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INLAND EMPIRE business journal

www.busjournal.com



April Morris, CEO of Ontario-based Associated Engineers, Inc.
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CLOSE-UP

VOLUME 16, NUMBER 3

MARCH 2004

\$2.00



Keeping tradition alive, more than 120 dance and choral teams participated in the 28th Annual Greek Orthodox Folk Dance & Choral Festival held recently at the Ontario Convention Center. Photos provided by the Ontario Convention Center

AT DEADLINE

Teri Ooms Resigns From IEEP

The Inland Empire Economic Partnership (IEEP) has announced that its CEO/President Teri Ooms has resigned from the organization.

Ooms and her family have decided to move to the East Coast to be near family. Ooms has accepted a position as an executive director for a university-based urban studies center.

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Greek Orthodox Folk Dance & Choral Festival Was Big Fat Greek Celebration

by Tera Zelinger

The Ontario Convention Center hosted the 28th Annual Greek Orthodox Folk Dance & Choral Festival on February 12-15. The event included more than 120 dance and choral teams from seven states, including: California, Oregon, Washington, Nevada, Arizona, Georgia and Florida.

The event's festivities included

folk dance and choral competitions, as well as evening entertainment with Glendi-Zijia dancing for the adults, DJ Dance for the kids, and Basile, a nationally-renowned Greek-American comedian.

St. Prophet Elias Church of San Bernardino, was the only Inland Empire church that participated in the dance festival.

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China's Two Faces

— Part 2 of 3

by Dieter Farwick

China — as a “country in the center” has no tradition in “power projection” beyond the “near abroad.” On the contrary, China has experienced repeated invasions from the North (Japan, the United Kingdom, France, and to a lesser extent, Germany), leading to the defensive “Great Wall” started in the 15th century.

Tibet and Taiwan fall under the “one-China-doctrine,” which is popular and supported by ordinary Chi-

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Special Sections

NEW BUSINESSES

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CALENDAR

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Tribal Myths Versus Facts — One Tribal Leader's Perspective

by Chairman Deron Marquez
San Manuel Band of Mission Indians

As a tribal leader I take a very serious stance with regard to government-to-government relationships with both the federal government and the state of California, and it is my

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Greek Orthodox Folk Dance & Choral Festival Was Big Fat Greek Celebration

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"I like that I get to meet Greek people from other places," stated Redlands High School student and St. Prophet Elias member, Vicki Dasakis. "It's cool because we all share the same heritage, and everybody understands me. It's a lot different than hanging out with the kids

from around here."

California cities that were represented during the competition included: Anaheim, Belmont, Cardiff, Castro Valley, Downey, Fresno, Long Beach, Los Angeles, Marin County, Modesto, Northridge, Oakland, Pasadena, Redondo Beach, Sacramento, San Bernardino, San Diego, San Francisco, San Jose, Santa Bar-

bara and Santa Cruz.

"It takes dedication from all of these kids to attend this event. It's fun, but it's hard work practicing for hours each week, earning money for costumes, and fund raising for the registration," explained Cathy Halfhill, instructor for St. Prophet Elias Advanced Juniors' dance team. "My only hope is to see these kids

become instructors and teach the Greek culture. We need to keep the Greek traditions alive."

More than 5,000 people were in attendance for the weekend's festivities.

"This was the fifth year that the Greek Orthodox Folk Dance & Choral Festival came to the Ontario Convention Center, booking almost 3,000 rooms throughout the city," stated Amita Patel, OCVB's director of sales and marketing. "Each year the event continues to grow, and we look forward to having them back in 2006 and 2008."

The weekend's events brought approximately \$1.7 million in revenue for Ontario. Preliminary results showed that hotel revenues generated more than \$265,000 while hotel catering earned \$223,000. Concessions and catering at the Ontario Convention Center brought in more than \$130,000.

Basing the average daily expenses of an out-of-towner at \$99 per day, Ontario Convention and Visitors Bureau estimated that visitors spent more than \$1 million during the four-day festival. Those numbers did not include cost of flights from the LA-Ontario International Airport, one of the main reasons the Greek Orthodox Dance Festival has returned multiple times to the Inland Empire.

"With its proximity to the airport, the Ontario Convention Center is a prime location for the festival," said Peter Preovolos, chairman of the board emeritus and founder of the Greek Orthodox Youth Folk Dance & Choral Festival. "More than 40 percent of the competitors travel from northern California, and another 20 percent attend from other states and countries."

The Greek Orthodox Folk Dance & Choral Festival Ministry is dedicated, through Orthodox Christian Fellowship and committed leadership, to promoting, encouraging and perpetuating Greek heritage and culture among individuals, families and communities - expressed in folk dance, folk art, music and language. For more information, please visit their Web site at www.gofdf.org or call 888-FDF-YOUTH.

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MARCH 2004

BUSINESS JOURNAL • PAGE 3

Small Business Owners Optimistic Despite Slow Recovery

Survey: Greatest Concern is Rising Cost of Workers' Compensation Insurance

While the state's economic recovery has not yet reached every part of the business spectrum, 72 percent of California small business owners polled are expecting 2004 to be an overall better year than 2003, according to an annual statewide survey just released by Union Bank of California, N.A. On the subject of employment, for example, only about 10 percent of respondents laid off workers in 2003, and about 37 percent anticipate their staffing levels to increase in 2004. In Riverside County, 40 percent expect their staffing levels to be higher in 2004. In San Bernardino County, 38 percent expect their staffing levels to be higher in 2004.

However, nearly half of the respondents stated California's current economic climate is one of their key concerns, and about a third commented that rising health care costs and

state and local business regulations are additional pressing challenges for their businesses.

Respondents were also asked to identify the principal advantages of owning a business in California: Opportunities for growth (26 percent), family ties (22 percent) and the climate (16 percent) proved to be the top three reasons for staying in the state.

"As a group, small businesses account for roughly half of California's employment, and they continue to be the backbone in the state's economy, having generated most of the new business formations and employment growth in recent years," said Union Bank Vice Chairman Richard C. Hartnack. "This annual survey, which we have conducted since 2001, is an excellent tool to help us take the pulse of California's small business owners to determine their biggest concerns for

2004, both regionally and statewide."

According to the survey, the issues surrounding workers' compensation reform continue to be a chief concern of most small business owners: 65 percent of businesses polled identified the rising cost of workers' compensation insurance as one of their top challenges of owning a business in California.

"California's workers' compensation system must be reformed if we intend to lure businesses back to the state. The current system lacks the predictability and stability companies have been seeking. The results of this survey show that we must fix this system now. California's economy cannot afford to wait any longer," said California Insurance Commissioner John Garamendi.

Last month, Union Bank surveyed more than 1,300 small business

owners statewide. Respondents were asked questions regarding their company's sales performance, hiring plans, health benefit costs and other financial and economic issues affecting them. For this survey, small businesses were defined as California companies in operation for at least two years, with annual sales under \$5 million for the fiscal year 2003.

"The survey's results show that small business owners are becoming more optimistic about the national and state economies rebounding," said Union Bank of California Senior Economist Keitaro Matsuda. "Despite the fact that the state's economy is still the second greatest concern among California small business owners, almost half of the respondents are making plans to invest in land, buildings, equipment and inventory, showing

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Study Finds Nearly 40 Percent of California Companies Plan to Move Jobs Out of State

Most Moves Are Inside the U.S.

Nearly 40 percent of companies in California are planning to move jobs out of state, according to the California Competitiveness Project, a new study for the California Business Roundtable. The comprehensive analysis, conducted by Bain & Company, the global business consulting firm, also found that a startling 100 percent of senior executives interviewed view the business climate in California unfavorably.

The California Competitiveness Project included in-depth analysis of a broad range of factors, as well as inter-

views with various policy experts and with senior decision-makers in companies of varying sizes doing business in California. The goal of the study was to assess both the current state and anticipated trajectory of California's competitiveness and enable the California Business Roundtable, an organization comprised of chief executive officers of the state's leading corporations, to develop a set of policy and legislative options that can improve the state's competitiveness and performance in the coming years.

Companies interviewed included small businesses with as little as \$1.5 million in revenue to large corporations with as much as \$90 billion in revenue. These companies represent more than 95 percent of the state's industry sectors and employ nearly half a million in-state workers.

"This research reveals that 'business as usual' is not working in California and that there are distinct areas the state must address to improve the competitiveness and keep high value jobs in the state," said Dick Kovace-

vich, chairman and CEO, Wells Fargo and Company, and chairman, California Business Roundtable. "The tech bubble merely masked the erosion of California's competitiveness and Bain's analysis reveals that California has lost its edge. Looking forward, if nothing changes, things are likely to get worse."

More Than One-Fourth of California Jobs Are in Vulnerable Areas Bain's analysis of

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Prescription Cards for Uninsured Extended Into 2004

(Family Care, in association with Advance PCS.) One of the nation's largest pharmacy benefit managers, is extending the distribution of prescription discount cards at no charge to uninsured California residents, regardless of age or income.

The free prescription card is ac-

cepted at more than 40,000 pharmacies, including Rite Aid, Walgreens, Vons, Walmart, etc. The prescription card is available to any uninsured California resident. There is no expiration date. The cardholder and family members will receive both generic and brand name prescrip-

tions, with prescription discounts of up to 60 percent.

Family Care is a national association that has established an alliance of members and healthcare providers. Formed in 1983 by a group of physicians, and based in Houston, Texas, the association's primary goal was to

maintain a patient advocacy program that addresses managed care issues, helps preserve the doctor-patient relationship, and provides access to low cost quality healthcare.

To request a free prescription card, California residents may call toll free 877-306-6300.

March is Colorectal Cancer Recognition Month

According to the American Cancer Society, Colorectal Cancer is the second leading cause of cancer death and the third most common cancer overall. This year more than 113,000 new cases will be diagnosed.

Early detection can significantly improve your diagnosis.

WHO SHOULD BE SCREENED?

- Both men and women over 50
- People with a family history of colorectal cancer
- Patients with Inflammatory Bowel Disease including Ulcerative Colitis and Crohn's Disease
- Other risk factors include obesity and lifestyles that include a high fat diet, physical inactivity, smoking or heavy alcohol use.

If you see yourself in the above description, The Cancer Center at Riverside Community Hospital urges you to be screened.

There are several screening methods recommended by the American Cancer Society. Please discuss which one is right for you with your family physician.

If you would like more information on colorectal cancer, please contact the American Cancer Society at (800) ACS-2345 or contact the Cancer Center at Riverside Community Hospital at (909) 788-4318.

For physician referral call (909) 788-3463, Monday-Friday, 9 a.m. to noon, 1 p.m. to 4 p.m.

For more information, please contact The Cancer Center, 4500 Brockton Avenue, Suite 101, Riverside, CA 92501 (909) 788-4318 • (909) 788-4796 Fax

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This March in the Inland Empire Business Journal!

News and Features

Greek Orthodox Folk Dance and Choral Festival – a big, fat Greek celebration rocked the rafters at the Ontario Convention Center recently. Awards were given to several dance teams, but those who were there said that all who attended were winners, performers and audience alike.....1

China's Two Faces (Part 2) continues this in-depth report on the culture and business atmosphere of the huge nation and opens our eyes to the cultural differences and similarities between China and the U.S. It is especially valuable in gaining insight into the business practices of that nation for those in the Inland Empire who plan to or already engage in trade with China1

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Editor's Note:

Brainstorming at the Inland Empire Business Journal goes on all the time. Sometimes the ideas we come up with are pretty crazy and we try them and they work. However, sometimes we spruce up an "oldie but goodie." Our former profiles page is reborn this month as Inland Empire Innovators. And, a page or two or three is dedicated to Local News, the editor's idea. There is so much happening in the I.E., we needed a special space to focus on the action in our own backyard...And, so it goes...

Complaints... Praise! Suggestions?

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iebj@busjournal.com

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China's Two Faces — Part 2 of 3

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nese. Without the United States' backing of Taiwan this issue would already have been solved by China. Today, Taiwan is a very important trade partner and investor. Taiwanese people are welcomed to buy expensive apartments in China. Trade between China and Taiwan almost equals that between China and the European Union. Is there a danger of a Chinese invasion in the light of the current sabre rattling by China's officials?

Most observers believe that the "re-integration" of Taiwan is not a question of "whether," but of "when" and "how." China does not seem to feel pressure regarding a time line. It can wait. A Hong Kong style re-integration of Taiwan is perhaps the most likely approach.

There is not much hope for Tibet to get more than its people have today — a certain degree of autonomy. But Tibet and the autonomous Xinjiang province in the West are sources of concern for the Chinese leadership. China's world image suffers from the suppression of freedom movements in those two areas. To justify its actions, China uses the label "anti-terrorism" and sees itself in a worldwide "anti-terror-coalition," even with the United States.

Another bone of contention is China's hold on the Spratly, Paracel and Diaoyu Islands, which it claims by law as Chinese territory since 1992. That view is not accepted by neighboring countries such as Vietnam, Malaysia, Taiwan, Brunei and the Philippines. It is not the territory of these islands itself that makes them interesting but their rich deposits of crude oil. The outcome of this territorial dispute is an open question.

Without any doubt, China wants to be a global "indispensable power," but "power projection" based upon military capabilities is not expected for the foreseeable future. The American military "Blitzkrieg," based upon so far unseen military superiority must be a nightmare for the Chinese leaders. With their over-manned "old army," equipped with outdated, heavy armament and modern but almost useless nuclear weapons with far-reaching delivery needs, China is far away from any significant capa-

bility for major military interventions. It has to avoid any military clash with American forces wherever that might be possible.

To compete militarily with the United States would mean to multiply the country's defense budget, which would eat up sacred resources needed to mitigate internal crises. China cannot have it both ways. It cannot solve its internal problems and finance a military build-up at the same time. "Muddling through" is a more likely scenario for the next decades than any "major jump" to face the United States eyeball-to-eyeball.

China wants to be taken as a serious and powerful member of the international community. Chinese people are proud of their more than 2000-years-old history. The country will inevitably become a serious competitor beyond Asia. For these reasons, the United States should not regard China as a "natural enemy" but seize the "golden opportunity" to develop a cautious co-operation with China — strategically orchestrated with its allies and partners in the region — with the goal of stabilizing the Far East. A positive example in this direction is the handling of the crisis with North Korea.

For all Western and Asian countries, China is and will be an attractive market. It is in the interest of the whole world, therefore, that China does neither explode nor implode. Europe and Russia should not try to misuse China to solve their problems with the "hyper puissance" (excessive power or might) U.S.A., and China should not fall into this trap. In sum, the 55-nation country of China is a huge construction site. Nobody knows for sure how long it will take for that construction to be completed and what the final face of China will look like.

The Chinese high-tech market is booming, prompting a gold rush on the part of Western venture capitalists and tech companies.

Planes flying into Chinese cities like Shanghai are packed with European and U.S. venture capitalists and tech company executives eager to tap into what is expected to shortly become the biggest market for everything from mobile phones to semiconductors. "Frenzy is beginning to be the right word," said Hermann Hauser,

director of Amadeus Capital Partners, a Cambridge, England venture capital firm that has its eye on China.

A number of factors are driving the market: labor costs — including salaries for highly educated engineers — are one-fifth of what they are in Europe. The boom in technology and telecommunications infrastructure building there comes at a time when sales are lagging in the West. And the sheer size of the market means it will have an influence on technology standards. For example, China, which has 250 million mobile phone subscribers, is already the world's largest mobile market. Thus, the standards it chooses for the roll-out of third-generation mobile services next year are expected to have global repercussions.

"It will happen in the world if it happens in China," said Lothar Pauly, the Siemens board member responsible for business in China. The German electronics conglomerate is one of a string of companies that has invested \$10 billion in the Chinese cellular phone sector over the past three years.

Of course, entrepreneurs and multinationals have had visions of selling products to a billion Chinese consumers ever since the former U.S. President Richard Nixon's diplomatic breakthrough with China in 1972. Most have walked away bruised and disappointed because doing business in China remains difficult.

Major unresolved issues that particularly concern technology companies are that intellectual property is not protected and piracy is rampant. Other problems include the fact that the government continues to suppress free speech and censor the Internet and that Chinese start-ups are limited by currency exporting restrictions.

But venture capitalists like Joe Schoendorf, a partner at Silicon Valley venture capital firm Accel Partner, say they have the impression that "a lot of the risk is behind us." To secure access to portions of China's fast-growing high tech market, dozens of foreign multinationals are setting up research partnerships. U.S. and European start-ups are selling into China by filling technology gaps that local companies have missed. And there is much talk about start-ups within China's borders, new international joint ventures and initial public offerings.

For example, the British and Chinese governments in October wound

up a contest they jointly sponsored for the best business plans from Chinese technology entrepreneurs. Of the 18 submitted, six were considered top-rate and may end up being funded by European venture capitalists, said Hauser, who is chairman of the committee.

"It reminds me of Silicon Valley in the late 1960s. There is an electricity in the air; things are bubbling," said Schoendorf, a partner at Silicon Valley venture capital firm Accel Partner, by telephone. Accel Partners is pressuring the companies it funds to have a strategy for selling into China.

Indeed, venture capital firms such as Intel Capital and Britain's 3i invested in 66 mainland China companies in the first half of 2003 for a total of \$332 million, up 30 percent from a year earlier and up 104 percent from the second half of 2002, according to Zero2ipo, a Chinese market research firm.

"Yeah, there are challenges," Schoendorf said, "this is still a place where you don't have democracy, and intellectual property does not have the same respect as it does in the West. But those things are moving in the right direction."

In the meantime, Western investors are finding ways to bypass some of the problems posed by Chinese regulations, or lack of them.

Lawyers in the Cayman Islands and elsewhere are setting up offshore corporations that are joint ventures between Chinese and Western companies, with all of the intellectual property being held by the offshore entity, said Dixon Doll, a co-founder of DCM-Doll Capital Management, a Silicon Valley-based venture capital firm that is active in China. The set-up also neatly sidesteps currency exporting restrictions and makes it easier for Chinese companies to list on foreign exchanges.

Setting up offshore corporations known as hybrids, "has been the corporate vehicle of preference for virtually all the Chinese companies that have gone public on Nasdaq or in Hong Kong," said Doll, who has invested in several large venture deals in China this year. "The main consequence of going offshore is that it is more cumbersome, more complicated and more costly, but it is the only way to satisfy institutional investors and do

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ENVIRONMENTAL FOCUS

USAID Contract Award – “People, Energy, and Development (PED)

–Increasing the ability of the people to cause their own development” IQC project.

MARTECH International, Inc. of Hemet, has announced that its team for the project led by the International Institute of Education (IIE) in Washington D.C. received the USAID Contract (“DOT-I-00-04-00003-00”) award on Feb. 2. This is a five-year, \$33 million (approximately) IQC Prime Contract to IIE through which MARTECH will be providing services as a subcontractor.

The USAID Office of Energy and Information Technology (EIT)’s “PED” Project is designed to help developing countries and economies in

transition by facilitating more effective knowledge management in the energy sector focusing on specific areas of interest within the broader themes of democracy and governance, economic and social development, and the environment. Specific areas of activities will include:

- (1) Institutional strengthening;
- (2) Energy policy reform;
- (3) Environmental and related infrastructure;

(4) Promoting greater efficiency of energy production, distribution and use, and

(5) Fostering the:

- (a) Commercialization,
- (b) Use of renewable energy technologies, and
- (c) Demonstrating appropriate technologies to reduce energy-related environmental degradation and mitigate emissions of greenhouse gases, and

(6) Stakeholders’ roles and participation. MARTECH’s successful project experience through the World Bank, the Asian Development Bank, and the United Nations, on energy, environment, and information technology will be utilized for implementation of different task orders under this USAID contract.

Note: MARTECH has recently moved its head office to Hemet, from San Dimas, and is located at 111 North Buena Vista St., Suite 102, phone: 909-994-4564.

Greek Orthodox Folk Dance & Choral Festival Was Big Fat Greek Celebration

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Contemporary in design and one of the most technologically advanced facilities in the nation, the Ontario Convention Center boasts more than 225,000 total square feet. An ideal venue for conventions, tradeshows, exhibits and meetings, the center provides a full-range of high tech services, including video-conferencing, satellite capabilities, computer-networking and Internet access. For more information about the Ontario Convention Center, go to

The “Akrites” team, from St. Demetrios Greek Orthodox Church in Seattle, was the recipient of two awards. The dancers received the Senior Advanced Choral Award for Best Music composition, and also won third place in the Senior Advanced Division.

tariocc.com or call 909-937-3002.

Both the Ontario Convention and Visitors Bureau and the Ontario Convention Center are managed by SMG. Headquartered in Philadelphia, SMG is the largest private

facility management company in the world. With 143 venues, SMG manages convention centers such as The Moscone Convention Center in San Francisco, Hawaii Convention Center in Honolulu and the Miami Beach Convention Center.

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Tribal Myths Versus Facts – One Tribal Leader’s Perspective

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sincere hope that a precedent can be set that will help other tribes nationwide. There is an immense sense of responsibility on my part, and on other tribal leaders, to communicate with and to educate political leaders, the public and members of the media regarding the paramount importance of sovereignty. That being said, many myths and half-truths are circulated daily and need to be addressed.

Myth: The state of California, acting in accordance with federal law, has every right to demand gaming revenues from tribes to alleviate budget shortfalls.

Fact: Actually, it is contrary to federal law. Tribes should not be asked to solve a budget deficit not of their making – and in accordance with federal law, states are not in a position to tax tribes in any way. The Indian Gaming Regulatory Act outlined specific provisions for revenues from tribes with casinos to pay for tribal government operations, to provide for the general welfare of the tribe and its members, to support economic development, to make charitable contributions and to fund local government agencies such as fire departments, police departments and others.

Myth: All tribes are one collective group and act as one unified organization.

Fact: Native American tribes are each individual, sovereign nations. Each tribe may have its own set of beliefs, values, relationships and other factors that could be represented in different choices.

Myth: Sovereignty is just a word and really has no modern meaning.

Fact: Sovereignty is a fundamental right of Indian nations and as such is the foundation from which tribes establish the structure and goals of their respective governments. Sovereignty is critical to the San Manuel Band of Mission Indians as it is what has allowed our people to strive for self-reliance, self-determination and self-

governance. We, the members of the San Manuel Band of Mission Indians would close our casino if it meant conceding our sovereignty.

Myth: Tribes don’t pay taxes.

Fact: Many people are led to believe, albeit via the mainstream media or other sources, that tribes do not pay taxes and are not required to follow state and federal laws. Nothing could be further from the truth. As a sovereign government, casino and other revenue is used in the form of taxation to support tribal government, business operations, and to build and maintain our nation’s economy. Tribes in Cali-

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CLOSE-UP

Creative and Lasting Aspects of Engineering Appeal to CEO April Morris

by Cliff Morman

April Morris, CEO of Ontario-based Associated Engineers, Inc., has utilized not only the influence of her engineer father but also her own enthusiasm for the profession to help advance the company, over the past 25 years, to the point of making average annual sales revenues of \$6-\$8 million. Morris also attributes this accomplishment to what she describes as the company’s honesty and integrity, as well as the variety of services it offers.

Morris, a registered civil engineer, became the company’s CEO in 1985 upon the retirement of her father, Robert Mills, the former Ontario city engineer who founded the company and guided its development for 30 years. The company employs approximately 50 engineers and staff members and counts

Cal Trans, the San Bernardino Association of Governments, much of San Bernardino County and parts of Riverside and Los Angeles counties, as well as schools, airports, and various private developers as clientele. Company employees have served as consulting engineers on such projects as the Kaiser/Penske California Speedway in Fontana, the Ontario Convention Center, and the Ontario 6th and Mountain Edwards Theater Complex.

The company is currently working on The Colonies at San Antonio and construction surveys for the Route 30 Freeway besides serving as “in house” engineering consultant to Cal Poly Pomona and San Bernardino State University. The company has a land survey department which sends four or five crews of engineers out each morning to do land surveys, which involve the evaluation of such factors as boundaries, elevation, and topography for a specific piece of land, as well as a right-of-way depart-

ment which is responsible for the rapid mapping of such development sites, besides its general land development department.

Morris has been fascinated by engineering for a considerable period of time, she said. “I grew up with it, with my father,” Morris said, adding that what most brought her closer to the profession was “the idea of creating something that would live longer than I do, hopefully. The cre-



Associated Engineers building

ative aspects of it.” Her enthusiasm at the company is shared by its executive vice president, Jim Imbrowski. “It’s a wonderful place to work,” said Imbrowski, adding that he has worked there for 30 years and that Morris is “very nice” to work with.

“She knows what we’re doing here. She has a very good understanding of engineering as well as the business side of it. We have a close working relationship as she does with all the employees. It’s been a real pleasure working for April all these years.” Morris graduated from Cal State Los Angeles with a bachelor of science degree in zoology. After her children – Jeff, now a computer video game designer living in South Carolina and Jennifer, a hair stylist living in New York, started school, Morris attended classes at Cal State Long Beach and received her bachelor of science degree in civil engineering in 1980. She had begun her work at Associated Engineers the previous year.

Before beginning work at Associated Engineers, Morris worked as a registered dental assistant and in a veterinary office as well as delivering copies of the *Los Angeles Times* to her community at night. The process of becoming a registered civil engineer is comparable to being a law student, Morris said in that one undergoes schooling and then works for two years under a licensed engineer before taking a professional exam.

One of her earliest experiences at the company was working as project manager and overseeing the structural design of the Upland Hills Country Club. “My previous work wasn’t really work,” she said of her pre-engineering employment. “It was odd jobs. It doesn’t compare.” Her path was easier than

that of most others, she admits. “Seeing as how it was my father’s company, it wasn’t too difficult,” she said. “The company’s here and it’s very successful, perseverant. We’re based on honesty and honorability.” Economic difficulties are sometimes apparent, she pointed out, but not prevalent. “The wear and tear of this cyclical business is difficult,” she said, “but it’s no more difficult for me than anybody else.” The company itself makes any potential difficulties worthwhile, she said. “It’s very challenging and very rewarding,” she stated, “when I see young engineers coming right out of school and becoming project managers and good citizens and family people and maturing into leaders of the community.” There are not many women in the business however, she added.

Having earned honors in college while a member of Tau Beta Phi and Chi Epsilon, Morris continues her community involvement while managing Associated Engineers, having



April Morris

served on the State Board of Directors of Consulting Engineers and Land Surveyors of California for 11 years and has also served as president of the Ontario and Upland Chambers of Commerce (she still serves on the board of directors for the Upland chamber as director emeritus). In addition, she will serve as the Inland Empire Economic Partnership’s president for 2005 and is a member of the board of the Los Angeles County Fair Association and chair of the building committee for a structural addition to Casa Colina Hospital. Morris also works on numerous standing advisory committees.

She plans to continue mentoring young engineers, she said, and move the company into more water resources development venues (water distribution planning involving the design of pump stations and systems, water reclamation plots, and reservoir planning). A Pomona native who owns two parrots and three cats, Morris describes herself as an “obsessive woodworker” in her spare time, mostly making wooden bowls. A table she recently created won second place at a woodworking contest at the Ontario Convention Center.

Morris hopes that her own enthusiasm for the profession will spread to her employees and enthusiasm for the company’s philanthropic venues, as well as its conventional business venues, thus establishing community support for such companies as Associated Engineers, so that the essence of the profession will outlive those involved, as well as their more memorable structural designs.

CORPORATE PROFILE

Motivation, Ethics and Loyalty are Key Words in Cliff Cummings' Personal Lexicon

by Georgine Loveland

Clifford R. Cummings works at a whirlwind pace. He has a passion for his industry – he has been the owner of Toyota of San Bernardino since April 1997.

Prior to that, he served as general manager of the franchise from September 1990 to March 1997. He has also owned San Bernardino Hyundai since August 2003. Recently, Cummings has offered the Toyota-built "Scion," a "franchise within a franchise," car built by Toyota for the youth market, which is rapidly growing in popularity in its genre, especially since the introduction of the third model, he noted. ... And, there are many more irons in the fire.

Cummings has been in the car dealership business for a long time and has witnessed many changes in the Inland Empire, both in San Bernardino and in the rapidly expanding Palm Springs, desert regions. He is operating partner of the I-10 Toyota and the I-10 Hyundai dealerships in Indio, and investigating new opportunities in that rapidly expanding market.

Cummings has weathered many storms during his years with Toyota, and holds the highest respect for the popular auto/truck manufacturer. Under his stewardship and tenacity, sales increased by \$19 million in 1990 at the San Bernardino Toyota dealership and by \$160 million in 2003, "a tremendous increase," he commented.

"There were a series of 'ups and downs' through the years," he recalled. "When the former Norton Air Force

Base closed, it ruined the economy and had to rebuild. The base is slowly coming back."

There are several reasons for Cummings' success in this most competitive industry. Ethics and loyalty stand high on the list. Cummings is adamant about customer service and loyalty to his employees. He credits a large part of his philosophical direction to his lifelong love of golf. "I grew up in golf, with its nuances and rules, where you're your own referee," he said. This approach is reflected by the people Cummings hires, in every department.

