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INLAND EMPIRE business journal

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Cynthia Giorgio, the new Assistant Chancellor at UCR
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CLOSE-UP

VOLUME 16, NUMBER 4

APRIL 2004

\$2.00



Richard Spooner rides aptly named Hilton Flight to a win in the \$150,000 purse Ford Grand Prix of the Desert in Indio. The Indio Desert Circuit is produced by Saugerties, N.Y.-based Horse Shows In The Sun, Inc. (HITS) and attracts a weekly average of more than 2,000 horses and 6,000 equestrians, giving a great boost to the region's economy.

Photo by Timothy Poulsen of Poulsen Photography

AT DEADLINE

Interstate 10 Truck-climbing Lane on Schedule

Work includes paving
in center median, sound
walls, pavement repair

Construction of the new truck-climbing lane on Interstate 10 between Redlands and Yucaipa is one-third complete and right on schedule. Work on

continued on page 37

Equestrian Show Greatly Benefits Coachella Valley Businesses and Charities

by Leona J. Christensen

If money were an animal, it would be a horse.

Each year for seven weeks, equestrians from all over the world make Indio their home away from home, pumping tens of millions of dollars into the Coachella Valley's economy.

"From the studies we have done in the past, we know what an economic advantage the horse show is to the East end of Coachella Valley and

Indio specifically," said Sherry Johnson, CEO of the Indio Chamber of Commerce. "It fills our hotels and restaurants and our retailers such as drugstores, dry cleaners, florists and mail services—just to name a few. These people are here for seven weeks so they get their clothes cleaned, have numerous packages to mail and receive. They get their hair and nails done and they use our drugstore facilities for their needs. It is just such a tremendous impact in so many

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Southern California Logistics Airport At a Glance

Overview

Taking global access into the 21st century, Southern California Logistics Airport (SCLA) is more than an international airport – it's a 5,000-acre multimodal business complex that integrates manufacturing, industrial and office facilities with nine core business units that include:

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Special Sections

NEW BUSINESSES

pages 46 to 47

CALENDAR

page 52

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy

by Georgine Loveland

The 2004 *Inland Empire Business Journal Economic Forecast Conference* was held on March 19 at the DoubleTree Hotel in Ontario. William J. Anthony, publisher of the *Journal*,

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Equestrian Show Greatly Benefits Coachella Valley Businesses and Charities

continued from page 1

areas that you would not normally think about."

For local businesses like Indio's The Best Western Date Tree Hotel the horse show brings lucrative business and fills rooms to full capacity.

"During the last three years that The Best Western Date Tree Hotel has been operating in Indio, the horse show has been a tremendous boon to us, helping sell out the hotel during the seven weeks of the horse show," said Aaron Segal, general manager of the hotel, which includes 119 rooms and 12 suites.

For the last 12 consecutive years, the Indio Desert Circuit produced by Saugerties, N.Y.-based Horse Shows In The Sun, Inc. (HITS), has attracted a weekly average of more than 2,000 horses and 6,000 equestrians, including top international horses and riders as well as beginning riders seeking to gain experience in the show ring. Some of the country's foremost hunter, jumper and equitation judges preside at the show, said John A. Eickman, national marketing director for HITS. This year, four of the Grand Prix competitions are qualifiers for the World Cup Finals that will be held later in the year. Next last year were the Marshall & Sterling Children's & Adult League Finals for



Some of the country's foremost hunter, jumper and equitation judges preside at the show which includes top international horses and riders, as well as beginning riders seeking to gain experience in the show ring.

— Photo by Leona Christensen

Region IV, which will be held this year during Week III. Beginning Jan. 28, the show lasts for seven weeks with a week break in February and ends on March 14.

"Indio is as close to a perfect weather situation in the winter as you can get," said Eickman. "What we are looking for are multiple, successive weeks where we can put on a horse show. Indio is nice because there is very little rain. It means that people can ride every day of the horse show without having to worry about being rained out."

The six-week show draws competitors from all over the world, although most are from the United States, Mexico or Canada. The show also brings Olympians from Ireland, Canada, Mexico, New Zealand, United States and Iraq.

