recruiters 1999 Revenues | # of Searches/Year Search Area Type of Search Fee | Avg. Candidate Salary Range | Services | Top Local Executive Title Phone/Fax E-Mail Address |
| 34. | Riverside Personnel Svcs., Inc. 3590 Central Ave., Ste. 200 Riverside, CA 92506 | 1 1 1978 | 10 4 WND | N/A Inland Empire Employer Paid | \$20-50,000 | Full/Part-Time Temporary Acctg./Office Support | S. Mitchell/Z. Beard Co-Owners (909) 788-7900/788-1676 |
| 35. | Search West 2151 E. Convention Ctr. Wy., Ste Ontario, CA 91764 | e. 121B 5 1982 | 14 12 WND | 400 U.S. Contingency/Retainers | \$30-110,000 | Administration-Financial Technical Sales | Nate Reddicks General Manager (909) 937-0100/937-0101 |
| 36. | Corestaff Services 3200 Inland Empire, #120 Ontario, CA 91761 | 1 4 1980 | 20 15 WND | N/A | \$5,000-\$15,000 | Temporary & Permanent, Clerical, Light Industrial Accounting, Technical | Paris Gustin Area Sales Manager (909) 989-4818/948-1249 |
| 37. | Ultimate Staffing Service 10681 Foothill Blvd., Ste. 210 Rancho Cucamonga, CA 91730 | 1 72 1994 | WND 4 WND | WND I.E. Employer Paid | WND | Light Industrial, Clerical | Colleen Hooker National Director/Partner (909) 945-2191/945-3270 inland@ultimatestaffing.con |
| 38. | Accountants Overload 430 N. Vineyard Ave., Ste. 320 Ontario, CA 91764-5496 | 1 7 1962 | 8 7 WND | WND | \$30-50,000 | Temporary, Temp-to-Hire, Full-Time Placements in Accounting, Finance | Sherri Stewart Area Manager (909) 937-2150/937-2141 |
| 39 | Authorized Personnel Service 9007 Arrow Rte. Rancho Cucamonga, CA 91730 | 1 | 9 N/A WND | N/A | \$6-8 | Industrial, Clerical | Tina Finkelman Office Manager (909) 466-1881/466-0476 |
| 40 | Gage & Associates 5053 LaMart, #101 Riverside, CA 92507 | 1 1 1976 | 8 6 \$1.5 mil. | 300 I.E. 20-30% | \$20-100,000 | Permanent Full Service | Arthur M. Gage President (909) 684-4200/684-6138 |
| 41 | JM Staffing 615 E. Foothill Blvd., Ste. A San Dimas, CA 91773 | 1 1 1998 | WND 5 WND | WND USA 25% | \$15-150,000 | Temp-to-Hire, Clerical, Technical, Accounting, Mgmnt., Light Industrial | Chiquita Bell Cooper President/CEO (800) 560-0402/(909) 599-3598 cbc@jmstaff.com |
| 4 | Premier Personnel Inc. 10630 Town Center Dr., #105 Rancho Cucamonga, CA 91730 | 1 2 1996 | 10 2 WND | N/A | Varies by Skill | Temporary, Full-Time, Accounting, Engineering, On-Site Management | Charlesetta Fountain V.P./Partner (909) 980-3003/980-2773 www.premierppi.com |
| 4 | Kelly Staff Leasing 3. 110 W. A, Ste. 1700 San Diego, CA 92101 | 2,000 1980 | N/A | N/A | N/A | Prof. Employer Org., H.R. Outsourcing, Payrole, Adm., Benefits, Risk Mgmnt., Maintain Personnel Systems cas | Cassandra Mitchell Business Development (800) 87-STAFF/909) 672-056 sandra-mitchell@kellyservices.com |
| 4 | Accountants On Call 4. 1650 Spruce St. Riverside, CA 92507 | 1 100+ 1989 | wnd wnd | N/A Nationwide Employer | Varies by Skill | Accounting Bookkeeping | Kathy Gans Area V.P. (909) 686-2100/686-2662 kgans@aocnet.com |
| 4 | Benchmark 5. 2540 S. Grove Ave. Ontario, CA 91761 | 1 8 1996 | 4 3 WND | WND | \$8-15 | Production Staffing | Lisa York Area Manager (909) 930-1040/930-0402 |
| | McNaughton Associates 3600 Lime St. Riverside, CA 92501 | 1 1 1994 | \$250,000 | 6-10 Nationwide Employer | \$75,000 up | Executive Search Permanent & Interim | Sperry MacNaughton President (909) 788-4951/788-4953 sperrym@pacbell.net |
| | Expedia Staffing Services 4141 Inland Empire Blvd., #1 Ontario, CA 91764 | 75 10 1999 | N/A | N/A | \$21,000 | Temp & Full-Time Accounting, Technical, Clerical, Light Industrial | Jennifer Mendennau V.P., Operations (760) 438-4405/438-4482 |

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Climate Savers to Save Energy and Lower Greenhouse Gases

The World Wildlife Fund (WWF) and the Center for Energy and Climate Solutions recently announced the launching of Climate Savers, an innovative new partnership to help businesses voluntarily lower energy consumption and reduce greenhouse gas emissions, most scientists warn contribute to global climate change.

The first partnership of its kind to address emissions reductions at the source, Climate Savers will work with companies around the globe to craft practical ways to achieve energy efficiency goals and increase the use of clean energy technology. In joining Climate Savers, companies make specific commitments to reduce greenhouse

gas emissions and participate in an independent verification process.

The first two corporations joining Climate Savers are IBM and Johnson & Johnson.

While both companies have

very strong records for working to increase energy efficiency, their commitment to Climate Savers recognizes that energy conservation also leads to reduced emissions of carbon dioxide (CO2), the principal greenhouse gas. Through this program, the companies agree to extend their energy conservation focus and specify company-wide targets for reducing CO2 emissions.

"We're delighted that these two major multinational companies are the first members of Climate

Savers," said William Eichbaum, WWF vice president for global threats. "Leaders in their fields, IBM and Johnson & Johnson are making commitments that will inspire other businesses to set their own greenhouse gas reduction goals."

The decision by two Fortune 100 companies to support CO2 reduction programs "clearly demonstrates that cutting greenhouse gas emissions is consistent with the very best business practices," added Dr. Joseph Romm, director for the Center for Energy and Climate Solutions.

Johnson & Johnson has pledged to reduce greenhouse gas emissions by seven percent below 1990 levels by the year 2010, with an interim goal of four percent below 1990 levels by 2005.

IBM has pledged to achieve an annual CO2 emissions reductions equivalent to four percent of the emissions associated with the company's annual energy use through 2004, from a baseline of 1998.

With more than 4.7 million members around the globe and projects in nearly 100 countries, WWF is the world's largest independent conservation organization. Its Climate Change campaign is dedicated to understanding and mitigating the impacts of global warming on the world's ecosystems by achieving a permanent downward trend in CO2 emissions.

ADVERTORIAL

First Annual Hispanic College Fund Charity Golf Tournament Raises Nearly \$50,000 for Southern California Hispanic Youth

The Hispanic College Fund is proud to announce that the First Annual Hispanic College Fund Charity Golf Tournament raised almost \$50,000 in scholarship money for Southern California college-bound youth. The tournament, which was held on March 30 at Empire Lakes Golf Course in Rancho Cucamonga, raised more than four times the original goal set by the Hispanic College Fund.

As owner and operator of Empire Lakes Golf Course and Empire Lakes Center, General Dynamics Corporation served as title sponsor of the tournament.

"We are very pleased with the support that surrounded this important tournament. General Dynamics firmly supports the efforts of the HCF

"We are absolutely thrilled with the results of the tournament," stated Adam Chavarria, national director of the Hispanic College Fund Inc. "All those who assisted with this tournament are to be commended; they have helped so many Hispanic students achieve their dreams and become even more productive members of our communities."

and is encouraged by the level of participation from so many other leading companies," said Jeff Kudlac, staff vice president of General Dynamics.

The Hispanic College Fund thanks the many sponsors, including title sponsor—General Dynamics and gold sponsors—Eddie Bauer, Pacific Bell and Jenner and Block, for their contributions that helped create an exciting and productive tournament.

Companies that contributed in-kind advertising, prizes and other donations to the tournament include: The Business Press, Inland Empire Hispanic News and KSZZ / KCAL-AM Spanish Radio, New York Life, and Bank of America.

Breakfast was provided by Hometown Buffet; box lunches by the Ontario Convention Center, and dinner by Alvarez & Associates.

LPGA Professional Sara Sanders attended the tournament, courtesy of Eddie Bauer. A member of the Futures and Players West Tours in 1996 and 1997, Sanders won the 1997 Lodi Pepsi Classic and was ranked second on the money list. She recorded six second-place finishes and qualified for the tour on her second attempt. Sanders conducted a driving clinic for tournament participants and was stationed at hole #14 during the event, giving participants the opportunity to meet her, ask for tips, and even use her driver on the hole.

Established in 1993, the Hispanic College Fund, Inc. (HCF) is a national nonprofit organization, dedicated to developing the next generation of Hispanic business leaders in America by awarding scholarships to deserving Hispanic students. All proceeds from the Hispanic College Fund Charity Golf Tournament will go toward providing scholarships for young Latinos from Southern California interested in obtaining their college education from the country's leading colleges and universities.

"A significant challenge in the Hispanic community today is education. It is estimated that less than 10 percent of Latinos are college graduates today," continued Chavarria.

Applications for scholarships from the Hispanic College Fund Inc. are accepted until mid-April for the following scholastic year. Recipients are notified in July, and honored at a special awards dinner in October. The scholarship money is paid directly to the college or university and is restricted to payment of tuition and fees.

For more information regarding the Hispanic College Fund Inc., please contact Idalia Pena at the Hispanic College Fund, Inc., One Thomas Circle, N.W., Suite 375, Washington, DC 20005 or call (202) 296-5400. Visit the Hispanic College Fund, Inc. on the Web at.www.hispanicfund.org for information or to apply for scholarships.



LPGA Professional Sara Sanders conducts a driving clinic for participants at the Hispanic College Fund Charity Golf Tournament, March 30, 2000 at Empire Lakes Golf Course, Rancho Cucamonga.

For information regarding the exciting opportunities at Empire Lakes Center, the mixed-use master planned development surrounding Empire Lakes Golf Course, please

contact General Dynamics, 3270 Inland Empire Boulevard, Suite 440, Ontario, CA 91764, (909) 484-4800, or visit www.empirelakescenter.com.

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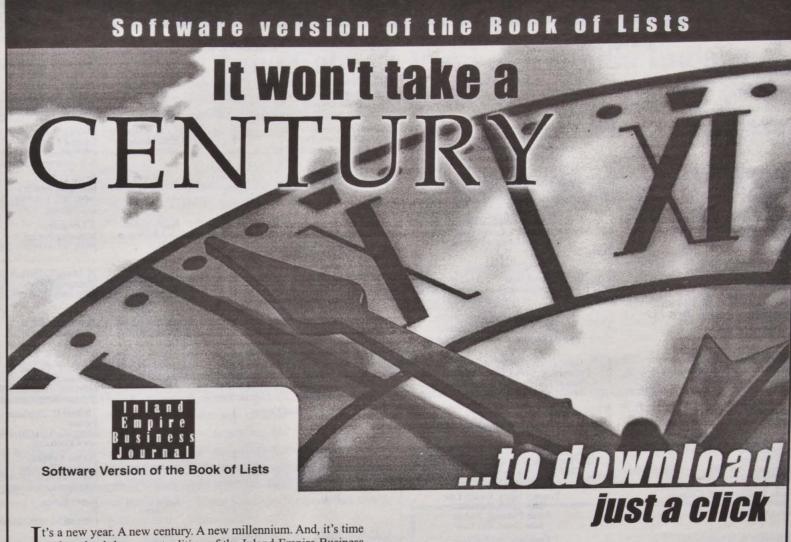


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| 4. | 65 | ewis, D'Amato, Brisbois & Bisga 50 East Hospitality Lane, Ste. 600 an Bernardino, CA 92408 | ard 18 7 | Pi | Business & General Litigation, Business & General Litigation and Appeals, Employment Law, Family Law, Bankruptcy | Various Cities, School Districts, and Numerous Insurance Carriers | 1 6 (CA) | Sandra Wray Office Manager | Kenneth T. Kreeble Managing Partner (909) 387-1130/387-1138 |
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| 6 | . 1 | Covington & Crowe, LLP 131 West Sixth St., Ste. 300 Ontario, CA 91762 | . 16 | | Real Estate, Tax, Employment, Hest | Casa Colina Rehab. Hospital, Ci peria, City of Riverside/Redevel affey Joint Unified School Dist. Sports, J. Filippi Winery, WUI | opment, 1 , Coach | Kim Navarro Holme Administrator | Donald G. Haslam Co-Managing Partner (909) 983-9393/391-6762 www.covcrowe.com |
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| 22. | Bell, Orrock & Watase, LLP 2001 Iowa Ave., Ste. 115 Riverside, CA 92507 | | 5 I | nsurance Defense, Estate Planning, Med. Mal, dursing Home Mal, Public Entity, Construction Defect, Wrongful Termination, Toxic Tort, Appelate Practice | County of Riverside - Risk Management Div., City of Riverside | 1 | Cathy L. McDavitt Office Manager | Stanley O. Orrock General Partner (909) 683-6014/683-0314 bellorrockwa@earthlink.net |
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| 30 | Bloom, Rudibaugh & Gunn 805 E. Florida Ave. Hemet, CA 92543 | | 3 | Personal Injury, Family Law, Bankruptcy, Criminal, Estate Planning, Probate, Real Estate, Tax Law | N/A | 2 2 | Kathy Bloom Partner | Kathy Bloom Partner (909) 652-1400/652-3990 |
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| | Calas and Heise 2890 Inland Empire Blvd., Ste. 1 Ontario, CA 91764-4643 | 00 | 2 2 | Workers' Compensation Defense | WND | 1 | Michelle Grout Denise Zimmerman | J.C. Calas/W.S. Heise Managing Partners (909) 466-4750/466-4756 |
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| | 39. 28057 Bradley Rd. Sun City, CA 92586 The Bolte Law Firm | | | Probate, Estate Planning, Wills, Trusts, Family Law, Bankruptcy, Real Estate, Mediation | WND | | N/A Lisa Cordero | John T. Hranek Attorney (909) 679-6774/679-0834 lawyer@pe.net |
| | 40. 43537 Ridge Park Dr., #201 Temecula, CA 92590 Marc D. Roberts & Associates | | | Personal Injury, Bankruptcy, Estate Planning Labor & Employment Law | Employees, | | Administrator Mona Roberts | Carrick E. Bolte Attorney (909) 676-0282/676-0373 |
| | 41. 3401 Centrelake Dr., Ste. 430 Ontario, CA 91761 | | | i Savoi & Simpleyinelle Law | Employers | 1 | Administrator | Marc D. Roberts President (909) 605-7715/605-7719 |

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DESERT BUSINESS JOURNAL



Palm Springs and Coachella Valley Organizations Benefit From Donations by the Agua Caliente Band of Cahuilla Indians

dition of commitment and dedica- service and community organization tion to the local community, the at the ceremony. Tribal Council of the Agua Caliente Band of Cahuilla Indians hosted the Cahuilla Indians is pleased to celetribe's Fifth Annual Tribal Donation brate our fifth anniversary of provid-Ceremony at the Spa Hotel & ing support as part of our long-Casino in Palm Springs. More than standing tradition to be good neigh-

"The Agua Caliente Band of \$1 million in contributions were pre- bors and share our blessings with

Annual Tribe Donation Ceremony is an example of how we give back to is the 'Indian Way."