Customer service and loyalty and individual honesty (operating as one's own referee) underlie the base of the business. "The employees are motivated in an ethical way," Cummings explained. "We instill in our employees that they cannot make every deal. (Our customers) know that 'we're not going to lie back at you!' We have a loyal customer base and rectify any mistakes we may make. It is part of our evolution.

"Spending \$30,000 to buy a car from someone you do not know can present a not-so-pretty picture. Our product is so good that we attract the best talent pool." A cohesive team is very important to Cummings and harmony among the players is vital, as is loyalty to their management and product. To that end, Cummings makes certain that his employees know that they are appreciated.

"I sell a memory to my staff," he said. He employs a personal touch, presenting achievers with gifts, such as a 42-inch plasma TV. They remember that "Cliff gave that to me,"

and appreciate the gesture and feel valued. "The people who work here and in Indio are absolutely stellar and turnover is minimal. Some of our key people have been here for 20, 25, and even 37 years."

Cummings is also proud of the quality of the Korean-made Hyundai. "It fills a niche in the marketplace," he said, "and comes with a 100,000 mile guarantee."

To better service its customers, the organization provides multi-lingual employees proficient in: French, Arabic, Chinese, German, Spanish, Korean, various dialects and "occasionally English." As of March 1, a whole new Central American sales-related department has been established.

Cummings plans to expand in a "measured manner." Due to the 2004 economy, the dealership intends to strengthen its home base and dominate the local market, rather than growing willy-nilly and undermining its foundation. A person of precision and detail, Cummings addresses customer service issues such as the phone system. "We want people to deal with people," he stated. "We don't want people caught in 'phone hell.'"

The company is also extending service hours to increase availability for the customer, not to make it easier for the dealership. Customer service should be designed around the customers' needs, not the other way



Cliff Cummings

around, he added. "We have growing pains, and our expanded hours on Saturdays and nights was terrible at first. It cost a ton. But a little bit of pain is worth it for the long term. If our customers are 97.9 percent happy, they will come back or refer others.

"I feel fortunate with the people I have. It's a great staff, great stuff, and great customers. When a business is small, mistakes stand out. When it is very big, mistakes can be buried in volume." A stickler for perfection, while realizing that everyone makes mistakes, Cummings' motto is to "try to be a small store doing big business."

The Toyota, Hyundai dealerships and the Toyota Truck Center, which handles the Scion, are all located off the 215 in the San Bernardino Auto Plaza, 765 Showcase Drive in San Bernardino, just north of the I-10. Call Toyota of San Bernardino at 909-381-4444.

for those employees. Individual tribal members also pay federal income taxes on income earned. So to say that tribes don't pay taxes is not accurate.

Myth: The San Manuel Band of Mission Indians doesn't help local business or the economy.

Fact: The San Manuel Band of Mission Indians is one of the largest employers in the Inland Empire of Southern California, and every year pours millions of dollars into the community through employment and contracts for construction and building, tourism, and

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LAW

Does Your Estate Plan Leave Your Business in Good Hands?

by Jonathan Watts

Small business owners are mortal, just like everyone else. And because they often have sizeable estates made up mostly of business assets, they need to take extra care to be sure that their estate plans provide for their businesses appropriately.

The consequences of leaving things to chance can be severe. For example, suppose Kathy, who is 46 years old, is president and half owner of a corporation that runs a growing chain of specialty markets. She also owns a home with substantial equity and a large mortgage. Because the business has only recently become profitable, Kathy has few other assets, no life insurance, and no formal estate plan. Her daughter Amber, who just turned 20, is in her third year of college.

Kathy meets an untimely end in an auto accident, leaving Amber and the business in difficult circumstances. Amber needs cash, immediately, to keep Kathy's house from going into foreclosure while she tries to sell it. Because of the business's recent surge, the value of Kathy's interest (approximately \$2 million), together with the equity in her home, subjects her estate to the federal estate tax. So Amber needs money to pay the IRS, too.

Small Business Owners Optimistic Despite Slow Recovery

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they anticipate an increased demand for services and products. But in order to keep small business owners in the state, the rising cost of workers' compensation insurance and health care coverage must be addressed."

About 59 percent of business owners surveyed reported greater sales in the fourth quarter of 2003 over the same period in 2002, with 24 percent reporting the same sales and 17 percent with lower sales. In addition, 44 percent of respondents

But Amber has a problem. Kathy's corporate shares are not publicly traded, so buyers are hard to find. Seeing Amber's problem, Kathy's business partner, Iris (who owns the other half of the corporation), generously offers to bail her out by purchasing Kathy's shares for 50 cents on the dollar. Believing that she has no other option, Amber accepts. Iris, who lacks Kathy's business sense, quickly runs the business into the ground, while Amber is left with only half of her inheritance.

Kathy could have avoided this outcome with a little careful planning. (Of course, looking before changing lanes would have helped, too.) While thinking about one's own demise is unpleasant, small business owners, even more than most people, need to make some fundamental choices about what will happen when they are gone.

The most basic issue involves deciding what will happen to your business when you are gone. Do you want family members to succeed you? If so, who? Or would you prefer to have your business partners buy out your shares, leaving your family with cash? If you fail to plan ahead, your family (like Kathy's) may not obtain the benefit of either option. But a little planning can make

all the difference.

For example, assume that Kathy had decided that Amber was too young to run the business, and should be able to liquidate her shares for a good price. To put this plan into effect, Kathy would probably had to enter into a detailed buyout agreement, obligating Iris or the corporation itself to repurchase Kathy's shares on her demise. Life insurance may be necessary to ensure that money is actually available to repurchase the stock. Kathy might have also decided to set up a trust to manage the sale proceeds (and the rest of the estate) until Amber was older.

On the other hand, many people want to leave their businesses to their family. This also requires careful consideration. Obviously, it is important to decide which family members

should run the business, and how the rest of the family should be provided for. You also need to be sure that there will be enough liquid assets to pay estate taxes and other estate expenses; otherwise, your heirs may be forced to liquidate the business.

Putting your wishes into practice with careful consideration, as well as some professional estate, tax, and business planning advice from your accountant and attorney can help you ensure that your business ends up in the right hands.

Jonathan Watts practices law at the Riverside office of The Partners, an Incorporated Law Firm. His practice emphasizes business planning, business law, and estate planning. He can be reached at 909-684-8400.

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OPINION

What is the Future of Senior Health Care?

by Dave Schmidt, Chief Executive Officer, SCAN Health Plan

In light of the changes in Medicare that result from last year's legislation, we should all be asking, "What is the future of health care for seniors in Southern California?" Unquestionably, the intent of Congress is to move more seniors into private health plans and reduce reliance on Medicare. As a result, the key in determining whether seniors get the care that they need is to ensure that there is a diversity of health plan choices in the marketplace. Simply put, seniors deserve a wide spectrum of plans to choose from, and seniors also need to shop carefully to ensure that the plan they choose best fits their needs.

Health plans also have an obligation to recognize the wide range of seniors' needs and respond with options that meet varying individual needs and circumstances. The senior population cannot be stereotyped. Seniors want choices. Seniors want health plans to respect them as individuals. Seniors want health plans that will be uniquely responsive to their needs. They want to know that their plan has strong relationships with health care providers that are experts in geriatric medicine.

Changes in Medicare will increase the responsibility among health plans to demonstrate a higher level of expertise and responsiveness to seniors. Health plans should expect that seniors will become much more "active" consumers who will seek out detailed coverage information about what their plans do and do not cover. Ultimately, those plans that are most successful under the new Medicare legislation will be those that provide the highest level of certainty and affordability.

Fundamentally, it is in the interest of health plans to actively respond to the growing clout of seniors. In the U.S., the population of those aged 65 and older is projected to double over the next three decades — from 35.3 million to nearly 70 million. Overall, across the U.S. in 2030, people 65-plus are expected to make up 20 percent of the population. The Census Bureau projects the 65-plus population to be 39.7 million in 2010, 53.7 million in 2020 and 70.3 million in 2030.

The population aged 85 and older is the fastest-growing segment of the older population. In 2000, it was estimated that persons 85-plus made up two percent of the population, and by 2050, the percentage of this age group is projected to grow to be five percent of the population. What was a four million 85-plus population in 2000 will grow to 19 million in 2050.

Today, California is home to 3.6 million older Americans. In Southern California, these numbers are even more striking, as more than one-and-a-half-million seniors over age 65 live in Los Angeles, Orange, San Bernardino and Riverside counties.

How Do Health Plans Respond?

Many seniors have adopted the view that health plans are there for them as long as they are healthy, but become inaccessible and difficult to manage when they get sick. SCAN Health Plan was founded by 12 Southern California seniors some 25 years ago with a very different premise. SCAN's goal was to provide a significant contribution to seniors' ability to remain healthy, independent and in control of where they live and how they live. SCAN now serves seniors across Southern California with comprehensive medical benefits, including routine physicals, vision care, hearing exams and prescription drug coverage. Members can choose their own doctors and hospitals from a comprehensive list of SCAN contracted providers.

Designed with the help of experts in medicine, gerontology, and social services, SCAN is one of just a few plans in the nation under contract with Medicare

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COMMENTARY

What Does 'Philanthropy' Really Mean to You?

by S. Eric Anderson Ph.D. MBA

Does philanthropy really exist? Significant contributions given for the unglamorous chore of keeping an organization going are few and far between, as most donors give funds for a particular project or with strings attached. What makes donors think that they know how to better allocate the resources than the person running the institution? If contributors don't trust the organization to spend the money wisely then why give to them in the first place?

The truth is that donors give not to make a difference in the lives of others, but to create awareness. How else do you explain why corporations spend up to a \$100 million for a 30-second commercial during a football game, to announce that they have made two \$5,000 contributions in honor of the players of the game. If a philanthropist's only intention was to make a difference in the lives of others, then more than a half of one percent of contributions would be anonymous.

When was the last time you ever gave a large dollar amount anonymously? Do you know anyone who has ever anonymously made a large contribution? If you do — then it isn't anonymous — is it? When it does happen, it is more likely due to the fact that the donors don't want anyone to know they have contributed, for fear that others will come asking for money.

Be honest. Would you put money into a tip jar if it wasn't right next to the cash register? Do you wait until the cashier is able to view your putting money into the tip jar? People give to be noticed.

How else can one explain why celebrities support fashionable high-profile causes such as Tibet, HIV and landmines and not a single one has dedicated time and money to reducing the number of deaths from diarrhea, a killer throughout the developing world and easily treated by simple, low-technology interventions?

It's My Opinion...

by Joe Lyons

At home, above my computer, hangs a picture of an old lion. His mane is many and his eyes are half shut. The caption below him reads, "It is my opinion...and it's very true."

The point of the piece is that opinions are like chairs. There is one for everyone. And much as it pains me to say so, my opinion may not always be right.

I know what I believe about abortion, capital punishment and inter-league play. Your opinion may be different. Many people I know never discuss politics or religion because they have come to understand that these issues never get resolved and only cause fights.

Thus it is that I express my opinion within these pages on occasion in the hopes that you may see what I see — even if you do not normally see things that way. The column is clearly labeled as "commentary," not news. Truth to say, these days a lot of what is sold to us as news is very slanted one way or the other because of someone's opinion which overrides objectivity. Of course, that's just my opinion.

So now we come down to the issue at hand. I have written several pieces about how foolish I think the Acker vs. the city of Ontario thing is. Gag orders, threats of lawsuits and verbal haranguing, mostly fought over the cable channel on meeting night and rehashed in the *Daily Bulletin* soon after.

What I have written here in the *Business Journal* about this stuff has been

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LOCAL NEWS

CCWD's Name Change Represents Commitment

The Cucamonga County Water District (CCWD) officially launched its new name, Cucamonga Valley Water District, at a ceremony at the district's headquarters on Jan. 28. Several government and industry officials attended the event.

Many of CVWD's Inland Empire partners are located within the Cucamonga Valley, a term that dates back to the region's wine-making roots, and incorporating it into the district's name is symbolic of the district's growing use of strategic regional and statewide partnerships to achieve its objectives.

"The district's leadership is investing in wide-ranging partnerships beyond our service area boundaries — both inside and outside of the Cucamonga Valley — to ensure sufficient water supply and infrastructure

are in place to meet the needs of our growing customer base. The name change represents this commitment to regional leadership, as well as local service," said CCWD Board President Hank Stoy.

CVWD's service area is expected to grow by 75,000 people in the next 20 years, and already established relationships and an influential voice in the legislative process are proving imperative.

"Our efforts to partner with other water agencies and to have our voice heard in Sacramento and Washington have allowed the district to contain costs through regional solutions that help us avoid shouldering financial burdens alone," said CVWD Vice

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Glencrest Investment Advisors Inc. Offers Strategies

Glencrest Investment Advisors Inc. announces its list of Top Tax Reduction Strategies as tax preparation season fast approaches. Glencrest developed this list of tax planning recommendations on the heels of a 2003 research study that indicated tax reduction strategies were one of the top three financial concerns of Inland Empire residents, along with retirement planning and estate planning.

"Reducing taxes continues to be one of the main concerns of our

clients," said Tom Steffanci, senior managing director and chief investment officer of Glencrest. "We are pleased to share our best strategies with those who are planning for next year and want to keep more of what they have earned."

Glencrest offers the following advice and considerations for 2004 tax planning:

1. Take advantage of the maximum

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FREE Income Tax Assistance for Elderly, Low Income, and Disabled February 21 through April 10

Get your income tax returns completed with the assistance of the Volunteer Income Tax Assistance Program (VITA) at the Pomona Public Library.

The IRS-trained volunteers are

available on Saturdays from 1:30 p.m. to 5 p.m. to assist elderly, low-income, and disabled citizens with completing their income tax returns. The FREE service began Feb. 21 and will be available every

PFF Bank & Trust Supports TRACKS Program in Claremont

PFF Bank & Trust recently donated funds to equip a new computer lab at El Roble Intermediate School in Claremont. It's all part of an after-school program operated by the city of Claremont in cooperation with the Claremont Unified School District. TRACKS (Teaching Responsible Active Claremont Kids Self-Worth) reaches daily more than 1,100 seventh- and eighth-grade students residing in Claremont and/or attending El Roble Intermediate School. Activities include sports, dances, groups, excursions, workshops, support programs and special events.

And, thanks to a new partnership between the city and the Claremont Unified School District, a new activity center recently opened its doors at El Roble Intermediate School encompassing approximately 3,395 square feet, including computer laboratory facilities.

PFF Bank & Trust recognizes research findings that show middle school students who participate in supervised activities like those provided through TRACKS possess a higher level of self-esteem; have fewer behavioral problems and perform stronger academically than those youngsters who spend several hours alone after school.

PFF President/CEO Larry M. Rinehart commented, "When learning about the new TRACKS Activity Center, our community bank found a great opportunity to assist the city and school district, but most importantly, our youth in Claremont.

Headquartered in Pomona, PFF Bank & Trust is one of the few locally based banks and has served the Inland Empire for more than a century. The community bank operates 26 branches in eastern Los Angeles, Northern Orange, San Bernardino and Riverside counties. From its branch in Claremont, PFF also offers trust/investment services and expertise in wealth management.

TRACKS and the new activity center will make all the difference in encouraging youngsters in Claremont to become lifelong learners and highly skilled adults."

The grand opening featured the unveiling of a new gymnasium complex featuring a fitness room, dance room, music room and the TAC. Dick Guthrie, director of Claremont's Human Services, noted, "Almost 10 years ago, Claremont initiated a deliberate journey to become a community known for supporting youth by providing services and programs that enrich and sustain young people and their families. This effort, the Claremont Youth Master Plan, also called for a strong partnership between the city, the Claremont Unified School District, and the community-at-large." The inclusion of PFF Bank and Trust in this project is meaningful as they enabled a "space" earmarked as a computer lab to be fully functional while demonstrating the value of the community-at-large "pooling" resources.

Saturday through April 10, 2004.

Participants should bring this year's tax package, W-2 and 1099s, last year's tax return, and additional tax income information.

This service is available on a

first-come, first-served basis and no appointment is necessary. For additional information, please contact the Pomona Public Library Reference Dept. at 909-620-2043, ext. 2701.

LOCAL NEWS

Meetings Resume at City Hall Location in Rancho Cucamonga

Since Feb. 18, all regularly scheduled City Council, Planning Commission, and Historic Preservation Commission meetings have been held in the City Council Chambers at City Hall, located at 10500 Civic Center Drive in Rancho Cucamonga, California 91730.

Since July 2003, due to a seismic retrofit, the regularly scheduled City Council, Planning Commission, and Historic Preservation Commission meetings were held in the Cucamonga County Water District (CCWD), now the Cucamonga Valley Water District (CVWD) boardroom, located at 10440 Ashford Street in Rancho Cucamonga. The retrofit of the Council Chambers is now complete, but construction activity continues at the Civic Center. Customers are encouraged to observe the signage around City Hall.

City Council Meeting RCTV-3 Cable Broadcasts

Regular City Council meetings are held on the first and third

Wednesdays of every month and are normally available to those with cable television service, live on RCTV-3 (the government access channel for the City of Rancho Cucamonga). Because of the retrofitting of City Hall, there were adjustments in the airing of City Council meetings on cable television. City Council meetings resumed their normal schedule, which includes a live broadcast on the first and third Wednesdays at 7 p.m., for those with cable television access. The normal, regularly scheduled replays of City Council meetings will continue to air on RCTV-3 on the second and fourth Wednesdays of each month at 11 a.m., and 7 p.m.

City Council Meetings Available on Web site

Recently, the city has also added the option for customers without cable access to view the City Council meetings "on-demand" from their computers. The added feature of "Streaming Video on Demand" is available on the city's Web site at [www.ci.rancho-cu-](http://www.ci.rancho-cu)

camonga.ca.us/whatsnew.htm. This new feature will provide three-to-four months of City Council meetings in an archived format for those with high-bandwidth (DSL/Cable Modem) or low-bandwidth (dial-up) Internet service.

The Administrative Services Department — Information Systems Division, has brought this new Web site feature to the city to provide additional viewing options for our community. This option offers those without cable television service the opportunity to watch a City Council meeting. The archived council meetings are not available live, but are available one week after the meeting, in accordance with the city's normal cable television re-play schedule on the second and fourth Wednesdays of each month. (It is important to note that the picture and audio components can be adversely affected by many factors, including the user's Internet service provider, bandwidth, and the original video quality).

Planning Commission and Historic Preservation Commission meetings — regularly scheduled Planning

Commission and Historic Preservation Commission meetings are on the second and fourth Wednesdays of each month. Since Feb. 25, 2004, these meetings have resumed at City Hall in the Council Chambers.

For further Information

Should you have further questions or inquiries about the City Council or City Commission and/or board meetings, please contact the city clerk's office at 909-477-2700, extension 2023. For information about the airing of City Council meetings on RCTV-3 or construction activity at City Hall, please contact the city manager's office at (909) 477-2700, Extension 2011.

For questions or inquiries about Planning Commission or Historic Preservation Commission meetings, please contact the Planning Division at (909) 477-2750. Information is also available on the Internet at www.ci.rancho-cucamonga.ca.us and on the electronic bulletin board displayed on RCTV-3.

Tribal Myths Versus Facts — One Tribal Leader's Perspective

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real estate and development. Whether it is a sister tribe working toward self-reliance, local organizations in need of resources, or municipalities struggling to find additional resources, the San Manuel Band of Mission Indians continues to seek out worthy causes, and as a philanthropic leader strives to in-

still hope to neighboring areas.

Contributions made by the San Manuel Band of Mission Indians illustrate our commitment to our neighborhoods and community. Our tribe provides funding through donations for cultural, social, and economic projects to benefit the common good of the San Bernardino community. We've made a significant commitment to im-

proving the lives of the residents of San Bernardino through our efforts and donations made to education, local municipalities, area beautification, the environment and more.

Myth: Sovereignty is just an excuse for tribes to do whatever they want and there is no real responsibility that comes with it.

Fact: The San Manuel Band of Mission Indians feels a tremendous sense of responsibility to take a firm position on issues such as sovereignty, revenue sharing and legal jurisdiction. This is a particularly important issue, and I strive to communicate with and educate other tribal leaders through my speaking appearances at Harvard, UCLA, and with the media who are hot on covering these issues. As chairman of the San Manuel Band of Mission Indians, I feel that it's my duty and responsibility to protect the tribe's sovereignty in order to protect

and secure our future as a nation.

Myth: The San Manuel Band of Mission Indians is not really interested in relationships with the community.

Fact: Throughout my chairmanship, I have been privileged to have an open and positive relationship with local government and the community of San Bernardino. The San Manuel Band of Mission Indians respects the relationships with local communities and government, and strives to ensure positive relations using every means possible. The tribe is an active community supporter and a good neighbor, and maintaining good relations is critical.

About the author: Deron Marquez is chairman of the San Manuel Band of Mission Indians, a Native American tribe located on the San Manuel Reservation near Highland, Calif.

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COMPUTERS/TECHNOLOGY

Return of the Big Picture

by J. Allen Leinberger

The state of computer technology is hitting one of its malaise points.

Except for a few new packaging ideas, like smaller iPods to compete with the bigger ones, not much new is out there.

But ...

The technology of the computer is fast becoming the technology of entertainment without you realizing it.

It took a long time for us to realize that a computer could sit on our desk, instead of in its own air-conditioned room. Now we have a hard time realizing that just about anything electronic is computerized. This is especially true in our entertainment equipment. Do you even know what computer technology is sitting in your living room right now?

I have spoken before about the digital revolution in music, TV and photography. Well, the revolution is over and the digits won. Your CD player, your camera, your camcorder and your TV are all based now on computerized digital technology. For

that matter, so are your alarm clock and your car key.

And here is where things are happening.

Some years ago, I told you that the new digital wide-screen TV pictures were on the way, but the exact type of HDTV broadcast was up in the air, much like the old color TV battle of the '60s. Originally, the channels were going to have to use two high-end UHF channels in order to get the wide-screen picture with extra viewing lines into your living room. Not too many issues ago, I pointed out the irony of the fact that in order to get HDTV into your new \$10,000 plasma set, you would have to resort to old '50s era rabbit ears. Well, forget that. Adelphia and other cable systems are now able (for a price) to bring HDTV into your homes. Most of the broadcast networks and many cable channels are now running in wide-screen format so you have programming to view on your set, and the cost of the sets is going down. I have seen 40-inch-wide-screen sets for as little as \$2,000.

It's My Opinion...

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called "smart ass" by some. Others have asked me to submit it to the *Daily Bulletin* for reprint, as if it doesn't exist unless it runs in their pages.

And now, finally, I have been asked by no less a personage than Ontario City Manager Greg Devereaux himself ... to retract my opinion.

Retract my opinion?

I would as easily change my political party! What I believe is happening in Ontario City Hall is what I believe. What Greg Devereaux believes is going on is his interpretation of the facts. In America, we are both entitled to those beliefs.

Even Mrs. Acker has taken umbrage at my observation that she may not be the sharpest pencil in the box, so I am obviously upsetting both sides in this matter.

Nonetheless, both I and the publisher of the *Business Journal* have suggested to Mr. Devereaux that if he

disagrees with me, he should write a letter to the *Journal* for publication. Mr. Devereaux has so far declined. It was even suggested that he have one of his city employees write the letter for him. He has so far declined that option as well.

What he wants is for me to retract my earlier column because he believes that it is not supported by the articles in the *Daily Bulletin* or by the public record of the city.

(This same public record has been falsified to lie about me before, in an unrelated issue.)

Had I written a news article and was found in error on my facts, I would have to correct it. But that is not the case. It is my opinion that Greg Devereaux has it in for Debbie Acker. I stand by that opinion.

Greg Devereaux has informed me that he no longer has any respect for me.

He has a right to his opinion.

As do I.


Of course, the buyer must still beware. Some sets require extra equipment. "HDTV ready" and "HDTV compatible" may or may not mean to you what it means to the salesman. What it does not mean is "HDTV." Often as not, you may have to buy extra equipment in order to get the picture you want. And dish subscription TV is an entirely different issue.

Then there is the issue of the blank screen. You may recall an article I wrote back around 1995 about screen savers. On computers they are almost unnecessary. On a TV screen they may have to make a comeback. The reason is this: a wide-screen picture on your regular TV has black bands on the top and bottom. Conversely, a regular picture on a wide-screen monitor will have black bands on the sides. Either way, after a while you will develop some sort of shadow on your set.

Many perfectionists, like film

critic Roger Ebert, think that the wide-screen, or 16x9 ratio picture, is the right way to go, and a lot of movies — from the chariot race in "Ben-Hur" — to the dance scenes in "Grease," will bear that out. Other people, like Dennis Miller, feel that such pictures are much like looking through the slit in a mailbox and Miller points out that they only produce porn in full screen. This may speak more for Miller's taste than it does in film production.

I said five years ago that I was going to wait five years before I bought a new TV. I may wait another five years. Prices are down, technology is up and there is every reason to believe that very soon the home entertainment center computer advances will be up to the job of running all 24 hours of the "Lord of the Rings" trilogy DVD in full sound and picture to make you the envy (or enemy), of the entire neighborhood.



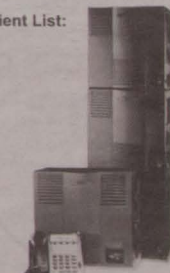
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NEC America, Inc.
Business System Sales Division

China's Two Faces — Part 2 of 3

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so in a legal way."

Several ways of doing business is generating Western interest:

U.S. and European start-ups are starting to enter the Chinese market by filling technology gaps. For example, Cambridge Broadband, a three-year-old British company, won contracts in July to sell its fixed-wireless access equipment to China Mobile, China Unicom and China Netcom. The three Chinese operators recently were awarded licenses to operate in the 3.5 gigahertz band and the Cambridge, England company is one of the few in the world to be able to supply this technology. "There are huge opportunities even for small European and American companies if they can come up with the right solutions for China," Hauser said.

There is an increase in joint ventures because Western companies want access to the Chinese market and Chinese companies want market access in the West. Mtone, a Santa Clara, California-based company with significant operations in China that specializes in games and short-text messaging for mobile phones, is looking to partner with European companies.

Less formal arrangements between Chinese and Western companies are also bearing fruit. For example, Beijing-based IVT, which supplies turnkey solutions for products based on the Bluetooth wireless standard to Chinese manufacturers, gets its Bluetooth chips from European companies such as STMicroelectronics, Infineon, Cambridge Silicon Radio and Philips, as well as American companies like National Semiconductor, said Quiang Gao, IVT's CEO and founder.

There is a deepening of joint research and development. Like most semiconductor companies, STMicroelectronics first entered China to lower its production costs. But it is partnering with Chinese universities — on the joint development of integrated circuit designs for products such as digital audio broadcast receivers, as well as chip set development.

In fact, China is expected to become the largest market for chips in the world by 2007, said Jean-Claude Marquet, chief executive of STMicroelectronics's Asia-Pacific division.

"Are valuations and expectations running too far ahead of reality?" asked Duncan Clark, managing director of BDA China, an independent tech consultancy based in Beijing. "Maybe, but the fact is that multinationals and increasingly small- and medium-sized enterprises in technology need to have a China strategy," he said. "If you don't come to China, at least to understand what's going on, China may come to you — in the form of a lower-cost supplier based in China, for example."

East Asian international orders

Before we deal with the future, I would like to briefly survey the past. In the century prior to Industrial Revolution and Western onslaught, international relations in the region were fairly undeveloped due to the isolation of Japan and the limited amount of international intercourse between China and the non-Asian world. At times, Japan was actively involved in continental affairs (Hideyoshi invasions, wako piracy). It was also the recipient of Korean and Chinese culture but East Asia never had an international order similar to the one that developed in Europe after the Westphalian settlements and set the tone for world politics in the following centuries.

From the mid-19th century to 1945, the international order in the region was based on the peaceful or violent balance of power between a few major players ... periods of peace punctuated by wars. Some equilibrium was achieved after the Russo-Japanese War. It was anchored on the Anglo-Japanese alliance, a weak China, limited Russian and U.S. power but unclear how stable this situation was. Anyhow it was shattered by World War I, which led to the dramatic decline in British power and concomitant rise in Japan's, as well as to the Bolshevik revolution and increased Chinese nationalism. From 1919 to 1945, Northeast Asia was either at war or preparing for conflict. From 1945 to the late 1980s, there was the "Cold War" and partial U.S. primacy. Despite the partial nature of U.S. hegemony — due to the Soviet challenge — the key elements of a U.S. hegemonic system were in place by the mid-1950s.

Japan-U.S., ROK(Republic of Korea)-U.S., and Taiwan-U.S. alliances.