The event's horses range in cost from \$50,000-\$2.5 million. To be competitive in the sport of show jumping, it is necessary to have an

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equine team member that is capable of traversing a course of obstacles that range from a little less than three feet to as high as six feet, depending on the competition. During the Indio Desert Circuit, horses consume more than 100 tons of Purina feed. Purina is the official equine feed for all HITS shows. The HITS Desert Horse Park includes 80 acres with approximately 500 stalls.

For equestrians like Darin Gilchriese who brings four horses to the show, the Indio Desert Circuit is an expensive venture costing thousands of dollars. His horse, Hilton's Flight and rider Richard Spooner won the \$150,000 Ford Grand Prix of the Desert competition on Sunday, March 14, sharing a portion of more than \$1 million in prize money for the six-week show.

"By the time you average out the cost of the stalls, feed, training and

show fees, it costs on average of about \$1,000 a week per horse. That does not include the cost of meals and hotel rooms for myself," said Gilchriese, owner/president of Caliber Paving Co., Inc. based in Santa Ana. "While I don't participate in this show to promote my business, I have found business contacts as a result of the relationships I have built from this show."

For more than 100 sponsors who include everything from horse products to high-ticket items like Ford trucks and HBO, this is an ideal way to get exposure with the greatest number of equestrians involved in show jumping for the longest period of time of any horse show in the Western United States.

"This is our biggest and best horse show. It attracts the biggest barns in the area," said Eickman. "We get the top horse people from the West Coast to come to our show, because of that we deal with people who are the upper end of the demographic group. We have a lot of sponsors who want to get in front of those people. Ford Motor Company is probably the best example of a great sponsorship for them and for us."

For Ford Motor Company and HITS, it is a perfect sponsor partnership. Rome Murphy, e-commerce/marketing manager of the California

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San Manuel Band Announces Donation to UCLA

The University of California Los Angeles (UCLA) School of Law and the San Manuel Band of Mission Indians announced a first-ever of its kind donation to an educational institution by an Indian nation. In a ceremony at the law school, the San Manuel Band of Mission Indians bestowed a \$4 million gift to the university to establish a Tribal Learning Community and Educational Exchange in support of Native American studies, which will be administered by the UCLA Native Nations Law and Policy Center.

The Tribal Learning Community and Educational Exchange's mission is to advance the study of California tribal histories, cultures, contemporary issues, and policy and will serve students recruited from Southern California tribes, as well as law students, graduate, and undergraduate students already enrolled at UCLA. UCLA is the first law school to have a juris doctorate/master of arts in American Indian Studies, which is of-

fered in conjunction with the UCLA's Interdepartmental Program in American Indian Studies.

Professor Carole Goldberg, a prominent scholar of Native American law, is director of the joint degree program and is faculty chair of the Native Nations Law and Policy Center. The Tribal Learning Community and Educational Exchange is a means to support the continued growth of Native Cultures and communities as self-governing cultural and political groups.



From left to right: Christopher Duro of the San Manuel Band of Mission Indians; Heather McMillan, UCLA law student; Dr. Wendy Teeter, curator of archeology for the UCLA Fowler Museum; Professor Duane Champagne, UCLA School of Law faculty member; Chairman Deron Marquez of the San Manuel Band of Mission Indians; Professor Pat Sekaquaptewa, UCLA School of Law faculty member; Professor Carole Goldberg, UCLA School of Law faculty, and Interim Dean Norman Abrams, UCLA School of Law.

Jobs Held Hostage: Action on Workers' Comp Reform

It is Day 15 of Jobs Held Hostage—two weeks after the Governor's deadline for the Legislature to act to fix the system that is so broken it is driving jobs out of our state. The Legislature's inability to make the needed changes in time has fueled a private effort to take the issue directly to the voters. The Workers' Compensation Reform and Accountability Act is collecting signatures now to be placed on the November ballot. The initiative does several necessary things to improve the current situation. Most of these reforms are included in current legislation (SBX 43 and ABX41); the Legislature could save everyone a lot of time and money by simply passing these bills quickly.