Agua Caliente Band of Cahuilla million in contributions to local its commitment to Palm Springs, Cathedral City, Rancho Mirage, and Barbara Sinatra Children's Center. the greater Coachella Valley com-

in our community, who need help on have special needs," said Dr. a daily basis," said Ben Green, William Matteson, president of the director of the Mizell Senior Center, which runs the Meals on Wheels

Continuing its longstanding tra- sented by the tribe to local public everyone who calls the Coachella program. "We are very fortunate to Valley home," said Richard M. have the Agua Caliente as neighbors Milanovich, chairman of the Agua in our community. Their dedication Caliente Tribal Council. "Our to our city and people who live here is inspiring."

> This year's ceremony included help others in our community. This donations to 54 public service organizations, including the police Over the last five years, the departments, fire departments and libraries of Palm Springs and Indians has donated more than \$4.6 Cathedral City, the Palm Springs Boys and Girls Club; the Palm community organizations as part of Springs Unified School District; United Way of the Desert; and the

"The continued support of the Agua Caliente Tribe has allowed "This donation will make an groups like ours to expand services enormous difference to the seniors for the community members who

continued on page 46

Palm Desert to Hold Workshops on Organic Materials Recycling

The city of Palm Desert, in conjunction with the Organic Valley Project, will present a valuable workshop for specific types of local businesses detailing the value of organics recycling. The program targets valley companies which produce large amounts of garden or food waste - such as golf courses, homeowners associations, hotels, restaurants, landscape construction and/or maintenance firms, apartment buildings, churches, schools, and hospitals.

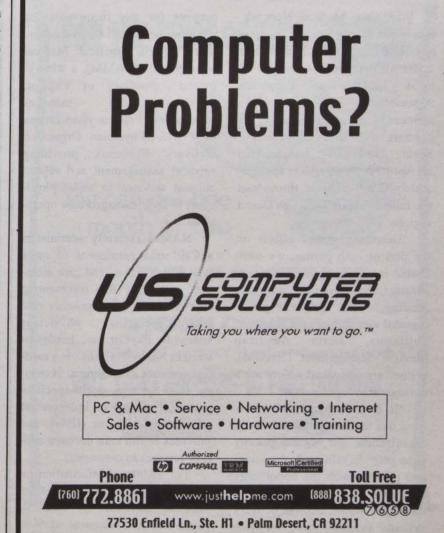
The city of Palm Desert will host the free, 90-minute workshops on Wednesday and Thursday afternoons from 12 noon to 1: 30 p.m. at Palm Desert City Hall. The workshop includes lunch, and is designed for managers and professionals from the specified industries. Space is limited. Interested parties should register for the workshop date specific to their industry. Dates are: May 10 for golf course and turf managers; May 17 for churches, schools, and hospitals; May 24 for homeowners association managers and board members, and May 31 for restaurants, hotels, and clubs.

Each workshop will contain valuable, practical information that can be used immediately by the participants and will cover the following topics: AB 939 review and current efforts to achieve compliance organic waste portion of current landfill tonnage, where it comes from, what the city is doing to reduce it, what individuals, agencies and corporations can do to reduce organic and other wastes. Review of desert soils and benefits of amending and mulching. Review of locally-produced products manufactured from Palm Desert organic material. How to evaluate, purchase, and use compost and mulch According to recent landfill

analysis, every year Coachella Valley businesses and residents dispose of an estimated 160,000 tons of organic waste, food waste and vard debris, comprising nearly 43 percent of total annual landfill composition by weight. The purpose of these workshops will be to reduce the amount of organic waste going to area landfills and to encourage the use of locally-produced compost in an effort to close the recycling loop.

The workshops are being coordinated on behalf of the city of Palm Desert by Steve Merritt, director of The Organic Valley Project, a local program dedicated to promoting the use of locallyproduced sod amendments derived from municipal organic

To register for the forums, business leaders should leave a fax at 345-9090 with the preferred date of attendance, name, title, business name, address, telephone, and email address. For further information or to volunteer assistance, please contact Steve Merritt at 275-0394 or e-mail smerritt@communitygardens.org.



Public High Schools in Riverside Receive **Wireless Phone Donations**

Riverside County public high schools have received 330 wireless phones and three years' worth of air time, donated by Airtouch Cellular.

The phones are specially programmed to connect directly to the appropriate local law enforcement agency, and will provide school personnel with a lifeline in case of an emergency. At the touch of a button, teachers and administrators will be able to immediately alert local authorities in the event of a critical campus incident.

"I am very pleased to announce that Airtouch has distributed 330 phones to the 47 public high schools in Riverside County," said Nancy Hobbs, executive vice president and general manager of Airtouch Cellular. "We hope by

providing wireless access to emergency services, we are taking an important step toward improving the safety of the more than 40,382 high school students in Riverside County.

"Whether it's reporting a crime or accident, or providing communications in times of disaster or emergencies, cellular phones can improve personal and community

Riverside County schools are part of a statewide program of more than 1,000 participating schools to receive the donated phones and air time. In May, 1999, Airtouch joined Gov. Gray Davis to announce a donation of 10,000 cellular phones and free emergency service to California public high schools.

PrimeCare Medical Network Terminates Relationship with Health Plan

PrimeCare Medical Network, one of the Inland Empire's largest physician networks with more than 1,100 affiliated physicians in 12 local Independent Physician Associations (IPAs), recently announced plans to terminate its contract with Blue Cross Senior Secure. The contract, which ended on April 30, 2000, affects approximately 2,900 patients throughout the Inland Empire and High Desert

"Despite vigorous efforts on the part of both parties, we were unable to come to terms on a new contract that provided adequate funding," said Jacob Furgatch, regional vice president of Southern California, North American Medical Management (NAMM), PrimeCare Medical Network's management organization.

"It is unfortunate that situations like this have to occur. As an organization, our highest priority is to provide affiliated physicians and patients with the opportunity to enjoy quality medical care through a stable medical delivery system," Furgatch said. "We apologize to our physicians and patients for any inconveniences that may be caused by this occurrence." North American Medical Management (NAMM), a whollyowned subsidiary of PhyCor, develops and manages Independent Practice Associations or PODS (Physician Organized Delivery Systems), providing medical management and related support services to assist physicians in their managed care opera-

NAMM currently administers a California enrollment of more than 400,000 managed care members with 29 PODS representing approximately 8,000 primary care specialist physicians statewide. PhyCor Inc., headquartered in Nashville, Tenn., is a medical network management company that operates multi-specialty groups, manages independent practice associations (IPAs), and provides health care decision support services to consumers.

For additional information on this announcement, PrimeCare Medical Network or NAMM, please David Mellentine at 909-605-8000.

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Tax Insurance Available to California Taxpayers for the First Time — New Plans Pay Costs Associated With IRS Audits

The first insurance policies of an IRS audit." that pay the costs associated with an IRS audit are available to California taxpayers, it was announced today by Dan Walker. chief executive officer of the Audit Protection Institute.

"Every 3.6 seconds of every working day, the IRS targets another taxpayer to audit," said Walker, a CPA and former tax auditor. "Now, California taxpayers can protect themselves from the financial and emotional burden

The plans, which are underwritten by Sutter Insurance Company and approved by the California Department of Insurance, pay the charges and additional tax assessed by the IRS and the costs of professional audit representation. For the first time, coverage applies to not only professionally prepared returns, but returns prepared by individual taxpayers, as well. The policies cover a tax return for four years and cost

between \$55 and \$321, depending on terms, limits and underwriting criteria. Coverage for fraud is

"Each year the IRS selects millions of taxpayers to audit," says Walker. "Tax insurance provides an added level of protection for all taxpayers, even those who have their returns professionally prepared. Tax professionals do a great job, but most IRS adjustments are due to things like insufficient documentation or lost

The plans are available from the Audit Protection Institute (API) and can be purchased online at www.TaxInsurance.com. Also available at www.TaxInsurance .com is API's IRS Risk Evaluator TM, an online tool to illustrate the statistical risk and costs of an audit based on the taxpayer's filing characteristics. The IRS Risk EvaluatorTM can also be accessed on www.e1040.com and www. wwwebtax.com.

Buying a Business...

continued from page 24

In April, 1997, she was diagnosed with breast cancer-three months after undergoing another major surgery. "I was shocked when Janet's daughter told me her mother had died of breast cancer," said Annie. "It made me realize how lucky I was, and how far the treatments for this devastating disease

"On a whim, I called Janet Lee's one day, and asked Dee, the owner, if she ever considered selling the store," Annie recounted, when asked how she found out the shop was for sale. To her surprise, the owner had just discussed the idea of selling the shop with her friend the day before. "It was fate-for both of us!" Annie recalled.

After discussing the project

with her husband, Dr. Ken Finger, a paleontologist with Michael Brandman and Associates, a Tustinbased environmental firm, they made an offer on the store. "My husband has been my rock during the last few years," she said. "He knew how much this opportunity meant to me and moved heaven and earth to make my dream come true. I don't know what I would do without him."

The most significant change to the shop is its name. "Renaming the store was the hardest decision I had to make. I knew that women have associated the previous name with this location for more than 22 years, but this was something I had to do for myself-to really make it a part of

Annie will, however, leave the original "Janet Lee" sign mounted on the building temporarily. In addition to changing the name, she has expanded the women's and petites'

selection and added maternity wear. She also plans to donate surplus clothing, shoes and accessories to the Orange County Women's Transitional Living Center, to help battered women get back on their

The store will remain an upscale designer ladies fashion shop specializing in affordably

from top designers, such as: St. John's, Ellen Tracy, DNKY, BCBG, Evan Piccone, Ann Klein and Donna Ricci, for casual, professional and formal occasions. Like Janet Lee Shops, Annie's

priced, new and nearly new attire

Main Street Boutique sells only high-quality, professionally-cleaned clothing in excellent condition.



Annie Finger in her Mainstreet Boutique

have come in just 12 years."

The Belgium native received radiation and chemotherapy at St. Jude's Hospital's Susan G. Komen treatment center for eight months. Her cancer is in complete remission. Her bout with cancer gave her a new perspective on what was important. "I re-examined my life and realized that I needed to get away from the high pressures of sales, and spend more time with my family. Running this store gave me the chance to do just that," she stated.



SECOND PAGE 3

Pure Water—A Provider of Many Gifts for the San Manuel Tribe

by Audrey Martinez

The last two or three generations of Americans have lived a better life than at the turn of the century. Back then, our society was still plagued with social standings that could keep the brightest or the most challenged within restricting walls defined only by money and class. Then suddenly, the days of poverty seemed to disappear after World War II, and new economic stability and possibility entered into the American

Along with this opportunity, we saw new medical advances reduce infant mortality, while on the other end, parents and grandparents started living longer and independent Altogether, our lives were enhanced with remarkable discoveries like the television and many modern conveniences that, to our standards of today, seem almost comical.

Life on the San Manuel Indian Reservation, located in the dusty hills of the San Bernardino Mountains, however, has only seen the poverty dissipate over the last 10 years. Too many Native Americans of my generation can tell you about life on the reservation prior to the onset of Indian gaming.

With no running water or electricity, and only dirt roads, our homes were predominantly shacks without floors. Our grandparents never had the dream of being able to provide a better life for their children-a better education, a better chance in life as a skilled worker, a better home. The obstacles were just too many and too large. We see this even today in many of our Elders, who still have not adapted to the lifestyle that money can bring, choosing to live in some of the modest HUD homes on the reservation.

Historically, the change in the

in 1988, with a bipartisan Congress and then-President Ronald Reagan. They recognized Indian gaming as an opportunity to bring economic relief to the tribes while still honoring and respecting their rights as sovereign nations. Through the Indian Gaming Regulatory Act, they provided the guidelines that permitted tribes to enter into a new world as business owners and employers.

Here on the San Manuel Reservation, we have been fortunate. We have seen the benefits of a prosperous business reap new opportunities for our tribe. Our newest venture, the water bottling facility, is one such benefit.

As we take our hard-earned resources and reinvest them back into tribal projects, we are providing a future for those yet to be born-something that previous generations were unable to do for

As Native Americans, we honor and respect the ways of our ancestors who once lived throughout the mountains of San Bernardino. They teach us to honor "Mother Earth" and her many gifts. Never did my parents ever imagine that our tribe would someday be able to share with the world a gift that lay underneath the dry and dusty foothills. Only because of economic planning and opportunity from Indian gaming, does our tribe have the resources to tap into this natural resource.

In many cultures, water is cherished as the giver of life, a healer of sickness with properties to ease the pain of death. Today, as we become more health conscious, we marvel at water's healthy attributes and its life-sustaining ability. To me, as a member of the Manuel Band of Mission Indians, water is not only all of those things but also one more. It has become another step forward in creating an economic stability that will protect our children for

Native American legacy occurred many generations.

Top U.S. Clothing Retailers Agree to Settle Saipan Garment Worker Lawsuits

Jones Apparel, Liz Claiborne, and The May Company Support Groundbreaking Monitoring Program

Eight more leading U.S. clothing retailers - Calvin Klein Inc., Jones Apparel Group, Liz Claiborne Inc., The May Department Stores Company, Oshkosh B-Gosh Inc., Sears, Roebuck and Company, Tommy Hilfiger USA Inc., and Warnaco, Inc.— have agreed to settle claims against them in a federal class-action lawsuit alleging sweatshop conditions in the garment industry on the Western Pacific island of Saipan, a U.S. Commonwealth.

The announcement means that

17 U.S. retailers have agreed to pay a total of \$8 million in settlements and to adhere to a rigorous system of independent monitoring at the Saipan factories of contractors who produce their clothing. The settlement provides that in future supply contracts, retailers will require factories to comply with strict employment standards, including guaranteeing overtime pay for overtime work; providing safe food and drinking water, and agreeing to honor employees' basic human rights. The settlement agreement requires court approval and does not involve an admission of wrongdoing by the defendants.

That leaves The Gap, J.C. Penney, Target and Lane Bryant, among other defendants, who have not agreed to settle these claims. None of the primarily foreign owners who actually operate the garment factories on Saipan have yet agreed to settle.

"These settlements will dramatically improve the lives of thousands of garment workers on Saipan. The strict and independent monitoring established will insure that, in the future, rights will be protected and laws obeyed," said Jay Mazur, president of UNITE!.

Under the terms of the settle-

ment announced, the 17 companies will each make a one-time contribution to a fund that will finance an independent monitoring program, as well as payments to workers, public education, administration costs and attorneys' fees. These settlements will bring the total fund to approximately \$8 million.

"As a result of these settlements, the first legally enforceable set of monitoring standards have been agreed to by retailers and will provide a model for the rest of the industry to follow," said Lora Jo Foo, an attorney with Asian Law Caucus and president of Sweatshop

Verité, an Amherst, Mass.based non-profit group, will independently monitor compliance by exercising far-reaching powers to oversee the conduct of contractors doing business with the settling retailers, including surveillance, announced and unannounced visits to facilities, and investigations of worker complaints. The monitoring body can provide for payment of back wages, reimbursement of impermissible recruitment fees, and even recommend the termination of contracts where a pattern of violations exists.

Verité will report jointly to the retailers and to the plaintiffs in the two settled lawsuits. These include two international human rights groups, Global Exchange and Sweatshop Watch; the Asian Law Caucus; and UNITE!, the labor union which represents many garment workers. Verité has extensive workplace monitoring experience, and has previously served as an independent monitor under agreement with Tommy Hilfiger USA Inc., among others.

The two lawsuits at issue were filed in January 1999. One is a class action alleging violations of U.S. anti-peonage and indentured servitude laws and of international human rights law, initially filed in Los Angeles federal court and continued on page 46

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Family's the Boss...

continued from page 17

then focus on other aspects of your life - your family, your hobbies, etc. It's easy to distinguish work time from personal time.

However, when you work at your family-owned business, having a distinct business role isn't always so easy. Typically, the senior or controlling generation saw you grow up and may still regard you as the eight-year-old child who was afraid of the dark and who made mud pies. Even though you're perfectly qualified to take on "adult" business responsibilities, your family members may have a difficult time transcending those previous family roles. As a result, it's not uncommon to see junior generation workers overcompensate at the business, in order to prove themselves.