- Taiwan relationship was special, evolved as China shifted from foe to friend to potential antagonist.
- ROK alliance ... bulwark against communist expansionism, provided opportunity for South Korea to develop economically and politically.
- Japan alliance ... Performed several tasks: Provided military anchor for U.S. in Asia. Solved the question of Japan's relations with Asia which had been unresolved since Meiji and led to Japan's near destruction in Showa. The U.S. alliance would provide Japan security, sparing it the need to get militarily involved in Asian affairs. Thus, it allowed Japan to participate economically in Asia without the baggage of imperialism.

Evolution since 1945

- Economic rise of Japan, ROK, and Taiwan from poor to rich nations.
- Political transformation of ROK and Taiwan into liberal democracies.
- Evolution of China's position from enemy to ally against the Soviet Union, to potential adversary but with important economic ties to the U.S. and Japan.

Collapse of USSR. Less of a radical event than it was in Europe, even prior to 1991 almost all of productive Asia in the U.S. camp and Soviet Union did not have satellites in the region while the Russian Far East was an unpopulated, poor region.

But what has remained unchanged has been American primacy. It has created, for the first time since the Industrial Revolution, a peaceful international order in the developed regions of Northeast Asia, allowing countries to trade with each other and the rest of the world under the umbrella of the U.S.-led military alliance systems which allows them not to worry about their neighbors or other powers attacking them. It has disconnected economics from international politics.

What are bases of U.S primacy in Asia?

- Enormous U.S. military superiority.
- Partnership, not vassal-like relations, with Asian allies, primarily Japan and ROK (Taiwan special).
- Wealthy Japan ... ensures that America's no. 1 partner is strong.
- Challenges to U.S. hegemony? Rising China, declining Japan, and U.S. policy failures.

Dieter Farwick, *BrigGen (ret.)*, is a former director of Germany's "Federal Armed Forces Intelligence Office" and Global Editor-in-Chief of WorldSecurityNetwork.com.

Study Finds Nearly 40 Percent of California Companies Plan to Move Jobs Out of State

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California's employment landscape revealed that 27 percent of California jobs are in "mobile sectors," including manufacturing, software programming, and insurance underwriting. Companies in mobile sectors can move operations from California to other locations. Consequently, these four million "mobile" jobs are those in the most danger of being relocated outside California.

According to the analysis, jobs in "mobile sectors" tend to be 35 percent more valuable to the California economy than jobs in non-mobile sectors. As a result, California's future economic potential will be heavily influenced by California's ability to retain and attract these high-value "mobile" jobs.

The Future of California Jobs Is in Serious Jeopardy

According to the California Competitiveness Project, 50 percent of the

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GETTING ORGANIZED

Who Has Time for Success? You Do ... When You Follow 5 Success Principles

by Dr. Emma Etuk

Most people claim that they want to be "successful," yet few know what kind of success they desire or how to achieve it. They wish their lives were "the profiles of success" or that they could "make it a winning life," but they have no clue how to turn that desire into reality.

Realize that what you do today has a direct impact on whether you'll be successful in life later. How you manage your time, plan your goals, and take action will make or break your future. Unfortunately, between 40+ hour work weeks, the push to "do more in less time," and increasing personal and business obligations, few people actually make the time to follow their dreams. Instead, they resign themselves to their unsuccessful habits of the past, and then wonder why they can't make any progress.

The fact is that many people do not succeed in life because they think they do not have the time to be successful or to follow success principles. But we all have the same number of hours per day. Oprah Winfrey and Bill Gates, two of the richest and most successful people in the world, do not have an extra number of hours in the day, yet they have achieved more than most people can imagine. The only difference between them and the masses is that they made the time for success and followed proven success principles. You can, too. The following guidelines will help.

1. Know what kind of success you desire.

Just saying you want to be "successful" is fruitless. It's non-specific and causes you to waste your time in multiple pursuits. The key is to focus on the specific kind of success you want. Six varieties of success exist:

- Economic success:* the desire to make money and accumulate wealth.
- Political success:* the desire for political fame, power, and influence.

Social success: the desire to change the world for the better and to be known as a social reformer, philanthropist, and benefactor.

Intellectual success: the desire to gain knowledge and be able to unravel the mysteries behind certain ideas.

Spiritual success: the desire for complete spiritual fulfillment.

Physical success: the desire for inner and outer beauty or athletic superiority.

Obviously, each success category has positive and negative aspects. For example, someone with a desire for economic success can use his or her money for good deeds, or can cross the line to greed. The key is to know the kind of success you desire and then focus your time on the positive aspects of that desire. Those who are truly successful take the time to define the exact success they want and what they will do with it. They create their vision for the future and devote time to attaining that vision each day.

2. Get your act together.

To be successful, you must take the time to organize yourself and your life. Realize that success does not chase after a disorganized individual. Being organized or getting your act together means doing the right things in the right order. In other words, you must take the time to prioritize your daily activities so you focus on what will truly make you successful.

Unfortunately, our modern array of gadgets and technology do not help people simplify or organize their life. While television, the Internet, and cell phones are tools that can aid us in achieving our goals, if not used properly, they can add to an already information overload, thus making it difficult to carve out time each day to dedicate to our individual goals.

To truly get your act together, you must start with the internal, which involves setting priorities and commit-

ting to them. Once that internal organization is complete, the external process is somewhat easier, which includes cleaning up the clutter in your life, scheduling, time management, and manifesting the outward qualities of persistence and commitment. Only then can you plan and follow your route for success.

3. Respect your time.

To the degree that you appreciate and respect time is the degree to which you will succeed. If you abuse time, you will surely fail and regret your lack of discipline. In fact, no one can truly succeed without a proper attitude towards time. We each have 24 hours per day, 168 hours per week, and 8,736 hours per year to devote to our dreams, so we all must schedule our time wisely.

For example, if you were to sleep 56 hours per week, play for 42 hours, work for 70 hours, and earn \$10 per hour, you are likely to earn \$36,400 per year. In 20 years, you'd have earned over \$700,000. If you save only 10 percent of that, you'd have \$70,000 sitting in the bank. Realize that most people work for more than 20 years during their lifetime, and that \$700,000 does not include bonuses, salary increases, pensions, 401K plans, overtime, gifts, or interest from investments. Now, would you consider yourself unsuccessful today if you had at least \$70,000 in the bank? Probably not.

The point is to schedule your time and your life so you're devoted to success 100 percent of the time. Think long-term and plan everything. The small time infraction you make today may seem small, but the small things add up, compound over time, and affect us profoundly.

4. Be single-minded.

People who are successful devote their time to mastering the one most important detail that will lead them to the type of success they ultimately desire. To be single-minded means you:

- Have your eyes set on the prize; Devote your time to your purpose;
- Have a driving ambition;
- Are determined;
- Are dedicated;
- Have a singularity of purpose.

Most people start something but never complete it because they get distracted. The distraction may have been a phone call, a negative criticism, a word of discouragement from a so-called friend, or a personal fear that we may fail. In order to not let distractions interfere with your success, you must enhance your quality of single-mindedness, which means you devote your time to one pursuit for one endeavor, not break your time up among many activities or goals. Don't be a "jack of all trades and master of none." Stand up for one thing and go for it consistently.

5. Cultivate a proper work habit.

If you intend to succeed in life, you must cultivate a proper work habit. You must make up your mind that no substitute for hard work exists. Cutting corners to save time on your journey will only delay you in the end. No matter what anyone promises you, when you work less time or less productively, you produce lower volume of goods and services. But if you have a proper work habit, you produce and achieve more. In the end, your attitude towards work reflects your attitude towards life and your propensity to succeed or fail.

How do you cultivate a proper work habit? Realize that a proper work habit involves a change in your mental attitude. If you love to work, then you will likely succeed. If you don't love your current work, then find a profession or cause that excites you. When your work is enjoyable, you will commit more time to it and will succeed.

Are not easily distracted;

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CORNER ON THE MARKET

Boost Profits With Four Simple Steps

by John Strelecky

One of the most common mistakes companies make when they are trying to boost their profits, is to try and get new customers. Typically, this behavior is a reflection of their history. When they were new, they probably had zero or just a few customers. To survive, they had to increase that number. Getting new customers made sense.

For companies that are out of survival mode, and are instead trying to boost their profitability, acquiring new customers is not the best strategy. Studies by Cap Gemini and the Gartner Group have shown that, depending on the industry, it costs three-to-seven times more money to acquire a new customer than it does to target an existing customer for the purpose of making a new purchase.

The best profit-boosting opportunities lie in optimizing the relationships you have with your existing customers. Here are four simple steps to do just that.

• Step #1 Find and Strengthen Your Pillars

Do you know which five of your customers contribute the most to your bottom line each year? Can you name them off the top of your head? Can all the employees in your company name them? If not, that is a problem to be addressed, and addressed quickly. Depending on the size of the organization, a loss of any of the top five customers can range from serious to catastrophic. These clients are the "pillars" supporting your company. Think of your business as a structure sitting in the middle of shark-infested waters. Five pillars are arranged in a circle and your business balances on top of

them. What happens if one or two of those pillars shrink? What happens if one of them goes away completely?

Part of the key to optimizing profits is securing your pillars. If you look at the amount of time your organization spends on customer service, and break it down by customer, would you find that your "pillars" are the five customers who get the most service? Most likely they do not. "Problem" customers usually command the most attention, followed closely by efforts to get new customers.

Change that. Focus a proportionate amount of attention on customers based on how critical they are to your business! Take the resources being applied to the problem customers and focus them on the pillars. Task those people with making your relationship with the pillars so strong that they will never crumble. Challenge them to find ways to help the pillars be successful. *Be a pillar to your pillars!*

• Step #2 Inventory Your Offerings

Starting with your pillar customers, take an inventory of all the products and services that you currently provide. Rank them in order of profitability. When all the offerings have been identified, categorize them from one to five. Ones should be the 20 percent of the offerings that are most profitable. Twos will be the next 20 percent, on down to five, which will be those products and services that are in the bottom 20 percent interims of profitability.

Now comes the interesting part. Create a grid with clients across the top, and offerings down the left side. Arrange the clients in order of how much they impact your bottom line.

The most impactful client should be the first one, and the least impactful client should be the last. For the offerings, which are on the left side of the grid, keep them in order of most profitable to least profitable. When you have finished creating the grid, go through it and for each client put check marks on the products and services you provide for them. This is your profitability map.

• Step #3 Attack the Gaps

Look at your pillars. How are you doing in terms of providing your full suite of offerings to them? Any boxes without checks represent an opportunity for you to solidify your relationship. Start with the offerings that are ranked one, and not being used by your pillars, and focus on getting those blanks filled in. Now look at the rest of your map. Where are the check marks? Where are the gaps? Every gap represents an opportunity to boost your profits. Start with the more profitable clients, and try to fill in all the ones and twos. Educate those customers about the additional products and services you offer. Find out what needs they have and identify ways you can fill them. These efforts will not only strengthen your relationships, but it will also make them more profitable clients for you.

• Step #4 Learn From Your "Lovers"

As you are implementing step #3, take another look at your graph. Find the five customers who use the greatest percentage of your products and services. These are the customers who just love what you do. They represent a tremendous learning opportunity. There is some reason or group of rea-

sons that these customers love you so much. If you can find out those reasons, you can apply that knowledge to the way you interact with the rest of your customers. Perhaps a particular salesperson has figured out something that is really working. Maybe the account representative or customer service contact is particularly good. Whatever the reason is, you need to know. Interview those "lovers" and learn from them. If they say it is because of a particular person in your company, interview that person and find out what they do that is working so well.

Within those interviews lies profit-boosting information. Gather it and then apply this knowledge to the way you interact with your other customers. Again, start with the pillars and then work your way across the customer list. Most organizations acquire customers by filling a single particular need. The key to boosting profits is not to go out and get more of those customers. Find and strengthen your pillars so that your organization is well-supported; inventory your offerings; fill the gaps, and learn from your "lovers." Because those four steps are the way to boost your profits!

John Strelecky is the author of "The Why Are You Here Café" and is a nationally recognized speaker on the topic of "Creating the Perfect Company." A graduate of Northwestern University's MBA program, he has served as a business strategist for numerous Fortune 500 companies, and co-founded the business philosophy practice at Morningstar Consulting Group LLC. He can be reached through his Web site at www.why-cafe.com or by calling 407-342-4181.

Small Business Owners Optimistic Despite Slow Recovery

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business owners. Approximately half (52 percent) currently offer health benefits, and of those, 21 percent said they shifted a higher portion of health care costs to their employees last year;

12 percent reduced health benefits. In addition, only about 31 percent of respondents said they offer their employees a retirement plan, such as a 401(k) plan or employee stock ownership plan (ESOP).

"This survey is an excellent way

to gauge the performance, needs and concerns of small business owners in San Bernardino County," said Paul Magana, senior vice president of Union Bank of California for the Inland Empire. "It helps us understand what they expect and need from their bank and serve them more effectively."

Other survey results showed that 58 percent of respondents purchased or upgraded technology applications

for their businesses, and of those, 35 percent spent more than \$10,000 in 2003. In Riverside County, 52 percent of respondents purchased or upgraded technology applications for their businesses, and of those, 37 percent spent more than \$10,000. In San Bernardino County, 68 percent of respondents purchased or upgraded

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EDUCATION

UCR Names New Executive Vice Chancellor/Provost

University of California, Riverside Chancellor France A. Córdova recently announced the appointment of Ellen A. Wartella to the position of executive vice chancellor and provost effective July 1, 2004.

"It gives me great pleasure to announce that Dr. Wartella has accepted my invitation to serve as UCR's executive vice chancellor and provost,"

said Córdova. "She brings a strong record of administrative and academic accomplishments to UCR and we look forward to working with her."

Since 1993, Dr. Wartella has served as dean of the College of Communication at the University of Texas, the largest and most comprehensive communication college in the country. Under her leadership, the college has be-

come one of the most sought after UT colleges among prospective students; the college's endowment has more than doubled; and college faculty, departments and programs have achieved national recognition for excellence.

As a result the college has earned a reputation for high academic standards, innovation in the use of technology, creativity across and

within disciplines, and strong industry partnerships.

"This is an incredibly exciting time to be joining UC Riverside," said Wartella. "I'm looking forward to playing an active role in helping shape its future and assisting Chancellor Córdova in achieving her vision."

University of La Verne Opens Victorville Campus

As part of its continuing commitment to improve access to higher education, the University of La Verne recently opened its new High Desert Campus in Victorville.

Under the guidance of regional director, Ms. Arely Rivas, the High Desert campus is located at 15447 Anacapa Road, Suite 100. It presently includes administrative offices and three classrooms, with three additional classrooms scheduled for completion this spring.

There were 168 registrations for the 10-week winter term, an increase of 29 students. Along with current offerings in child development, liberal studies, organizational management, health administration and business administration (both BBA and MBA), applications are now being accepted for two new programs coming to Vic-

torville in the next academic year: a bachelor's degree in public administration and a master's degree in leadership and management. By adding these two programs, ULV will increase educational opportunities for working adults living in High Desert communities. The total number of degrees available will be six undergraduate and two graduate, all with evening or Saturday classes that meet once a week.

In addition to the new regional campus, ULV continues to provide distance learning options to aid those professionals with heavy travel or unpredictable work schedules. Two on-line bachelor's degree programs (organizational management and public administration) and one on-line graduate degree (master of business administration) are available.

With 112 years of experience, ULV understands the needs of working adults seeking to obtain college degrees. Utilizing an accelerated 10-week semester system, courses are conducted once a week in the evening to better accommodate students with demanding work and personal schedules.

Founded in 1891, the University of La Verne is a Carnegie Doctoral/Research intensive institution, enrolling more than 9,000 stu-

dents. An early pioneer in lifelong learning programs, it remains dedicated to providing sound, people-centered, values-oriented education. ULV has offered programs to professionals in the High Desert since 1986.

For additional information on the ULV High Desert campus and its offerings, contact Inge Kendall Maranto at 760-843-0086 or e-mail kendall@ulv.edu.

CCWD's Name Change Represents Commitment

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President James Curatalo Jr.

"In addition, the change will help eliminate confusion some customers had regarding the word 'county,' as it caused many to believe the district was an arm of the county of San Bernardino, or for some newcomers, to believe that there was actually a 'county of Cucamonga.'"

In 1955, when the district was formed, "county" was put in its name, reflecting that it was formed under the "County Water District" governance provisions of the California water code. The district's governance structure will remain the same following

the name change.

CVWD also took this opportunity to change its logo, as new artwork proudly displays the flow of surface water through local canyons.

CVWD delivers high quality, reliable drinking water to the city of Rancho Cucamonga, portions of Upland, Ontario and Fontana, and some unincorporated areas of San Bernardino County. The district also maintains an extensive sewage collection system for residential, commercial and industrial users. The district serves 161,000 customers within a 47-square-mile area, which includes 42,000 water connections and 32,000 sewer connections.

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EXECUTIVE EDUCATION

Local Printer Founder in International Printing Organization

Top performing printing company joins elite group to provide excellent customer service.

Printing Resources of Southern California in Upland has been inducted as a founding participant of Certified Printers International (CPrint™) — a new organization of printers throughout the United States and Canada assisting printing customers by using Internet support, high levels of traditional customer service and training and certification of workers.

Tom Crouser, president of CPrint™, said that Printing Resources completed the first phase of certification in this unique education and training program for commercial

printers over the last two years. This required the company to submit to a number of onsite evaluations, to complete certain training courses and meet equipment and software standards.

"Printing Resources has shown through its performance that it belongs among the top printers in North America. Additionally, the company is pledging to uphold its performance level by seeking even higher level of certification.

Being a CPrint™ participant is a significant investment of time, energy and resources to assure that high stan-

dards are maintained for the local business community. No other organization has such standards."

Nancy DeDiamar, owner of Printing Resources, said, "Our participation in CPrint™ requires that our company continue to maintain up-to-date printing technology as well as customer service procedures, which is very important to print buyers in local area as they compete on a more global scale.

"Through CPrint™, we have already reorganized our company to assure better service and now we able

to accept more clients who wish to streamline and reduce costs in their print procurement processes."

Printing Resources has been serving Inland Empire businesses, organizations and individuals since 1970. The family-owned business is located at 893 W. 9th Street in Upland. Businesses interested in learning more about the CPrint™ program may contact Nancy DeDiamar at 909-981-5715 or visit the Company's Web site at www.printingresources.com.

What is the Future of Senior Health Care?

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that offers a combination of health care and personal care services for seniors, now called "Medicare Advantage." In addition to expanded pharmacy benefits and other traditional health care benefits, SCAN provides in-home care, homemaker services, transportation, home delivered meals, short-term institutional care, adult day care to make it possible for seniors to remain

at home through its Independent Living Power™ program. Collectively, these services have helped many seniors stay out of nursing homes.

By keeping seniors out of nursing homes, we are helping them maintain their independence, preserve choices, and protect a quality of life all of us seek every day. Additionally, the comprehensive services that SCAN offers are saving taxpayers money by keeping seniors out of institutional care programs.

Where From Here?

The new Medicare legislation provides an important foundation from which health plans should be able to more effectively respond to the needs of seniors.

Probably the first lesson under the new Medicare formula is that not all PPOs or HMOs are alike. Benefits will vary widely and consumers will be increasingly active in seeking details about their benefits. At Congress'

direction, insurers will be expected to meet a growing array of needs once left to Medicare. Health plans should be expected to respond competitively to this challenge.

Like many other health plans, SCAN has announced that effective March 1, we will enhance a range of benefits, including lower premiums and reduced pharmaceutical costs for our members. The objective in strengthening a wide array of services

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Glencrest Investment Advisors Inc. Offers Strategies

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- 15 percent tax bracket on income from stock dividends and capital gains.
2. Review your Alternative Minimum Tax situation — higher income taxpayers may find they are now subject to AMT under the new tax rules.
3. Closely examine the decision to hold tax-exempt versus taxable bonds.
4. Consider small business depreciation incentives, which dramatically increased to \$100,000 this year.
5. Consider selling real estate on the

installment method versus a cash sale as one way to shift the recognition of income into future tax years.

6. Review your tax and estate planning for large IRAs. The combined tax rates can result in a loss of 70 percent of your IRA to taxes.
7. Consider an Offshore Variable Annuity and/or Offshore Variable Life Insurance Policy to defer income tax.
8. Utilize Private Annuities and SCINS (Self Canceling Installment Notes) to defer taxes by spreading the tax over the life of

the annuitant (or note).

9. Consider the benefits of self insuring a portion of your liability insurance via a private (Captive) Insurance Company, which offers attractive tax benefits.
10. Consider personal transactions with your IRA since there are hundreds, even thousands, of prohibited transaction exemptions are granted each year.

Dr. Steffanci has more than 30 years of experience in investment management and portfolio strategy. As a former senior manager with Fidelity Investments, he is one of the few people in the U.S. to have been responsible for \$100 billion in investment assets.

Mark Kenny CFP, a managing director, has 27 years of experience in financial planning, asset management, tax planning and wealth transfer strategies. Lawrence Rutherford CFP, also a managing director, brings more than 25 years of experience to Glencrest in wealth management and employee benefits.

With offices in Claremont, Irvine and Indian Wells, Glencrest Investment Advisors is a wholly owned subsidiary of PFF Bancorp, a \$3 billion NYSE listed financial institution. Specializing in wealth management, Glencrest at www.gleninvest.com offers clients advanced financial planning and comprehensive asset management throughout the Southern California area.

MANAGING

Fighting 'Fires' at the Office

'Crisis Mode' is Standard for Most Managers, Survey Shows

Managers spend a good portion of their week "putting out fires" at work, leaving less time to tend to strategic business issues, suggests a recent survey by Accountemps. Seventy-one percent of executives polled said they respond to unexpected crises at least a few times a week, including 35 percent who address such issues every day.

The survey was developed by Accountemps, the world's first and largest specialized staffing service for temporary accounting, finance and bookkeeping professionals. It was conducted by an independent research firm and includes responses from 150 executives — including those from human resources, finance and marketing departments — with the nation's 1,000 largest companies. Executives were asked, "How of-

ten, on average, do you find yourself responding to unexpected crises at work?" Their responses:

- A few times a day19 percent
- Once a day16 percent
- A few times per week.....36 percent
- Once a week9 percent
- A few times per month.....19 percent
- Once a month1 percent

Which equals 100 percent.

"It's difficult to foresee and proactively address potential crises when you're caught up in day-to-day demands," said Max Messmer, chairman of Accountemps and author of "Managing Your Career for Dummies*" (John Wiley & Sons, Inc.). "A good manager identifies ways to mitigate routine problems and respond quickly to unexpected ones, freeing up

more time for bigger-picture issues." Messmer offered several tips for supervisors on how to better prepare for and manage crises at work:

- **Conduct "fire drills."** Develop detailed plans that include solutions for handling worst-case scenarios and practice them with your team.
- **Delegate.** Assign responsibilities to your staff and give them the authority to handle some problems on their own.
- **Define.** Is the situation really a crisis? Don't treat every bump in the road as a disaster. It can cause undue stress and leave you and your staff unprepared for a true emergency.

• **Cushion project schedules.** Overdue deadlines are a common concern. Create project timelines and adhere to them, but build in contingencies for unexpected setbacks.

• **Evaluate business needs.** Take time to assess your department's goals and proactively adopt change rather than reacting to what is most pressing.

Accountemps has more than 325 offices throughout North America, Europe, Australia and New Zealand, and offers online job search services at <http://www.accountemps.com/>

Keys to Unlocking Leadership in Your Organization

by Joanne G. Sujansky, Ph.D.

As we lead groups and organizations in the 21st century, it's not surprising that autocratic and hierarchical leadership styles and methods no longer work. The changes in organizational structures, workforce composition, technological systems, and customer expectations have created a concomitant need for a different leadership approach.

There has been much research on what it takes to be a leader. Personality theorists argued that great leaders are born. The behavioral-based studies observed leaders in terms of task-orientation and relation-orientation. Strong leadership was seen to depend on adjusting one's style to the situation or style of the other. In the last decade, principles have become the hallmark of sound leadership.

We've seen the distinction between leaders (who do the right thing) and managers (who do things right). Leaders as servants and developing leaders from the inside also have emerged as significant themes.

While we are informed and enriched by more than 70 years of exploration into leadership, there are five key components to leadership that are demonstrated by effective leaders. These form a framework to unlock the leadership within an organization by developing existing and emerging talent.

KEY #1: Begin With Your Self

While it has been said in many ways, successful leadership begins with the individual. Successful leaders share a set of traits or principles, including a high degree of integrity, authenticity, courage, and curiosity.

Effective leaders are congruent. They know what they stand for and they have the courage to convey it and the consistency to live it. Their followers can trust them, as they know who they are and what they stand for.

Successful leaders are willing to take risks with visibility and vulnerability. They demonstrate and build courage through this willingness. Leaders learn to take complete responsibility for their decisions and ac-

tions, while sharing credit. Masterful leaders learn, live by, and communicate these principles. They create confidence, respect, and loyalty by operating with integrity and authenticity. This is more than a personality profile; it's a way of being and behaving, based on core principles that truly work and that can be developed.

KEY 2: Shape and Share a Vision

Given the indisputable evidence on the significance of vision, how can leaders still try to operate without one? Navigating with vision is another basic key to effective leadership and those at the helm who try to lead without one are seriously crippled.

Organizational members need to know where the organization is going. Without direction, they flounder. To have direction, motivation and congruence, employees must see the big picture. Employees need a vivid sense of the future that compels them to action. When they are committed to the vision and align it with their personal objectives, a synergy is created that lifts, fuels, and propels them forward.

Dynamic leaders consistently develop, articulate, and reverberate from a clear, concrete, inspiring, vision. They draw out natural desire and build unity and momentum through an exciting and colorful picture of possibility.

KEY 3: Practice Partnering

In the last decade, the practice of partnering emerged as a key to successful leadership. When we actively align with others to achieve mutually desired results, we are partnering. Successful leaders think and talk in terms of "we," actively sharing information, power, involvement and responsibility for decisions that affect the business.

Willing leaders select partners with different perspectives, talents and interests. A diversity of talents and perspectives is clearly an advantage, when tapped appropriately. If leaders fail to acknowledge and value each person as bringing a unique set of skills and experiences to the workplace, they lose a natural resource and

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CITY ECONOMICS/DEMOGRAPHICS

CIOs Project Increase in Second Quarter IT Hiring Demand for Talent Strongest in Pacific and South Atlantic States, Survey Shows

Eleven percent of chief information officers (CIOs) interviewed for Robert Half Technology's Information Technology Hiring Index and Skills Report plan to add full-time staff to their information technology (IT) departments in the second quarter of 2004, while 2 percent anticipate personnel reductions. Eighty-seven percent of survey respondents expect to maintain current staff levels in the upcoming quarter. The net 9 percent hiring increase compares with a net 3 percent forecast last quarter and is the largest net increase reflected in the survey since the third quarter of 2002. The national poll includes responses from more than 1,400 CIOs from a stratified random sample of U.S. companies with 100 or more employees. It was conducted by an independent research firm and developed by Robert Half Technology, a leading provider of IT professionals on a project and full-time basis.

Key Findings

- * A net 9 percent of CIOs said they plan to hire additional full-time staff in the second quarter, the largest net hiring increase forecast since the third quarter of 2002.
- * Business expansion continues to be the leading factor driving IT hiring and its influence is growing. It was cited by nearly 25 percent more respondents than in last quarter's survey.
- * CIOs in the Pacific states are

most optimistic about future hiring activity, followed closely by those in the South Atlantic region.

- * Networking is the specialization experiencing the strongest growth.

"A growing number of CIOs are recognizing the need to increase staff in order to accommodate business growth, improve customer support, and address systems security concerns and regulatory requirements," said Katherine Spencer Lee, executive director of Robert Half Technology. "But many executives remain cautious about hiring full-time staff, frequently choosing to use project professionals to handle rising workloads as they watch for signs of continued economic expansion."

Among CIOs who plan to hire in the second quarter, 46 percent said business growth is the primary factor driving their decision, up from 37 percent in last quarter's survey. Twenty percent of respondents cited a heightened focus on customer and end-user support as the major impetus for hiring. (Full survey results, including additional charts, are available at www.roberthalftechnology.com/PressRoom.)

Skills in Demand

When asked which technical skill sets were in shortest supply within their IT departments, 79 percent of CIOs reported a need for Microsoft Windows (NT/2000/XP) administrators. SQL Server administration was also a sought-after skill, receiving 39

percent of the response. Thirty-four percent of executives selected network administration as a high-demand area of expertise. (Note: Survey respondents were allowed multiple answers.)

When CIOs were asked which specialties were most in demand within their IT departments, 21 percent said networking. "Network architects and engineers with security expertise are highly valued," Lee explained. "A growing number of companies are upgrading outdated systems, and executives also want to ensure that their networks are secure from attacks by the latest virus or worm."

Help desk/end-user support was identified as the second most sought-after job category, with 16 percent of the response. Applications development ranked third with 11 percent of executives singling out this area of expertise.