The first is a common sense requirement that workers prove their injury occurred at work. Too many of us know first-hand stories of people who have been injured recreationally but who are all too eager to place the blame and burden on their employer.

Further, the measure makes employers responsible only for the injury, or portion of injury, that occurred on the job. Another common sense change in the initiative is to prohibit inmates from claiming disability benefits for injuries that occur while they are in custody.

The initiative requires that injured employees and their employers agree on a physician. This alone will reduce fraud and wrongdoing on either side. Also, the Qualified Medical Evaluators involved must have an area of specialty related to the injury at hand. Any disputes about medical treatment will be resolved by medical professionals, not lawyers or bureaucrats or insurance agents. The initiative also says that the diagnosis and treatment of industrial injuries will be governed by guidelines established by the American College of Occupational and Environmental Medicine. Finally, the initiative increases permanent

Big Court Case Could Lower VLF \$1.3 Billion

The Legislative Analyst reports that in September last year, the Fourth District Court of Appeals found against the state in a case concerning whether the cost of fulfilling state mandates for medically indigent adults is currently an unfunded mandate on the counties. The suit was brought by the County of San Diego. The court agreed with San Diego that the program constitutes a reimbursable mandate. The state was ordered to reimburse San Diego \$3.5 million. The state appealed the decision to the California Supreme Court, which denied the petition for review in December; therefore, San Diego has won.

The budget writers knew in 1991 that shifting the cost of many statutory social programs to the counties was a mandate. To pay for this mandate, the final budget deal also put in place

new depreciation schedule for calculating the vehicle license fee that resulted in a tax increase for all vehicle owners in California. The counties were given no guarantee, however, that the tax increase would be enough to always cover the mandate so a "poison pill" was inserted to discourage the counties from suing the state. The poison pill language calls for rescinding the 1991 VLF depreciation schedule in favor of a more taxpayer friendly schedule if the counties ever successfully sued over the issue of funding for medically indigent adults. Now that the suit has occurred, all that needs to happen is for the director of finance to notify the director of DMV and the vehicle license fee, according to the *Riverside Press Enterprise*, would go down \$1.3 billion for all vehicle owners.

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This April in the Inland Empire Business Journal!

News and Features

Indio Desert Circuit Horse Show benefits Coachella Valley businesses and charities and celebrates the majesty of thoroughbred horses. Hilton Flight lived up to his name as the winner of the \$150,000 purse Ford Grand Prix of the Desert1

Southern California Logistics Airport presents a veritable world of opportunities in the High Desert. We offer an overview ... see where your business, industry, freight and housing concerns may benefit from this rapidly growing enterprise1

Economic Forecast Conference, hosted by the *Inland Empire Business Journal* (ahem) was recently held at the DoubleTree in Ontario. It was an informative occasion featuring bankers, insurance experts and other speakers who shared their concerns and experience regarding the status of the state and local economy 1

Jobs Held Hostage; Action on Worker's Comp Reform is certainly a topic one discusses everywhere3

Fashion Is Not Just for Your Wardrobe — What About Your Car? STRUT of Corona fashions "jewelry" for luxury autos, a unique and stylish option for car buffs18

Independent Breed of Businessmen Emerge as Unemployment Lingers Sometimes bad news turns into good news as unemployed workers use resourcefulness and innovation to restart and re-invent their lives21

Murrieta and Temecula Residents Open UBuildIt's first Southern California office. The company is a boon to homeowners who want to take charge of their construction projects — from large to small — with a little or a lot of help from professionals. It's a great way to save money, too21

Editor's Note:

Innovation is spring's keynote. Everything is blooming. Our Women & Business Expo is fast approaching and several of our April stories feature innovative and creative minds at work in the Inland Empire. We have horses jumping over fences in Indio and artisans crafting high quality accoutrements (spell check, spell check) for classy cars in Corona. Another company helps one build one's house or patio or whatever. Ingenuity — a hallmark of the Inland Empire — if we may be excused for bragging just a bit.

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#1 **Stephanie Edwards***

#2 **Lynne Cox****



#3 **To Be Announced**
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*Stephanie Edwards - Co-Commentator with Bob Eubanks for the Rose Parade for 25 years.