But even if the senior generation accepts the next generation's contribution to the family business, there are many other factors that cause excessive stress. Gaining respect from non-family employees, dealing with sibling or cousin rivalry, wanting to change the business but not being able to, and working with non-family employees, who try to sabotage the junior generation's success for their own needs, all add to the stress. In the end, it's enough to make you want to escape.

Realize though, that things for the senior generation aren't always stress-free either. While they're in control and may appear to "have it all," their stresses come from dealing with tough issues like estate and succession planning. If they want their business to continue after their death or retirement, they need to have the right plans in place.

The sad fact is that when a person dies, the government takes 55 percent of the person's estate, less a

one-time exemption of \$650,000. To put it in better perspective; if your mother owns a business worth \$10 million, the government takes \$5,142,500 upon her death (\$10,000,000 - \$650,000) x 55). Since most families can't afford to pay that, many times they're forced to sell the business in order to pay the taxes. Although stressful, proper estate planning can alleviate this

Succession planning is just as stressful. While the senior generation wants only the most qualified people to become the next business leaders, they often have a difficult time choosing between the various family members. Rather than create tension among the family members, the senior generation often agonizes over the decision and puts it off for as long as possible. They are concerned with showing favoritism and disrupting the family unit. It is extremely difficult for them to separate business from family.

The Stress-Free Family Business While the phrase "stress-free family business" may sound like an oxymoron, it's actually something you can move toward. The trick is to tackle the stress from both a business and a personal perspective. Following are the four main ways to reduce and possibly eliminate the stress from any family-owned busi-

Business Perspective:

1. Schedule quarterly family business meetings.

In order to open communication channels and increase everyone's understanding of business issues, you need to conduct quarterly family business meetings. These meetings should take place off-site and should focus only on the big business issues related to the family. Small day-to-day operation issues should be avoided in order to keep the meeting on track.

The main topics of conversation

Top U.S. Clothing Retailers... continued from page 45 factory owners and several other

recently transferred to Hawaii. The other is an unfair business practices case filed in San Francisco Superior

The litigation will continue to be prosecuted against the Saipan

major U.S. retailers who have yet to settle. Plaintiffs are represented by the San Diego firm of Milberg Weiss Bershad Hynes & Lerach and the San Francisco firm of Altshuler, Berzon, Nussbaum, Rubin & Demain.

should focus around estate planning, succession planning, and role planning. This is the time for every family member to air his or her concerns about the business's future and leadership. Sometimes these meeting can get heated, so you may want to consider having an outside moderator step in. And in order to offer each family member development opportunities, it's a good idea to rotate the "meeting leader" designation. By giving every family member the opportunity to express concerns and learn about the business's issues in an efficient way, you're keeping everyone's stress level under control while keeping the business moving

2. Hire an outside board of direc-

in a single direction.

Most family-owned businesses don't have an outside board of directors. However, if you want to bring in new values, new insights, and objectivity to your business, an outside board of directors is a must.

When a business has a difficult decision to make, such as deciding which family member will be the next to run the business, an outside board of directors can offer objectivity and take the emotion out of such decisions. As a result, the business becomes more professional and more adaptable to changes.

This is not to say that the board of directors has the final say on any decision. In fact, the final say should always rest with the family. However, when the family needs a fresh perspective to a familiar challenge, the outside board of directors helps speed the business's progress and keeps the business

Personal Perspective: 3. Simplify Your Life.

The biggest challenge with a family business is that your business and personal lives get merged. This puts you out of balance and can lead to an emotional burnout. In order to alleviate that stress, you need to simplify your life.

Simplification is all about focus. It means leaving your work life at work and leaving your family life at home. I call this "compartmentalizing." When you focus on one task or role at a time, you're able to separate yourself from any other task or role you may have. For example, if your dad is also the president of the company, you need to focus on treating him like the boss at work, and like dad at home. This allows you to have separate work and family personas, while taking the stress out of business/family dealings.

Delegation is another simplification tactic. But delegation is not simply farming out your work to others; it's about setting up your support system and then determining which tasks someone else can better accomplish. If cleaning your house takes you away from other more productive or profitable tasks, then you need to hire someone to take over the cleaning - so you can focus on what's important. Not having non-essential tasks to focus on greatly reduces your stress level.

4. Learn to Say No.

If someone tells you to do something outrageous, like jump off a 10-story building, you probably have "no" problem saying "no." However, when the request is more realistic, saying no becomes a chalcontinued on page 58

Coachella Indians...

continued from page 41

Desert Blind & Handicapped Association. "They have made a tremendous difference."

The Agua Caliente Band of Cahuilla Indians has always been active in the local desert community. The tribe's members are residents, customers, employees and employers in the area, and over the past eight years, tribal endeavors have been responsible for approximately 1,080 jobs and \$19.5 millions in annual economic activity

which comes from the Spa Hotel and Casino gaming operations, now beginning its sixth year.

"We are privileged to have loyal support from members of our community, local elected officials and others who back our efforts and make these donations possible," added Chairman Milanovich. "We are also proud of these organizations that are helping to make our community a safer and better place

Total 2000 Tribal Donation Contributions: \$1,088,500.

MANAGER'S BOOKSHELF

Wisdom of the CEO

"Wisdom of the CEO: 29 Global Leaders Tackle Today's Pressing Business Challenges," by G. William Dauphinais, Grady Means, and Colin Price (PricewaterhouseCoopers); John Wiley & Sons, Inc., New York, New York; 2000; 364 pages; \$27.95

MAY 2000

A technocultural business revolution is taking place, and it's not yet clear who has won or lost. It may not even be a zero sum game. Then again, it might be the biggest zero sum game of all time. In round one, little start-up companies run by singularly focused, highly competitive geeks ate the lunch of traditional companies in the marketplace. The sheep seemed to have grown fangs and developed a taste for wolf meat. As the upstarts became high performers in the stock market, investors even began questioning the relevancy of a Dow Index dominated by the old line companies. The sheep

That's when the older companies, in and outside the U.S., realized they might regain some advantages if they adopted the same management and marketing approaches as the new companies. Some began to buy large interests in the so-called hi-tech firms to gain seats on their boards. Others partnered with them in an attempt to co-opt them or snag their top people. Some did all three. It was essentially old wine in new bottles, but the strategy began to work. The old industrial empires were striking back.

appeared to have the wolves by

the throat.

The revolution is global, because the communications technologies that gave it birth made it global. Even so, don't expect hordes of screaming MBAs to fill Wall Street, the Bourse, or even Tienamin Square, triumphantly waving copies of "The Wisdom of the CEO. That's partly because at 372 pages, the book is too heavy to wave easily. Mostly it's because the book was written by three PricewaterhouseCoopers partners who analyzed a considerable number of their clients and determined that the CEOs who hired them were, not unexpectedly, founts of wisdom.

The self-serving aspects of the book among co-authors, copublishers, and interviewees don't make "Wisdom of the CEO" a bad book. There are too many sound ideas and viewpoints for that. And, after all, CEOs of multinational organizations don't reach or keep their positions by closing doors when profitable come knocking. Unfortunately, the good advice is sometimes offset by high sounding concepts that are often translated into low behavior. Cutting cost, for example, by transferring the most labor intensive jobs to venues where sweatshops are the workplace paradigm.

The interview of Lawrence Bossidy, chairman and CEO of Allied Signal Inc., is typical.

"I can provide some general recommendations for CEOs who, like myself, want not only to survive in the years ahead — but to succeed.

- · Take your relationships with customers and suppliers to a new
- · Constantly evaluate your supply · Outsource what is not a core
- · Automate as many mechanical tasks as you can.

competency.

- · Constantly improve your products and the speed with which you can get them to market.
- · Reduce your working capital.
- · Educate your people.
- · Throw away your multi-year strategic plans; as soon as you complete them, they're out of

There are better chapters, and there are worse. There's one where a CEO delivers the kind of syrupy praise for co-workers that usually precedes a seven percent cut in the workforce. The words are so familiar it's enough to make a Pollyanna cynical. If this is truly the wisdom of CEOs, it's going to be a long business revolution ... or seem like it.

- Henry Holtzman

Best-selling Business Books

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

- 1. "Online Investing: How to Find the Right Stocks at the Right Time," by Jon D. Markman (Microsoft Press \$24.99) (5)* Tips about how to invest while you're on the Internet.
- 2. "The New New Thing," by Michael Lewis (Norton \$25.95) (1) Stalking Jim Clark as he prowls Silicon Valley.
- 3. "customers.com: How to Create A Profitable Business Strategy for the Internet and Beyond," by Patrician B. Seybold with Ronni T. Marshak (Time Business-Random House \$27.50) (2) How to get new customers via the Internet.
- 4. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press \$22.00) (4) Millionaires are made of discipline, work, and frugality.
- 5. "The Millionaire Mind," by Thomas J. Stanley (Andrews & McMee \$26.95)** Millionaires give interviews about what makes them tick.
- 6. "Blown to Bits," by Philip Evans and Thomas J. Winston (Harvard Business School \$27.50)** How information technology transforms business strategy
- 7. "The Innovator's Dilemma," by Clayton M. Christensen (Harvard Business School Press \$27.50) (3) How old line firms are brought low by high technology.
- 8. "The E-Commerce Book: Building the E-Empire," by Steffano Korper and Juanita Ellis (Academic Press, Inc. \$39.95) (9) How giants are built in electronic commerce.
- 9. "Six Sigma," by Mikel J. Harry and Richard Schroeder (Doubleday \$27.50)** How a new approach to quality control yields more profits.
- 10. "How to Be A Billionaire," by Martin S. Fridson (Wiley \$24.95) (7) Financial strategies of the newly minted billion-
- *(5)— Indicates a book's previous position on the list.
- ** Indicates a book's first appearance on the list.

The 'Ol Log Cabin at the North Woods Inn

by Joe Lyons

When there's snow on the roof, there's a fire in the hearth!

That old joke was invented by silver-haired men long before Pfizer started to make those little blue pills. It is an appropriate line at the North Woods Inn in Covina. because there is always snow on the roof. Of course it's fake, but at night when the lights shine on it,

you actually feel cold. Inside this giant log cabin, there are stuffed animals on the walls and sawdust on the floor. It looks for all the world as if you have just stepped into the Great Northwest.

The menu is very basic. Meat and potatoes and seafood. It has changed very little over the years, except, of course, for the prices.

All of the dinners included two salads, including red cabbage, which I do not normally like, but I can't get enough here. You also get all of the incredible cheese bread you can eat, plus rice pilaf and baked potato. Most places make you chose between the two. Then, you get the whipped cheese butter, regular butter or mushroom

Ask nicely, and you may get the gravy too.

Seafood dinners include selections like cod, scallops, halibut, and swordfish. Chicken (broiled or fried) is also served. Meats include New York steak and filet mignon.

As a matter of practice, because I have been here many times, I go for the combination plate. Broiled jumbo shrimp and a medium lumberjack steak (\$23.95). The spicy shrimp dipped into drawn butter actually tastes just like the lobster.

My partner goes for the Australian Rock Lobster tail and steak (\$34.95) but we also try a side order of the king crab legs. By themselves, the legs would be \$24.95.

There is also an impressive list of lumberjack size sandwiches which I must confess I have yet to try, but they are on my list.

It is important to note that these treats are served as fast or as slow as you like. If you are in a hurry, the order goes right in and you eat. If you want to just crack open the complimentary bowl of (626) 331-7444 for hours.

floor while you solve the problems of the world, then you can take your time.

There are no reservations here and the giant log cabin has enough room to fit more than 300 people on a full rush like Mother's Day. The point is that they are not as concerned with getting in two or three "seatings" per night as most

If you still have room for dessert, you need to try either the chocolate rum sundae or the blackberry sundae (both \$1.95). I have actually gone to the North Woods just for the two dollar

Some restaurants that I go to have very formal atmospheres and if I am in a coat and tie mood, I look for that. Some restaurants, as I have written before, have very informal atmospheres. Here at the North Woods Inn the atmosphere is comfortable. As I indicated, I can sit for three hours or more if I want and talk, nibble, toss shells and have another round. It is possible here to arrive at 6 p.m. and not get around to the entree till nine, by choice.

Besides, orders this large should be savored and eaten slowly.

Thank to Jerry Galipau, Clearman's North Woods Inn. 540 N. Azusa Ave., Covina, Ca. Call

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MEAD ON WINE

Famed Wine Columnist, Jerry D. Mead, Dies in Carson City, Nev.

Jerry D. Mead, 60, passed away at his home in Carson City, Nev. on April 12, of complications from cancer. Mead was a syndicated wine columnist —Mead on Wine; publisher of The Wine Trader; worldrenowned wine competition judge, and staunch consumer advocate. He judged competitions around the world, and founded the largest California-only wine competition — the Orange County Fair Commercial Wine Competition.

Mead had recently completed his 10th "Jerry D. Mead's New World International Wine Competition" on Feb. 28. He always said that this event is the only competition in America, and maybe the world, to pit the best wines from each price class against each other, to determine an overall "best of quality" or "type." He also noted that it is the first American competition to offer not only bronze, silver, and gold medals for excellence, but also offers sponsored trophies recognizing the "Best of Class" and "Best of Show" wines.

Mead came to his profession via a circuitous route. While working as a dispatcher for the Anaheim Fire Department, he began writing a wine column in 1971 for the Anaheim Bulletin, and it became syndicated in more than 12 newspapers.

The Wine Trader, published six times a year, had attained a circulation of 85,000 at the time of Mead's death. His advocacy for consumers resulted in his coining the term "the wine curmudgeon" for himself, which he playfully abbreviated to TWC.

The "Jerry D. Mead New World International Wine Competition," based in San Bernardino, will continue in his honor. He will be greatly missed.

Working With Startups Requires Different Approach

by Michael Christelman

In the field of public relations, one of the toughest niches to work with is startups and small- or medium-sized businesses that have never used a PR agency before. Often, the idea of a PR campaign, media list and developing angles, is new and a little intimidating for companies that don't actively pursue PR for themselves.

When working with a client who is new to the practice of public relations, it becomes necessary to educate the client about PR before you can do anything else for them. The benefit for these companies with small marketing budgets using PR initially, is that they can stretch their money much further and reach more of their target audience than through advertising.