Regional Outlook

The Pacific[1] region of the United States is expected to lead the nation in technology hiring activity during the second quarter. Fourteen percent of CIOs plan to expand their IT departments and 1 percent anticipate personnel cutbacks. The net 13 percent increase is up 12 points from the region's first-quarter forecast.

"The strong showing in the Pacific states is in contrast with the prior two quarters when hiring optimism was relatively low in the region. This is a welcome trend as the area has historically been a leader in the creation of IT jobs," Lee said.

"Growth in the IT and biotechnology industries as well as increased venture capital investment are stimulating hiring in the region."

CIOs in the South Atlantic states also forecast hiring activity well above the national average. Fifteen percent of technology executives in this region expect to add staff, and 3 percent anticipate reductions in personnel, resulting in a net 12 percent hiring increase.

Industries Hiring

CIOs in the retail sector are the most optimistic of any industry about hiring in the second quarter. Seventeen percent of CIOs in this segment expect to increase hiring, while 2 percent plan to cut staff. The 15 percent net increase is six percentage points above the national average for all industries.

Also well above the national average is the business services sector. Fourteen percent of technology executives expect to add personnel, while none anticipate staff reductions.

With more than 100 locations in North America and Europe, Robert Half Technology is a leading provider of IT professionals on a project and full-time basis, for initiatives ranging from Web development and multi-platform systems integration to network engineering and technical support. For more information about Robert Half Technology or to learn about online job search opportunities, please visit www.roberthalftechnology.com.

in California, four banking offices in Oregon and Washington, and 21 international facilities. The bank's Web site is www.uboc.com.

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Inland Empire Business Journal

Small Business Owners Optimistic Despite Slow Recovery

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technology applications for their businesses, and of those, 46 percent spent more than \$10,000.

Survey Methodology

From Jan. 5 to Jan. 16, 2004, Union Bank of California's Small Business Division conducted face-to-face interviews

with 1,399 small business owners. For more details regarding the survey, please call the contacts listed above.

Based in San Francisco, Union Bank of California (NYSE:UB) is a bank holding company with assets of \$42.5 billion at Dec. 31, 2003. Its primary subsidiary, Union Bank of California, N.A., has 280 banking offices

California-Nevada Maglev Project Remains Viable Candidate for Federal Funding

by Bruce Aguilar, chairman, California-Nevada Super Speed Train Commission, and M. Neil Cummings, president, American Magline Group

Over the past several years, the public-private partnership working to develop a high-speed magnetic levitation (or maglev) train system that eventually will link Las Vegas and Southern California has carefully developed tremendous support among representatives from both Nevada and California at the state and federal levels.

Based on this support, notably that of U.S. Sen. Harry Reid (D-Nev.), ranking Democrat on the Senate Committee on Environment and Public Works, and U.S. Rep. Don Young (R-Alaska), chairman of the House Committee on Transportation and Infrastructure, the California-Nevada Super Speed Train Commission, (CNSSTC) and its private sector part-

ner, American Magline Group (AMG), are looking forward to receiving funding for the project's "first 40 miles," from Las Vegas to Primm, while the House and Senate this year reauthorize the Transportation Equity Act for the 21st Century (TEA-21).

However, recent media reports misstated some facts surrounding this potential funding, as well as issues surrounding environmental studies for the Las Vegas-Anaheim, Calif., project and similar projects proposed in Pittsburgh and in Baltimore-Washington, D.C.

In particular, these reports referred to actions that took place more than three years ago when federal officials in the outgoing Clinton administration selected the two East Coast projects to receive funding for performance of environmental impact statements. Since that time, the CNSSTC and AMG, with the assistance of Congress and the Bush ad-

ministration, have successfully secured sponsorship from the Federal Railroad Administration (FRA) — working with the California and Nevada departments of transportation — to perform a similar study for the Las Vegas-Anaheim route.

Under terms of the sponsorship, the FRA is acting as the lead agency and federal sponsor for a Program Environmental Impact Statement and Report (PEIS/EIR) applicable to the entire 269-mile maglev corridor operating between Las Vegas and Anaheim. The PEIS/EIR will include a site-specific construction level environmental impact statement (EIS) for "The First Forty Miles™" (i.e., Las Vegas-Primm, Nev.).

The CNSSTC has received federal grant funding to begin preparation of the PEIS/EIS, and to further advance pre-construction design, engineering and public outreach/support for the full project. The CNSSTC

also has received funding from and has entered into cooperative agreements with all the cities on the route, as well as the Regional Transportation Commission of Southern Nevada (RTC), Orange County Transportation Authority (OCTA), San Bernardino Association of Governments (SanBAG), and the Mojave Desert Air Quality Management District (MDAQMD).

The FRA's sponsorship is a clear endorsement of our efforts, lends credibility to the project, and shows that we are on our way.

Additionally, the assertion of these media reports that the California-Nevada project is unlikely to receive federal construction funding is simply not correct. Presently, the House and Senate transportation committees are marking up language in the TEA-21 reauthorization bill —

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Community Bancorp Initiates a \$0.05 Quarterly Cash Dividend

Community Bancorp Inc. (the "Company") (Nasdaq: CMBC) a community bank holding company with \$477 million in total assets recently announced that its board of directors has approved a \$0.05 per share cash dividend on its common stock to stockholders of record on March 15, 2004, payable on or about March 31, 2004.

"The declaration of a cash dividend reflects the confidence of the board and management in the future direction of the company," stated Gary W. Deems, chairman. "In the past, we issued stock dividends to build stockholder value while allowing the company to focus on increasing our capital position and earnings. Now that we have achieved progress in these areas, we

feel it is appropriate to initiate a quarterly cash dividend."

The company announced record 2003 4th quarter and year-end earnings on Jan. 29, 2004.

Community Bancorp Inc., is the \$477 million holding company for Community National Bank, and is headquartered in Escondido. The bank's primary focus is community banking and commercial lending, with an additional SBA lending niche. The bank serves Northern San Diego County and Southwest Riverside County with retail banking offices in Fallbrook, Temecula, Escondido, Bonsall and Vista, and has an additional six SBA loan production offices that originate loans in California, Arizona, Nevada and Oregon. Visit www.comnb.com.

Have Bonds Run Their Course?

by Brian W. Matthews, CFA

Market-driven events—such as interest rates, unemployment, and inflation/deflation—are often key in helping investors decide whether to favor stocks or bonds in their portfolios. At Payden & Rygel, we believe that investors can reap the most benefit from a long-term approach, via a diversified portfolio that includes both stocks and bonds, regardless of market conditions. The question is not whether to own bonds right now but rather, what type of bonds to select. In our view, a diversified portfolio of intermediate-term bonds, also known as a core bond portfolio, is a compelling choice for investors in virtually every market environment.

Economic Fundamentals

With interest rates at lows not seen in decades, investors are understandably concerned about holding bonds in their portfolios. Should investors seek high-

er returns by moving assets into the equity market? If interest rates and/or inflation start to rise, will it decrease the value of bonds? Most corporations continue to operate below optimal capacity, and corporate profits are not expected to grow rapidly enough to support current market prices.

Faced with tepid sales growth, companies are cutting costs to manage profits. Many have little or no pricing power, and are caught in a cycle of pressuring their suppliers to reduce prices. This downward pressure on prices supports our view that inflation is not a near-term threat. Conventional wisdom says that interest rates have nowhere to go but up, since they currently are at such low levels. Despite the largest fiscal and monetary stimulus in history, the best we have seen is poor job growth, uncertain economic traction, and a lack of pricing power (i.e., declining infla-

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INLAND EMPIRE INNOVATORS

Jaime Wesolowski Welcomes the Challenges of a Vibrant Medical Institution

by Cliff Morman

Jaime Wesolowski, Riverside Community Hospital's CEO, assumed leadership of the hospital last year. He was appointed to the position after heading other hospitals in different parts of the country. Wesolowski was drawn to the hospital largely by what he recognized as its more comprehensive medical services.

Wesolowski was appointed to the position by the Hospital Corporation of America, enabling him to manage the operations of the 103-year-old, 374-bed hospital, which employs a medical staff of approximately 400, as well as 1,400 additional employees. The facility admits an average of 237 patients daily; it admitted 18,065 people in 2003, and was voted the "2002 Top Company to Work for in the Inland Empire" by the Business Press newspaper.

Wesolowski served as CEO of Meadowcrest Hospital in New Orleans for 10 years before becoming CEO of Tampa, Florida's Oakhill Hospital in 1999, a position he held until his transfer to Riverside. His current post appeals to him more than his ear-

lier ones, Wesolowski said. "I saw a growing community that was challenging from a medical provider's standpoint," adding that the hospital has a tradition of "over 100 years of excellence," numerous, wide-ranging health care programs, and impressive physicians.

This is reassuring to potential patients, said Ann Matich, the hospital's vice president of marketing. "There's a huge commitment to quality and safety," she said. "It really says a lot for the organization."

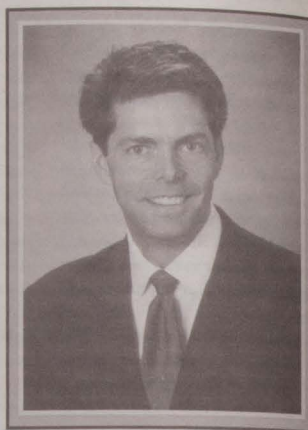
The extent of the hospital's health services is far greater than that of the hospitals he previously managed, said Wesolowski. The other hospitals had fewer rooms and did not offer such options as open heart surgery, a trauma center, transplant surgery, or a "real" cancer center.

A native of South Bend, Indiana and graduate of Indiana University, Wesolowski received his M.A. in hospital administration from Xavier University in Cincinnati, Ohio, and originally planned a clinical career path before an undergraduate colleague changed his mind. "I was very interested in doing something in health

care," he commented, adding that he had first studied to become a nurse before his friend piqued his interest in the business aspect of health care, something he had always been attracted to.

A business aspect of Riverside Community Hospital that is particularly challenging is maintaining a sufficient staff, said Wesolowski. A law requiring stringent staff-patient ratios went into effect this year. "We're having difficulty meeting ratios," he stated, adding that more than 90 percent of the hospitals monitored by the CHA are reporting similar difficulties.

The requirement of having a rigidly set amount of nurses per patient is difficult to enforce because if one nurse needs to take a short break, another must be found to replace that nurse during that time, he explained, and the hospital's typical schedule is not consistent in a way that would accommodate the law. For example, he pointed out, the hospital's pace is extremely fast around 8 a.m., but is slower at 3 a.m. The hospital has also



Jaime Wesolowski

recently unionized, Wesolowski stated, and negotiation of its contract with Service Employees International Union is itself a new and daunting task.

The hospital has been a presence in Riverside and its surrounding area for more than 100 years and looks forward to a future filled with growth and promise for those it serves. Jaime Wesolowski is pleased to be in the position to influence the hospital's future in a way that increases its service to the community it serves.

Dean Susan Summers Has Promoted CSUSB's College of Extended Learning

by Cliff Morman

Susan Summers, the interim dean of Cal State San Bernardino's College of Extended Learning, has utilized the demand for continued education to help the college to continue providing this vital service to Inland Empire businesses and residents—in spite of previous revenue loss during her year and a half in the position.

The college is funded by the fees charged for its non-credit courses, said Summers, which can range from \$45 to several

hundred dollars and suffered a setback when the state recently decided to supersede the summer courses in the college's place, although the college will again run the program this coming summer, said Jerrold Pritchard, CSUSB's associate provost for academic programs. The college offers courses on such topics as financial responsibility, marketing, strategic group planning, English or foreign languages, geology, and art or Web design for children. The school has a mailing list of approximately 40,000 and average annual earnings of approximately \$3 million.

Summers, who majored in politi-

cal science at CSUSB and took graduate courses in international relations at USC, originally planned to become a professor or work in government service before deciding that she was not made for such jobs. "What I'm really much better at is administration," she said, "trying to establish goals and vision. I really love working in higher education. You're surrounded by a lot of great people who aren't there just marking time."

The continuing education field, she adds, is particularly satisfying. "I like its variety," she said. "Nothing

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INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL / Duff & Phelps, LLC STOCK SHEET

THE GAINERS
Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change Close
Fleetwood Enterprises Inc	13.26	12.200	1.060	8.7%
CVB Financial Corp	20.371	20.000	0.371	1.9%
Watson Pharmaceuticals Inc	46.95	46.510	0.440	0.9%
American States Water Co	25.7	25.500	0.200	0.8%
Provident Financial Hldgs	23.2	23.033	0.167	0.7%

THE LOSERS
Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change Close
Channell Commercial Corp	4.5	4.760	-0.260	-5.5%
HOT Topic Inc	28.82	30.470	-1.650	-5.4%
Keystone Automotive Industries Inc	26.739	28.260	-1.521	-5.4%
PFF Bancorp Inc	36	37.950	-1.950	-5.1%
Modtech Holdings Inc	8.93	9.360	-0.430	-4.6%

Name	Ticker	02/20/04 Close Price	01/30/04 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	25.000	25.30	0.8	28.95	22.05	22.4	NYSE
Channell Commercial Corp	CHNL	4.500	4.760	-5.5	6.42	2.10	22.5	NASDAQ
CVB Financial Corp (H)	CVBF	20.371	20.000	1.9	21.10	16.15	18.2	NASDAQ
Fleetwood Enterprises Inc (H)	FLE	13.260	12.200	8.7	15.10	3.06	NM	NYSE
Foothill Independent Bancorp	FOOT	22.420	23.000	-2.5	23.44	15.83	18.8	NASDAQ
HOT Topic Inc	HOTT	28.820	30.470	-5.4	32.30	13.60	33.4	NASDAQ
Keystone Automotive Industries Inc	KEYS	26.739	28.260	-5.4	29.95	15.76	24.5	NASDAQ
Modtech Holdings Inc	MODT	8.930	9.360	-4.6	9.75	6.55	24.1	NASDAQ
National RV Holdings Inc	NVH	10.000	10.040	-0.4	12.10	3.75	NM	NYSE
Pacific Premier Bancorp Inc (H)	PPBI	13.680	14.000	-2.3	14.30	4.25	42.8	NASDAQ
PFF Bancorp Inc	PFB	36.000	37.950	-5.1	40.61	21.89	15.2	NYSE
Provident Financial Hldgs	PROV	23.200	23.033	0.7	25.33	18.34	10.7	NASDAQ
Watson Pharmaceuticals Inc (H)	WPI	46.950	46.510	0.9	50.12	26.90	24.6	NYSE

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

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Chino Commercial Bank, N.A. Announces Proposed 3-for-2 Stock Split

Dann H. Bowman, president and chief executive officer of Chino Commercial Bank, N.A., has announced that the bank's board of directors has proposed a 3-for-2 stock split of the bank's common stock. The stock split is subject to the approval of the bank's shareholders and will be issued to the owners of record as of May 20, 2004, the date of the shareholders' meeting at which time shareholder approval will be solicited. Assuming the stock split is approved by the shareholders, owners of record as of May 20 will receive one additional share of stock for every two shares owned on that

date. It is anticipated that the additional shares will be issued on or about June 17, 2004.

This is the bank's first stock split since beginning operations on Sept. 1, 2000. The bank reported net earnings for the year ending Dec. 31, 2003 of \$500,509 or \$0.88 per diluted share on an asset base of \$58.6 million. The bank reported a return on average equity of 9.66 percent and a return on average assets of 0.99 percent for the year ended Dec. 31, 2003. Shares of the bank are listed on the OTCBB under the ticker symbol "CKNA". (OTCBB:CKNA)

Five Most Active Stocks

Stock	Month Volume
Fleetwood Enterprises Inc	17,846,900
Watson Pharmaceuticals Inc	12,893,500
HOT Topic Inc	10,093,014
Keystone Automotive Industries Inc	972,175
National RV Holdings Inc	848,000
D&P/IEBJ Total Volume Month	44,714,090

Monthly Summary
02/20/04

Advances	5
Declines	8
Unchanged	0
New Highs	4
New Lows	0

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FINANCIAL INSTITUTIONS

Community Bancorp Reports 96% Increase in Annual Net Income

Community Bancorp Inc. (the "Company") (Nasdaq: CMBC), a community bank holding company with \$477 million in total assets, has announced record financial results for the fourth quarter and year ended Dec. 31, 2003.

Net income increased 105 percent in the fourth quarter 2003 to \$1.9 million compared to \$928,000 in the fourth quarter 2002. Earnings per share (EPS) increased 58 percent in the fourth quarter 2003 to \$0.41 per diluted share compared to \$0.26 per diluted share for the fourth quarter 2002.

For the full year of 2003, the Company's net income increased 96 percent to \$5.9 million compared to \$3.0 million for the full year 2002. EPS increased 69 percent to \$1.42 per diluted share in 2003 compared to \$0.84 per diluted share for the full year 2002. These results include the impact of the shares issued in a private placement of Company stock during the third quarter of this year.

The Company's return on average equity (ROE) and return on average assets (ROA) for the fourth quarter of 2003 were 20.98 percent and 1.65 percent, respectively, compared to 18.38 percent and 0.93 percent, respectively, for the fourth quarter of 2002. For the full year 2003, ROE and ROA were 21.34 percent and 1.34 percent, respectively, compared to 16.00 percent and 0.77 percent, respectively, for 2002.

"Our continued focus on generating quality assets and low cost core deposits contributed to the improvement in our net interest margin producing excellent results in 2003," stated Michael J. Perdue, president and CEO. "Our net interest income in-

creased 28 percent in 2003 over 2002. Our net interest margin increased 60 basis points from 4.40 percent in 2002 to 5.00 percent in 2003, and we ended the year with a 5.28 percent net interest margin in the fourth quarter of 2003, an increase of 54 basis points over the fourth quarter 2002. This improvement in the net interest margin is a result of the combined team effort of the lending and retail banking operations, where we have been able to generate new loans while maintaining the yield on the loan portfolio through the use of interest rate floors. We also continued to restructure the Company's liabilities by focusing on increasing core deposits through our branch network."

Other operating income increased 18 percent to \$7.7 million in 2003 compared to \$6.5 million in 2002. "While gain on sale of loans increased \$751,000 over 2002, as a percentage of total revenue (net interest income before provision plus non-interest income), our gain on sale of loans declined to 18.23 percent in 2003 compared to 19.50 percent in 2002," stated Bruce Mills, senior vice president and CFO. "Excluding gain on sale of loans, other real estate owned (OREO) and other repossessed assets, other operating income increased \$336,000, or 15.8 percent, in 2003 compared to 2002. In the future, we intend to continue the reduction in gain on sale of loans as a percentage of gross revenue by increasing net interest income through asset generation and continued focus on fee income from sources other than gain on sale of loans."

Loan production, excluding mortgage loans, increased 23.23 percent to \$318.4 million for 2003 from \$258.4

million for 2002. Of these totals, SBA loan originations totaled \$106.5 million in 2003 compared to \$85.1 million during 2002. For the fourth quarter 2003, SBA loan originations were \$41.1 million compared to \$24.7 million for the fourth quarter 2002. The Company sold \$16.9 million, or 41 percent of originations, in the fourth quarter 2003 compared to \$13.6 million, or 55 percent of originations, during the fourth quarter of 2002. For the year, it sold \$63.4 million, or 60 percent of SBA originations, compared to \$64.8 million, or 76 percent of SBA originations, in 2002.

"In late 2002, the Company began to develop a separate SBA 504 lending division, utilizing separate loan origination, processing and sales staff to concentrate on the efficient origination of this product," stated Perdue. "In 2003, the SBA 504 product accounted for 47 percent of the Company's SBA loan production, or \$49.7 million, which is a significant increase over prior years. While there is some concern over the future loan generation and revenue streams for all SBA 7a originators as a result of changes in the government's funding of, and limits on, the SBA 7a loan product, our Company can now shift a significant portion of the demand for the larger real estate secured loans from the 7a program to the SBA 504 loan product, which has been unaffected by the government's limitations on 7a loans. As a result, if we generate fewer 7a loans and have less gain on sale revenue in future periods due to governmental restrictions on 7a lending, we expect the increased income from our expanded SBA 504 portfolio will help to lessen the impact of the restricted 7a program."

During the fourth quarter of 2003, total interest income was \$7.0 million, a 9 percent increase over \$6.5 million for the fourth quarter 2002. For the year ended Dec. 31, 2003, total interest income was \$26.8 million, an 8 percent increase over \$24.8 million for the year ended Dec. 31, 2002. The increases were the result of the increases in average interest earning assets for the quarter and for the year, partially offset by decreases in the yield on those assets.

Total interest expense for the fourth quarter of 2003 was \$1.3 million, a decrease of 33 percent compared to \$2.0 million for the fourth quarter of 2002. For the year ended Dec. 31, 2003, total interest expense was \$6.2 million, a decrease of 29 percent compared to \$8.7 million for the year ended Dec. 31, 2002. Interest expense was reduced due to the decline in cost of average deposits as a result of increases in the average balances of transaction accounts (interest bearing checking accounts, demand deposits, savings and money market accounts) and the repricing of CDs in the current lower interest rate environment, partially offset by the increase in average balance of interest bearing deposits.

Stockholder's equity increased 80 percent to \$37.1 million as of Dec. 31, 2003 compared to \$20.6 million as of Dec. 31, 2002. Book value per share increased to \$8.50 per share as of Dec. 31, 2003 compared to \$5.81 per share as of Dec. 31, 2002. During the third quarter of 2003, the Company completed a private placement of 725,000 shares of common stock at a price of \$15.00 per share. Net proceeds totaled \$10.1 million.

Who Has Time for Success? You Do ... When You Follow 5 Success Principles

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The time is right for success

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Dr. Emma Samuel Enuk is a powerful speaker who was educated in Nigeria and the United States. He has taught history at Howard, Dillard and Morgan State Universities, as well as at Bethune-Cookman College. He has written seven books, been heard on

more than 400 radio talk shows and television programs covering the U.S.A., Canada, the Caribbean and Europe. He can be reached at (301) 333-8755 or www.Emida1.com.

FINANCIAL INSTITUTIONS

California Commercial Loan Delinquency Ratio Remains at Low Level

—Seventeen of Eighteen Companies Report No Delinquencies—

For the 21st consecutive quarter, the California Commercial Loan Delinquency Ratio is below one half of one percent. According to the Dec. 31, 2003 Quarterly Delinquency Survey conducted by the California Mortgage Bankers Association (CMBA), 99.65 percent of the California commercial real estate loans serviced by 18 mortgage banking firms were either current or only one payment delinquent. This translates into a delinquency ratio of .35 percent and compares to a delinquency ratio of .29 percent three months ago and .14 percent a year ago. Seventeen of the 18 companies reported no loans

more than 30 days delinquent.

Of the \$59.8 billions of loans being serviced by the 18 California commercial mortgage bankers, \$212 million, consisting of 21 individual loans, was two or more payments past due. The three largest loans, representing 40 percent of this total, were: a \$34.4 million loan on an office building, a \$32.5 million loan on a hotel and a \$17.5 million loan on a single purpose property. The 21 delinquent loans represent .21 percent of the 9,954 commercial real estate loans included in the survey.

A table that compares delinquencies by type of property is available.

For a copy of the data please contact Marcella Rojas at (916) 446-7100 or marcella@cmba.com. For survey purposes, a loan is considered delinquent if it is two or more payments past due. Loans in the process of foreclosure are included, regardless of the number of payments past due.

Eighteen income property mortgage bankers participated in the CMBA survey. These companies originate and service loans on apartments, retail, industrial and other commercial properties for institutional investors such as life insurance companies and pension funds.

Founded in 1955, CMBA is the California association representing the real estate finance industry before all government and regulatory agencies. Headquartered in Sacramento, CMBA promotes fair and ethical lending practices through a wide range of educational programs, services and industry publications. CMBA provides its members a competitive edge by effectively aggregating political, economic and marketing power. Its membership of companies includes all elements of real estate finance. For more information, please visit CMBA's Web site: www.cmba.com.

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William J. Anthony (Board Chairman)williamj@busjournal.com

Ingrid Anthony (Managing Editor)ingrid@busjournal.com

Mitch Huffman (Account Manager)mitchah@busjournal.com

Georgine Loveland (Editor)iebj@busjournal.com

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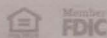
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INLAND EMPIRE NATIONAL BANK

What is the Future of Senior Health Care?

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is to provide seniors a greater sense of confidence and security by making health care costs more predictable and affordable.

In addition to enhanced pharmaceutical benefits, in Riverside and San Bernardino counties, for example, SCAN will eliminate the monthly \$30 per month premium, effective March 1. SCAN will also provide transportation services with no co-payments for 12 trips to health care service providers.

SCAN welcomes new opportuni-

ties to expand its combination of health care and in-home personal care service to more seniors in Southern California. Plans for the future are very simple and straightforward. We will work ever more closely with experts in geriatric care to ensure that SCAN continues to offer the kind of health plan that is responsive to seniors when they are well and when they need help. As a local, not-for-profit health plan, we believe that we have arrived at a model for health care that is uniquely responsive to seniors' individual medical needs and which saves taxpayers money.

INVESTMENTS & FINANCE

Arrowhead Trust Tabs New Senior VP

The Inland Empire's leading independent trust company names Sue Counts Senior Vice President and Chief Operating Officer.

In a move to strengthen its already strong management team, Arrowhead Trust Incorporated has named Sue Counts new senior vice president and chief operating officer, CEO Tom Huettner announced Wednesday.

In her new position, Counts will be responsible for directing, coordi-

nating and administering ATI's daily operations. She also is the company's chief fiduciary officer, responsible for compliance and administration of all personal and employee trust accounts.

"We are excited at the level of industry experience Sue brings, and we're confident she will help us continue to provide the best trust and in-

vestment service in the Inland Empire," said Huettner. "Having a talented team in place is a key to providing great service and Sue is a big part of that here at Arrowhead Trust."

Counts, who came to Arrowhead Trust in July 2002, brings more than 25 years of experience in the trust and related financial industries. She has

been employed as a manager of employee trusts, trust operations manager and personal trust administrator with companies in Iowa and in her native Southern California, including Norwest Bank and PFF Bank & Trust.

"This position allows me to use

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Vavrinek, Trine, Day Merges with Pearson, Del Prete

Vavrinek, Trine, Day & Co., LLP (VTD) of Rancho Cucamonga, a top 100 public accounting firm, has announced its merger with Pearson, Del Prete & Co., LLP (PDP) of Palo Alto.

With estimated combined net revenues of more than \$22 million, offices in six cities statewide, 1,800 clients and more than 170 employees,

the merger is expected to place VTD among the top five California-based accounting firms.

The merger significantly expands VTD's service offerings and footprint in the Northern California market, a region it first entered seven years ago. Today, Northern California is the firm's fastest-growing region. All of

PDP's partners and employees will remain with the combined company and will continue to operate out of the firm's Palo Alto offices.

According to Thomas Brewer, a partner in VTD's San Jose office, the merger provides immediate synergies for each firm and their clients, and provides prospective clients a sensi-

ble alternative to the national accounting firms.

For more information about Pearson, Del Prete & Co., LLP, go to www.cpas.net. For Vavrinek, Trine, Day & Co., LLP, go to www.vtdcpa.com.

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Mitch Huffman (Account Manager) mitchah@busjournal.com
Georgine Loveland (Editor) gebj@busjournal.com
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Keys to Unlocking Leadership in Your Organization

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damage the organization.

Partnering involves clarifying expectations and tasks, and building relationships. It is a powerful process for gaining commitment, building loyalty, strengthening retention, and leading through collaboration. Yet, as with vision, it is not enough to simply clarify and articulate expectations.

As needs and circumstances change, expectations must be clarified and communicated. This is where an adaptive style furthers the collaboration. Proficient partners are flexible and responsive to situational needs and changes, but still share the commitment to a common goal.

KEY #4: Continually Coach

Another key to unlocking leadership is through coaching. An organi-

zation can be viewed as a large, organic team. The leaders provide the strategic game plan, the encouragement and recognition, the grooming of necessary competencies. A coaching approach also balances task and relationship. Effective coaching requires trust and respect for the coach and for the team member. Employees benefit from clear directions but only if tempered by acknowledgement of their vital role on and their contributions to the team.

This is where the well-known practice of using mistakes as learning opportunities provides a key to unlocking talent. Winning leaders encourage their people to take risks, to pick themselves up, to use mistakes as learning opportunities. When people know that mistakes are understood as a part of the experience, they'll be more creative and take

more risks. They allow for their own mistakes as well as those within their group, using fumbles to become stronger and more adept.

Winning leaders practice becoming masterful coaches. They endeavor to develop and improve their coaching skills and benefit from being coached. They become masterful listeners and keen observers to catch people succeeding and to openly praise them.