I have often found that when I am contacted by startups, they

have heard of PR as a buzzword, but don't fully understand the process or what to expect. They might think that is it related to advertising or that I, as an agency, write an article about them and instantly have it printed wherever

This all holds true especially when working with smaller companies. Many times the budget of these companies makes it hard for larger agencies to justify bringing these clients on from a financial and personnel standpoint. With the continued growth and prosperity of the Inland Empire, however, startups are a growing niche of clients that often have some type of newsworthy information for our area, or their particular

The best attitude to adopt when taking on a smaller client or client who is new to PR is a "whatever it takes" approach. continued on page 58



Wine Selection & Best Rated

Thomas Fogerty

1997 Chardonnay \$19.00 Santa Cruz Mountains, California

1996 Cabernet Sauvignon \$25.00 Nappa Valley, California

Smith & Hook

1997 Viognier \$18.00 Arroyo Seco, California

1995 Cabernet Sauvignon \$40.00 Santa Lucia Highlands, Monterey, California, Masterpiece

1996 Chardonnay \$25.00 Arroyo Seco, California, Masterpiece Edition

Raymond

1996 Cabernet Sauvignon \$23.00 Napa Valley, California, Reserve

1996 Merlot Napa Valley, California, Reserve

Quady

1990 Port \$22.00 Amador County, California, Vintage Starboard

1997 Black Muscat California, Elyssiurn

\$12.00 **NV** Port California, Batch 88 Starboard

NV Vermouth \$15.00 California, Estate Bottled, Extra Dry, Vya

NV Vermouth \$15.00 California, Sweet, Vya

1997 Muscat \$12.00 California, Orange Muscat Essencia

Prager Winery & Port Works **NV** Tawny Port

Napa Valley, California, Noble Companion, 10 Year Old Tawny \$49.00

Palodini Vineyard, Napa Valley, California, Royal Escort

Kendall-Jackson

1997 Chenin Blanc \$11.00 California, Vintner's Reserve 1997 Pinot Noir \$16.00 California, Vintner's Reserve

1997 Sauvignon Blanc \$20.00 California, Grand Reserve

1997 Fume Blanc \$10.00 California, Vintner's Reserve

1997 Chardonnay \$40.00 California, Select Late Harvest

1996 Merlot \$42.00 California, Grand Reserve

1996 Pinot Noir \$30.00 California, Grand Reserve \$11.00

1997 Riesling California, Vintners Reserve

Husch

1997 Gewurztraminer \$14.00 Anderson Valley, California Estate Bottled, Late Harvest

1997 Chenin Blanc \$9.00 La Ribera Vineyards, Mendocino, California, Estate

1996 Chardonnay Anderson Valley, California, Estate Bottled, Reserve

1997 Sauvignon Blanc \$11.00 La Ribera Vineyards, Mendocino, California, Estate

1997 Muscat Canelli \$14.00 La Ribera Vineyards, Mendocino, California

| continued from page 16 CITY OF ONTARIO \$110K CLUB | | | | | |
|--|------------|-------------|------------------------|-----------------|--|
| POSITION | SALARY | OVERTIME | OTHER | TOTAL | |
| Police Sgt. | 89,033.83 | 11,477.36 | 34,079.01 | 134,590.20 | |
| Police Lt. | 102.417.92 | 795.67 | 30,974.48 | 134,188.07 | |
| Spec. Pjcts Dir. | 7,474.35 | 0.00 | 36,566.17 | 134,040.52 | |
| Police Lt. | 99,189.22 | 0.00 | 34,665.29 | 133,854.51 | |
| Fire Engineer | 73,903.72 | 13,206.38 | 46,663.73 | 133,773.83 | |
| Fire Capt. 40-hr | 80,745.84 | 4,949.72 | | 132,434.19 | |
| Police Sgt. | 90,887.83 | | 46,738.63 | | |
| Police Sgt. | 93,970.99 | 5,294.22 | 35,110.71 | 131,292.76 | |
| Police Sgt. | | 3,856.57 | 33,004.60 | 130,832.16 | |
| Police Sgt. | 82,502.53 | 15,694.25 | 32,394.81 | 130,591.59 | |
| | 86,942.68 | 13,074.80 | 30,502.85 | 130,520.33 | |
| Police Sgt. | 85,741.90 | 11,356.60 | 33,199.26 | 130,297.76 | |
| Sys. Info Serv. Dir. | 96,623.92 | 0.00 | 33,295.97 | 129,919.89 | |
| Police Sgt. | 85,423.84 | 14,823.01 | 29,291.90 | 129,538.75 | |
| Fire Engineer | 65,723.21 | 20,204.77 | 43,590.09 | 129,518.07 | |
| Police Lt. | 91,186.90 | 201.74 | 37,986.80 | 129,375.13 | |
| Fire Prev. Inspec. | 68,945.72 | 20,758.55 | 39,335.70 | 129,039.97 | |
| Fire Fighter | 66,275.93 | 20,081.36 | 42,583.09 | 128,940.38 | |
| Police Sgt. | 84,109.90 | 15,828.42 | 28,768.13 | 128,706.45 | |
| Police Sgt. | 88,688.71 | 7,822.73 | 31,930.71 | 128,442.28 | |
| Fire Fighter | 63,579.30 | 22,180.42 | 42,538.98 | 128,298.70 | |
| Detective | 77,007.98 | 29,024.03 | 22,072.84 | 128,104.85 | |
| Fire Engineer | 65,732.95 | 17,883.68 | 44,441.70 | 128,058.33 | |
| Police Sgt. | 82,324.15 | 13,515.70 | 32,113.95 | | |
| Fire Engineer | 71,672.58 | 10,677.50 | 45,600.92 | 127,953.80 | |
| Econ. Dev. Dir. | 94,444.00 | 0.00 | | 127,951.00 | |
| Fire Engineer | 72,231.80 | 7,192.79 | 31,744.31 46,627.88 | 126,188.31 | |
| Police Sgt. | 87,146.28 | 4,535.48 | | 126.052.47 | |
| Police. Corporal | 65,109.23 | 33,452.97 | 34,181.77 | 125,863.53 | |
| Fire Engineer | 65,732.95 | 17,628.41 | 27,172.55 | 125,734.75 | |
| Police. Sgt. | 87,751.26 | | 42,250.56 | 125,611.92 | |
| Fire Fighter | 63,579.30 | 7,149.40 | 30,623.11 | 125,523.77 | |
| | | 19,050.34 | 42,381.07 | 125,010.71 | |
| Police Corporal | 97,647.68 | 4,444.68 | 22,897.17 | 124,989.53 | |
| Fire Fighter | 66,275.93 | 15,714.83 | 42,960.15 | 124,950.91 | |
| Fire Fighter | 66,275 | 16,083.47 | 42,244.10 | 124,603.50 | |
| Fire Fighter | 66,275.93 | 15,539.23 | 42,292.97 | 124,108.13 | |
| Fire Engineer | 65,732.95 | 15,775.74 | 42,517.68 | 124,026.37 | |
| Police Sgt. | 89,753.30 | 862.72 | 33,196.65 | 123,812.67 | |
| Fire Fighter | 61,365.86 | 21,765.36 | 40,385.34 | 123,516.56 | |
| ReDevelopment Dir | 92,131.66 | ` 0.00 | 31,118.06 | 123,249.72 | |
| Fire Fighter | 60,767.40 | 20,923.24 | 41,465.46 | 123,156.10 | |
| Police Sgt. | 80,946.32 | , 11,836.21 | 30,220.27 | 123,002.80 | |
| Fire Fighter | 58,105.16 | 23,677.78 | 39,914.78 | 121,697.72 | |
| Fire Fighter | 60,767.40 | 20,152.29 | 40,668.06 | 121.587.75 | |
| Fire Fighter | 61,391.25 | 20,064.07 | 39,586.89 | 121.042.21 | |
| Fire Engineer | 55,969.40 | 25,693.95 | 39,299.03 | 120,962.38 | |
| Fire Capt. 40-hr | 65,203.85 | 13,022.14 | 42,722.65 | 120,948.64 | |
| Fire Fighter | 55,408.64 | 26,945.30 | 38,386.39 | 120,740.33 | |
| Fire Fighter | 63,579.30 | 15,567.96 | 41,296.55 | 120,443.81 | |
| City Engineer | 98,040.00 | 0.00 | 21,700.07 | 119,740.07 | |
| Fire Fighter | 58,459.32 | 21,268.15 | 39,983.62 | 119,711.09 | |
| Library Director | 88,435.50 | 0.00 | 30,837.42 | 119,272.92 | |
| Fire Fighter | 58,105.16 | 23,651.15 | 37,029.50 | 118,785.81 | |
| Neigh.Revital.Dir | 87,416.30 | 0.00 | 31,089.59 | 103,184.56 | |
| Fire Fighter | r60,009.54 | 18,531.37 | 40,124.30 | 118,665.23 | |
| Fire Fighter | 54,115.58 | 27,819.85 | 36,711.64 | 118,647.07 | |
| Fire Fighter | 63,579.30 | 11,397.49 | 42,687.56 | 117,664.35 | |
| Fire Engineer | 71,672.58 | 2,066.18 | 43,459.39 | 117,198.15 | |
| Fire Fighter | 57,389.83 | 20,296.24 | 38,884.34 | 116,570.41 | |
| Police Detective | 72,954.19 | 17,973.26 | 25,210.09 | 116,137.54 | |
| | | | | continued on pa | |



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Corporate spending in health care has risen rapidly in recent years. The expected cost for health care per employee each year will be \$7,000 by the year 2005.

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Loma Linda University Medical Center

Small business owners...

continued from page 18

most rewarding chapters of a person's life, she believes. But, for many people, the uncertainty of the amount of their retirement income clouds their sunny picture of the future.

Will the money saved be enough, considering the amount taxes and inflation can erode a family's savings? McGuire suggests a life insurance program, which can be structured to generate tax-deferred cash flow, as one of many options.

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gram!" We can direct transfer of funds to pay the premiums on policies and products to fund your retirement plans. Before you know it, you won't even notice the transfers anymore, and you will have accumulated enough to help meet your goals. We have found that procrastination is the only thing that gets most people into trouble. The clock is ticking!

Judi L. McGuire, CA Agent # 0C68457, can be reached at the New York Life Insurance Company, 560 E. Hospitality "The most effective plan for Lane, Suite 300, San Bernardino, your retirement," McGuire contin- CA 92408; phone: (909) 888-

Winter Graphics South Wins Inland Empire Ad Club Award

Winter Graphics South, a Temecula-based, full-service advertis- achievement in numerous regional and ing agency, triumphed with 'Overall national design competitions, Winter Best of Show' and five (5) additional awards from the Inland Empire Ad Club (IEAC) in the American Advertising Federation Addy® Awards annual competition.

The 'Overall Best of Show' and 'Best of Show Print' awards honored Winter Graphics South for the Congressional Medal of Honor Society 1999 National Convention marketing campaign. Designed for the Congressional Medal of Honor Convention Organizing Committee, the award-winning materials included the convention announcement poster, event tickets, and the Patriots Award Dinner program.

Winter Graphics South also accepted a prestigious Addy® Award for the city of Ontario, Ontario International Airport, "Gateway to Southern California" brochure; and citations of excellence for the city of Ontario, "Technology: A Click Away" brochure and the California Housing Graphics South can be reached by tele-Finance 1998-1999 Annual Report.

With a consistent record of Graphics South was awarded the IEAC's 'Best of Show' for the National Historic Landmark Mission Inn direct mail brochure in 1997, and Addy® Awards for the City of Temecula's "Right Fit" brochure in 1998, and Riverside Convention & Visitors Bureau's marketing campaign in 1996. The design work of Winter Graphics South also appears in design annuals both nationally and internationally.

Established in 1987, Winter Graphics South has built an extraordinary reputation for quality and creativity in the design field. The firm specializes in integrated advertising and marketing campaigns and materials, corporate identity packages and annual reports, and maintains long-term relationships with an impressive list of private and public sector clients. Providing unique solutions to client design and marketing needs, Winter phone at (909) 693-0508.

BRIGUGLIO "Laws were made to be broken" Christopher North, May, 1830 "Had laws not been, we never had been blam 'd; for not to know we sinn 'd is innocence" Sir William Davenant 1606-1668 9333 BASELINE ROAD, SUITE 110 RANCHO CUCAMONGA CA 91730 (909) 980-1100 • FAX (909) 941-8610

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73,365.48

81,773.56

66,818.51

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Police Corporal

Asst. City Engineer

12,723.99

0.00

19,257.40

10,561.16

101,030.96

100,103.66

| continued from page 50 | | CITY OF ONTARIO \$110K CLUB | | |
|---------------------------------------|------------------------|-----------------------------|------------------------|--------------------------|
| | | CITT OF UNIARIO SHUK CLUB | | |
| POSITION | SALARY | OVERTIME | OTHER | TOTAL |
| Fire Fighter | 66,275.93 | 7,375.14 | 42,128.65 | 115,779.72 |
| Fire Fighter | 59,240.20 | 16,159.82 | 40,330.50 | 115,730.52 |
| Fire Fighter | 58,,105.16 | 18,471.74 | 38,894.45 | 115,471.35 |
| Police Sgt. | 75,283.14 | 12,966.89 | 26,854.56 | 115,104.59 |
| Fire Engineer | 58,371.49 | 16,925.96 | 39,770.70 | 115,068.15 |
| Fire Engineer | 57,046.09 | 19,725.15 | 38,104.01 | 114,875.25 |
| Fire Fighter | 58,105.15 | 17,147.71 | 38,818.01 | 114,070.88 |
| Police Officer | 80,825.07 | 10,146.94 | 22,899.41 | 113,871.42 |
| Police Sgt. | 85,571.44 | 314.16 | 27,735.95 | 113,621.55 |
| Fire Fighter | 57,459.06 | 16,596.65 | 39,474.99 | 113,530.70 |
| Police Detective | 73,075.52 | 18,657.30 | 21,613.05 | 113,345.87 |
| Police Corporal | 67,124.42 | 26,191.04 | 19,695.68 | 113,011.14 |
| Fire Captain | 57,033.14 | 17,221.74 | 38,711.09 | 112,965.97 |
| Police Sgt. | 75,596.51 | 10,283.94 | 26,644.64 | 112,525.09 |
| Planning Dir. | 90,894.45 | 0.00 | 21,452.06 | 112,346.51 |
| Fire Fighter | 55,408.64 | 18,635.12 | 37,899.97 | 111,943.73 |
| Fire Fighter | 54,115.58 | 21,197.68 | | |
| Police Corporal | 61,352.64 | 31,016.18 | 36,627.83 19,459.59 | 111,941.09 111,828.41 |
| Fire Fighter | 60,801.80 | 11,837.87 | 38,990.71 | 111,630.39 |
| · · · · · · · · · · · · · · · · · · · | | | | |
| Fire Fighter | 63, 579.30 | 5,484.07 | 42,344.68 | 111,408.05 |
| Fire Fighter | 58,105.16 | 13,418.99 | 39,314.42 | 110,838.57 |
| Police Officer | 56,859.15 | 33,924.85 | 19,729.43 | 110,513.43 |
| Fire Fighter | 58,459.32 | 12,361.06 | 39,463.32 | 110,283.70 |
| Police Corporal | 63,644.85 | 25,591.06 | 21,011.44 | 110,247.35 |
| Fire Fighter | 56,283.88 | 15,771.94 | 37,749.29 | 109,805.11 |
| Police Detective | 78,398.12 | 3,564.81 | 27,821.83 | 109,784.76 |
| Police Officer | 68,583.16 | 22,352.02 | 18,330.71 | 109,265.89 |
| Police Detective | 71,545.91 | 17,752.67 | 19,819.92 | 109,118.50 |
| Police Detective | 71,454.91 | 13,557.54 | 23,801.50 | 108,904.95 |
| Police Corporal | 65,150.09 | 24,071.15 | 19,270.23 36,985.87 | 108,491.47 |
| Fire Fighter | 56,283.88 | 14,872.44 | | 108,142.19 |
| Police Officer | 63,291.01 | 22,101.56 | 21,080.32 | 107,372.89 |
| Police Officer | 59,215.83 | 24,609.36 | 23,350.59 | 107,175.78 |
| Police Detective | 65,856.91 | 20,169.94 | 20,543.42 | 106,570.27 |
| Fire Fighter | 54,094.12 | 14,284.11 16,632.23 | 37,734.75 22,802.27 | 106,112.98 |
| Police Corporal | 66,412.90 | 12,624.80 | 19,735.57 | 105,838.40 105,314.56 |
| Police Detective | 72,954.19 | 10,137.65 | 36,983.94 | 105,226.75 |
| Fire Fighter | 58,105.16 | 15,661.80 | 22,048.97 | 105,149.41 |
| Police Corporal | 67,438.64 | 13,194.05 | 25,703.89 | 105,140.72 |
| Police corporal | 66,242.78 | 10,915.87 | 37,458.88 | 104,668.63 |
| Fire Fighter | 56,283.88 | 15,160.50 | 35,193.16 | 104,617.14 |
| Fire Fighter | 54,263.48 | 12,913.29 | 18,948.70 | 104,050.36 |
| Police Detective | 72,188.37 75,514.39 | 8,123.08 | 21,342.54 | 103,980.01 |
| Police Detective | 60,80180 | 4,229.35 | 38,661.36 | 103,692.51 |
| Fire Fighter | 75,976.26 | 7,537.78 | 20,011.09 | 103,525.13 |
| Police Detective Police Officer | 56,668.95 | 23,179.49 | 23,406.91 | 103,255.35 |
| Gen. Serv. Dir. | 84,730.45 | 0.00 | 18,453.91 | 103,184.46 |
| Police Corporal | 65,286.92 | 13,772.46 | 23,642.89 | 102,702.27 |
| Fire Fighter | 54,115.58 | 12,384.25 | 36,110.38 | 102,610.21 |
| Police Officer | 59,139.77 | 20,760.59 | 22,649.04 | 102,549.40 |
| Police Corpora | 64,949.73 | 19,113.54 | 18,382.20 | 102,445.47 |
| Police Corporal | 60,502.13 | 19,912.49 | 21,8598.15 | 102,273.77 |
| Police Detective | 77,104.58 | 3,977.98 | 21,000.85 | 102,083.41 |
| Fire Fighter | 56,283.88 | 7,211.45 | 38,276.69 | 101,772.02 |
| Police Detective | 75,296.35 | 4,279.52 | 21,855.10 | 101,430.97 |
| Police Officer | 54,643.95 | 25,519.44 | 21,228.48 | 101,391.87 |
| Police Corporal | 54,642.81 | 11,512.69 | 23,488.41 | 101,343.32 |
| Police Detective | 73 365.48 | 7,52.34 | 20,451.50 | 101,329.32 |

Newman

4022, Adzura Frljochic

CA 92276-4410, John

That's Great, 33934 Palm

Lake Cir., Thousand Palms,

The Alliance Group, 1953

Las Posas Rd., Corona, CA

The Avalon Management

Canyon Rd., Sun City, CA

92587-9406, Eleanor Jones,

The Barking Shark, 63679

Cardinal St., Indio, CA 92201,

Group, 31608 Railroad

Alejandro Hernandez

92262-7208, Marilyn

Avenida del Reposo,

The Country Rose, 30895

Temecula, CA 92591-1751,

The Culinary Plan, 22886

Canyon Lake Dr., Sun City,

CA 92587-8003, Valerie

Kauffmann

Naomi Viselli

Zlendick

Keeling

92882-3757, David Schneider

BUSINESS

Riverside County Mobile Bus Washing, 30019 Westlake Dr., Menifee, CA 92584-8016, Darryl Palmer Riverside Pump Svc., 27590 Airstream Way, #1147, Sun City, CA 92585-9525. Suzanne Mucklon Roadrunner Golf Cars, 269 Wild Horse Dr., Palm Desert, CA 92211-3220, Tom Housha Robert Kincaid, 29901 Gifhorn Rd., Menifee, CA 92584-8617, Robert Kincaid Robert Rives & Assoc., 15 Via Valverde, Cathedral City, CA 92234-1528, Kathleen Rives Rock, 16532 War Cloud Dr., Moreno Valley, CA 92551-2525, Roxceola Cotten Rodco, 794 Libby Dr., Riverside, CA 92507-2514. David Barnekow Roots, 2609 Presidio Ln.,

Corona, CA 92879-7899, William Preston Roses Candy Delights, 2148 Sunridge Cir., Riverside, CA 92503-6601, Norman Dewmer S & C Business Svc., 637 Copenhagen St., Hemet, CA

92545-2308, Sheryl Carne SADD Racing, 16075 Rawhide Ln., Riverside, CA 92504-9585, James Cardey SIC, 2086 Evanston Cir., Corona, CA 92881-7244, Edward Godwin

Management, 41637 Elk Run Dr., Murrieta, CA 92562-2216, Michael Suffell Salt of The Earth Human

Resource, 6157 Darcee Dr., Riverside, CA 92509-6273, Lorrie Griffin

S. Warren Rd., San Jacinto, CA 92582-3724, David Kruse San Remo Trading

Way, Moreno Valley, CA 92551-4011, Remo Falabella Sandpiper Mgmnt Svc., 78483 Calle Huerta, La

James Montgomery Sandwich Com, 4026 Mount Vernon Ave., Riverside, CA 92507-4804, Moon Lee

Ln., Menifee, CA 92584-8976, Jesus Sandoval

Sar Transcription, 28834 McAbee Ave., Moreno Valley, CA 92555-8215, Susan

CA 92240-4852, Steven Snap On Tools, 19933 CA 92508-3249, Kent Saffell Construction & Lillibridge So Cal Financial, 3155 E. Snyder San Jacinto Golf Center, 550 Magnin Company, 24859 Mattus Steven Brackett 8657, Rita Swisher Ouinta, CA 92253-2372, Jere Fox Soft Winds, 40237 Holden Sandy's Generator Servicing, 30637 Bayport

92503-0905, Mukhtar Baig Sav A Lif Plus, 21492 Mazie Southland Svc., 9430 Corral Ave., Perris, CA 92570-9098. St., Riverside, CA 92509-Patrick Lawson 4916, Duncan Johnston Schaffer Tile & Southpark Builders, 36374 Construction, 4526 Clyde Way, Riverside, CA 92509-

Indian Knoll Rd., Temecula, CA 92592-8464, Michael 3362, Clyde Schaffer Serrato Realty Investments, Southwest Celluar Access, 2007 Parkridge Ave., Norco, 1270 Los Robles Dr., Palm CA 92860-2873, Alejandro Springs, CA 92262-4126,

Cleatus Kindlund **Seven Friends Investment** Southwest Wood Products, Co., 37862 Pineknoll Ave., 41797 Shady Ln., Hemet, CA Palm Desert, CA 92211-2127, 92544-6499, James Gutierrez Bernard Schatz Southwestern Pool Svc., **Shepherds Home Care For** 22840 Calcutta Dr., Sun City,

The Elderly, 13343 Bambi CA 92587-7513, Scott Meyer Ct., Moreno Valley, CA Sparkle, 2726 5th St., 92553-3289, L. Chong Riverside, CA 92507-4100, Shurtliff Drywall, 2201 Davene Hottmann Caballeros Rd., Norco, CA Sparkling Pool Svc., 49005 92860-2506, Robert Shurtliff Marimba Ct., La Quinta, CA Siggys Restaurant, 38496 92253-2415 Brett Banta Calaveras Rd., Temecula, CA Speed Motors, 10380 92592-8901, James Stavrakis Magnolia Ave., Riverside, CA

Strategic Geriatric Options,

2161 Saint Lawrence St.,

Mavernie Mitchell

Inc., 3421 Gato Ct.,

Beverly Bailey

Suzi Harb

Fischer

Riverside, CA 92504-5304,

Stronghold Engineering

Riverside, CA 92507-6800,

Succinct Office Solutions,

Temecula, CA 92592-6343,

Sulor Arts, 67150 Ovante

BustmannSun City Coin

Lindenberger Rd., Menifee,

Gold and Silver, 32480

CA 92584-9252, Ronald

Sundek of Desert, 191

Figuaro Dr., Palm Springs,

Superior Masonry, 7429

Lakeside Dr., Riverside, CA

CA 92264-6443, Alan Weaver

Rd., Cathedral City, CA

92234-3461. Lawrence

32009 Camino Nunez,

Sign Shop, 33094 Red Rock 92505-1808, Mostapha Zidan Sports Outlet, 2770 W. Cir., Menifee, CA 92584-8744, Lisa Zuven Devonshire Ave., Hemet, CA Smart Club, 64250 Doral 92545-5007, Chang Kang Spots B Gone Carpet Care, Dr., Desert Hot Springs, CA

92240-1135, Mary Terry 1470 Satinwood Ct., Riverside, CA 92501-1877. Smith Electric, 12800 Quinta Way, #A, Desert Hot Springs, Bruce Simmons Stenger Ames, 38676

Tandika Trl., Palm Desert, CA Smith Realty & Mortgage, 92211-7086, Glenna Stenger Steven Uraine Architect, 39938 Chalon Ct., Temecula, 28362 Vincent Moraga Dr., CA 92591-2030, Larry Smith Temecula, CA 92590-3655, Steven Uraine

Promenade Cir., Riverside,

Escoba Dr., Apt. 292, Palm Springs, CA 92264-5562, Pete

So Cal Roofing Svc., 32081 Corte La Puenta, Temecula, CA 92592-6380, James

So Cal Security Systems, 73829 Smoke Tree Ct., Palm Desert, CA 92260-6149,

Sock Doc, 23103 Wing Elm Cir., Wildomar, CA 92595-

Soft Pro Computer Training Center, 2557 Chauncy Pl., Riverside, CA 92506-4563,

Cir., Temecula, CA 92591-1613, Jennifer Sieben Sound Body, 30317 Stargazer Way, Murrieta, CA 92563-

92509-5354, Anthony, 6837, Kurt Lundell Cipponeri Susies Lingerie, 13915 Day South Coast Systems, 3338 St., Moreno Valley, CA June Ct., Riverside, CA

92553-8257, Sangki Chong System Technologies, 810 Kilmarnock Way, Riverside, CA 92508-6077, Norman Barto

T & A Realty, 6340 Vonnie Ct., Riverside, CA 92504-1413, Tony Choi

T & K Enterprises, 932 Cornerstone Way, Corona, CA 92880-5491, Anthony Pennello

T & P Clothing and Accessories, 4278 Acacia Ave., Norco, CA 92860-1206, Derrick Soto

T & R Trucking, 1053 6th St., Norco, CA 92860-1444, Tommie Maroney Tacomienda, 855 S. University Dr., Riverside, CA 92507-6090, Libia Nevarez Tamarisk Landscape, 68170 Bella Vista Rd., Cathedral City, CA 92234-5615.

Roberto Uriosyegui Tanyas Pooch Caboose, 39125 Diamond Valley Rd., Hemet, CA 92543-9620,

Tanya Bain Taqueria Don Amigos, 50903 Suncrest St., Apt. D, Coachella, CA 92236-3337, Grande Pacio

Taqueria El Tirantes, 68300 Ramon Rd., Ste. 10, Cathedral City, CA 92234-3368, Carlos Lara

Tax Ease, 3447 Edinburgh Ave., Apt. 6, Riverside, CA 92507-3820, Culinderia Bennett

Telsor Corp., 42181 Avenida Alvarado, Ste. B, Temecula, CA 92590-3429, Frank Simon Temecula Motor Cars. 39912 Chalon Ct., Temecula, CA 92591-2030, Nevil Parsons

Temecula Trading Company, 45599 Caminito Olite, Temecula, CA 92592-1200 Sue Thorfinnson Ten Bears, 3916 Broadmoor St., Riverside, CA 92503-4014, Donna Dungee Terry's Kitchen, 4614 Soto

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The Brightside, 184 E. Paseo Florido, Palm Springs, CA Joel Rizzo

> Timothy Burkett Tip Top Barber Shop, 12443

Deep Valley Trl., Moreno Leroy Ward

The Cum Rag Co., 3603 Jefferson St., #147, Riverside, CA 92504-3521, Dean

The Hernandez Company, 31149 Corte Alhambra, #2562, Temecula, CA 92592-5465, Pascual Hernandez The Jericho Water

Company, 10406 Indiana Ave., Apt. 154, Riverside, CA 92503-5397, Lloyd Lutheringer

The Klean Cloth Company, 3418 Ridgecrest Dr., Corona, CA 92881-8352, Tyrone

The Lake Cntry Club Sales, 41905 Boardwalk, Ste. X, Palm Desert, CA 92211-9092, Pro Realty & Invest Inc. The Paint N Paper Lady,

33310 Skylark Dr., #748, Lake Elsinore, CA 92530-6440, Lisa Craver

The Pleasure Connection Luxury, 28179 Fruitwood Dr., Menifee, CA 92584-8717, Robert Moreno The Pluto Group, 24069 Chatenay Ln., Murrieta, CA 92562-1901, Stanley Pluta The Rockland Company, 1970 Trevor Ln., Corona, CA 92881-7464, Lisa Allgood The Trainers Angel, 1010 La

Terraza Cir., Apt. 307, Corona, CA 92879-7992, Robert Von Zabern

The Wet Look, 25431 Clover Glen Cir., Murrieta, CA 92563-5354, Eric Hueter The Window Guy, 52230

Avenida Martinez, La Ouinta, CA 92253-3299, Timothy

The World's Biggets Barber Shop, 427 Bond Dr., Perris,

Books, 1478 Le Conte Dr.,

Ashraf Tile Pros, 30830 Stern Dr.,

Menifee, CA 92584-9208,

Tim Burkett Trucking, 15341 Spyglass Dr., Lake Elsinore, CA 92530-1215,

Valley, CA 92555-5431, Tipton Transcription, 205 S. Belardo Rd., Apt. A, Palm Springs, CA 92262-6344,

Elaine Hauser Today's Window Fashions, 45625 Gleneagles Ct., Temecula, CA 92592-6065, Christine Valdez

Top Duck Designs Svc., 10074 Delphi Ct., Riverside, CA 92503-5426, Raymond Henry

Top Tow, 9649 Bellegrave Ave., Riverside, CA 92509-2646, John Obrien Topaz Pool & Spa, 51870 Avenida Villa, La Quinta, CA 92253-3173, Dustin Arnold Toshiba Business Solutions, 1159 Iowa Ave., Ste. I, Riverside, CA 92507-2112,

Matthew Thullen Touching A Soul, 6581 Western Ave., Riverside, CA 92505-2125, Martha Solorio Touchpoint, 38200 Via Majorca, Murrieta, CA 92562-8547, Gordon Bleil Towaku, 771 S. Williams Rd., Palm Springs, CA 92264-1546, Clifford, Bochner Toyamasters, 1336 W. 6th St., Corona, CA 92882-3167, Cary Cecil Transition by Design, 75620

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Murrieta, CA 92562-3501, David Rosenthal Tres Flores Apartments, 31973 Paseo Parallon,

Temecula, CA 92592-1005, Chris Werner

NEW

Triangle Termite & Pest Control, 35685 Carissa Ct., Wildomar, CA 92595-8689, Michael Edwards

Trinity Tax Svc., 356 Mary Ln., Hemet, CA 92543-5969. June Higa

Triple J Cleaners, 72790 N. Sunrise Way, #155, Palm Springs, CA 92262, John Quinn

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Cerda Universal Tile, 42170 Sarah Way, Temecula, CA 92590-3401, Paul Phillips Universal Tile &

Fabrication, 42170 Sarah Way, Temecula, CA 92590-3401, Paul Phillips

Uprising Adventure Guides, 69844 U.S. Highway 111, Ste H. Rancho Mirage, CA 92270-2849, Jewish Adv.

Vaughan Enterprise, 9210 Box Springs Mountain Rd. Moreno Valley, CA 92557-0708, Charlene Vaughan Venomwear, 40895 Vista

Murrieta, Murrieta, CA 92562-5929, Jerri Boswell Vera Search, 32148 Rock Elm Dr., Wildomar, CA 92595-8030, Denise Knight Vic's Lawn Svc., 41295 Ladd Ct., Hemet, CA 92544-6385, Victor Olvey

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Corona, CA 92880-0695,

Hendrix Sena St., Corona, CA 92882-6819, William Vancleave West Coast Satellite, 4901 Green River Rd., Spc. 183,

Steven Elder West Coast Svc., 34410 Loi Ln., Temecula, CA 92592-9115, Juan de Dios Llamas

254 Gracefield Way,

Western Chemical, 5870

Whiskers N Paws, 324 N.

Palm Canyon Dr., Palm

Springs, CA 92262-5642,

Arlington Ave., #91188,

Kathryn Wright

Alan Koch

Kenneth True

BUSINESS

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A & M Flowers, 733 Valadez St., Apt. B, Upland, CA Riverside, CA 92504-2037, 91786-3418, Alfonso Alfaro

> 91739-9731, Jose Rivera A 1 Comfort Air, 701 W.