KEY #5: Build Resilience

Finally, a key to enduring leadership is resilience. Successful leaders learn to listen to their own system and to provide the elements that sustain them. Resilience, or the ability to bounce back from crises, sudden or continuous changes, and the intense demands of today's organizations, requires a relaxed and healthy system. There is nothing new about the im-

portance of balancing good nutrition, sufficient rest, and playtime. What we know is that it is a key of successful leaders. They live with great challenges and demands; the ones that ride the unexpected with composure are those who have built a buffer. They maintain their reserves, being able to make energy withdrawals without breaking the bank.

Joanne G. Sujansky, Ph.D., CSP (Certified Speaking Professional) is the founder of KEYGroup® and the author of six books, including, "The Keys to Mastering Leadership." KEY-Group® provides Dr. Sujansky's keynote speeches, books and tapes as well as corporate leadership programs based on her founding principles of "Unlocking the Leader Within." Reach her at 724-942-7900 or at www.joannesujansky.com.

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INVESTMENTS & FINANCE

Canyon National Bank Elects New Advisory Board Members

Canyon National Bank has elected five local business and community leaders as new members of the bank's advisory board, announced Stephen G. Hoffmann, president and CEO.

Joining the 68-member board are: Blaine King, retired vice president/construction loan officer, of Twenty-Nine Palms; Tom Davis, chief planning officer for Agua Caliente Band of Cahuilla Indians, Palm Springs; Richard Altman, owner/operator of The Cathedral City Boys Club Resort; Kimberley Yang, Ph.D., executive director of Desert Family Medical Center, Palm Springs, and William Beck, owner, The Red Tomato and The House of Lamb, Cathedral City.

"We are pleased to welcome these dedicated community leaders with proven business expertise to our advisory board. All advisory board members, serving as true ambassadors, provide valuable outreach and feedback in keeping our organization abreast of the ongoing needs and perceptions of the greater community," said Hoffmann.

Blaine King recently retired from Canyon National Bank as a construction loan officer with many years of banking and lending experience. A retired colonel from the United States Marine Corp, where he served 27 years of active duty, he holds a bachelor of arts degree in political science and history from UCLA and a master of arts degree in psychology from the University of Northern Colorado. He also served two years as the president of the Twenty-Nine Palms Chamber of Commerce and chaired the Economic Development Team for the city of Twenty-Nine Palms for four years.

Tom Davis has served as the chief planning officer for the Agua Caliente Band of Cahuilla Indians in Palm Springs for the past 11 years. He received his bachelor's degree in landscape architecture at California State Polytechnic University in Pomona; has completed postgraduate coursework in real estate development and is certified by the American Institute of Certified Planners. He is a past volunteer of two chambers of commerce and has served on the executive board and as volunteer for the Boys and Girls Club.

Richard Altman, who owns and operates a 43-room resort hotel in Cathedral City, has more than 30 years experience in the hospitality industry. He attended City College of New York, business management. Altman served as president and board director for the Cathedral City Boys and

Girls Club, board director of the United Way of the Desert, board director for the Cathedral City Chamber of Commerce, vice president and board director for the Palm Springs Youth Center. He also served as chairman of the Cathedral City Financial Responsibility Taskforce and vice chairman, Cathedral City Communications Commission.

Kimberly Yang is the executive director for the Desert Family Medical Center in Palm Springs. Yang received a bachelor of arts degree from the University of California, Davis and a master of arts and Ph.D. from Columbia University in New York City. She has served as a visiting assistant professor for the University of Redlands and assistant professor for Adelphi University in Garden City, New York.

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INVESTMENTS & FINANCE

Bull or Bear?

by J. Michael Fay, CFP®

There is general rejoicing over the rise of the various stock indexes last year, and many assume that recovery is all but assured. If that is the case, this will be the shortest bear market since the great depression. Cyclical bull and bear markets have to run their course, and why isn't it possible that the bear has been beaten back?

From the period of April, 2000 through March, 2003, the market went down approximately 40 percent. It is making a Herculean effort to recover since last March when the war in Iraq began, and since presidential election years have historically been fairly good years for the market, many commentators believe that we are well on the way to recovery.

What I want to compare this with, however, is the period of 1973-1974. During that period, the market went down approximately 40 percent. That was the period of extreme oil price inflation, and petroleum-based industries account for about 25 percent of the inflation index (CPI), a negative for the stock market. In addition, then President Nixon was dealing with the Watergate crises, and political crisis is also a negative for the stock market. When these dual crises ended, the market recovered its confidence and its losses in approximately 18 months.

When looking at why the market went nowhere after 1976, and the bear market continued, we have to

look at the economic forces at work. The word stagflation was coined to describe a stagnant economy enduring high inflation. This was caused in large part by the "guns and butter" philosophy of the Johnson administration and pursued by the Nixon administration, that opined that we could wage the Vietnam War and concurrently increase spending for social programs without raising taxes to pay for it all.

In fact, because of a stagnating economy, tax revenues went down, thus requiring massive borrowing by the government as well as increasing the money supply. Thus came high inflation, a cruel tax that devalued the dollar, encouraged consumption before prices went up further, and thereby affected individual savings. While savers may have been enjoying high interest rates on savings, inflation was taking it back.

As earnings fundamentally drive stock prices, the stagnant economy—along with inflation—encouraged the bear market to continue. It wasn't until Paul Volker was appointed to be the Federal Reserve head, that his Federal Reserve Board adopted a high interest rate monetary policy that discouraged business expansion, created a recession, and ultimately broke the back of rising inflation. Thus began the second longest bull market of the century.

What is similar about that period and now is the waging an expensive

war without the additional revenues to pay for it. Not only is there no increased revenue but also the tax cuts of the last few years, meant to stimulate the economy, are causing massive deficits. New to the equation is the enormous outsourcing of manufacturing and technical labor to low wage countries, creating a jobless recovery from the recession, which translates into fewer of our citizens paying taxes to fund the government. This is what I see as a V in the market, similar to 1973-76, that will be followed by a continuing bear market until the monetary situation vastly improves. Policymakers, both in Washington and California, seem to be hoping that an economic recovery will cure these ills.

Current Fed policy is to keep interest rates low to continue consumerism, but rising rates in Europe and Australia are competing against our government's borrowing requirements. This will ultimately result in higher interest rates, which are bad for both the stock and bond markets, and the enormous debts will be put off for another generation. In addition, the Social Security funds have been used in part as a borrowing source, and the reform of it and Medicare are also put off, just as the "baby-boomer generation" will lay claim to its benefits. With all of this coming to a head concurrently, the seeds of inflation are being sown now, and may well affect all of our retirement plans.

When interest rates do rise, bond prices are negatively impacted because they are inversely related to interest rates. When interest rates rise, and inflation recurs, stock prices tend to be negatively impacted. If the economy doesn't undergo a major expansion now, we may experience stagflation again. Let's hope not.

Again, I would encourage you to read the January edition of the *Inland Empire Business Journal* where I have outlined the "Seven Steps to Retirement Success" for some hints on how to cope with all this on a personal level. You will read therein that counting on inflation is part of prudent planning, as well as other strategies.

For more strategies, you might well consider consulting with a CERTIFIED FINANCIAL PLANNER™, practitioner. In addition, in a future article I will review a new book that I have written the foreword to that covers in-depth strategies for dealing with uncertain market environments.

People don't plan to fail, they just fail to plan. Revise your plan now!

The Claremont Financial Group Inc. is located at 464 N. Indian Hill Blvd. in Claremont. Michael Fay may be reached by calling 909-624-9200. Fay teaches free investment courses through the Claremont Adult School. For more information, please call the above number.

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HEALTH

Molina Healthcare Tackles Language Barriers

Robert Wood Johnson Foundation awards \$850,000 grant

by Leona J. Christensen

Across the United States, communication barriers between doctors and patients who do not fluently speak English are a seemingly insurmountable obstacle to providing quality medical care. Home to the nation's sixth-largest Latino population, the Inland Empire's health care providers have discovered a key component to healthy patients is speaking the patient's language.

In an effort to improve health care quality and access by enhancing communications with Latino patients who speak little English, Molina Healthcare of California has been awarded a grant totaling \$1 million from The Robert Wood Johnson Foundation, as part of a national program called *Hablamos Juntos*, or *We Speak Together*. Molina Healthcare of California was one of 10 demonstration sites

in the U.S. and the only California recipient.

"People with a limited ability to communicate in English face significant stumbling blocks to quality health care and health outcomes," said Martha Bernadett, M.D., M.B.A., an executive vice president at Molina Healthcare and the principal investigator of Molina Healthcare's *Hablamos Juntos* effort. "We can't heal patients if we can't communicate with them. More than half of Latinos in the Inland Empire prefer to speak Spanish rather than English. To ensure the health of our patients, it is essential that physicians, nurses and patients speak the same language."

As the Hispanic population continues to grow, so do the hurdles that keep these patients from accessing medical care. During the planning phase and the initial research studies, Molina Healthcare discovered physi-

cians who cannot communicate with their patients tend to run more tests and conduct more procedures to reach a diagnosis. This can lead to unnecessary costs, misunderstandings about patients and their medical needs and in some cases ... medical errors.

By adding a 24-hour medical interpreter contact center, aggressively recruiting Spanish-speaking nurses, assessing patient information and potentially including universal pictures and symbols, Molina Healthcare has taken steps to diminish language barriers many Latinos face when accessing medical treatment. Patients who speak little or no English often have trouble conveying their health concerns to their doctor or understanding what the doctor or nurse is saying in response. Frustrated, one in five of these patients do not seek care; some are reluctant to return to health care providers they can't understand at the

risk of their own health.

"In the Inland Empire where a large portion of our patients speak Spanish, good communication means having nurses and doctors who know how to ask, 'Where does it hurt?' or 'What happened?' in a patient's native language," said Gustavo Estrella, M.D., a family practice physician on staff with Molina Medical Center in Fontana. "With inadequate communication, diagnoses are certainly missed or are made incorrectly. Too often there's a tendency to order more tests than necessary to determine the health problem."

The two-year award of up to \$850,000 follows Molina Healthcare of California's yearlong planning grant from The Robert Wood Johnson Foundation to study central issues affecting health care access and com-

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HEALTH

Blue Cross of California Establishes High Deductible Health Plans

Blue Cross of California (Blue Cross) has announced it will offer High Deductible Health Plans (HDHPs) that are compatible with Health Savings Accounts (HSAs) to individuals and group employees. HSA-enabling legislation became effective as part of the Medicare Prescription & Modernization Act signed by President Bush on Dec. 8, 2003.

HSAs are the latest "consumer-driven" strategy for managing the rising costs of health care expenses. HSAs allow individuals and families who have a qualified High Deductible Health Plan (HDHP), to put aside money in a tax-exempt HSA account to cover qualified medical expenses. Individuals who purchase or enroll in an HDHP can make a pre-tax annual contribution to an HSA of up to \$2,600 with families allowed a maximum contribution of \$5,150.

Individual purchasers are not eligible for an HSA if they qualify for Medicare, are covered under another person's tax return or are covered as an individual, spouse or dependent under another comprehensive health plan that is not an HDHP. Employers may make part or all of these allow-

able contributions on behalf of their employees and covered dependents only if they are enrolled in a qualified HDHP and meet all other eligibility requirements. HDHP plans are defined as health plans with at least a \$1,000 deductible for individuals with an out-of-pocket maximum of \$5,000 or a \$2,000 deductible for a family with an out-of-pocket maximum of \$10,000 (including deductible, co-insurance and co-pay amounts). Qualified medical expenses are any health care costs as defined by the Internal Revenue Code (IRC Section 213(d)) that are not covered by insurance.

For employees, an employer must offer an HDHP that is compatible with an HSA. HSA advantages include:

- * Contributions are tax deductible
- * Interest on an HSA account is tax-deferred
- * HSA withdrawals can be used to pay for qualified medical expenses
- * HSAs are portable and owned by the individual, contributions cannot be taken away
- * Unspent balances carry over and can accumulate over a life-

time to be used at retirement to pay for uncovered Medicare expenses. (However, consumers may not contribute once they reach age 65.)

* HSAs may be passed on to beneficiaries tax free — if the account holder should pass away.

According to David Helwig, president of Blue Cross, "Providing consumers with options to manage their health care spending will continue to be an important component of our industry as the landscape changes and costs continue to escalate. Health savings accounts are yet another important building block in this evolution and we are pleased to begin offering them as an option."

For more information on these or other Blue Cross products, consumers may call sales support at 800-678-4466 for individual and small employer groups (less than 50 employees). Large group inquiries may contact their broker or their Blue Cross sales representative. Consumers can also obtain information via the Internet by visiting www.bluecrossca.com.

Blue Cross of California and its California affiliates, with more than 7.1 million medical members, is an operating subsidiary of WellPoint Health Networks Inc., one of the nation's largest publicly traded health care companies. WellPoint serves the health care needs of more than 15 million medical members and approximately 46 million specialty members nationally. Blue Cross of California can be found on the Web at www.bluecrossca.com. Blue Cross of California is an independent licensee of the Blue Cross Association.

Blue Cross High Deductible Health Plans are not HSAs. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. You must be an eligible individual under IRS regulations to receive HSA tax benefits. The IRS has not yet issued HSA or High Deductible Health Plan regulations or determined that Blue Cross High Deductible Health Plans are qualified. Consultation with a tax advisor is recommended.

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Rx for Rising Drug Costs?

by Nancy Stalker, Pharm.D., Blue Shield of California

Spending on prescription drugs increased 13.2 percent in 2002, totaling more than \$162 billion, according to the centers for Medicare and Medicaid services. Yet the good news is that the rate of increase in drug spending actually declined during the last few years, and prescription drug spending is now only the second-largest driver of overall health care spending after inpatient hospital costs.

Despite the trend, drug costs remain high enough to drive more Americans, particularly seniors without drug coverage, to look for alternate solutions. This includes purchasing drugs from Canadian pharmacies, where brand name prescription drugs

are 40 percent less expensive than in the U.S. Since the Food and Drug Administration prohibits the purchase of prescription medication abroad for regular use in the U.S., health plans typically do not provide coverage for these prescriptions.

What's more, the decision by Congress to prevent the federal government from negotiating discounts directly with drug manufacturers as part of the Medicare drug benefit approved last fall, is shaping up to be a big issue in the upcoming presidential election. Adding fuel to the fire, in late January the Bush administration adjusted the price tag of the drug benefit upward to \$534 billion, a third more than it had originally forecast. Clearly, the cost of prescription drugs is a hot button issue that shows no

signs of abating.

What Drives Drug Costs?

So, with that preamble, what drives the cost of drugs ever upward? According to the pharmaceutical industry research firm IMS Health, the main drivers are increased utilization, price inflation, and the development of new medicines. Of the three, utilization is by far the largest component, accounting for almost 60 percent of rising drug costs.

Utilization is driven by a number of factors, including:

- * Promotional advertising, such as the many ads for erectile dysfunction medications that saturate the airwaves during the Super Bowl

- * An aging population that has come to rely on medications to treat symptoms, control disease, and extend life
- * New medical guidelines that call for more aggressive treatment of diseases
- * New outpatient injectable medications that can cost \$10,000 or more a year
- * Increased use of drugs for off-label (non FDA-approved) uses
- * The other two factors that contribute to drug costs - rising prices

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California-Nevada Maglev Project Remains Viable Candidate for Federal Funding

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which includes funding earmarked for deployment of a maglev project somewhere in the United States.

The CNSSTC and AMG are seeking \$1 billion in pre-construction and construction grant funding in connection with the six-year reauthorization of TEA-21, and are exploring additional funding opportunities presented by other federal, state and local ground, rail and air transportation programs.

The goal is to begin construction at both ends of the project and work toward the middle, much the same as the Union and Southern Pacific railroads accomplished in the building of the Transcontinental Railroad.

By continuing to work with our supporters on Capitol Hill, we remain hopeful that the California-Nevada project will receive this funding when the final federal transportation bill goes before President Bush to be signed into law, possibly in March or April.

Through a concerted effort of the CNSSTC and AMG, we are confident that the California-Nevada Interstate Maglev Project will receive this vital funding to begin construction on what promises to be the most

exciting, advanced, and efficient transportation system linking two of the fastest-growing and most vibrant areas of the country – Las Vegas and Southern California.

The California-Nevada Interstate Maglev Project offers other significant advantages over all other maglev projects currently under consideration for federal funding, including those in Pittsburgh and Baltimore-Washington, D.C., in that the full 269-mile corridor will enable and illustrate:

- a. Maximum availability and use of the Interstate 15 right-of-way;
- b. Minimum average cost per mile (maximizing federal funding);
- c. Ease and predictability of construction;
- d. Minimum environmental issues;
- e. Strong ridership, revenue and economic benefits;
- f. Relief of a heavily congested Interstate 15 highway; and
- g. True intercity demonstration of maglev technology.

The California-Nevada Maglev project is sponsored and being built by the California-Nevada Super Speed Train Commission (CNSSTC) and American Magline Group (AMG), a public-private partnership.

Public Sponsors:

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- City of Las Vegas
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- Orange County Transportation Authority (OCTA)
- Regional Transportation Commission of Southern Nevada (RTC)
- San Bernardino Associated Governments (SANBAG)
- Mojave Desert Air Quality Management District (MDAQMD)

- California Department of Transportation (Caltrans)
- Nevada Department of Transportation (NDOT)

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- American Magline Group
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—As published in Volume 2, Issue 1 ~ Feb. 4, 2004 of Maglev Mileposts, a publication of the California-Nevada Super Speed Train Commission and American Magline Group. Visit www.maglev-train.com. For information regarding the Maglev Mileposts newsletter, e-mail ibradley@brownpartners.com.

Dean Susan Summers Has Promoted CSUSB's College of Extended Learning

continued from page 22

ever stays the same. It's akin to a small business because it's self-supporting. There are the same concerns and challenges, trying to meet needs out there, staying a step ahead, and constantly trying to build a resource pool with experts in and out of the organization. It has great challenge and variety."

In her 15 years at the university,

Summers has served as associate dean of the college and assistant dean, as well as director of the university's extension programs and expects to be a candidate for the permanent position of dean.

Summers is not the only member of the CSUSB community with a good impression of the college, as is indicated by Pritchard. "It's clearly a valuable auxiliary of what we do with state education," he said, describing

Summers as a "valuable member" of the university administration. "It gives us the flexibility to move very quickly to yield to new demands for training. We're extending the reach of our university beyond the bounds of campus."

The college is an asset to the area, said Fred Jandt, interim dean of the university's Palm Desert campus who has taught courses in negotiation skills and mediation for the college. "I think they provide a wonderful service to

the community," he said. "It's a way that we can offer non-baccalaureate courses to the community based on the demands in the community."

Financial difficulties have apparently not greatly hindered the college's usefulness to the community and could be offset by more streamlined marketing, continuing the influence of alternate education in the region.

Arrowhead Trust Tabs New Senior VP

continued from page 27

all of the experience and financial knowledge I've been fortunate enough to gain over the years," said

Counts. "I'm excited at the opportunity to help ATI grow and be recognized as a real financial asset for the people of the Inland Empire."

Counts attended Basic Trust

School at the University of Nebraska and National Trust School at Northwestern University and holds numerous certifications from nationally recognized trust institutions.

Headquartered in San Bernardino,

Arrowhead Trust was formed in 1996 and is the largest independent trust company based in the Inland Empire. With more than \$500 million in assets, ATI provides personal trust services, portfolio management and employee benefit plans.

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The Top HMO's

Ranked By Inland Empire Enrollment

Company Name Address City/State/Zip	Membership: Inland Empire Companywide	Profile Model Type L.E. Employees Companywide Employees	Offices: Inland Emp. Companywide Fed. Qualified?	Contracts: IE Hosp. Companywide Hosp. Physicians L.E. Physicians Companywide	Patient Care Fac.: Group L.E. Hosp. L.E. Hosp. Total	Top Local Exec. Title Phone/Fax E-Mail Address
1. Kaiser Permanente Medical Centers 9961 Sierra Ave., Fontana, CA 92335 10800 Magnolia Ave., Riverside, CA 92505	550,728 9,100,000	Managed Care 6,900 na	5 337 Yes	31 N/A 645 11,345	17 2 20 (Calif.)	Gerald McCall, Sr. V.P./Area Mgr. (909) 427-5269/427-7931 (909) 353-3601/353-3002
2. PacificCare of California 5995 Plaza Dr. Cypress, CA 90630	332,400 2,400,000	Network 50 3,000	1 20 Yes	21 229 2,416 31,000	50 28 229	Chris Wing President/CEO (714) 952-1121/226-3025
3. Aetna U.S. Healthcare of Calif., Inc. 9500 Cleveland Ave. Rancho Cucamonga, CA 91730	233,169 4,963,412	IPA/Group 159 47,000	1 310 Yes	32 4,513 3,298 na	28 32 4,513	Ed Tanida General Manager (714) 972-3351/972-3390
4. Health Net 650 E. Hospitality Lane, Ste. 200 San Bernardino, CA 92408	220,928 1,717,000	IPA/Group 25 1,000	1 25 Yes	23 275 3,300 36,000	44 23 298	Gene Rapisardi Regional Vice President (909) 890-4100/890-4163
5. Inland Empire Health Plan 303 E. Vanderbilt Way, Ste. 400 San Bernardino, CA 92408	185,000 185,000	IPA 245 245	1 1 No	23 23 2,000 2,000	N/A 23 23	Richard Bruno CEO (909) 890-2010/890-2019
6. Blue Cross of California 685 Carnegie Dr. San Bernardino, CA 92408	136,720 1,711,398	Mixed Model (Network, IPA) 8 5,233	1 28 No	30 375 2,438 29,522	31 30 375	Richard Ashcroft Mgr. Grp. Sales, So. Reg. (909) 888-8554/884-2180
7. Blue Shield of California 3400 Central Ave., #300 Riverside, CA 92506	101,706 866,813	IPA/Group 18 4,100	1 18 Yes	26 300 2,141 27,418	N/A N/A 350	Michael D. Boyett District Sales Manager (909) 686-0251/341-2020 michael.boyett@blueshieldca.com
8. Molina Healthcare of CA One Golden Shore Dr. Long Beach, CA 90802	90,000 248,537	Managed Care na 9,915	WND WND	WND WND	WND WND	George Goldstein President (562) 435-3666 www.molinahealthcare.com
9. Cigna Healthcare of Calif. 505 N. Brand Blvd. Glendale, CA 91203	50,000 700,000	IPA/Network 0 500	0 6 Yes	15 265 N/A 18,000	N/A N/A	Bud Volberding President (818) 500-6262/500-6480
10. PruCare of California 5800 Canoga Ave. Woodland Hills, CA 91367	20,860 439,287	IPA/Group 0 2,918	0 13 No	0 293 1,506 31,737	24 18 293	Susan Hallett President (818)992-2000/992-2474
11. Maxicare 1149 South Broadway Los Angeles, CA 90015	15,942 296,278	Network 2 400	1 3 Yes	23 198 961 7,886PCP/12,100SPC	51 23 198	Warren D. Foon, PharmD., MPA Vice Pres./General Manager (213) 365-3451/365-3499 marketing@maxicare.com
12. Universal Care 1600 E. Hill St. Signal Hill, CA 90806	7,477 150,000	Staff/Mixed 7 910	1 3 No	18 145 1,300 5,000PCP/15,000SPC	14 18 145	Jay B. Davis Executive Vice President (562) 981-4028/981-4096
13. UHP Healthcare 3405 W. Imperial Hwy. Inglewood, CA 90303	WND 90,000	IPA/Group 15 280	1 5 Yes	2 71 20 1,700	35 2 71	Dr. Clyde Oden President/CEO (310) 671-3465/412-4198
14. One Health Plan of California 330 N. Brand Blvd., #875 Glendale, CA 91203	WND	IPA/Group WND	WND WND No	17 158 1,995	N/A	Kurt Hoekendorf V.P./Executive Director (800) 284-7132/(818) 545-9238

WND = Would Not Disclose N/A = Not Applicable 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 sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sandra Oliveira. Copyright IEBJ. This list appeared in the March 2003 issue of the Inland Empire Business Journal.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

DESERT BUSINESS JOURNAL

Dyson & Dyson Debuts "Best of the Best"

Dyson & Dyson Real Estate recently debuted a new TV magazine show - "Dyson and Dyson Presents the Best of the Best of the Coachella Valley," showcasing the best of the desert's homes, country clubs and lifestyle, on Channel 20, Time Warner Cable.

"We are excited about our new magazine-style TV show to spotlight the desert's finest homes for sale, leasing opportunities at all the great country clubs and our unique desert lifestyle," said company founder and owner Bob Dyson. "We have created a new company, Dyson & Dyson Broadcast Services, to produce an in-house real estate show like none other on local television."

The 30-minute shows will air mornings and evenings seven days a week on Channel 20, the CBS affil-

iate on Time Warner Cable.

Loraine Dyson, company co-founder, business partner and TV personality, will host the informative show that will in the future profile the valley's cities, charities, events and people, from the interesting community and business personalities to outstanding young people, who excel in academics, sports and community activities.

"Best of the Best" will present Dyson & Dyson's prime properties and their 100 agents as the main focus of the show, said Shaun Hynes, executive director of broadcast projects.

"We will also feature informative tip segments on interior design, landscaping, how to find a mortgage lender ... news you can use," he said.

"Best of the Best" will air:

8 a.m. Monday through Friday

9:30 a.m. Saturday and Sunday

3 p.m. Sunday

9 p.m. Saturday

9:30 p.m. Monday through Saturday

11:30 p.m. Monday through Friday

1:05 a.m. Tuesday through Friday

Hynes has assembled a veteran team of television and media professionals, including: Gene Jenkins, chief videographer; Larry Pedersen, lead videographer second unit and music composer, and his wife — voice ac-

tress Cat Pedersen.

Veteran broadcaster Alan Schultz was named sales and marketing director.

Dyson & Dyson also has offices in Palm Desert, Indian Wells, La Quinta, Desert Falls Country Club in Palm Desert, Palm Valley Country Club in Palm Desert, the Club at Morningside in Rancho Mirage, Desert Horizons Country Club in Indian Wells, Mission Hills Country Club in Rancho Mirage, Garner Valley in Mountain Center and operates two offices in Las Vegas.

Bob Dyson also is the developer of Stone Creek Ranch in La Quinta, 76 upscale Tuscan-styled homes in a gated community priced from the \$900,000s.

For more information about Dyson & Dyson, call 760-779-0999 or visit online at www.dysonanddyson.com.

Dr. Richard N. Merkin Receives Sol Azteca Award

Richard N. Merkin, M.D., founder of Desert Medical Group & Oasis IPA, was among a select group of individuals honored at the recent 8th Annual International Hispanic Awards held at the Esmeralda Resort in Indian Wells. He was recognized for showing a consistent effort and dedication to providing quality, affordable health care to the Hispanic community of the Coachella Valley. Dr. Merkin was selected out of hundreds of nominees from throughout

the Coachella Valley for this award. All nominees are members of the community who have effected a positive influence on the Hispanic community in various ways, including — education, health, sports, law enforcement and community service. Final nominees were selected based on their abilities to improve the quality of life for Hispanic residents. These recipients were honored with the Sol Azteca award.

DaVida VanderPloeg Named News Director

DaVida VanderPloeg has been named news director of KMIR-TV, Journal Broadcast Group, Inc.'s NBC affiliated television station in Palm Springs. KMIR 6 vice president and general manager, Guyanne Taylor, recently made the announcement.

Taylor stated, "DaVida is enthusiastic, creative and a true news pro. DaVida's experience will enable our news product to grow even stronger."

VanderPloeg noted, "This is a dream opportunity for me as a news manager. I look forward to joining the

Journal Broadcast Group and the KMIR 6 team, and I expect I will continue to grow alongside a dynamic group of people who share my love for this business. Together, I expect we will excel and have an exciting time doing so. Returning to Southern California to lead a news savvy newsroom in Palm Springs is the realization of many years of hard work. Look out for us in the Coachella Valley, we're just getting started."

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EMPLOYER'S PAGE

Reality of Financial Trouble Hits Hard for Employees

Employees' financial picture has worsened significantly since last year, according to ComPsych Corporation, the pioneer and worldwide leader in GuidanceResources® (employee assistance programs, managed behavioral health, work-life and crisis intervention services). Calls for financial help have risen 69 percent from 2002 to 2003, with the majority of calls related to debt, refinancing and failed investments.

In a Tell It NowSM survey, em-

ployees also reported a general lack of health in their financial picture. When asked how they would describe their financial situation, employees replied:

- 27 percent – I am one major setback away from financial disaster.
- 22 percent – I am worse off than last year, with less savings/income and more debt than before.
- 23 percent – I am about the same

as last year, with no change in savings/income or debt.

- 22 percent – I am better off than last year, with more savings/income and less debt than before.
- 6 percent – I am in the best financial shape ever, with bountiful reserves and very little debt.

"Unfortunately, employees are grappling with the reality of unchecked spending," said Dr. Richard A. Chaifetz, chairman and CEO of ComPsych. "Couples in particular are dealing with exploding debt as they try to maintain two-income lifestyles, even after one partner is laid off, or is working but underemployed.