Williams Independent Auto Repair, 14169 Martinique 92311-2614, Harold Dr., Moreno Valley, CA Hernandez 92553-2914, Yong Kim **AAA Intl. Svc., 11108** Wizcat Advisors, 139 Turquoise Dr., Perris, CA

92571-4713, Gael Sladky Wm Daniell Fine Art, 406 N. Palm Canyon Dr., Palm Springs, CA 92262-5657, Mehdi Fallahian

Women of Destiny, 11247 Warmington St., Riverside, CA 92503-5809, Sanova Rapoport Wonder Disc Company,

40589 Sunflower Rd., #40, Murrieta, CA 92562-5890, Raymond Cruz World Wide Professional, 39580 Bainbridge Cir.,

Murrieta, CA 92563-6834, Louis Defalco Wow Sales, P.O. Box 3733, Riverside, CA 92519-3733,

David Crawford **Xpert Communications**, 2344 E. Tahquitz Canyon Way, #5, Palm Springs, CA 92262-7032, William

Goodwin Yassco Construction, 42 Bella Firenze, Lake Elsinore, CA 92532-0117, Kellie Hemminger

Yucca Valley Florist And Gifts, 64946 Barnes Ct., Desert Hot Springs, CA 92240-1450, Catherine Brockman

2000 Art Creations, 22745 Ramona Ave., Apple Valley, CA 92307-4136, Harry Farnham

3day Cal, 8440 Maple Ave., Ste. 101, Rancho Cucamonga, CA 91730-3873, Vanessa

3sonz Svc., 608 N. Madera Ave., Ontario, CA 91764-4414, Hector Maclas 4positive Knowledge, 1604 Fullerton Dr., San Bernardino, CA 92407-3349, Terry

A & D Transport, 494 S. Macy St., Spc. 5, San Bernardino, CA 92410-0102, Alberto Escalona A & G Trucking, 577 N. "D" Bernardino, CA 92401-1344, Kevin Wilson

A & T General Building Construction, 7465 Henbane St., Rancho Cucamonga, CA

Buena Vista St., Barstow, CA

Banyan St., Alta Loma, CA 91737-9124, Iqbal Javed A C G, 25142 Aspen Ave., Loma Linda, CA 92354-3537, Sean Lee A Gift Solution, PO Box

2307, Lake Arrowhead, CA 92352-2307, Anita Hearne A Sharper M Edge, 10271 Mescalero Rd., Phelan, CA 92371-8492, David Matsell A Special Touch Cleaning,

13282 Desert Vista Dr., Victorville, CA 92392-6801. Donald Lester

AYUDAAttorney Svc., 2575 Chino Hills Pkwy, #116, Chino Hills, CA 91709-5116, Guillermo, Lopez

Abkal Www Abkal Com, 9919 Topaz Ave., Hesperia, CA 92345-8013, Simon Gonzales

Accounting & Tax Resource, 35011 Willow Springs Dr., Yucaipa, CA 92399-5933, William Warner Accurate Roof Loading,

6155 Palm Ave., Apt. 3505, San Bernardino, CA 92407-2094, William Nash Adrenaline Motorcross

Park, 7250 Arrowhead Lake Rd., Hesperia, CA 92345-7547, Jerry Doddy Adtek Computers, 1649 E. "G" St., Apt. 223, Ontario, CA 91764-4442, Flaura

Vanderstappen Advance Vacuum & Sewing, 2122 Palm Ave., Highland, CA 92346-4504, Robert

Glennon Affordable Affection, 8649 Hamilton St., Alta Loma, CA 91701-4512, Sandra Kunst

Affordable Air Conditioning, 17891 Pine St., Hesperia, CA 92345-6239,

J. Oscar Acevedo, Myrian J.

Acevedo, fdba Acevedo

Family Restaurant, 3450

Washington St., Riverside;

Edward A. Allen, aka

Edward Anderson Allen,

fdba All Systems Go, 3088

North "G" St., San Bernardino;

debts: \$47,251, assets:

Melinda Ruth Bird, dba

Melinda Rird Cleaning

Services, 634 W. Wilson St.,

Banning; debts: \$93,675,

Daniel Bocock, aka Daniel

John Randall, Sheryl Lynn

Gittings, aka Sheryl Lynn

Moss, dba Church Referrals,

40607 Acacia Ave., Hemet;

debts: \$58,938, assets: \$6,685;

Todd Allen Chambers Jr.,

Lachell Martin, Chambers,

aka Lachell Diane Martin,

faw Hi-Desert Games, 935

Mesquite Drive, Barstow;

Donald R. Echlin, Susan K.

fdba

Beaumont; debts: \$127,095,

Robert Lee Eliason, fdba

Top-End Performance, 45278

Deep Canyon Road, #C201 C,

assets: \$136,650; Chapter 7.

Aeselin

Edgar.

debts: \$147.927.

\$102,612; Chapter 7.

Antiques, 668

Chapter 7.

Echlin,

assets: \$61,730; Chapter 7.

debts: \$225,849,

\$193,017; Chapter 7.

\$21,075; Chapter 7.

MORE

Ignacio Aguilar Al Kon Distribution, 48938 Mojave Dr., Morongo Valley, CA 92256-9243, Albert Aleantar & Sons, 2159 Magnolia Ave., Ontario, CA 91762-6047, Ramon Alcantar Aleka Concrete, 9032 Amaryllis Ct., Fontana, CA 92335-4293, Gonzalo Gonzales

Aguilar Bakery, 1016 Jupiter

Ln., Crestline, CA 92325,

Rodney Woodard

Algobertos Taco Shop. 55315 Santa Fe Trl., Apt. 2, Yucca Valley, CA 92284-3132, Margarito Ruiz Alisas Piano Studio, 13002 Haverford Ct., Victorville, CA 92392-7234, Alisa Aslanyan All Recycling, 850 N. Oakdale Ave., Rialto, CA 92376-4453, Alfredo Gonzalez

All Trade Decking, 1145 W. Whittlers Ln., Ontario, CA 91762-6715, Brent Mantooth Amera Clean, 15551 Skylark Ave., Fontana, CA 92336-4129, Wendy Ayal Ameribooks, 20800 U.S. Highway 18, Apple Valley, CA 92307-3528, Barbara

Wilkerson American Construction, 13424 Ironstone Ave. Victorville, CA 92392-6281. Thomas Bell

American Credit Association, 9007 Arrow Rte. Ste. 240 Rancho Cucamonga, CA 91730-4400, Anthony Green American Property Svc.,

29149 River Run Ln., Highland, CA 92346-3917, Douglas Stewart **American Underground**

Entertainment, 932 Kensington Dr., Redlands, CA 92374-4906, Timothy Summerfield

Anas 98 Plus, 9710 Mesa St., Victorville, CA 92392-1806, Ana Amaya

Anderson Property Svc., 51000 Canyon Rd., Morongo Valley, CA 92256-9559, Roberta Anderson

Andy's Kung Fu San Soo, 1322 N. Corona Ave., Ontario, CA 91764-2214. Andrew Sura

Angwin Consolidated, 11254 San Mateo Dr., Loma Linda, CA 92354-3226, William Soloniuk

Anthony Foof Warranty Svc., 5842 Villa Dr., Alta Loma, CA 91737-2950. Anthony Larocque Anthony's Leasing, 4733 Torrey Pines Dr., Chino Hills, CA 91709-7804, Martin

Durber **Antique Lam** Reproductions, 710 11th St., Redlands, CA 92374-3525, William Bayer

Apple Valley Acupuncture Clinic, 19920 Sahale Rd., Apple Valley, CA 92307-7204, Hyun Gi

Apple Valley Blazers Baseball Club, 13630 Pawnee Rd., Ste. 5, Apple Valley, CA 92308-5758, Andrew Lucas

Aqua Sweep Pool Svc., 6865 Lacey Ct., Chino, CA 91710-7301, Kurt Feierabend Ar Pro Roofing, 3640 N. Lugo Ave., San Bernardino,

CA 92404-1633, Mikel Gustafson Aragon Industries, 2343 N. Orange Dr., Upland, CA 91784-1329, Joseph Aragon

Arriola And Son Trucking, 13150 Olathe Rd., Apple Valley, CA 92308-6111, Louis

Arrowhead Business Systems, 5650 N. "D" St., San Bernardino, CA 92407-2669, Gary Saxe

Arrowhead Trading Post. P.O. Box 4301, Blue Jay, CA 92317-4301, Marie Harvey Artistic Nail And Hair

Salon, 12053 Mariposa Rd., Ste. D, Hesperia, CA 92345-1616, Donna Hollmann Artworks, P.O. Box 403297. Hesperia, CA 92340-3297.

Donald Palmer Associates Bail Bonds, 1126 W. Foothill Blvd., Ste. 180, Upland, CA 91786-3776.

Lawrence Gonzales Association Of Real Estate. 936 San Jacinto St., Redlands, CA 92373-6630, Steven

Associationresvees Com, 29100 Whitegate Ln., Highland, CA 92346-6810,

Vernon Funn Asylum Books, 37411 Wildwood View Dr., #40, Yucaipa, CA 92399-9561, Wendy Cook

Atlas Appliance, 508 E. 7th St., Upland, CA 91786-6744, Richard Moulton

Auto Body 2000, 3251 N. Tamarind Ave. Rialto, CA 92377-3657, Manuel Medina **Automation Control**, 4815 Jadestone St., San Bernardino, CA 92407-6854, Felipe

Marquez B & B Nurserytown, 10866 Larch Ave., Bloomington, CA 92316-2710, Lucinda Smith BBB Enterprises, 1732 Plaza Serena, Ontario, CA 91764-3117, Brenda Corbett

B D Consultant Group, 12837 17th St., Redlands, CA 92373-7541, David Schumaker

Baron Svc. Company, 8780 19th St., Alta Loma, CA 91701-4608, Mildred Reddig Basic Tool Company, 13995 Northstar Ave., Victorville, CA 92392-9421, Rosa Rodriguez

Vancouver Ave., Fontana, CA 92336-0655, Chanel Weathington

Be By Me Firewood, P.O. Box 1833, Crestline, CA 92325-1833, Michael Harding Beaumont Market, 14125 Los Robles Ct., Rancho

Cucamonga, CA 91739-2125, Hitendra Patel Beautiful Nails, 7748 San Francisco St., Highland, CA

92346-5631, Lang Chiem Benefit Options, 4424 San Jose St., Apt. 32, Montclair, CA 91763-1760, William

Betty Marshalls Eldorado Manor, 56925 Yucca Trl., #152, Yucca Valley, CA 92284-3752, Betty Marshall Bev's Bookkeeping Svc., 15111 Pipeline Ave., Spc.

188, Chino Hills, CA 91709-2653, Beverly Wilkins Bheyrryscyon, 338 N. 6th Ave., Upland, CA 91786-5331, Bryan Harris

Big G Installations, 919 N. Verde Ave., Rialto, CA 92376-4158, Jose Gayton Billing Solutions, 3413 Cedarglen Rd., Ontario, CA 91761-0396, Georgina

Fontanilla Billoria, 1213 Overland Ct., Upland, CA 91786-2513. Bishop Construction Svc.,

2916 Palm Ave., Highland, CA 92346-1970, Matt Le Black Gilrs Gallery, 1363 Windsor Dr., San Bernardino,

CA 92404-5445, Sharon West Blondies Clip Shop, 2235 S. Augusta Pl., Ontario, CA 91761-5771, Sharlene

Blue Morse Trucking, 13066 Pondera Ct., Victorville, CA 92392-8517, Thomas Hathaway Bluesky Enterprises, 140 W.

Redlands, CA 92374-1611, Richard Pulsifer

Bon Footwears, 14188 Mendocino Ct., Fontana, CA 92336-3608, Cheng Teng Boone's Cleaning, 329 Artesia Ave., Yucca Valley, CA 92284-1606, Helen Boone Brightwork Publishing, 8824 Monte Vista Rd.. Phelan, CA 92371-8516.

Mark Moseley Brown Family Partnership, 1516 Linda Vista Ave., Redlands, CA 92373-5625. Janice Brown

Budgetgear Com, 65911 29 Palms Hwy., #266, Joshua Tree, CA 92252-5205, Jeff Stedifor

Business Associates, 15637 Comanche Rd., Apple Valley, CA 92307-3218, Garrett

Bysteve Music, 11469 Old Bridge Ct., Fontana, CA 92337-0848, Patricia Livingston

C & C Builders, 32291 Avenue E, Yucaipa, CA 92399-1783, Jose Cartagena C & D Fabworks, 7788 Pipeline Rd., Wrightwood, CA 92397-9683, Gary

C D S Wholesale Tools, 508 N. Imperial Ave., Ontario CA 91764-4084, Lillian

C L F Products & Svc.

CMS Publishing &

3743. Steve Peters

6345, Cuong Le

Contracting, 7522 Nye Dr.,

#1309, Highland, CA 92346-

Cafe Nho, 2145 Redwood

Ave., Ontario, CA 91762-

Palm Desert; debts: \$47,040, Center, 6310 Chino Ave... assets: \$5,400; Chapter 7. Chino, CA 91710-4672. Gretchan Vetter Jerry Guzzetta, Letha Guzzetta, CMS Painting, 11798 Burl Techtronics, Dr., Fontana, CA 92337-0549, Wildflower Drive, Murrieta; Cory Swedelson

> John E. Hawkswell Jr., aka John Edgar Hawkswell Jr., Sumee L. Hawkswell, aka Sumee Liu Hawkswell, dba Power Wash, dba Hawkswell Family Day Care, 4231 Ironwood Drive, Chino Hill; debts: \$261,211, assets: \$196,980; Chapter 7.

debts: \$279,828,

\$208,005; Chapter 7.

Marvin Anthony Holman, fdba Bengal Enterprises, Inc., 11978 Raley Drive, Riverside; debts: \$500,000, \$105,500; Chapter 7.

Donald Richard Marquis Sr., aka Don Marquis, Margo Claire Marquis, aka Margo Marquis, aw Don Marquis Graphics, 381 Old Toll Road, Blue Jay; debts: \$1,023,283, assets: \$573,902; Chapter 7.

Edwin A. McIntyre, fdba McIntyre Consulting, 11639 Arroyo Road, Hesperia: debts: \$224,605, assets: \$162,760; Chapter 7.

BANKRUPTCIES

Curtis James Metheny, fdba M.D., Builders, fdba M.C. Plumbing, fdba M.D. Builders Developers, fdba Curtis Metheny Company, fdba M.D. Builders, Inc., 23377 Gray Fox Dr., Canyon Lake; debts: \$91,728, assets: \$7,150; Chapter 7.

Amalia Meza, aka Amalia Meza Flores, aka Malia Meza Nevares, dba Tacomieno Restaurant, 855 University Drive, Riverside; debts: \$305,155, assets: \$1,517,650; Chapter 13.

Rick Jones Moreland, Lisa L. Moreland, dba Ricks, Rotors, World Wide, 14510 Gayhead Road, Apple Valley; debts: \$20,877, assets: \$11,980; Chapter 7.

Arthur Munoz, Carolyn Munoz, fdba Banker's Electric, 6163 Etiwanda Ave., Rancho Cucamonga; debts: \$400,254, assets: \$317,900; Chapter 7.

Robert James Olchawa Jr., Johanna Marie Olchawa, dba Olchawa Enterprises, dba R. J. Olchawa Engineering, dba I. M. Olchawa Acctg & Tax Service, 11773 Arless Dell, Terrace; debts: Grand \$462,858, assets: \$306,564; Chapter 7

Gary Wayne Packham, aka Gary W. Packham, aka Gary Packham, Frances Hildegard Packham, aka Frances H. Packham, aka Frances, Packham, fka Blanches Alterations, 43161 Port Maria Road, Bermuda Dunes; debts: \$101,110, assets: \$10,910; Chapter 7.

Palo Verde Valley Cinema Inc., dba Blythe Cinema 3, dba Blythe Cinema 4, 691 W. Hobson Way, Blythe; debts: \$1,790,988, assets: \$575,304;

Paul Martin Pederson, Penelope Lucille Pederson, aka Penny Pederson, fdba Dog 'n Cat Supplies, fdba PmP Vending, 31143 Outer Highway 18 South, Running Springs; debts: \$85,640, assets \$11,084; Chapter 7

Ricky Wayne Pedersen, Darlene Kay Pedersen, dba Pedersen Electric, 12925 S.V.L Parkway, Victorville; debts: \$95,473. assets: \$14,175; Chapter 7.

Loren D. Pearson, Nedra F. Person, dba Pearson's Trucking, dba Wendall's Trucking, dba Oak Hills Lounge, dba Wooden Nickle, 7056 Topaz Ave., Hesperia; debts: \$200,332, assets: \$172,325; Chapter 7.