"Many of these employees have been hit hard with the reality of their financial situation, and have called ComPsych's FinancialConnectSM service for help. Through a combination of financial, legal and even mar-

ital counseling, we focus on providing unbiased information for getting individuals on the right financial track, so that their financial problems will not follow them to work."

The survey was conducted from Jan. 12 to 26, 2004, receiving responses from employees of more than 700 ComPsych client companies nationwide.

Founded in 1984 and headquartered in Chicago, ComPsych provides its programs to more than 1,000 companies throughout the U.S. and 90 countries, covering more than 11 million individuals. The company offers a full range of employee assistance, behavioral health and work-life services, creating "Build-to-Suit" programs, which help employers attract and retain employees as well as improve employee productivity and performance. Visit www.compsych.com or call 312-595-4048.

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Canyon National Bank Elects New Advisory Board Members

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Yang is the president-elect for the Junior League of the Palm Springs Desert Communities, a board of trustee member for the Children's Discovery Museum of the Desert and editorial advisory board member for the Teachers College Record.

William Beck is owner of The Red Tomato and The House of Lamb and has been in the restaurant business for 30 years, with great success in Chicago, Miami and Hermosa Beach. The Red Tomato and The House of Lamb have served the desert for more than 18 years. Beck's restaurants host many fund raisers to give back to the com-

munities they serve, most recently for the Cathedral City Fire Department. *Canyon National Bank is a full-service commercial bank and member of the FDIC. The Palm Springs branch is located at 1711 East Palm Canyon Drive inside the Smoke Tree Village Shopping Center; the Palm Desert Branch is located at 74-998 Country*

Club Drive. Shares of the bank's common stock are traded on the Over the Counter Bulletin board – symbol CYNNA. Further information can be obtained at the bank's Web site: www.CanyonNational.com, or by calling Stephen G. Hoffman, president and CEO, at 760-325-4442, or via e-mail: info@CanyonNational.com.

Molina Healthcare Tackles Language Barriers

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munications for Latinos in the Inland Empire. The data collected during the planning phase of Hablamos Juntos resulted in a program that will be implemented throughout the next two years with the ultimate goal of sustainability after the end of the grant period in September 2005.

"The language and cultural and linguistic needs within underserved communities have been amplified by the demographic shifts observed throughout California. As diversity has increased throughout our communities, language barriers have increased dramatically, creating obstacles that keep patients from accessing quality health care services," explained Dr. Bernadett. "The relatively high rate of uninsured, limited health care access, poorer health status and the cultural and linguistic needs demonstrated by Latinos are more than enough reasons to demand an intervention of this magnitude."

With Latinos comprising about

38 percent of the Inland Empire's population, The Robert Wood Johnson Foundation selected Molina Healthcare whose geographic project service area for the Hablamos Juntos program is Riverside and San Bernardino counties, collectively known as the Inland Empire. Among the area's 3.1 million population, Latinos account for about 1.2 million with the majority of them reporting Mexico as their country of origin. Fifty-seven percent listed Spanish as their preferred language, according to Molina's initial study.

According to the U.S. Census Bureau, 47 million Americans — nearly one in five — speak a language other than English at home. The Spanish-speaking population rose by 62 percent between 1990 and 2000 to 28.1 million.

"The demographic shift in the Inland Empire requires health plans, hospitals, community clinics and the public health delivery system to include sufficient linguistic access with the services they provide," added Dr.

Bernadett.

The Robert Wood Johnson Foundation, based in Princeton, N.J., is the nation's largest philanthropy devoted exclusively to health and health care. It concentrates its grant-making in four goal areas: to assure that all Americans have access to basic health care at reasonable cost; to improve care and support for people with chronic health conditions; to promote healthy communities and lifestyles; and to reduce the personal, social and economic harm caused by substance abuse — tobacco, alcohol and illicit drugs.

Molina Healthcare of California provides care to more than 95,000 Medi-Cal members in the Inland Empire area, operates eight medical staff model clinics and contracts with a network consisting of 590 primary care providers, 4,510 specialists and 24 contracted hospitals.

Grant funding by the foundation was approved only after a rigorous review of Molina's implementation plan and business plan by the

Hablamos Juntos National Advisory Committee, consisting of 12 nationally recognized experts in the field of health care and Latino health care issues. Of the 10 awarded demonstration sites, Molina is the only for-profit entity selected.

Molina Healthcare of California is owned by Molina Healthcare, Inc. (NYSE:MOH), a publicly-held company and is among the most experienced managed health care companies serving patients who have traditionally faced barriers to quality health care — including individuals covered by Medicaid and other state administered health programs for children. Molina Healthcare, Inc. operates health plans in California, Washington, Utah and Michigan. The company's corporate headquarters are in Long Beach, California.

More information on Molina can be obtained at www.molinahealthcare.com or call Janice Hopkins at 562-435-3666, ext. 7002.

Study Finds Nearly 40 Percent of California Companies Plan to Move Jobs Out of State

continued from page 14

companies interviewed have explicit policies to halt employment growth in the state. These growing companies plan to simply do their expanding — new factories, new design centers — elsewhere. Nearly 40 percent of the companies (55 percent of companies in mobile sectors) plan to relocate jobs from California.

Reverse Gold Rush

California has already lost jobs to Texas and abroad in the motion picture business. Since 1997, motion picture production days have plunged in California by slightly more than 60 percent, the study found. Meanwhile, over the same period, they have skyrocketed in Texas by close to 300 percent; Ireland and the U.K. (nearly 400 percent), and Australia, New Zealand and Canada (over 60 percent). Because location decisions are made with greater frequency in the movie business, this industry should be viewed as a leading indica-

tor of what is likely to happen over time across many of the mobile sectors.

Small Businesses Hit the Hardest

The higher cost of doing business in California hits smaller, low-margin companies particularly hard. For example, a typical small manufacturer in California with \$20 million in revenue and operating income of \$200,000 would be earning more than a \$1 million, if it were located in a lower-cost state like Nevada, Georgia or South Carolina.

Regulatory Environment Impedes Job Growth

The study found, by a large margin, that California's regulatory environment is the most costly, complex and uncertain in the nation. For example, California enacted 15 statutory changes to labor law per year between 1992 and 2002. This rate is four times the average for all states over that same

continued on page 38

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Study Finds Nearly 40 Percent of California Companies Plan to Move Jobs Out of State

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period and three times the average for New York.

"California is in a league of its own in terms of complex and unpredictable regulation," added Kovacevich.

Residential construction provides a good example of this complexity. According to the study, there is only a six percent probability in California of having a subdivision project approved with no modifications. By contrast, in Texas and Arizona, there is nearly a 75 percent chance of project approvals with no required modifications.

Furthermore, approvals require significantly more time than Texas or Arizona with California averaging 33 weeks, compared to 16 in Arizona and eight in Texas. This massive uncertainty deters investment in the state. Indeed, California has experienced chronic under-investment in residential construc-

tion, with a cumulative shortfall of more than 500,000 units since 1995.

"California has been a classic 'satisfactory under-performer' for years," said Jeff Melton, a partner in Bain's San Francisco office who led the California Competitive Project analysis. "Despite having so many distinct advantages such as the sixth highest level of U.S. worker productivity, the third largest concentration of U.S. science and technology workers, and 40 percent of all U.S. venture capital, California has been losing ground to other states."

For more information or a copy of the California Competitive Project analysis, please contact: Cheryl Krauss, e-mail: cheryl.krauss@bain.com or phone: 646-562-7863, mobile: 917-783-0013 or visit www.cbtrt.org.

The California Business Roundtable is a non-partisan association comprised

of chief executive officers of the state's leading corporations with a combined workforce of more than 700,000 California employees. Since 1976, the Roundtable has provided essential leadership on high-priority public policy issues and is a compelling advocate for a strong economy and a healthy business climate in California. For more information visit www.cbtrt.org.

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Rx for Rising Drug Costs?

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and development of new medications — play roles, but fewer blockbuster drugs and an increase in patent expirations on brand name drugs actually have combined to moderate rising prices.

Searching for Solutions

Employers, too, are concerned about the cost of prescription drugs and are searching for solutions. According to a recent survey from Hewitt Associates, a surprising number of employers — 43 percent — favor giving consumers the ability to purchase prescription drugs from foreign countries.

But before you gas up your car and head to the great frozen North, you should be aware that methods already exist to help contain drug spending. Health plans are introducing new prescription drug plans that offer incentives to consumers to make more cost-effective decisions. Strategies include: increasing co-payments and deductibles on certain more costly drugs, changing benefit designs to

emphasize the most cost-effective therapies, and providing incentives to use less expensive, effective over-the-counter (OTC) medicines such as Claritin (for allergies) and Prilosec (for heartburn).

Steering patients to OTC Claritin, when appropriate, helped Blue Shield of California shave three percent off the increase in drug costs in 2003.

The Generic Advantage

Perhaps one of the most effective ways to help manage drug costs is an often-overlooked solution: generic medications. Generics, which contain the same active ingredients found in brand-name drugs and are manufactured to the same standards as branded pharmaceuticals, offer from 20 to 80 percent savings over brand name drugs. Using a generic medication, instead of a brand name, one can save on member co-pays and collectively can make a significant impact on overall health care costs. For example, a one-percent increase in generic prescriptions as a percentage of all prescriptions results in \$6 million savings

for Blue Shield. In fact, in 2003 the company was able to reduce drug costs by approximately \$30 million through increased use of generics, and it's now poised to save even more through an exciting new program.

Launched in September 2003, the Generic Advantage is a collaborative effort of four major California health plans to hold the line on prescription drug spending. As part of the program, educational materials and coupons good for co-payment waivers, for first-time generic prescriptions, are distributed through physicians' offices and mailed directly to select members.

More Work to Be Done

While generics are one of the least painful and most cost-effective ways to help contain health care costs, they won't solve the problem of exploding health care costs on their own. Health plans are already actively engaged in managing the pharmacy benefit, which is essential to keep it affordable for employers to be able to continue to include prescription drugs in the benefit package. The promotion of cost-effective treatment alternatives, when possible,

reserves pharmacy benefit costs for unique, new therapies that may change the course of a disease.

Controlling prescription drug spending requires these and other new strategies aimed at consumers, physicians, and pharmaceutical manufacturers. Among other things, the adoption of technologies such as electronic prescribing, which has shown great potential to improve the quality of the prescribing process and the rate of drug benefit inflation by highlighting appropriate, cost-effective therapeutic alternatives, needs to be accelerated. The utilization of existing resources like generic medications, with a proven track record of saving money for individuals and society as a whole, must also be ramped up.

Nancy Stalker, Pharm.D., is vice president of Pharmacy Services at Blue Shield of California. Headquartered in San Francisco, the not-for-profit corporation has more than 2.7 million members, 4,200 employees, and 20 office locations throughout California. For more information about the Generic Advantage program, visit www.mylifepath.com

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#1 *Stephanie Edwards**

#2 *Lynne Cox***

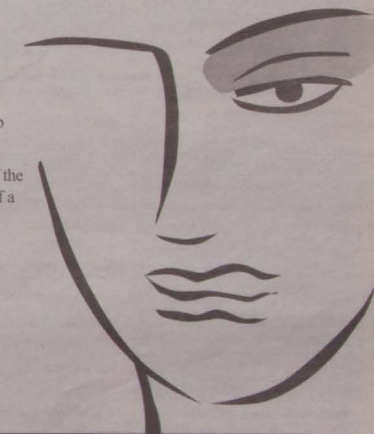
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Ranked By Inland Empire Enrollment

Company Name Address City/State/Zip	Enrollment: Inland Emp. Companywide	Staffing L.E. Staffing Companywide L.E. Offices Total Offices	Contracts: L.E. Hospitals Physicians L.E. Physicians Companywide	Profile: Parent Company Headquarters Year Founded L.E.	Top Local Executive Title Phone/Fax E-Mail address
1. CCN 5251 Viewridge Ct., San Diego, CA 92123	405,251 8.4 million	0 1,500 0 62	34 2,640 235,624	Columbia/HCA Healthcare Corp. Nashville, TN na	Richard M. Mastelar CEO (800) 247-2898/(858) 278-1262
<i>The following organizations are now part of CCN: MedView Services, OneSource Health Network, PPO Alliance, The Health Advantage, MedNet and Premier Medical Network.</i>					
2. Private Healthcare Systems, Inc. 3345 Michelson Ave., Ste. 200 Irvine, CA 92715	213,559 5,291,357	200 1,083 0 11	95 15,092 331,883	Healthcare Systems, Inc. Waltham, MA 1985	Richard Belloff President/CEO (617) 895-7500/895-3485
3. Blue Cross of California 21555 Oxnard St., Woodland Hills, CA 91367	146,775 2,819,782	8 5,233 1 28	31 2,791 42,818	WellPoint Health Networks, Inc. Thousand Oaks, CA 1937	Ronald A. Williams President (818) 703-2395/703-2488
4. Capp Care, Inc. East Tower, 5000 Birch St., Ste. 420 Newport Beach, CA 92660	71,760 3.5 million	na 2,503 218,209	21 2,503 218,209	Capp Care, Inc. Newport Beach 1987	Michelyn McGovern Regional Director of Sales (949) 955-6252/440-6674
5. Blue Shield of California 3400 Central, Ste. 300 Riverside, CA 92506	53,000 1.9 million	19 4,000 1 29	38 2,300 48,000	Blue Shield of CA San Francisco, CA 1939	Jessica McDonald District Manager (909) 341-2016/341-2020
6. Aetna U.S. Healthcare, Inc. 2409 Camino Ramon San Ramon, CA 94583	53,292 3,504,409	159 47,000 1 310	27 3,333 262,771	Aetna Inc. Hartford, CT 1981	Ed Tanida General Manager (714) 972-3351/972-3390
7. United Healthcare of California, Inc. 4500 E. Pacific Coast Hwy., Ste. 120 Long Beach, CA 90804	15,207 2,381,567	0 30,000 0 81	25 2,369 262,000	United Healthcare Corp. Minnetonka, MN 1986	Emery Dameron COO (562) 951-6400/951-6646
8. Interplan Corp. 2575 Grand Canal Blvd., 2nd Floor Stockton, CA 95207	15,000 1.2 million	0 92 0 1	24 1,863 34,325	N/A Stockton, CA 1984	Daniel Sheehy President (209) 473-0811/473-0863 www.interplancorp.com
9. BPS Healthcare 888 S. Figueroa St., Ste. 1400 Los Angeles, CA 90017	11,660 275,800	0 180 0 2	18 2,625 25,709	BPS Healthcare Los Angeles, CA 1982	Barbara E. Rodin, Ph. D. President/CEO (800) 421-8113/(213) 489-7973
10. Health Net 650 E. Hospitality Ln. San Bernardino, CA 92408	7,500 88,000	29 3,500 1 23	47 3,720 43,295	Foundation Health Systems Woodland Hills, CA na	Gene Rapisardi Regional Vice President (909) 890-4100/890-4163
11. Pru Network 5800 Canoga Ave., Woodland Hills, CA 91367	6,423 130,637	9 120 1 6	18 1,305 21,980	Prudential Ins. Co. Newark, NJ 1991	Susan Hallett President (818) 992-2093/992-2474
12. PruCare of California 5800 Canoga Ave., Woodland Hills, CA 91367	2,364 283,964	0 1,200 0 6	N/A N/A 41,073	Prudential Ins. Co. Newark, NJ 1986	Susan Hallett President (818) 992-2000/226-3025
13. PacifiCare of California 5995 Plaza Dr. Cypress, CA 90630	1,162 16,678	0 na 1 20	21 2,155 30,263	PacifiCare Health Systems, Inc. Santa Ana, CA 1978	Chris Wing President/CEO (714) 952-1121/226-3914
14. Admar Corporation 1551 N. Tustin Ave., Ste. 300 Santa Ana, CA 92705	WND 0	0 166 0 1	35 3,648 121,127	The Principal Financial Group Santa Ana, CA 1973	Virginia Pascual COO (714) 953-9600/953-6309
15. PTPN 20955 Warner Center Lane Woodland Hills, CA 91367	WND 27 million	0 43 0 14	N/A N/A 3,000 (PTs)	N/A Woodland Hills 1985	Michael Weinper, MPH, PT President (818) 883-PTPN/598-3270
16. One Health Plan of California 330 N. Brand Blvd., #875 Glendale, CA 91203	WND 0	WND 0	17 2,322 36,152	Great West Life Denver, CO na	Kurt Hoekendorf V.P./Executive Director (800) 384-7132/(818) 545-9238

N/A = Not Applicable. WND = Would Not Disclose. na = Not Available. PT = Physical Therapist. 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, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Jerry Strauss. Copyright 2003. This list appeared in the March 2003 issue of the Inland Empire Business Journal.

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Fifth Annual Apex Awards Are Held

Accompanied by drum rolls and cheers, winners of the fifth annual Apex Awards (Apartment Association Greater Inland Empire) made their way to the stage to be greeted with enthusiastic applause for a year's worth of hard work in their specific categories. The evening's celebration on Feb. 20 at the Ontario Convention Center was resplendent with beautiful evening gowns, music, and great food. Everyone had a grand time. The program was emceed by Debbie Maier, a leading industry customer service trainer and popular keynote speaker and consultant.

Original Apartment Magazine

- Vendor of the Year — Company — Brook Furniture Rental
- Maintenance Person of the Year 1-150 Units — Dave Anderson — Lewis Apartment Communities • Village Green Apartments
- Maintenance Person of the Year 151-350 Units — Roberto Reynoso — Southern California Housing • Sycamore Springs
- Maintenance Person of the Year 351+ Units — Craig Rutherg — Lewis Apartment Communities •

Winners were:

- Vendor of the Year — Individual — Sandra Colon-Williams, *The*

continued on page 48

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It's New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Inland Empire's most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

At Deadline: Teri Ooms Resigns From IEEP

continued from page 1

Ooms said, "It was a very difficult decision to leave 13 years of my career and life in the Inland Empire. Working at IEEP has been an incredible experience. The level of support and commitment I received for myself, the overall organization and its mission was incredible."

IEEP's 2004 Chairman Roman Alvarez said, "While we are extremely disappointed in Teri Ooms leaving this organization, we certainly respect her position on her desire to be closer to her family, because at the end of the day, that is the most important component, family. Teri has committed to assist in the search for her replacement and offer her assistance as needed to ensure that IEEP moves forward in all its endeavors."

Mark Ostoich, IEEP's 2003 chairman stated, "Teri will be dearly missed at IEEP, but I applaud her commitment to her family."

Ooms will assist with the search. Interested candidates should contact the Human Resources Office at IEEP and speak with Meredith Maloney regarding the application process.

Ooms leaves the organization at the end of March.

Eighth Annual Golf Tournament Benefits Hungry/ Homeless

The Inland Valley Council of Churches (formerly the Pomona Inland Valley Council of Churches) announces its eighth annual golf tournament.

ment, "Changing Lives Golf Classic." Once again, this year's tournament will be held at the prestigious Sierra La Verne Country Club, 6300 Country Club Drive in La Verne, on Thursday, April 29. Registration begins at 11 a.m. with the shotgun start at noon.

After a day of golfing, the social hour and silent auction begin at 5 p.m., with dinner following at 6 p.m. Golfers receive a full day of fun that includes carts, a tee package, refreshments, many opportunities for trophies and prizes, and a gourmet dinner. Prizes will be awarded for: hole-in-one, closest to the pin, straightest drive, putting, circle hole, and the longest drive.

All proceeds from this tournament go to support the programs of the Council of Churches. The council offers an array of services for those in need, including: Our House Emergency Shelter, transitional living, a hunger program with three food security sites, and many other support services. This work is provided for 70,000 people annually, half of whom are children.

For more information on the tournament or on the Inland Valley Council of Churches, please call 909-622-3806, ext. 223.

California HealthCare Foundation Awards IEHP \$500,000 Grant

IEHP, Inland Empire Health Plan,

received a \$500,000 grant for the Riverside Healthy Kids Program. The grant is one of six health insurance subsidy grants totaling nearly \$4 million, awarded by California HealthCare Foundation (CHCF) for 2004.

"The funds from CHCF will allow us to help an additional 450 children over the next year," said Richard Bruno, chief executive officer, IEHP. "With so many budget cuts for health care in California, we're glad to know that funding is available to cover families who work hard just to make ends meet."

Roy Wilson, Riverside County board chairman, said, "This grant will allow us to continue to provide much needed health coverage for youngsters in Riverside County. It's great that our locally initiated program has received support from a state-wide organization. It speaks a great deal for our partners in this project."

Initiated by the Riverside County Board of Supervisors, the Healthy Kids Program was launched in August 2002 through a partnership of the board, the Children and Families Commission (First 5), Riverside Community Health Foundation and IEHP.

The program offers comprehensive health, dental and vision insurance to Riverside County children who do not qualify for Medi-Cal or the Healthy Family Program, and whose family income is less than 250 percent of the federal poverty level (approximately at or below \$3,924 per month for a family of four).

"This is great news!" said Dr. Dan Anderson, vice president of programs, Riverside Community Health Foundation, formerly known as Community Health Corporation. "It has been our hope to attract other funds to expand coverage to more uninsured

children. This gives us something to build on in our landmark cooperative effort between public and private sectors, to provide health insurance to those children in the insurance gap."

The CHCF is an independent philanthropy committed to improving the way health care is delivered and financed in California. Formed in 1996, its goal is to ensure that all Californians have access to affordable, quality health care. Says Mark Smith, M.D., president and CEO, CHCF, "This year we are providing premium subsidy support to established community-based coverage programs that have secured funding to cover many Californians, but whose successful outreach and enrollment efforts have resulted in greater demand than they can meet with their current funds."

Total funding sources of \$6,400,000.00 for the year 2004 will allow IEHP to cover approximately 6,000 uninsured children in Riverside County. Along with the \$500,000 grant from CHCF, the County of Riverside has given \$2,500,000; First 5 Riverside has given \$2,000,000; Riverside County Health Foundation has given \$400,000; and IEHP has set aside \$1,000,000 specifically for Healthy Kids Riverside.

IEHP, a Knox-Keene licensed Health Plan located in San Bernardino, is organized as a not-for-profit public agency. The IEHP service area includes San Bernardino and Riverside counties and currently serves more than 270,000 members in the following three distinct programs - Medicaid (called Medi-Cal in California), the Healthy Families Program, and the Healthy Kids Program.

IEHP is located at 303 E. Vanderbilt Way, Ste. 400, San Bernardino, CA 92408; phone 909-890-2000 or visit www.iehp.org.

Journal Broadcast Group owns 38 radio stations and six television stations in 11 states. The broadcast business of Journal Communications Inc., Journal Broadcast Group is headquartered in Milwaukee, Wis. Journal Communications is a diversified media and communications company with operations in publishing, broadcasting, telecommunications and printing services.

career began in 1979 when she worked as a promotion assistant for the ABC television network. Her first broadcast news job was producing and writing newscasts for WGST Radio in Atlanta.

VanderPloeg is a cum laude graduate of the E.W. Scripps School of Journalism at Ohio University, where she also earned a master's degree in communication law.

MANAGER'S BOOKSHELF

Management in Print "Winning Without Losing Your Way: Character-Centered Leadership," by Rebecca Barnett; Winning Your Way, Inc.; Bowling Green, Kentucky; 201 pages; \$19.99.

Enron... WorldCom... Tyco... Rite Aid... Sunbeam. The past three years have yielded a melancholy litany of companies whose executives left their ethical values at home where the dog apparently ate them along with the homework.

There's nothing new about poor business ethics. Ancient Babylonian codes of law emphasized maintaining many of the same fundamental values that are violated daily. With 4,000 years of historical precedence demonstrating the value of business ethics, why do we go through cycles where the only ethical value is winning?

According to author Rebecca Barnett, we keep forgetting that: "codes of conduct don't prevent misconduct. Even Enron had an ethics handbook. Up to this point business ethics has largely been a legal issue because of the mandatory sentencing guidelines established in 1991 by the U.S. Sentencing Commission."

Although this may be somewhat of an overstatement, Barnett makes a good point in claiming that legal issues are driving corporate ethical standards. She states:

"Company codes of conduct are often written in 'legalese' by the legal or internal audit department. Drafted only to protect the organization from potential vulnerability, they poorly

cover everything from discrimination to sexual harassment, from overseas bribery to insider trading. Frequently, these codes of conduct are drafted without commitment from senior management or the involvement of those doing the work. This approach misses the opportunity to strengthen the company culture and reputation. A survey by the Ethics Resource Center shows corporate ethics statements may actually lower morale if workers perceive them as nothing more than paper tigers."

One of the book's most interesting chapters deals with bridging differing values of two generations: the Baby Boomers and Generation X. The author draws the scope of the generation gap this way:

"Gen Xers are unwilling to sacrifice life and family for a career. They are not willing to climb the corporate ladder when they feel the rungs are crumbling.... This generation has a strong desire to balance work and life for a better quality of life."

The most telling criticism in the book is the failure of business leaders to foster loyalty among employees during the past 15 years. That loyalty virtually disappeared with the parade of scandal-tainted executives culminating with Enron.

Author Barnett's thoughts are

Best-selling Business Books

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

1. "First 90 Days: Critical Success Strategies for New Leaders," by Michael Watkins (Harvard Business School...\$24.95) (3)* Why the first three months on the job are essential.
2. "Moneyball: The Art of Winning an Unfair Game," by Michael Lewis (W.W. Norton & Co...\$24.95) (1)* The Oakland A's profitable new approach to hiring and managing people.
3. "Good to Great," by Jim Collins (HarperCollins...\$27.50) (2) Climbing the steps from being good to being great.
4. "How to Work for an Idiot: Survive and Thrive ... without killing your boss," by John Hoover (Career Press...\$14.99)** Bring a sense of humor to work and avoid the insanity.
5. "Financial Reckoning Day: Surviving the Soft Depression of the 21st Century," by Bill Bonner (John Wiley & Sons...\$27.95)

* (4) - Indicates a book's previous position on the list.
** - Indicates a book's first appearance on the list.
*** - Indicates a book previously on the list is back on it.

challenging. If you're up to that challenge, "Winning Without Losing Your Way," is worth the effort.

- Henry Holtzman

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Residential Real Estate Brokers

Ranked by Number of Offices in Inland Empire

Company Address City, State, Zip	# Offices Inland Empire Companywide	# Agents Inland Empire	Sales Volume 2003 Closed Escrow (Gross \$ Amount)	Year Founded Inland Empire Headquarters	Specialty	Top Local Executive Title Phone/Fax E-Mail Address
1. Coldwell Banker Real Estate Corp. 6 Sylvan Way Parsippany, NJ 07054	23 3,000	592	WND	1906	Full-Service Residential	Mike Lancaster Regional Director, West Region (949) 367-2625/367-2675 tmeyer@coldwellbanker.com
2. Dyson & Dyson Real Estate Associates 74-910 Hwy. 111 Indian Wells, CA 92210	6 15	85	\$30,886,210	1998 San Diego	High-End Residential Sales, Escrow Management, Concierge Service	Robert Dyson President (760) 779-5353/779-9123 bob@dysonanddyson.com
3. Becker & Becker Realty 44311 Monterey Ave. Palm Desert, CA 92260	4 4	100	\$200 million	1981 Palm Desert	Residential Sales	Pete Becker Owner (760) 346-5593/346-4078
4. RE/MAX of the Desert 72608 El Paseo, #4 Palm Desert, CA 92260	3 3	97	\$408 million	1995	Residential	Lorenzo Lombardelli Resident/Broker (760) 836-1872/836-3227 lorenzo1@earthlink.net
5. Coldwell Banker Associates Realty 9988 Hibert St. #300 San Diego, CA 92131	4 8	124	\$316,008,000	1997	Residential Real Estate	Thomas R. Hoffman COO (858) 577-2413/577-2420 rhoffman@cbcalifornia.com
6. Century 21 Lois Lauer Realty 1998 Orange Tree Lane Redlands, CA 92373	4 4	210	\$417 million	1976	Residential Real Estate Sales	Lois K. Lauer Chairman of the Board (909) 748-7000/748-7132 lauer@loislauder.com
7. Coldwell Banker Kivett-Teeters Associates 35006 Yucaipa Blvd. Yucaipa, CA 92399	4 4	78	\$135 million	1982 Yucaipa	Residential Real Estate Sales	Gary Teeters Broker (909) 797-1151/797-9134
8. Shear Realty 18564 Hwy. 18, Ste. 205 Apple Valley, CA 92307	3 3	65	\$122 million	1979 Apple Valley	Full Service Real Estate	Bob Sher Owner (760) 242-7221/242-7226
9. Prudential California Realty 6809 Magnolia Riverside, CA 92506	3 3	85	\$122 million	1988 Riverside	Residential/Commercial Real Estate Property Management	Robert Braun Owner/Broker (909) 787-7088/787-8397
10. Century 21 Fairway Realty, Inc. 18484 Hwy. 18, #150 Apple Valley, CA 92307	2 2	50	\$71 million	1964 Victorville	Full-Service Real Estate Sales and Relocation and Property Management	Janis Phillips Owner/Broker (760) 242-3617/242-8482
11. Rancan Real Estate 27740 Jefferson Ave., Ste. 100 Temecula, CA 92590	2 2	80	\$185.2 million	1971 Temecula	Full-Service Real Estate	Mike Diaz Vice President (909) 676-5736/699-0387
12. Coldwell Banker Kivett-Teeters 3654 #10 E. Highland Ave. Highland, CA 92346	2 3	33	WND	1982	Full-Service Residential	Gary Teeters Broker (909) 889-0621/862-1251
13. Century 21 Prestige Properties 1024 W. Foothill Blvd. Upland, CA 91786	2 2	68	\$240 million	1982 Upland	Residential and Income Real Estate	Willard E. Elliott Owner/Broker (909) 981-2208/982-8610
14. Lily Rock Realty - Garner Valley Realty 54790 No. Circle Idyllwild, CA 92549	2 2	5	WND	1989	Full-Service Residential	Maureen Jones Broker (909) 659-4515/659-0086
15. Ben Hinkle Real Estate, Inc. 21930 Hwy. 18 Apple Valley, CA 92307	1 1	30	\$24 million	1963 Apple Valley	Full-Service Company	Jack L. Harrison Broker (760) 247-2654/247-0733
16. Coldwell Banker Bear Creek Properties 32395-B Clinton Keith Rd., #14 Wildemar, CA 92595	1 1	5	WND	1997	Full-Service Residential	Mary B. Kirk Broker (909) 609-1212/609-1214
17. Prudential California Realty 2905 Tahquitz Canyon Way Palm Springs, CA 92262	1 1	36	\$65 million	1986 Palm Springs	Full-Service Residential Rental Commercial	Hank Hampton Owner/Broker (760) 323-5000/323-1793
18. Coldwell Banker Sandpiper Realty 45000 Club Drive Indian Wells, CA 92210	1 1	35	\$129 million	1969	Full-Service Residential	Brenda Fulmer President (760) 345-2527/360-0229 tomnassoc@aol.com
19. Hughes Realty 6117 Brockton Ave., Ste. 211 Riverside, CA 92506	1 1	3	WND	1976 Riverside	VA/FHA, Repos	Robert Hughes President (909) 781-3600/781-3766
20. Prudential California Realty 72-757 Fred Waring Dr. Palm Desert, CA 92260	1 1	68	\$219 million	1991 N/A	Residential/Commercial Real Estate	Mel Rudman President (760) 773-4400/773-4419 prapreplmndsr@worldnet-att.net
21. Coldwell Banker Johnson + Johnson Properties, Inc. 29400 Rancho California Rd. Temecula, CA 92591	1 1	23	WND	1985	Full-Service Residential	Bill Johnson Broker (909) 676-4081/699-0167
22. Coldwell Banker Eddie Adams Realty 501 S. Indian Canyon, Palm Springs, CA 92264 72027 Desert Dr., Rancho Mirage, CA 92270	2 2	42	WND	1963	Full-Service Residential and Commercial	Jerry R. DuBois Managing Broker (760) 778-5500/323-7832
23. Coldwell Banker The Running Springs Realty P.O. Box 1711 Running Springs, CA 92382	1 1	12	WND	1985	Full-Service Residential Full Time & Vacation Rentals	Jim Grimes Owner/Broker (909) 867-7001/867-4543
24. Coldwell Banker Wright Realty 610 E. Florida Ave., Ste. A Hemet, CA 92343	1 1	28	WND	1986	Full-Service Residential	Bill Page Broker (909) 658-2149/658-0859 cbwr@cbwr.com
25. Coldwell Banker Realty Center 501 W. Redlands Blvd., #A Redlands, CA 92373	1 1	27	WND	1987	Full-Service Residential	Sheila Cannon Broker (909) 792-4147/792-0803
26. Coldwell Banker Inland Brokers Realty 600 Central Ave., Ste. E Lake Elsinore, CA 92530	1 1	30	WND	1986	Full-Service Residential	Sean Restad Broker (909) 674-8631/674-8639
27. Sun Lakes Realty-Resales 300 S. Highland Springs Ave., Ste. 2K Banning, CA 92220	1 1	5	\$19,671,600	1975 Banning	Sales Exclusively in Sun Lakes Country Club	Joyce McRea Broker/Owner (909) 845-7378/845-7179 sunlakes@discover.net

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: P.O. Box 1979, Rancho Cucamonga, CA 91729. Researched by Sondra Olvera. Copyright 2003 IEBA. This list appeared in the March 2003 issue of the Inland Empire Business Journal.

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REAL ESTATE NOTES

Myers Power Products, manufacturers of electrical switch gears and metering devices, has paid \$5,450,000 for a 114,000-sq.-ft. industrial building in the Riverside County community of Corona for consolidation of three facilities under one roof and relocation of its headquarters from Los Angeles County, announced GVA Daum. Chris Migliori, SIOR, executive vice president in the Anaheim office of GVA DAUM, reports that Myers Power Products plans a mid-February occupancy of its new headquarters located on a 7.6-acre site at 725 Harrison St., Corona. Migliori represented Myers Power Products. Rick John of Collins Commercial represented DJP Family Partners, the sellers...Ground was broken on four European-influenced model homes and a sales center at Montelena, a new luxury home community adjacent to the Miramonte Resort in Indian Wells. Developed by Trans West Housing, the community's 71 homes are anticipated to be priced from the mid \$550,000s. Models are expected to be completed in early summer...With an 18-hole Nicklaus Design championship golf course as its centerpiece and nine neighborhoods of magnificent homes priced from the high \$600,000s to the low \$1 millions, The Retreat at Temescal Valley is currently making its debut, fulfilling Empire Companies' vision to create the Corona area's most prestigious and most exclusive private residential community. The Retreat is a development of Empire Companies, a union of several successful real es-

tate-related businesses, including Empire Land, Empire Commercial Real Estate, Prestige Homes, ISIS and Guardian Air. Headquartered in Ontario, Empire Companies is most active in real estate ventures in the inland regions of Southern California and in Arizona...Scripps Investments & Loans, Inc., a La Jolla-based private lender, arranged \$13.1 million in acquisition and development financing for Ashbrook Desert Trace LP, in Indio. The financing is structured as a 12-month loan secured by a 1st Trust Deed. Desert Trace is a 148-acre master-planned community. Located just west of the Indio Country Club, Desert Trace is planned for 490 single-family homes in an area of Indio which is seeing tremendous growth...Oltmans Construction Co. of Whittier announced the completion in Rancho Cucamonga of an \$18 million build-to-suit expansion to the headquarters of Bradshaw International, Inc., a leading marketer of kitchen ware and related products. Oltmans officials report that the new 460,000-sq.-ft. distribution facility, located adjacent to Bradshaw's headquarters, occupies a 22-acre site at Buffalo Ave. and 4th St...CB Richard Ellis (CBRE) announced its representation of LaSalle Investment Management, advisor to Mano Management Company, Inc., in the sale of the Inland Center Mall in San Bernardino. The anchor, 1.4-million-square-foot regional mall was sold to a joint venture between Walton Inland Investors IV, LLC and The Macerich Company. The

CBRE team of senior vice president, Lawrence H. Krasner, along with managing director, William Palmer and executive vice president, David B. Doupe, represented LaSalle Investment Management. Walton Inland Investors and The Macerich Company were represented in-house. The property management and leasing of Inland Center will be the responsibility of The Macerich Company...Scripps Investments & Loans, a La Jolla-based private lender, has arranged \$13 million in acquisition and development financing for The Villages at Andreas Ranch

in Indio. The financing is structured as two loans - the first is a \$10 million loan secured by a 1st trust deed for 13 months. The second is a \$3 million loan secured by a 2nd trust deed for 12 months. The Villages at Andreas Ranch will be a 285-acre, master-planned gate-guarded community located in Indio, a rapidly developing community in the Palm Desert area. The builder is TR Co., a division of Rielly Homes focused on the development of master-planned communities. The site is between 37th and 38th Streets just north of the 38th Street/Jefferson Avenue intersection.

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EXECUTIVE NOTES

RBF Consulting's (RBF) Executive Committee and Corporate Management Committee announced the promotion of five new senior associates. Charlie Marr, Cindy Miller, Greg Rende and Sal Sheikh from the Irvine office and Steve Wrapp from the San Diego office were promoted to senior associates. RBF also appointed six new members of the management team who recently joined RBF to senior associates and associates company-wide. Gloria Root from the San Jose office and Pal Hegedus from the Sacramento office were appointed to senior associate. Herman Chang and Yeong Shih from the Irvine office, Bob Davis

from the Carlsbad office and James Quirk from the Ontario office were appointed to associate. These promotions mark an important milestone in their careers, as well as a significant step in the leadership of the firm...For the fifth consecutive year, Rick John has been named the top producing broker for 2003 at Collins Commercial Corporation, according to Steve Peloso, COO of the 20-year-old commercial, industrial and investment real estate brokerage firm. During his career, including 20 years at Collins Commercial, John has completed real estate transactions in excess of 32 million sq. ft. of building space and 4,300 acres of land representing three

quarters of a billion dollars in total consideration. He is the regional manager and senior vice president for Collins Commercial's Inland Empire office located in Ontario. John is a graduate of the University of Southern California and a past president of the Orange County/Inland Empire Chapter of the SIOR...Ocatillo Pictures, a video production company in Temecula won a gold award for its marketing DVD produced for Optivus Technologies. Optivus Technologies has created a proton radiation-based cancer treatment system and works closely with Loma Linda University Medical Center. The DVD was designed to promote this

highly effective, non-invasive cancer therapy. The Optivus system has been in operation at Loma Linda Medical Center for about 10 years and has been treating more than 150 patients each day. Unfortunately, some in the medical community have been slow to acknowledge this treatment and this informational DVD will help to communicate the value of this medical device. The award was presented to Terry O'Brien and Kathleen Swain, owners of Ocatillo Pictures at the annual Finest Awards ceremony for the Health Care Communicators of San Diego (HCCSD.ORG.)

NEW BUSINESS

- ALPHA MANAGEMENT CONSULTING**, 25636 CALEJO LN, MORENO VALLEY, CA, 92551-1909
- ACTIVE THERAPY CENTER**, 13800 HEACOCK ST STE C212, MORENO VALLEY, CA, 92553-6266
- CLEAR BLUE POOL SVC**, 25592 SAN THOMAS ST, MORENO VALLEY, CA, 92557-5800
- DLM ENTERPRISE**, 22123 NAPLES DR, MORENO VALLEY, CA, 92557-5906
- SUGARFLOAF CAFE & MKT**, 7011 STATE HIGHWAY 74 # 100, MOUNTAIN CENTER, CA, 92561-3903
- ANDYS GLASS & WINDOW CO**, 41585 CHERRY ST, MURRIETA, CA, 92562-9193
- ANDERSON HOOF CARE**, 35315 BRIGGS RD # B, MURRIETA, CA, 92563-2339
- CANTERAS JALISCO**, 21957 NANCE ST, PERRIS, CA, 92570-6683
- TRUE 32 CUSTOM CABINETRY**, 25520 GARBANI RD, MENIFEE, CA, 92584-9194
- PETAS N POSIES**, 25710 HOLLAND RD, MENIFEE, CA, 92584-9762
- JR MISS CANYON LAKE**, 31640 RAILROAD CANYON RD # 104, CANYON LAKE, CA, 92587-9417
- A GREAT WHITE POOL & SPA**, 42200 MORAGA RD APT 2157, TEMECULA, CA, 92591-4757
- EBENEZER MOTORS**, 27578 ROSEBAY CT, TEMECULA, CA, 92591-6115
- A & T PLUMBING & APPLIANCE**, 43416 VIA SABINO, TEMECULA, CA, 92592-9598
- VAN GO ENTERPRISE**, 33534 BRECKENRIDGE TRL, WILDOMAR, CA, 92595-8481
- CLINTON KEITH VET HOSPITAL**, 32395 CLINTON KEITH RD STE 1B, WILDOMAR, CA, 92595-8509
- MOON FREEZE**, 31365 HAMBURG CIR, WINCHESTER, CA, 92596-9245
- VALS CORRALS**, 31120 AARON RD, WINCHESTER, CA, 92596-9621
- GIRLIG TRINKETS & MORE**, 226 E CRESTVIEW ST, CORONA, CA, 92879-2403
- COMPULCAN ON THE SPOT CLEAN**, 2888 LA VISTA AVE, CORONA, CA, 92879-5882
- L A P ENTERPRISES**, 813 OSO DR, CORONA, CA, 92879-8837
- STEVE MESNER AND KEVIN BUSHEYS ROAD**, 170 N MAPLE ST STE 109, CORONA, CA, 92880-1749
- FILTER SUPPLY CO**, 341 S MAPLE ST, CORONA, CA, 92880-6907
- PAL-TECH TRAINING SCHOOL**, 1303 W 6TH ST STE 101, CORONA, CA, 92882-3196
- CORONA INFO.COM**, 1723 LONGVIEW DR, CORONA, CA, 92882-5131
- INDIO AUTO STORE**, 83170 US HIGHWAY 111, INDIO, CA, 92201-5644
- PHOTO BY ROBERT FURTADO**, 54 PAYSAN CIR, PALM DESERT, CA, 92211-4202
- WHATTABARGAIN.COM**, 43255 TEXAS AVE, PALM DESERT, CA, 92211-7522
- HELPING HANDS**, 40784 NORTHMOOR DR, CHERRY VALLEY, CA, 92223-6005
- PERFORMANCE BEARING**, 10157 CACTUS DR, DESERT HOT SPRINGS, CA, 92240-2419
- TRI GENERATION DEVELOPERS**, 78120 CALLE ESTADO STE 204, LA QUINTA, CA, 92253-2981
- OUTBACK POOL SVC**, 53605 AVENIDA ALVARADO, LA QUINTA, CA, 92253-3597
- DESERT HOME CONCIERGE**, 7830 VIA VENTANA, LA QUINTA, CA, 92253-6415
- ULTIMATE EVENTS**, 40973 SANDPIPER CT W, PALM DESERT, CA, 92260-2375
- AMERICAN LEGAL SVC**, 225 S CIVIC DR STE 2-16, PALM SPRINGS, CA, 92262-7228
- AFFAIRES TO REMEMBER**, 942 S VELLA RD, PALM SPRINGS, CA, 92264-3469
- HARD ROCK AUTO SALES**, 1340 E MESQUITE AVE, PALM SPRINGS, CA, 92264-8594
- ADV PROFESSIONAL & LEGAL SEC**, 5184 CARLINGFORD AVE, RIVERSIDE, CA, 92504-1365
- GOLDEN OX**, 6490 MAGNOLIA AVE, RIVERSIDE, CA, 92506-2408
- ORCHIDS ALS**, 16320 RANCHO ESCONDIDO DR, RIVERSIDE, CA, 92506-5810
- CONTRACT BY HUNTINGTON**, 3245 TRADE CENTER DR, RIVERSIDE, CA, 92507-3432
- RIVERSIDE, CA, 92507-3432**
- A PERFECT CONNECTION**, 1439 KIRKMICHAEL CIR, RIVERSIDE, CA, 92507-8404
- ADJUSTERS INVESTIGATIONS**, 18324 BERT RD, RIVERSIDE, CA, 92508-8806
- ED INCINGO & ASSOC**, 3967 STONEHEDGE DR, RIVERSIDE, CA, 92509-0712
- YESTERDAYS FOREVER PHOTO**, 3155 VINTAGE PL, RIVERSIDE, CA, 92509-1070
- REAL TACO**, 2431 RUBIDOUX BLVD STE 23, RIVERSIDE, CA, 92509-2141
- EASTSIDE LRT CONSTRUCTORS**, 1995 AGUA MANSA RD, RIVERSIDE, CA, 92509-2405
- SUNSHINE EXCAVATIONS**, 9095 56TH ST, RIVERSIDE, CA, 92509-3806
- RODRIGUEZ AUTO ELECTRIC**, 5310 MISSION BLVD, RIVERSIDE, CA, 92509-4626
- CA LEGAL SVC**, 24829 DANUBE CT, HEMET, CA, 92544-9187
- A LITTLE SHOP DOWNTOWN**, 42030 C ST, MURRIETA, CA, 92562-6248
- PLAYFUL THINGS**, 23237 SUNNY CANYON ST, PERRIS, CA, 92271-7105
- LA ROCA**, 771 W 7TH ST, SAN JACINTO, CA, 92582-3818
- KNEADED THERAPY**, 31682 RAILROAD CANYON RD, CANYON LAKE, CA, 92587-9481
- BUSINESS COMPUTER SOLUTIONS**, 15685 PALM DR SPC 36, DESERT HOT SPRINGS, CA, 92240-6970
- HOMEADVANTAGE**, 44570 PALA CIR, LA QUINTA, CA, 92253-5923
- CEILING A R T**, 43264 BUSINESS PARK DR STE 107, TEMECULA, CA, 92590-3646
- BAAKARI**, 26111 YNEZ RD STE B12, TEMECULA, CA, 92591-6029
- KEN-SAC INVESTORS**, 47059 MARRAKESH DR, PALM DESERT, CA, 92260-5845
- M & S SERVICES**, 150 S SATURNINO DR, PALM SPRINGS, CA, 92262-7164
- CITIZENS FIRST OF TEMECULA VLLY**, 43797 BARLETTA ST, TEMECULA, CA, 92592-3943
- U S RAILROAD SVC INC**, 35233 GATU CT, WILDOMAR, CA, 92595-9694
- CORIOSO NOTARY SVC**, 36245 CORSICA CIR, WINCHESTER, CA, 92596-9268
- SNAP LOGISTICS**, 4640 PEDLEY AVE, NORCO, CA, 92860-1533
- MONTANA TRUCKING**, 2130 HIGHRIDGE DRAPT 136, CORONA, CA, 92879-1256
- HOTSPOT FLOAT FINS**, 1612 JENKS DR, CORONA, CA, 92880-2513
- ROCK HAMMER**, 3750 PLANTATION CIR, CORONA, CA, 92881-4473
- CATHYS KITCHEN**, 1690 W 6TH ST STE A, CORONA, CA, 92882-2910
- MAGNIFICS**, 1721 LIND TER, CORONA, CA, 92882-5129
- M J D TRUCKING**, 1985 LONGVIEW DR, CORONA, CA, 92882-5133
- B C M SALES**, 8970 SUGARCANE CT, CORONA, CA, 92883-9152
- BRICKER DESIGNS**, 7777 COUNTRY CLUB RD, PALM DESERT, CA, 92211-0452
- CELEBRITY CARPETS**, 385 E 6TH ST, BEAUMONT, CA, 92223-2213
- MELOS POOL**, 69723 STAFFORD PL, CATHEDRAL CITY, CA, 92234-2547
- ALL ABOUT COMPUTERS**, 68905 ORTEGA RD #A, CATHEDRAL CITY, CA, 92234-4609
- PRIZMAC MOTORSPORTS**, 68350 KIELEY RD, CATHEDRAL CITY, CA, 92234-7205
- NAVAS FREIGHT SVC**, 84553 LAS LUNAS AVE, COACHELLA, CA, 92236-3273
- BUSINESS COMPUTER SOLUTIONS**, 15685 PALM DR SPC 36, DESERT HOT SPRINGS, CA, 92240-6970
- HOMEADVANTAGE**, 44570 PALA CIR, LA QUINTA, CA, 92253-5923
- OCEAN BLUE**, 41120 VINTAGE CIR, TEMECULA, CA, 92591-2106
- DEL TECH**, 78970 CABRILLO WAY, LA QUINTA, CA, 92253-6262
- KEN-SAC INVESTORS**, 47059 MARRAKESH DR, PALM DESERT, CA, 92260-5845
- M & S SERVICES**, 150 S SATURNINO DR, PALM SPRINGS, CA, 92262-7164
- PARALLEL MEDIA GROUP**, 1951 S ARABY DR, PALM SPRINGS, CA, 92264-4805
- M & H EQUIPMENT**, 58625 VAN BUREN ST, THERMAL, CA, 92274-8741
- FINE DESIGNS**, 55870 FILLMORE ST, THERMAL, CA, 92274-9486
- REALTY WORLD EXPERTS**, 544 MYRILEWOOD DR, CALIME-
- SA, CA, 92320-1505
- THE EXECUTIVES JANITORIAL CO**, 5598 HAROLD ST, RIVERSIDE, CA, 92503-2551
- CLICK PHOTO BY ARLYNE**, 15367 REGATTA WAY, LAKE ELSINORE, CA, 92530-1228
- KARS TRUCKS & MORE**, 3434 CHERRY BLOSSOM LN, LAKE ELSINORE, CA, 92530-1845
- DUNN RITE CARPET CO**, 29193 ALLAN ST, LAKE ELSINORE, CA, 92532-2312
- DONNAS DOOLITTLES**, 41717 EL CAMINO DR, HEMET, CA, 92544-2504
- CLAUDIAS CLEANING SVC**, 25850 KARISA CIR, MORENO VALLEY, CA, 92551-1968
- POWER PAC WORK OF GOD**, 12697 HEARTLEAF ST, MORENO VALLEY, CA, 92553-4767
- OPERATIONAL CONSULTING**, 92324 CAMPBELL AVE, MORENO VALLEY, CA, 92555-7210
- BORA INVESTMENT**, 24021 BLUE RIDGE PL, MORENO VALLEY, CA, 92557-2944
- COSTA LUZ TRAVEL**, 23900 IRONWOOD AVE, MORENO VALLEY, CA, 92557-7151
- CARING FUNERAL SOLUTIONS**, 29991 PEACH TREE CT, MURRIETA, CA, 92563-4702
- A & C ENTERPRISES CO**, 29555 SQUAW VALLEY DR, SUN CITY, CA, 92586-3448
- DM MOTORSPORTS**, 27840 DEL RIO RD #D, TEMECULA, CA, 92590-2618
- UPGRADED INTERIORS**, 27488 ENTERPRISE CIR W STE 1, TEMECULA, CA, 92590-4827
- OCEAN BLUE**, 41120 VINTAGE CIR, TEMECULA, CA, 92591-2106
- TEVA PURE AIR**, 41989 MARGARITA RD APT 95, TEMECULA, CA, 92591-2824
- DISCOUNT FURNITURES.NET**, 42089 CHESTNUT DR, TEMECULA, CA, 92591-3615
- DEMARS MEGA SNACKS**, 44836 MARGE PL # C, TEMECULA, CA, 92592-1405
- CASTLE NETWORKING**, 30030 CABRILLO AVE, TEMECULA, CA, 92592-2403
- ANABELS DELIGHTS**, 31580 PICO RD, TEMECULA, CA, 92592-2749
- EBA DESIGN**, 32858 CHARMES CT, TEMECULA, CA, 92592-9364
- KELLYS KLEANING SVC**, 33472 CORTE FIGUEROA, TEMECULA, CA, 92592-9473
- TCA DOCS**, 758 YORKSHIRE WAY, CORONA, CA, 92879-3166
- L & T SERVICES**, 3190 MANGULAR AVE, CORONA, CA, 92882-5725
- MUSCLE CARS USA**, 692 BUNDRY WAY, CORONA, CA, 92882-6849
- WEISER COMPUTING**, 27134 SHADOWCREST LN, CATHEDRAL CITY, CA, 92234-3405
- R P I**, 65893 6TH ST, DESERT HOT SPRINGS, CA, 92240-3034
- MARRIOTT VACATION CLUB INTL**, 400 PINELURST LN, PALM DESERT, CA, 92260-1640
- KRISSTYLE**, 1139 CLARK ST, RIVERSIDE, CA, 92501-1465
- INLAND HERITAGE WINE TASTING & SALES**, 3595 UNIVERSITY AVE, RIVERSIDE, CA, 92501-3357
- ECONOMY INN**, 9878 MAGNOLIA AVE, RIVERSIDE, CA, 92503-3524
- SANTA MONICA OBSERVER WEEKLY**, 12995 REINDEER CT, RIVERSIDE, CA, 92503-4522
- FACETED PASSION**, 12880 MAGNOLIA AVE UNIT 22, RIVERSIDE, CA, 92503-4573
- CREATIVE SOLUTIONS**, 8320 THOREAU LN, RIVERSIDE, CA, 92504-4322
- AGULAR DESIGN GROUP**, 10800 HOLE AVE STE 15, RIVERSIDE, CA, 92505-2760
- LITTLE CAESARS**, 4553 LA SIERRA AVE, RIVERSIDE, CA, 92505-2900
- I & I RECORDS**, 6054 ELENOR ST, RIVERSIDE, CA, 92506-2533
- CHAPODDLES N CABOODLES CO**, 6677 TYSON CT, RIVERSIDE, CA, 92506-5657
- JUANA MASIA IMMIGRATION CONSULT**, 1845 UNIVERSITY AVE STE A, RIVERSIDE, CA, 92507-5326
- ESCARENSO PAINTING**, 8890 CHUMASH LN, RIVERSIDE, CA, 92509-3113
- MALIBU CONSTRUCTION**, 31640 SHIRLEY DR, LAKE ELSINORE, CA, 92530-5178
- DIAMOND VALLEY LANDSCAPING**, 17657 MACKAY AVE, LAKE ELSINORE, CA, 92530-5929
- EILAND VIDEO PRODUCTIONS**, 26 VISTA TOSCANA, LAKE ELSINORE, CA, 92532-0215
- BIG I TRANSPORT**, 1040 ROSALIA AVE, HEMET, CA, 92543-2766
- RICHARD W BRADLEY**, 475 W STETSON AVE # 1, HEMET, CA, 92543-7070
- SUNRISE M H E**, 1920 E FLORIDA AVE, HEMET, CA, 92544-4732
- R GREGORY HOWE CONSTRUCTION**, 3822 W THORNTON AVE, HEMET, CA, 92545-9127
- WORD OF GOD COMMUNITY CHURCH**, 3575 MURRAY HILL WAY, HEMET, CA, 92545-9260
- LIL ANGEL**, 13373 PERRIS BLVD, MORENO VALLEY, CA, 92553-4206
- ROYAL ESCROW DIV**, 14420 ELSWORTH ST STE 112, MORENO VALLEY, CA, 92553-9028
- CYNTHIA L WARD CERTIFIED WEDDING**, 21584 ALCORN DR, MORENO VALLEY, CA, 92557-8528
- CJ MINISTRIES**, 40980 CALIFORNIA OAKS RD # 272, MURRIETA, CA, 92562-5747
- MURRIETA VOLKSWAGEN**, 41300 DATE ST, MURRIETA, CA, 92562-7031
- ROYAL BAMBINO**, 25021 MADISON AVE # 102, MURRIETA, CA, 92562-8916
- CAL-WEST POOL SVC**, 41490 LOS ALAMOS RD, MURRIETA, CA, 92562-9700
- FIREPLACE FACELIFTS**, 39580 CURRANT CT, MURRIETA, CA, 92563-5381
- WIZARD MASTER HIGH PRESSURE STEAM CLEAN**, 19565 UNA ST, PERRIS, CA, 92570-9141
- BOWMAN ENTERPRISES**, 29561 CATANO RD, MENIFEE, CA, 92584-8629
- PURE ESSENTIALS**, 31360 WILLOWOOD WAY, MENIFEE, CA, 92584-8726
- SOLANO BEAUTY SALON**, 28286 OLD TOWN FRONT ST, TEMECULA, CA, 92590-1812
- STRZ N SKRZ**, 26451 YNEZ RD STE D, TEMECULA, CA, 92591-4684
- STEVEN Z BARTON CONCRETE CONTR**, 44601 CRESTWOOD CIR, TEMECULA, CA, 92592-1837
- PILLAR TO POST PROF HM INSPECT**, 32217 CORTE CARMONA, TEMECULA, CA, 92592-3655
- STERLING SHUTTLE SVC**, 32163 CAMINO MAREA, TEMECULA, CA, 92592-6491
- ADV BUILDING CONCEPTS**, 34795 JENNIFER DR, WILDOMAR, CA, 92595-8699
- FARMS OF TA-DAE**, 31260 SCOTT RD, WINCHESTER, CA, 92596-9311
- IMANS IMPORTS**, 400 RAMONA AVE STE 212S, CORONA, CA, 92879-1443
- K2 FABRICATION**, 13375 ESTELLE ST, CORONA, CA, 92879-1881
- SPEED TIRES**, 1359 W 6TH ST # B, CORONA, CA, 92882-3168
- REDS MOBILE DETAILING SVC**, 917 AQUAMARINE LN, CORONA, CA, 92882-3845
- CORONA TEES**, 1739 WALDORF DR, CORONA, CA, 92882-4524
- SIGNATURE TRUCK TOPS**, 82573 INDIO BLVD, INDIO, CA, 92201-3132
- DON MCINTYRE POOLS**, 68895 B ST # B, CATHEDRAL CITY, CA, 92234-2615
- REAL HEALTHCARE**, 32335 NAVAJO TRL, CATHEDRAL CITY, CA, 92234-4039
- ARTEAGAS GNRL CLEAN SVC**, 68605 CORRAL RD # A3, CATHEDRAL CITY, CA, 92234-4124
- NEW MILLENNIUM AV RENTAL & STAGING**, 31200 LANDAU BLVD APT 3010, CATHEDRAL CITY, CA, 92234-5148
- B & B MINISTRIES**, 64689 PINEHURST CIR, DESERT HOT SPRINGS, CA, 92240-1345
- ALL N ONE JANITORIAL & DETAIL SVC**, 66935 VISTA PL # A, DESERT HOT SPRINGS, CA, 92240-3273
- GATEWAYS**, 47330 VIA RAVENNA, LA QUINTA, CA, 92253-2110
- TAN-O-RAMA**, 73710 ALESSANDRO DR # A3, PALM DESERT, CA, 92260-3604
- MANTRAP NAILS**, 73850 HIGHWAY 111 STE C, PALM DESERT, CA, 92260-4015
- NICOLE AT SALON DARCY**, 45120 SAN PABLO AVE, PALM DESERT, CA, 92260-4345
- CA BAGGAGE SVC**, 2384 E ROGERS RD, PALM SPRINGS, CA, 92262-2473
- TESOROS DEL PUEBLO**, 515 N PALM CANYON DR, PALM SPRINGS, CA, 92262-5524
- A WEDDING & EVENT PLAN CENTER**, 777 N PALM CANYON DR STE 205, PALM SPRINGS, CA, 92262-5548
- INTL HEART & LUNG INST**, 555 E TACHEVAH DR STE 3W103, PALM SPRINGS, CA, 92262-5747
- US SPORTS**, 401 S EL CIELO RD APT 134, PALM SPRINGS, CA, 92262-7911
- BCS VACUUM & JANITORIAL SUPPLY**, 938 S VELLA RD, PALM SPRINGS, CA, 92264-3469
- GREAT WHITE POOL SVC**, 607 S THORNHILL RD, PALM SPRINGS, CA, 92264-7878
- NATURES RX NATURAL HLTH FOOD**, 555 S SUNRISE WAY STE 301, PALM SPRINGS, CA, 92264-7891
- INDOOR BILLBOARDZ**, 10 CROWN CT, RANCHO MIRAGE, CA, 92270-1622
- SIGNATURE TRUCK TOPS**, 82573 INDIO BLVD, INDIO, CA, 92201-3132
- REBEL SKATE & SURF**, 6700 VAN BUREN BLVD, RIVERSIDE, CA, 92503-1500
- RED PERSIMMON SALON & SPA**, 1295 GALLERIA AT TYLER, RIVERSIDE, CA, 92503-4139
- THE BEST NAILS**, 2102 GALLERIA AT TYLER, RIVERSIDE, CA, 92503-4146
- COMMANDER DOC**, 3525 DIXIE LN, RIVERSIDE, CA, 92503-4607
- NATIONAL INST FOR HEALTHCARE EDUCATION**, 17130 VAN BUREN BLVD # 302, RIVERSIDE, CA, 92504-5905
- RB CONSULTING**, 17944 SCOTTSDALE RD, RIVERSIDE, CA, 92504-9410
- DISTRICT LASERING**, 6168 HILLARY CT, RIVERSIDE, CA, 92506-2139
- MISSION GROVE OPTOMETRY**, 6690 ALESSANDRO BLVD # B, RIVERSIDE, CA, 92506-5327
- REASONABLE CABINETS**, 3006 VINE ST, RIVERSIDE, CA, 92507-2632
- RIVERSIDE PT ASSOC**, 2375 CHICAGO AVE, RIVERSIDE, CA, 92507-6902
- PRIORITY ONE PROTECTION**, 19646 CRESTMONT PL, RIVERSIDE, CA, 92508-6147
- STERLING ELECTRIC**, 17845 ROBERTS RD, RIVERSIDE, CA, 92508-8978
- EJB ENTERPRISE**, 6219 BAKER ST, RIVERSIDE, CA, 92509-5064
- BODY THERAPEUTICS**, 508 CHANSEY ST # B, LAKE ELSINORE, CA, 92530-2711
- HARKSEN & ASSOC**, 31644 BOULDER VISTA DR, LAKE ELSINORE, CA, 92532-0109
- FEET FIRST SHOES**, 39772 GIBBEL RD, HEMET, CA, 92543-9651
- HEMET CIGAR CLUB**, 1985 E FLORIDA AVE, HEMET, CA, 92544-4750
- PRIMARY COLORS PAINTING**, 23810 NEW ENGLAND DR, MORENO VALLEY, CA, 92553-6061
- BALUNATICS**, 39589 SUNROSE DR, MURRIETA, CA, 92562-4122
- MURRIETA INTL MKT**, 39605 LOS ALAMOS RD, MURRIETA, CA, 92563-5042
- HEALING TOUCH MASSAGE THERAPY**, 39324 VIA MONSERATE, MURRIETA, CA, 92563-5570
- FREESTANDING STAIR CO**, 30902 KIOWA RIVER CT, TEMECULA, CA, 92591-1539
- BATTER UP**, 30213 DEER MEADOW RD, TEMECULA, CA, 92591-1607
- K & M BUSINESS SVC**, 34224 OLIVE GROVE RD, WILDOMAR, CA, 92595-9130
- HONOLULU HARRY'S ISLAND GETAWAY RESTAURANT**, 370 N MCKINLEY ST, CORONA, CA, 92879-1282
- CREATIVE PLACEMENTS**, 1925 MADERA CIR, CORONA, CA, 92879-8212
- STAR PHYSICAL THERAPY**, 1820 FULLERTON AVE STE 320, CORONA, CA, 92881-3175
- COOK ISLANDS**, 1454 POMONA RD, CORONA, CA, 92882-1709
- ESHAC**, 1360 COMBS WAY, CORONA, CA, 92882-6058
- STENO SOLUTIONS**, 1151 POMONA RD STE D, CORONA, CA, 92882-6924
- THE CANDLE COTTAGE**, 3067 WISHING WELL CT, MIRA LOMA, CA, 91752-2826
- M & D PERFORMANCE SALES**, 5206 SAVANNAH DR, BANNING, CA, 92220-640