Raymond E. Peyton, fdba Real Communications, 3535 Banbury Drive, #104, Riverside; debts: \$45,548, assets: \$9,285; Chapter 7.

Robert N. Rindt, Patricia J. Rindt, dba B and P Mobil Truck Parts and Services, 15181 Van Buren, Space 211, Riverside; debts: \$96,556, assets: \$49,900; Chapter 7.

Kenneth Ray Roberts, Diana Lynn Roberts, aka Diana Lynn Campbell-Roberts, dba Roberts Photography, 36268 Village Yucaipa; \$429,333, assets: \$318,635;

Robert D Romo, aka Robert Romo Jr., dba R & R Remodeling, 956 Grand Ave., Colton; debts: \$98,790, assets: \$40,635; Chapter 7.

Barry Charles Rushton, faw Ruffles Palm Springs Hotel, faw Raffles & Company, 291 E Mel Ave., 271, Palm Springs; debts, assets schedule not available; Chapter 7.

Moses M. Sarinana, Kathy K. Sarinana, fdba Modern Tatoo, fdba Shopping Cart Recovery Service, fdba Fumar De Moises, 24375 Jackson Ave., #207A, Murrieta; debts: \$33,210, assets: \$47,225; Chapter 13.

David Paul Sivewright Jr., Kristine Louise Sivewright, aka Kristine Graham-Margason, aka Kristine Margason, dba Ideal Connections, 12400 Cypress Ave., Space 20, Chino; debts: \$122,215, assets: \$65,959; Chapter 7.

Perry Elsworth Stockwell, Rose Mary Stockwell, dba Perry's Plumbing, 9999 Foothill, Space 55, Rancho Cucamonga; debts: \$104,402, assets: \$51,820; Chapter 7.

Gregg David Stotesbery, Catherine Anne Stotesbery Landscape Maintenance, dba Gregg Stotesbery Landscape Maintenance, 19096 Sheffield St., Hesperia; debts: \$114,095, assets: \$92,261; Chapter 7.

Paul E. Strachan, Betty L. Strachan, aka Betty L. Johnson, dba Paul's Fish and Chips, 29305 Quiet Harbor St., Lake Elsinore; debts, assets schedule not available; Chapter

Shawna S. Strange, dba SSS Enterprises, 34988 Juniper Ave., Yucaipa: debts: \$10,331, assets: \$550; Chapter 7.

Roger Lee Taylor, aka Roger L. Taylor, fdba Taylor Window Fashions, 1532 Home Ave., San Bernardino; debts: \$58,834, assets: \$5,170;

Ultra Shield Products International, Inc., 1400 B S Vineyard Ave., Ontario; debts: \$1,978,474, assets: \$120,555; Chapter 7.

Vaco-Jarrett & Associates, California Partnership, 336 Sierra Madre South, Palm Desert; debts: \$787,000, assets: \$1,489,000; Chapter 11.

William Anthony Vernon, aka Wm Anthony Vernon, aka V. A. Vernon, aka Tony Vernon, Sheri Lynn Vernon, aka Sehri Vernon, aka Sheri L. Nicholas, dba Tony Vernon Painting, 14711 Cinnamon Drive, Fontana: debts: \$92,323, assets: \$8,650; Chapter 7.

Shawn Edgar Washington, Washington, dba Washington Shawn Accountancy, fdba Advanced Group, 5704 Business Applecross Drive, Riverside; debts: \$297,765, assets: \$187,813; Chapter 7.

John Lowell Weekley, dba Sound Bank, 851 Central Ave., Redlands; debts., \$245,298,: \$159,000; Chapter 7.

Kyung W. Whang, Kyung S. Whang, dba 12th Street. Laundry, 2255 Century, Riverside; debts: \$150,382. assets: \$227,625; Chapter 13.

Dale Arden White, fdba ARI Enterprises, 1017 E. Colton Redlands: debts: \$102,300, assets: \$44,109; Chapter 7.

John Wayne Wilson, Karen Kay Wilson, fdba N. W. Photography, 218 D Grayson Way, Upland; debts: \$32,257, assets: \$16,420; Chapter 7.

Claudia K. Wolfkind, fdba Wolfkind Enterprises, 38960 Cale Hermonsa #14, Murrieta; debts: \$34,295, \$12,780; Chapter 7.

Matthew E. Worthing, Brandy C. Worthing, aka Brandy C. Munselle, dba Chip Medic, 19480 Palomar St., Lake Elsinore: debts: \$240,742, assets: \$188,360; Chapter 7.

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When I begin working for a startup, it's not unusual for me to pitch angles and ideas that I would not normally pitch for a larger client. Newer local companies that are concerned with local PR can benefit from mentions in everything from chamber of commerce newsletters, to the local weekly hometown paper. For startups and companies that want to increase their exposure in their industry, pitching to trade magazines is somewhat easier, with the only constraint being time spent - versus their budget.

When local startups do begin to get coverage, they often begin to feel a small but immediate impact by receiving more

inquiries, more sales orders, etc. It also becomes easier to pitch the client because of the contacts you have made and the client's growing name recognition. The added bonus is that the increase in revenue over time can then be used to spend more on public relations, targeted mailings and well-placed advertisements.

While working for startups and smaller companies can sometimes feel more like desperate pleading than public relations, the rewards can feel wonderful provided it's economically feasible to work with such clients.

Michael Christelman Public Relations can be reached at 909-272-3363 on the Web at www.mcpublicrelations.com.

business owners are heavily audit-

ed. Why? Because they tend to be

easily intimidated by the IRS; are

not experienced at dealing with

taxing authorities, and most cannot

afford to pay for professional serv-

has established a Web site, the IRS

Risk Evaluator, which provides a

confidential source for taxpayers to

evaluate their own risks of an audit.

Log on to www.taxinsurance.com.

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tion in remote locations, such as

canyons and mountainous regions,

where traditional wireless service is

unavailable or unreliable.

Verizon Wireless (formerly

Satellite Phones

The Audit Protection Institute

ices out of their own pockets."

At deadline...

"These statistics (from 1997),
confirm what we learned during the
Senate investigation of the IRS—
lower income taxpayers and small

lyzing, reformatting, and distributing information.

Does the IRS Want You?

Most people believe the IRS will not audit them, because their incomes are just too small, according to an article published in the "Audit Protection Connection" written by Dan Walker, MBA, CPA, and CEO of the Audit Protection Institute. This is not necessarily true, Walker noted, as "one in 69 individuals with total incomes of \$25,000 or less, who just file a short form 1040A, are audited.

"Many of these returns include an earned income tax credit, and the IRS finds that a lot of mistakes are made in calculating and qualifying for that credit, so they spend a lot of time auditing this type of return. If you have a small business with less than \$25,000 in gross receipts and file a small business schedule 'C,' you are in the highest audit risk category. One in 31 of these returns will be audited!" All in all, the vast majority of tax returns that show less than \$50,000 annual income, are most likely to be audited, and the average amount due is \$5,943.

Wells Fargo...

continued from page 27

them out, and to working closely with the California Council of the Blind to improve ATM access for vision impaired customers."

The California Council, with 46 chapters statewide, is an affiliate of the American Council of the Blind. Four blind individuals; the Disability Rights Education and Defense Fund, Berkeley; the law firm of Saperstein, Goldstein, Demchak & Baller, Oakland; and the Law Office of Elaine B. Feingold, Berkeley; also participated in the planning.

In California, Wells Fargo — a diversified financial services company — provides banking, insurance, investments, mortgages, and consumer finance from more than 1,300 stores and other distribution channels.

Family's the Boss...

continued from page 46

lenge. Since most people are anxious to please others, especially bosses and family members, saying no is an art rarely practiced.

The next time your family business demands more than you can give, remember that you have to take care of yourself first. You simply can't handle everything. Say no gracefully while respecting the other person and letting him or her know that you care,

For example, if your dad (who's also your boss) asks you to take on a new project that you know you can't handle, make him realize all you're currently doing. You may say something like, "I have all these other things I need to do. Can you help me prioritize what it is you think I should be doing?" Rather than just adding more to your load, let the other person help you determine which things can slip. When you're not trying to be like superman, you'll feel your stress level decline.

While being born into an entrepreneurial family with a business already booming does have its advantages, just like any business it also has its fair share of challenges. But, by taking time for yourself and keeping your perspectives in order, you can survive the stresses that come with the territory. When you do, you'll enjoy all the rewards a family business has to offer.

Laura Michaud, MBA, is an expert on family business issues. As the third- generation family member for Beltone Electronics, she helps hundreds of family-owned operations through various issues specific to family businesses. She is also president of The Michaud Group, a firm dedicated to bringing personal and business success to their clients. Ms. Michaud routinely conducts seminars on customer loyalty, employee retention, personal growth and family business topics. For a complete list of her topics or to inquire about any of her business building tools, contact The Michaud Group at 630-927-5555.

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Real Estate Notes

Cummings, Inc. has entered into a 7-year lease, at approximately

\$1,4000,000 with Iowa Riverside, for industrial and office space at the Hunter Columbia Business Park in Riverside. Chris Hauso and John Bover of NAI Capital Commercial represented both parties in the transaction...The Bradco Companies announced its recent acquisition of Coldwell Banker Golden West Real Estate, a 17-year real estate franchise in Barstow. Former owners, Bob and Thelma Hoffman, will remain in a sales capacity for an undetermined period...The City of Pomona Redevelopment Agency has entered into an exclusive negotiating agreement with National Properties Group and Maya Theaters for the development of a Maya cinema at the Pomona Ranch Plaza, a 35-acre regional power center anchored by Wal*Mart and Home Base...Pasadena-based brokers, Craig Washington and Glenn Session have launched RealtyCity.net, "the world's first fully-automated Internet-based real estate company...The SARES*REGIS Group and FSC Realty of Beverly Hills, recently began construction on Estancia at Mission Grove, a \$22 million development of 208 luxury apartment units in Riverside. The project will be constructed by Regis Contractors and managed by the SARES*REGIS Group, with the first units planned for completion in late 2000...The Carleson Family Trust purchased an 8,000-square-foot, retail property in the amount of \$1.3 million from Bowie San Bernardino, LP. Chris Holder, Burnham Real Estate Services ONCOR*International, represented the buyer and CapRate Properties represented the seller...During the last two weeks of this year's first quarter, Investment Development Services Inc. (IDS) closed leases of more than 900,000 sq. ft. for space in state-of-the-art-distribution facilities throughout the Inland Empire...Bridgestone/Firestone has leased an entire 323,000 sq. ft. distribution building in the Jasmine Distribution Center. Brett Tremaine of Lee & Associates represented the tenant. Belden and IDS cooperated in representing the project owner, Adaya Asset Corporation...National Distribution Center has subleased 175,000 sq. ft. of space from IDS for expansion in Corona...AJA Investments has broken ground for its new development, Rancho Manzanita Homes, in Ontario...The Ryan Plaza sold for \$1,210,000. Drew Wetherholt and Donald Colvin of Marcus & Millichap's Ontario office, represented the principals...The Cottonwood Apartments in Fontana sold for \$9,500,000. Reza Ghaffari of Marcus & Millichap's Ontario office represented the principals...Design firm Jones & Jones, based in Seattle, has been retained by the Agua Caliente Cultural Museum to design its new museum...The Ortis Family Trust sold 9.5 acres of industrial land along Arrow Route in Upland for \$1,600,000. Daum Commercial Real Estate Services represented the



It Doesn't Take a Lawyer!

by Jack Mandeville

The law library for San Bernardino County isn't just for lawyers. In fact, the library, located at 401 N. St. in San Bernardino has a daily average of 104 patrons, 42 percent of those being lay persons. The library also has two other county locations. One is located in Rancho Cucamonga in the Law and Justice Center at 8303 N. Haven Ave, and the other location is in Victorville, behind the Roy Rogers Museum at 15455 Seneca Ave.

The libraries are not owned or operated by the county, but by a board of trustees that is able to maintain a smooth-running operation. The funds to operate the libraries come from Civil Court filing fees — \$23 from each one.

The current board of trustees is comprised of: D. Elliott Whitlock, Esq., president; the Honorable Frederick Mandabach; Jules Fleuret; Rex Victor; John Wade and Raymond Van Stockum; Brian Simpson, Esq. and Charles Doskow, Esq. — who are appointed by the board of supervisors. The county law librarian is Carolyn

oston.

The Law Library is home to more than 113,00 books; 14,023 are on electronic format (CD), etc. The library also has an often unknown department on the lower level known as Government Documents, headed by Marjorie Meritt. In 1984, the library became a Select Government Depository. Here, one can find everything from Senate Bills to automotive safety statistics published by the Department of Transportation.

The Law Library for San Bernardino County is open Mon.-Thurs., 8:30 a.m.-7 p.m.; Friday from 8:30 a.m.-5 p.m., and Saturday from 9 a.m.-3 p.m. The library is free to use, however, no books may be checked out. Copiers are available at all branches. The library staff cannot give out legal advice, but can assist patrons in finding legal information.

From family law to bankruptcy, penal codes to eviction forms, visitors are sure to find what they are looking for. As the quote on the outside of the library suggests — "It's not so much knowing the law, but, where to find the law."

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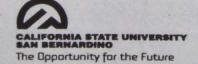
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INVESTMENTS & FINANCE

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THE GAINERS

Top five, by percentage

| Company | Current Close | Beg. of Month | Point Change | % Change | |
|------------------------------|------------------|------------------|-----------------|----------|--|
| Wastson Pharmaceutical Inc. | 46.063 | 39.688 | 6.375 | 16.1 | |
| Life Financial Corp. | 3.250 | 3.000 | 0.250 | 8.3 | |
| CVB Financial Corp. | 15.000 | 14.125 | 0.875 | 6.2 | |
| Foothill Independent Bancorp | 10.000 | 9.625 | 0.375 | 3.9 | |
| Fleetwood Enterprises Inc. | 15.188 | 14.750 | 0.438 | 3.0 | |
| | | | | | |

THE LOSERS

Top five, by percentage

| Company | Current | Beg. of | Point | % Change |
|-------------------------------|---------|---------|--------|----------|
| | Close | Month | Change | |
| PFF Bancorp Inc. | 14.000 | 15.500 | -1.500 | -9.7 |
| Kaiser Ventures Inc. | 13.125 | 14.063 | -0.938 | -6.7 |
| National RV Holdings Inc. | 14.813 | 15.813 | -1.000 | -6.3 |
| Channell Commercial Corp. | 13.000 | 13.750 | -0.750 | -5.5 |
| American States Water Company | 28.688 | 29.750 | -1.063 | -3.6 |
| | | | | |

| Name | Ticker | 4/25/00 Close Price | 3/31/99 Open Price | % Chg. Month | 52 Week High | 52 Week Low | Current P/E Ratio | Exchange |
|-----------------------------------|--------|------------------------|-----------------------|-----------------|-----------------|----------------|----------------------|-------------------|
| American States Water Co | AWR | 28.688 | 29.750 | -3.6 | 39.75 | 24.00 | 16.0 | NYSE |
| American States Water Co. | | 13.00 | 13.750 | -5.5 | 21.00 | 6.75 | 12.6 | NASDAQ |
| Channell Commercial Corp. | CHNL | | 14.125 | 6.2 | 23.70 | 13.25 | 12.9 | AMEX |
| CVB Financial Corp. | CVB | 15.000 | | 3.0 | 29.25 | 14.00 | 5.6 | NYSE |
| Fleetwood Enterprises Inc. | FLE | 15.188 | 14.750 | | 15.38 | 9.00 | 9.8 | NASDAQ |
| Foothill Independent Bancorp (L) | FOOT | 10.000 | 9.625 | 3.9 | 37.44 | 8.00 | 26.8 | NASDAQ |
| HOT Topic Inc. (H) | HOTT | 35.875 | 35.000 | 2.5 | | 10.00 | 5.7 | NASDAQ |
| Kaiser Ventures Inc. (L) | KRSC | 13.125 | 14.063 | -6.7 | 19.38 | | 6.3 | NASDAQ |
| Keystone Automotive Inds. Inc. | KEYS | 6.000 | 5.875 | 2.1 | 19.50 | 4.75 | | NASDAQ |
| Life Financial Corp. (L) | LFCO | 3.250 | 3.000 | 8.3 | 5.88 | 2.38 | NM | The second second |
| Modtech Holdings Inc. | MODT | 8.063 | 8.000 | 0.8 | 14.00 | 4.75 | 13.7 | NASDAQ |
| National RV Holdings Inc. | NVH | 14.813 | 15.813 | -6.3 | 27.75 | 12.63 | 5.0 | NYSE |
| PFF Bancorp Inc. (L) | PFFB | 14.000 | 15.500 | -9.7 | 23.75 | 12.25 | 7.0 | NASDAQ |
| Provident Financial Holdings Inc. | PROV | 14.188 | 14.063 | 0.9 | 20.56 | 12.56 | 5.2 | NASDAQ |
| Watson Pharmaceutical Inc. (H) | WPI | 46.063 | 39.688 | 16.1 | 48.00 | 26.50 | 27.4 | 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

| Watson Pharmaceutical Inc. HOT Topic Inc. Fleetwood Enterprises Keystone Automotive Inds Inc. PFF Bancorp Inc. | Month Volume (000's) 12,843,100 4,736,000 3,776,600 1,695,800 1,015,100 | |
|--|---|--|
| D&F/IEBJ Total Volume Month | 26,368,600 | |

| Monthly Summary | 4/25/00 |
|-----------------|---------|
| Advances | 9 |
| Declines | 5 |
| Unchanged | 0 |
| New Highs | 2 |
| New Lows | 4 |

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One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

Inland Empire Economic Partnership Assists in Acquiring DSL Services

A few months ago, the Inland Empire Economic Partnership (IEEP) introduced the concept of a technology coalitions roundtable to address the issue of Digital Subscriber Line (DSL) service throughout the Inland Empire. At the time, companies in the region were expressing concern that without DSL service, they would have to consider moving out of the region.