NEW BUSINESS

- EBA DESIGN**, 32858 CHARMES CT, TEMECULA, CA, 92592-9364
- KELLYS KLEANING SVC**, 33472 CORTE FIGUEROA, TEMECULA, CA, 92592-9473
- TCA DOCS**, 758 YORKSHIRE WAY, CORONA, CA, 92879-3166
- L & T SERVICES**, 3190 MANGULAR AVE, CORONA, CA, 92882-5725
- MUSCLE CARS USA**, 692 BUNDRY WAY, CORONA, CA, 92882-6849
- WEISER COMPUTING**, 27134 SHADOWCREST LN, CATHEDRAL CITY, CA, 92234-3405
- R P I**, 65893 6TH ST, DESERT HOT SPRINGS, CA, 92240-3034
- MARRIOTT VACATION CLUB INTL**, 400 PINELURST LN, PALM DESERT, CA, 92260-1640
- KRISSTYLE**, 1139 CLARK ST, RIVERSIDE, CA, 92501-1465
- INLAND HERITAGE WINE TASTING & SALES**, 3595 UNIVERSITY AVE, RIVERSIDE, CA, 92501-3357
- ECONOMY INN**, 9878 MAGNOLIA AVE, RIVERSIDE, CA, 92503-3524
- SANTA MONICA OBSERVER WEEKLY**, 12995 REINDEER CT, RIVERSIDE, CA, 92503-4522
- FACETED PASSION**, 12880 MAGNOLIA AVE UNIT 22, RIVERSIDE, CA, 92503-4573
- CREATIVE SOLUTIONS**, 8320 THOREAU LN, RIVERSIDE, CA, 92504-4322
- AGULAR DESIGN GROUP**, 10800 HOLE AVE STE 15, RIVERSIDE, CA, 92505-2760
- LITTLE CAESARS**, 4553 LA SIERRA AVE, RIVERSIDE, CA, 92505-2900
- I & I RECORDS**, 6054 ELENOR ST, RIVERSIDE, CA, 92506-2533
- CHAPODDLES N CABOODLES CO**, 6677 TYSON CT, RIVERSIDE, CA, 92506-5657
- JUANA MASIA IMMIGRATION CONSULT**, 1845 UNIVERSITY AVE STE A, RIVERSIDE, CA, 92507-5326
- ESCARENSO PAINTING**, 8890 CHUMASH LN, RIVERSIDE, CA, 92509-3113
- MALIBU CONSTRUCTION**, 31640 SHIRLEY DR, LAKE ELSINORE, CA, 92530-5178
- DIAMOND VALLEY LANDSCAPING**, 17657 MACKAY AVE, LAKE ELSINORE, CA, 92530-5929
- EILAND VIDEO PRODUCTIONS**, 26 VISTA TOSCANA, LAKE ELSINORE, CA, 92532-0215
- BIG I TRANSPORT**, 1040 ROSALIA AVE, HEMET, CA, 92543-2766
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EXECUTIVE TIME OUT

Chico – an Enchanting Surprise

by Camille Bounds, Travel Editor

Flamboyant, relaxed, historical, lusty, crusty, aggressive, passive, arty, charming, educational, industrial ... pick an adjective, any one ... and that's Chico.

How it all began

Founded by John Bidwell, who as a young, ambitious 22-year-old, led the first overland expedition to California. He struck gold and bought 28,000 acres beside Chico Creek and Chico was born in 1860.

An innovative farmer and horticulturist, he grew wheat, assorted grains, nuts, olives, raisins and more than 400 varieties of fruit. Bidwell served in the U.S. Congress from 1865-1867. He met and married Annie Elcott Kennedy. The Bidwells advanced ideas for women's rights, election reforms and control of business monopolies; they were controversial and way ahead of their time.

Their generosity — they actually gave land to anyone who requested acreage — led Chico to grow into the vibrant and colorful town it is today.

Chico State University is born

In 1887, Bidwell donated the land for the state teachers college that later became California State University, Chico (one of the oldest institutions in the California State University system). It numbers more than 14,000 students and offers more than 128 undergraduate majors, with options to graduate programs.

The ultimate park

Bidwell Park, donated in 1905, covers approximately 3,600 acres and is the largest municipally-owned park in the United States. It is vast and beautiful and offers many diverse areas of entertainment for the public to enjoy. The (original) "Adventures of Robin Hood" with Errol Flynn was filmed here. Horseback riding, swimming, picnicking, biking, golfing and fishing are a few of its many offerings, which include a special area for children. Park maps are available at the Chico Visitor Center in Chico.

A mansion with a mission

The Bidwells built their home (the Bidwell Mansion) in the style of an Italian villa, and it was appointed with the most modern "newfangled technology" of the day, including the first indoor bathroom ever installed in California. The mansion is opened daily with docent-led tours.

Art is everywhere

Chico wasn't named one of the "100 Best Small Art Towns in America" without good reason. The Chico Art Center that sits next to the Amtrak depot at the site of the old Chico railroad depot is worth a visit. There is a constant exhibition of local artists' work and continuing classes are always in progress. Art in just about every form can be found everywhere — studios abound in town, on the outskirts, in homes, lofts and in shops — turn around and you are near some form of art display. There is usually some special spotlight in Chico's monthly schedule.

An exercise in perfection

The Sierra Nevada Brewing Company is a pure tribute to hard work and the entrepreneurial abilities of Ken Grossman who founded and built the beer brewery company from scratch. It is a superb example of a business that is run with utter perfection. A visit to this establishment is an unexpected adventure. A gift shop and first rate taproom and restaurant are also available.

Scheduled fascinating tours of the brewery with its magnificent copper kettles are worth the time spent. (And I don't even like beer.)

Great food galore

The Upper Crust Bakery and Cafe on Main Street has walls covered with local art and baked goods that will topple any visitor's will. Try the chocolate cake, you will never be the same. Cory's on Third Street offers a Sunday brunch that will give new meaning to great food and enormous portions. A meal can be made out of one of their huge cinnamon buns.

The Red Tavern on the Esplanade serves a lovely, varied menu

with fine food and wine, complemented by great service.

The Black Crow Grill and Taproom on Salem Street offers a changing well-done bill of fare, including a wine list that pleases and an innovative chef. You can't go wrong here.

Let them entertain you

Go see a well-done theatrical production at the Blue Room located above Collier's Hardware Store, which, by the way, is one of the oldest and best hardware stores in California. (Do not miss this remarkable gem.) Or, in the summer spend an evening with Shakespeare in the park.

Where to stay

Everything from The Music Express Inn, to delightful bed and breakfasts and comfortable modern accommodations at the Oxford Inn are just a few of the town's lodging offerings.

We have space to just scratch the surface of Chico — whimsical, historical and, at the same time, all are very serious about its everyday business. There is an old cliché that says, "That was a great place to visit but I would never want to live there." Chico turns that old bromide around because there is a strong feeling that draws you in and an emotional pull that creates a desire to find a realtor and settle down and stay.

In the Broadway musical "Brigadoon," a charming, enchanted vil-

lage comes to life for 24 hours once every 100 years, and then the whole village disappears into the Scottish mist for another 100 years. Well folks, Chico is more than 100 years old and it's here to stay in the California mist. Come be enchanted and charmed — you will be glad you did.

Location and how to get there:

Chico is located in the mid-northern part of California, approximately 160 miles NW of San Francisco (near the Oroville Dam). United Airlines has connecting flights from Ontario and Orange County. A call to AAA will offer land options. A travel agent can arrange transportation and lodging. For brochures and information, call the Chico Chamber of Commerce at 1-800-852-8570 or visit www.chicochamber.com

Camille Bounds is the travel editor for the Western Division of Sunrise Publications and the travel editor for the Inland Empire Business Journal.

sectors and securities in order to minimize potential price volatility.

Core Bond Strategies: Benefit From Active Management

Core bond managers can opportunistically enhance returns by implementing tactical shifts within the portfolio. These shifts might include extending or shortening duration and/or increasing or reducing exposure to specific sectors. For example, we currently believe that the corporate bond

area is attractive relative to other sectors and are able to weight the portfolio accordingly. A well-managed fund can implement tactical moves that individual investors cannot employ in a cost-efficient manner.

Brian W. Matthews, CFA, managing principal, Payden & Rygel portfolio manager, Payden Core Bond Fund, directs the core bond strategies at Payden & Rygel. The firm is one of the largest, privately-owned global investment managers and received Global Investor's Award for Excellence in the U.S. bond category for 2003.

Fifth Annual Apex Awards Are Held

continued from page 41

Del Mar Apartments

- Maintenance Supervisor of the Year 151-350 Units — Leonard Pearsall — Lewis Apartment Communities • Homecoming
- Maintenance Supervisor of the Year 351+ Units — Charles Stumpf — Terra Vista Apartments
- Groundskeeper/Porter of the Year — Stacey Wolf — Lewis Apartment Communities • Homecoming
- Leasing Consultant of the Year 1-150 Units — Sonya Duncan — Lewis Apartment Communities • Rosewood
- Leasing Consultant of the Year 151-350 Units — Nicole Murphy — Southern California Housing • Rancho Verde Village
- Leasing Consultant of the Year 351+ Units — Sheri McCallum — Lewis Apartment Communities • Jamboree Apartments
- Assistant Manager of the Year 151-350 Units — Arlene Ortiz — Southern California Housing • Mountainside Apartments
- Assistant Manager of the Year 351+ Units — Jennifer Soliz —

continued on page 54

Have Bonds Run Their Course?

continued from page 21

tion). Hence, we believe that interest rates will most likely trade within a range for some time.

Diversification: the Value of Bonds

Bonds offer a combination of stable income and relatively low price volatility. They bring attributes to a portfolio not found in other asset

classes. The collapse of the equity markets over the past three years has demonstrated how crucial diversification in different asset classes can be. Core bond funds, historically, are the best-performing bonds over time and are currently yielding approximately 4.50 percent versus money market yields, which are hovering below 1.00 percent. It is important to select a core bond fund that is diversified across

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by S. Earl Statler

I apologize to "both of you" who missed my column last month! I have no idea where the month of January went? I have found that doing a five-day week "talk format" radio program and a weekend entertainment radio program is, from time to time, more than this "retired" senior can handle. Besides doing my radio show I have been having more than my share of "senior" moments. To add insult to injury, following America's Presidential primary season is taxing. (Pardon the pun.) One thing I have learned from following the Democratic race for the White House is that there are two sides to every question and a good politician takes both.

"Joseph" Hits the Boards at Pechanga Resort!

On to a few good things to do in March... Joseph Henson and his partner Alan Evenson at Theatrical Arts International in San Bernardino at the California Theatre of the Performing Arts in San Bernardino are busy mounting a new musical. Their new production of Andrew Lloyd Webber's production of "Joseph and the Amazing Technicolor Dreamcoat" will be presented at the Pechanga Resort and Casino in

Temecula, March 9-14. "Joseph" is based on the story of Joseph in the book of Genesis from the Bible. The story of Joseph is about the favored son of 12 brothers who has the ability to interpret dreams. His jealous brothers sell him into slavery. There, under the direction of his master, Potiphar, Joseph is wrongly accused of a crime and thrown into prison. As in life it appears that Joseph has bad luck. Yet his ability to interpret dreams draws his attention to the pharaoh of Egypt. In the pharaoh's presence, Joseph interprets the dreams of the pharaoh and earns a place of prominence in the palace. Being a just man, Joseph forgives his brothers and is reunited with his beloved father.

The history of "Joseph and the Amazing Technicolor Dreamcoat"

March 1, 1968, saw the first performance of "Joseph and the Amazing Technicolor Dreamcoat" at Colet Court School in London. Andrew Lloyd Webber and Tim Rice had been commissioned by the school's headmaster to create an original musical

and the box office took in more than £47 million. It is this performing version which recently enjoyed highly successful tours in the US, UK and Canada. A special production of "Joseph" was filmed in 1999 for video release, starring Donny Osmond, Richard Attenborough, Maria Friedman and Joan Collins.

Performances held at the Pechanga Resort & Casino will begin at 8 p.m. — March 9-12; March 13 — 2 p.m. and 8 p.m.; March 14-2 p.m. and 7 p.m. Tickets range from \$30 to \$65. For tickets call 909-885-3290.

Disney's New Snow White Musical!

"Snow White — An Enchanting New Musical," an all-new stage show that brings to life the lovable characters and memorable songs that make this one of Disney's all-time classics, is now performing at the Fantasyland Theatre inside Disneyland in Anaheim. Matt Ouimet, president of the Disneyland Resort said, "Our Snow White theatrical production is the most elaborate musical ever produced



The classical story of Snow White, now a charming musical stage production, brings life to a tale beloved by generations.

at Disneyland, continuing to build on Walt Disney's vision of offering innovative and magical entertainment for our guests. This enchanting new production will delight families and immerse park guests in the fun, romance, humor, adventure and magic of 'Snow White and the Seven Dwarfs,' and features classic songs and characters, including: Doc, Grumpy, Happy, Sleepy, Sneezy, Bashful and Dopey, first introduced in the 1937 film."

Award-winning actor Patrick Stewart, best known for his roles on TV's "Star Trek" and on the stage, is the voice of the Magic Mirror. It is presented several times per day and is free to park guests with paid admission to Disneyland. "Our goal is to bring extraordinary talents who have made their reputations both on Broadway and in the theatre, and that have created some of the most spectacular attractions here at Disneyland



The colorful musical has been a favorite of audiences since 1968

piece for the end-of-term concert. The result was the first version of "Joseph and the Amazing Technicolor Dreamcoat" — all of 15 minutes long.

Over the years, the musical

and the record-breaking production which opened at the London Palladium on June 12, 1991 starring Jason Donovan, ran for more than two years, was seen by over two million people

MARCH 2004

8 Do You Have What It Takes to Be a Successful Leader? Have you ever thought that you would make a great leader, but haven't been given the opportunity to learn how to develop your leadership skills? Here's your chance to do just that. Robert J. Sternberg, creator of many popular and successful psychological theories, including the Triarchic Theory of (Successful) Intelligence, Triangular Theory of Love and the Theory of Successful Leadership, will speak to students and faculty on "A Model for Developing Leadership." The public also is invited to attend. Sternberg will be on the Cal State campus at 10:30 a.m. in the Santos Manuel Student Union Events Center. Seating is limited, please RSVP at imafordmom@msn.com. Include in subject line "RSVP Sternberg Talk" and in the main text list the number of guests attending with names, nature of interest and contact information. Parking at the university is \$1.50 per vehicle. For more information please con-

tact Roja Dilmore-Rios at imafordmom@msn.com or call the Learning Center Institute at (909) 850-6476.

10 "The 32 Rules of Prospecting" – Do you find yourself missing out on opportunities? Want to get more value from your efforts? You will discover tips and ideas for prospecting your way to success, better control of the prospecting process to identify opportunities quickly and proven techniques for getting the most from your process. Come prepared for a discussion and bring plenty of business cards to this strategic sales workshop! Wed., 10 a.m. – noon, Plaza Office Building (Beach & Warner), 17011 Beach Boulevard, Suite 900, Huntington Beach. Eugenie Brown of Sandler Sales Institute will host this workshop. Cost: \$99 prepaid includes free book. For more information and for reservations please call (714) 841-9849.

13 The Los Angeles County Irish Fair & Music Festival returns to Fairplex 22, 7A and portions of the grounds, with a fun, traditional and entertaining event that will appeal to the Irish in us all. It will run through the 14th. For more information please contact Sharon Autry at (909) 865-4262.

20 The Great American Train Show will make an appearance in Fairplex 7 and 7A through the 21st with hundreds of G-scale trains, remote-controlled trains and railroad displays presented by hobby shops and train specialists. For more information please contact Sharon Autry at (909) 865-4262.

20 The Small Business Development Center is offering the following four-hour workshop, "Developing Your Business Plan." This four-hour in-depth workshop will cover each of the business plan components with hands-

on exercises. Sat., 9 a.m. - 1 p.m., 363 S. Park Avenue, Suite 101, Pomona. Fee: \$40 per person (includes workbook, which is required) – reservations required, also. For information and registration call the Mt. San Antonio College Small Business Development Center at (800) 450-7232.

22 Aerospace, defense and manufacturing professionals, as well as the general public, are invited to attend WEST-EC, one of the 100 largest tradeshows in North America, to experience a virtual factory on the show floor. The expo features more than 1,000 companies from throughout Los Angeles, Orange, San Bernardino, Riverside and Ventura counties as well as exhibitors from around the globe, who will be showcasing the world's related technologies. Expo runs through the 25th. Los Angeles Convention Center, 1201 S. Figueroa. For more information please call Janis Elspas from The Bohle Company at (310) 785-0515 ext. 246

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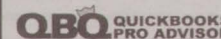
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Mission Oaks Bank Named Gold Business of the Year

Mission Oaks National Bank was named Gold Business of the Year by the Temecula Valley Chamber of Commerce at an awards banquet held at Pechanga Resort & Casino.

Mission Oaks, a Temecula-based community bank that is entering its fourth year, was selected for the top honor from a list of seven other nominees in the medium-sized business category.

"It's a real honor to be nominated for the award and it's especially grati-

fyng to win it with so many deserving nominees," said Gary Votapka, Mission Oaks president and chief executive.

This year's winners were selected by a panel of educators from local universities and colleges. The new selection criteria with its independent, outside judges makes the process much more objective and the award that much more coveted, the chamber said.

In addition to the chamber award,

the bank recently was named an Emerging Lender in the San Diego District by the Certified Development Corporation (CDC) Small Business Finance. Mission Oaks last year received a reaffirmation of its five-star rating from Bauer Financial Inc., the bank rating service's highest rating. The Small Business Administration also expanded the bank's Preferred Lending status to include most of Southern California. The sought-after designation allows Mission Oaks to

streamline its SBA loan process.

Tim Freese Named Sr. VP/Credit Administrator

Tim Freese, a veteran banker with strong community ties, was promoted to senior vice president and credit administrator at Mission Oaks National Bank. Previously he was senior vice president and commercial loan officer responsible for developing and ad-

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Fifth Annual Apex Awards Are Held

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Western National Group • Castle Park Resort Apartments

• Community Manager of the Year 351+ Units — Mondri Durrough — Southern California Housing • Mountainside Apartments

• Support Person of the Year — Linda Gomez — Southern California Housing • Corporate Office

• Regional Manager of the Year — Kareem Salama — Southern California Housing • Corporate Office

• Lease Up Community of the Year — The Village at Sierra — Southern California Housing

• Most Improved Community of the Year — Cathedral Palms Apartments — Southern Cali-

fornia Housing

- Community of the Year 1-75 Units — Heritage Point Apartment Homes (Seniors) — Southern California Housing

- Community of the Year 76-150 Units — Village Green Apartments — Lewis Apartment Communities

- Community of the Year 151-350 Units — Sunscape Apartments — Lewis Apartment Communities

- Community of the Year 351+ Apartments — Mountainside Apartments — Southern California Housing

A check in the amount of \$7,500 was presented to The Children's Fund

of San Bernardino. The organization's mission is "to ensure that children who are at-risk in our community due to abuse, neglect, poverty, or abandonment, receive adequate food, shelter, clothing, medical care, education, and are provided equal opportunity for social development." The Web site is www.childrensfunds.org; call 909-387-4949.

In Memoriam: Jerrold A. Glass (Aug. 7, 1931 — Nov. 2, 2003), former chairman of the board of Western National Group, was fondly remembered for his infectious enthusiasm and compassion for people, as well as his continual commitment to raise the level of professionalism and further the education and training of those in the industry.

Mission Oaks Bank Named Gold Business of the Year

continued from page 54

ministering a \$25 million commercial and real estate loan portfolio at the Temecula-based community bank.

"This promotion is in recognition of Tim's knowledge, assistance, hard work and dedication to the bank," said Gary Votapka, Mission Oaks president and chief executive.

In his new role, Freese will continue to oversee his own loan portfolio but also serve as a resource for other lenders in the bank to assure that new and existing loans are structured and managed properly.

Freese, a Temecula resident and graduate of San Diego State University, has more than 25 years of experience in banking, most recently assisting small- and medium-size

businesses in Southwest Riverside County with commercial and real estate loans.

Active in community affairs, Freese is the chairman elect of the Murrieta Chamber of Commerce and member of the citizens advisory and general plan advisory committees for the city of Murrieta. He also served as a volunteer for several non-profit organizations in the Temecula Valley.

Mission Oaks National Bank is an award-winning, community-based, federally chartered bank that is committed to serving consumers and businesses in Southwest Riverside and Northern San Diego counties. The bank offers personalized services and products through two full-service branch offices and loan production offices in San

Diego and Phoenix. For more on Mission Oaks National Bank visit its Web site at missionoaks-bank.com.

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Statler's Best Bets: Disney's New Snow White Musical!

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Broadway and in the West End.

Schaeffer is artistic director of the Signature Theatre in Washington, D.C., one of the country's leading musical theatres. Last year, Schaeffer also was the artistic director of the acclaimed Stephen Sondheim Celebration at The Kennedy Center. For that festival, he directed "Passion" and "Sunday in the Park with George," among eight of Sondheim's works he has directed during his career.

The choreographer is Karma Camp, who has both Broadway and off-Broadway credits, and as Schaeffer's artistic associate at Signature Theatre, she has collaborated with him on more than 10 productions. The librettist is by stage and television writer Darrah Cloud, winner of NEA and Rock-

efeller grants and the Frederick Loewe Musical Theatre Award, and Norman Allen, the recipient of a Charles MacArthur award for outstanding New Play and two regional Emmy awards. The costumes are by Broadway and regional designer Ellen McCartney; the lighting is by Paulie Jenkins; orchestrations by Jonathan Tunick, and the musical composer and arranger is Timothy Mark Williams. Michael Curry, who is the co-designer of the masks and puppets of "The Lion King" on Broadway, designed the Magic Mirror.

The scenery is by Tom Butsch, who designed the spectacular and memorable "Fantasmic!" and "The Hunchback of Notre Dame Festival of Fools" at Disneyland. Butsch has based the look of the production on

the visual art of Maxfield Parrish (1870-1966), whose work was very popular at the time of the release of the original film. Parrish created an immersive world of nature with his work, and his aesthetic helped define the visual style of the early half of the 20th century.

The score, with music and lyrics by Frank Churchill and Larry Morey, is one of the best known of any musical. "Whistle While You Work," "I'm Wishing," "One Song," "Heigh Ho," "The Washing Song (Bluddle-Uddle-Um-Dum)," "The Silly Song," and "Some Day My Prince Will Come" are all performed in this new production. For general information call (714) 781-4565 or visit www.disneyland.com.

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