Comprised of representatives from local businesses, government, phone and cable companies, the IEEP technology coalition has already demonstrated that its efforts are paying off.

Omnivision, a Highland-based company, was connected to the DSL service last week through the efforts of Pacific Bell, and has resolved it will stay in the area. The company, in fact, plans to double its number of

employees over the next two years

"The DSL service will enable Omnivision's employees to download data, graphics and audio/video files at higher speeds, and for a company that deals in high technology this is crucial to its success," said Sarah Miggins, vice president of economic development at IEEP.

"The installation of this service throughout the region is extremely important for companies that are already here, and for those that will consider relocating to our region in future months and years," Miggins added.

DSL service features on-line access speeds 100 times that of the once conventional 28.8 kilobit per second modem.

IEEP's technology coalition roundtable is meeting to discuss these issues, and to bring them to the attention of the service providers. "In just a few short months, we are already making progress; so we're encouraged," Miggins said.

The roundtable meetings have included Pacific Bell, GTE, the San Bernardino County and Riverside County Economic Development Departments, in addition to local cities, counties and elected representatives.

The IEEP hopes to attract other concerned members to become part of its technology coalition roundtable group, and to ensure DSL technology is soon available in all corners of the Inland Empire.

For more information, contact Sarah Miggins at 909-890-1090.

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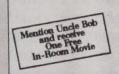
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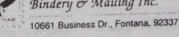
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- ☐ Professional Women's Roundtable (PWR Chapter of the National Assn. for Female Executives): Robbie Motter, Exec. Dir., 909-679-8048.
- ☐ Inland Empire National Association of Women Business Owners (IE-NAWBO): Anita Starks, President, 909-931-4441.
- ☐ 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.

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The Inland Empire Economic

the region's business community to par-

ticipate in the third annual IEEP Golf

Tournament, set for May 8 at the new

Sierra Lakes Golf Club in Fontana. The

event will begin with registration and

lunch from 10:30 a.m. to noon, a put-

ting contest at 11:30, cart staging at

12:15, and a shotgun start at 12:30 p.m.

Dinner and awards at 6 p.m. will con-

clude the event. For more information,

contact Margie Oswald at the IEEP

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lunch presentation and workshop-\$35

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BUSINESS INFORMATION RESOURCES

WEB SITES Aviastar Communications, Inc.http://www.aviastar.net Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture .http://www.atinet.org/aep

Bank@Home, Union Bank's Internet Banking Center .http://www.tdmi.com/usa

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.http://www.businessbank.com

California State Government Home Page .http://www.ca.gov

Center for International Trade Development

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Aging Parent Seminar (Session I). will be held at Loma Linda Order tickets by telephone, by calling University Wong Kerlee

Community Recreation Center; 30875 call 760-346-6111. Rancho Vista Road. Admission is FREE, although donations are greatly appreciated. The art show and boutique

al information, call 909-695-ARTS. aimed at executive and midlevel managers, will present specific strategies for "Creating a Rapid Customer Response System," May 13, at the Ontario Marriott Hotel. Co-sponsored by APICS—The Educational Society for Resource Management's Inland Empire Chapter Inc. and the California Manufacturing Technology Center (CMTC), the one-day seminar will run from 7:30 a.m. to 4:30 p.m. Call (760) 483-8467 for registration.

236, or Tournament Director Debbie The fifth annual Coachella Robert Dickman will be the Development Summit will presenter for the May ASTD be held on May 15 from 2-4 p.m. at the meeting on May 10, at the Doral Hotel and Resort in Cathedral University of Phoenix in Ontario; City. The theme for the summit this 11:30-12 p.m. lunch and networking; 12 vear is "Balancing Growth, Monday p.m.-1 presentation, and 1:30-4 work-Development and the Environment." shop. Cost for lunch and noon presenta-Call (760) 779-4292 for reservations. tion-\$15 members, \$20 for non-members, cost for workshop only-\$20 members, \$25 non-members; cost for both

Aging Parent Seminar Kerlee Conference Center from 11:30 909-558-8596 (details listed in May 8 Calendar entry).

The Inland Empire Center for On Thur. May 18, from 1 to 3 or (909) 517-0220 (pager). Entrepreneurship will present p.m., Acker & Associates the first annual conference on will present the first Inland Entrepreneurship and the Academy on Empire Airport Development Thurs., May 11, at 8:30 a.m., in the Symposium at the Ontario Airport Student Union Events Center at Cal State, San Bernardino. The theme for miss this important event. Seating is

¶ 948-7650. this year's conference is Building limited to 138 people. RSVP immedi- Chapter, weekly, 7:15 a.m. at the Claremont Bridges to the Future: Connecting the ately. Call (909) 987-7043. Academy to the Entrepreneurial Cattle Drive. The San Community in the New Millennium. The keynote speaker is Dr. Bettye

Bernardino County Fair hosts 2000 Kicks on Route Wednesday 66! . The 2000 Fair in Victorville will center of the fair; the Earp Society will re-enact the "gunfight at OK Corral." 241-1633. and up; \$5/military; \$4/seniors; \$3/kids

760-951-2200.

The Palm Desert Chamber of Commerce Pre-Tournament Mixer (for the 6th annual Annual Rose Show and Art Golf Tournament), from 5:30 p.m. to Exhibition sponsored by the Temecula Valley Rose Clubhouse in Palm Desert. For further Society, and held at the Temecula information, including directions, please

CALENDAR

The Palm Desert Chamber of Commerce is holding its 6th annual Golf Tournament at booths will open at 10 a.m. The rose the Desert Willow Golf Resort, show begins at 12:30 p.m. For addition- Mountain View Course. Check-in/registration and continental breakfast will A Lean Enterprise seminar, begin at 7 a.m., with an 8 a.m. scramble. Awards and prizes will be distributed during the 1 p.m. luncheon. Volunteers are needed from 7 a.m. to 1 p.m., for a variety of tournament activities. To obtain additional information regarding registration and cost, or to volunteer, please call 760-346-6111.

"Developing Skills" workshop, conducted by the Service Corps of Retired Executives (SCORE), Palm Springs Chapter. The workshop will be held at the Palm Desert Public Library's community room, from 9 a.m. to noon. \$20, in advance: \$25 at the door, For additional information or free business coun-

seling from SCORE, call 760-320-6682. The 8th Annual Rubber Duck Race to benefit the Children's Fund, will be held at the National Orange Show in San Bernardino, beginning at 1 p.m. Duck adoptions are \$5 and are available at Baker's Drive-Thru Restaurants throughout the Inland Empire, as well as the Orange Show on the day of the event, from 11 a.m. to 12:45 p.m. 100 percent of all dollars raised, directly benefit the children served. Admission is FREE. For additional information or to volunteer, call The Childrens' Fund at 909-387-4949.

DATE

May 12 The 10th annual Women and Business Expo is set for May 12, 2000 at the Ontario vention Center. This dynamic expo will feature major keynote speakers, over two dozen oreakout seminars, and tons of networking opportunities. Sponsorship and exhibit spaces are already filling up. Call for further details. Contact (909) 484-9765.

REGULARLY SCHEDULED EVENTS

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

Personal Break Through/ Networking, a.m. to 1:30 p.m. For information call Cucamonga. The club meets to discuss maximizing business and personal leverage, Contact: Warren Hawkins, (909) 626-2681

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Hilton on Haven Ave in Ontario. Don't Cucamonga. Contact: Michael Bailey, (909) Ali Lassen's Leads Club, Claremont

Inn, 555 W. Foothill Blvd., Claremont. Contact: (909) 981-1720. Regional office:

Business Network International, Victor be the final stop of "this ornery bunch | Valley Chapter, weekly, 7 a.m. at Marie of beef," as it makes its way down the Visitors welcome. Contact: Jo Wollard (760)

Singing, good grub and plenty of laughs | Valley Chapter, weekly, 7 a.m. at Mimi's are certain. Fair Admission: \$6/13 yrs. Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: (909) 591-0992.

(6 to 12), and FREE/kids under 6. For information contact Sherry Regner at Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Business Network International Blvd., Rancho Cucamonga. Contact:

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.

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 Spahnn, Legislative issues in property ownership and management. Cost: \$30. Reservations: (909) 882-7868.

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.

EXECUTIVE TIME OUT

The Hotel Jerome — Crown Jewel of Aspen

by Camille Bounds, Travel Editor

The Crown Jewel of Aspen, Cclorado is the world-renowned Hotel Jerome! A history to be reckoned with.

The history of this \$30,000,000 museum masterpiece is as interesting as the area in which it resides. (A more complete picture of Aspen will be published in the next few months.) Completed by Jerome B. Wheeler in 1889, after the original developers abandoned the project, Wheeler decided to create the most luxurious and finest establishment, to match the "Ritz" in Paris.

The hotel included 90 guest rooms, with 15 bathrooms, indoor plumbing, hot and cold running water, and the first elevator west of the Mississippi. The Hotel Jerome also had the distinction of being the first building in the West to have electric lights throughout.

Wheeler, formally the president of Macy's department store in New York City, not only contributed to the development of the Hotel Jerome, but when growing Aspen needed an opera house, he built a fine one.

A tax problem

Due to tax problems, Hotel Jerome fell on hard times in 1893 when the silver mines crashed. Fortunes were lost overnight; mines closed and businesses failed. Jerome Wheeler hung on, but in 1909, the property was finally lost to back

An interesting bit of history tells of a Syrian drummer, Mansor Elisha, who was a frequent guest of the Hotel Jerome. He took a job with the hotel as a bartender and made the hotel his home. In 1910, he leased the property and then bought the Hotel Jerome for back taxes.

An elegant boarding house

As an elegant establishment, the Hotel Jerome became home to many of Aspen's formerly eminent couples. During the Great Depression and through World War II, the hotel became a boarding house with room and board priced at \$10 a month; dinner could be bought for fifty cents. But, during this time the Jerome fell into neglect and disre-

From 1943 through 1956 the Hotel Jerome slowly disintegrated and eventually closed. The sad demise was almost complete when after a few false starts — farsighted investors realized the historic value and decided to restore the hotel to its former grandeur. A multimillion dollar renovation was completed in

you are either in Shangrila or at the Hotel Jerome in Aspen.

The lobby is extraordinarily understated and plush at the same time. Restored antique sofas and chairs are comfortable and homey. The area above rises three stories to a glass ceiling and gives a light, pleasant, relaxing ambiance. The original J bar, Jacob's Corner, the library, and



Opulence is the keyword as shown in this photograph of the gracious interior of the lobby at the historic, world-renowned Hotel Jerome in Aspen, Colorado.

1989, which brought the Hotel Jerome back to a reflection of the Victorian heyday of Aspen, during its prosperous silver mining days.

With 93 elegant guest rooms, (no two rooms are the same), stunningly furnished with original, restored, and custom-made pieces that reflect the Victorian ambiance throughout the property, the facility offers every amenity possible with service and standards that qualifies it for listing in the Leading Hotels of the World.

Efficient, relaxed management

This hotel is the finest. Under the genteel, relaxed guidance of general manager Anthony DiLucia, the Hotel Jerome runs like a well-tuned ski lift. The happy crew that greets, serves, maintains and sweeps, is an extension of DiLucia's ability to run a smooth, efficient, relaxed operation without the ostentatious ego that a property of this caliber sometimes evokes, making it stuffy. Very refreshing.

Unbelievable room service

When you can order anything on the menu from room service 24 hours a day, and it is perfectly delivered on a silver tray in less than 15 minutes;

the Century Room restaurant and ballroom are fascinating looks at the elegance of an era gone by. The Hotel Jerome is a stunning and unique expe-

Flawless presentation

The Century Room restaurant at the hotel could be nothing less than the finest, as is the rest of the property. Under the watchful eye of Executive Chef Todd Slossberg, glorious creations are served with perfection. Service and presentations were flawless. A complete list of the finest wines is available. A few of the signature items included: a mouth-watering trout filet on orzo with lemon butter; fruitwood smoked arctic char (a lovely, delicate fish) and as the cliché goes, it really melts in your mouth. The roasted Colorado lamb loin doesn't get much better than this anywhere on the planet. Starters and salads are up to par with the entrees. Desserts are deliciously lavish, but the banana caramel cheesecake is a study in grand decadence. Everything on the Century Room menu is perfection. For reservations and information for the Hotel Jerome, call (800) 331-7213.

Take a dog sled ride to dinner for a serendipity adventure during the winter months - by dog sledding to "Krabloonik's" for dinner. As a working sled-dog kennel, this has to be one of the most unusual places to dine. "Krabloonik" means "big eyebrows," which is the Eskimo term for "white

The entrance passes about 300 baying or yipping sled dogs (Malamute, Eskimo and Siberian commonly grouped together under the name of Husky). Each is on its own little pedestal. Darling, irresistible puppies run free and if you are an animal lover, allow about an extra 15 to 20 minutes before your reservation, because once you contact these little charmers you just can't let go.

About a 20-minute ride from the Hotel Jerome, Krabloonik's offers a unique menu for game lovers that can't be matched. Everything from quail, wild boar, caribou, north American elk - to white tail deer are expertly prepared and elegantly served. Two hundred wines and a European beer list is available. Soups, salads and appetizers are delightful, but be careful, the entrees are extremely generous. Reservations during the winter season are absolutely necessary. For restaurant reservations and kennel tours, call (970) 923-3953, and for dog sled rides, call (970) 923-4342

Italy in Asper

For a truly Italian experience, visit Campo de Fiori, just à short fiveminute walk from the Hotel Jerome. Elizabeth and Luigi Giordani greet their guests like long-lost relatives, and the warm jovial atmosphere gives the feeling of not wanting to leave when all is imbibed and enjoyed. Besides all that, the food and wines are superb. The seafood entrees and pastas are to be savored and enjoyed. Service is fittingly upbeat and friendly, and reservations are recommended. Call (970) 920-7717.

Getting there: United and United Express will get you to Aspen from Los Angeles.

Camille Bounds is the travel editor for the Inland Empire Business Journal and Sunrise Publications.



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