** Lynne Cox - Endurance swimmer and author of the newly-released "Swimming to Antarctica: Tales of a Long-Distance Swimmer."

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Southern California Logistics Airport *At a Glance*

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- Air Cargo
- Aviation Maintenance
- Rail Complex
- Real Estate
- Military Defense Programs
- Flight Testing
- Advanced Flight Training
- Charter passenger service
- Value-Added Businesses (Power Project, Golf, Film Location)

Located in Victorville, Calif., SCLA offers 24-hour, seven-day-a-week operations with onsite U.S. Customs. It has been designated a Foreign Trade Zone and a Local Agency Military Base Recovery Act (LAMBRA) Zone by the federal government. The airport can accommodate all current-flying commer-

cial and military aircraft with 24-hour per day tower operation and emergency response capabilities, comparable to the world's largest airports.

Mission Statement

Advance global commerce through a multimodal transportation system supported by business, government and community.

Southern California Logistics Airport and Rail Complex will achieve this by:

- Growing and expanding global cargo activities combining air, rail, ground and port connections
- Expanding its world-leading aviation maintenance center
- Providing time and costs advantages for manufacturing and distribution companies
- Expanding flight testing and training programs
- Serving our country on critical

- defense programs
- Creating a local economic engine

Developer and Airport / Rail Authorities

Stirling Airports International and the Southern California Logistics Airport and Rail Authorities have a joint participation arrangement to redevelop the former George Air Force Base.

Stirling Airports International is a Foothill Ranch, Calif.-based, full-service airport development company that specializes in master planning and major land redevelopment. Stirling is led by partners Dougall Agan and Chris Downey, who have been responsible for more than \$3 billion in development activity on large-scale land projects in Orange, Los Angeles, San Bernardino and San Diego counties.

Acting as the Airport and Rail Complex Authority, the Victorville City Council is dedicated to creating the jobs and economic activity in the region beyond levels experienced when the Air Force Base was active. The City of Victorville is a pro-business community located in San Bernardino County.

AIR CARGO

All Cargo Airports

Southern California Logistics Airport is dedicated to time and cost advantages for goods movement. As a regional and global benefit, SCLA is working to:

- Regionalize the Southern California airport system to increase security at both passenger and cargo airports
- Fast-track goods movement through cargo-prioritized airports (faster U.S. Customs clearance)
- Utilize multimodal transportation (rail, air, ground) to expedite the supply chain
- Add runway capacity in North America

Air Cargo

From 1999 to present, Southern California Logistics Airport received more than 3,220 tons of air cargo.

Most flights were international and included charters with:

- FedEx Express
- ASB Air
- MK International
- Atlas Air
- Heavy Lift
- Polar Air
- National Air
- Malaysia Air
- U.S. Armed Services

Time and Cost Advantages

As a gateway from Asia and South America to Western North America, time and cost advantages achieved by using Southern California Logistics Airport include:

- Onsite U.S. Customs clears 747s in less than two hours
- Planes have a four-minute taxi to terminal
- Cargo that comes into SCLA can be cleared and transported as far as Chicago in 24 hours via ground or rail
- 60 percent of all goods out of California moves along the Interstate 15 corridor
- \$3.5 billion committed to further highway expansion by California Department of Transportation
- Roadway and Yellow Freight trucking companies support goods movement at SCLA

Airport Features:

- 24/7 air tower operations — no curfew
- Two intercontinental runways:
 - 15,050-foot x 150-foot runway
 - 9,100-foot x 150-foot runway

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CLOSE-UP

Cynthia Giorgio Appointed Assistant Chancellor of UCR



Cynthia Giorgio

by Cliff Morman

Cynthia Giorgio, the University of California at Riverside's former assistant dean of programs and advancement for its College of Natural and Agricultural Sciences, has been appointed the university's assistant chancellor this year, culminating the work of a national search and selection committee to find a successor to Robert Gill, the position's previous occupant, who is retiring.

Giorgio, who has worked at UCR for the past 23 years, spent 16 of those years in her previous position at the College of Natural and Agricultural Sciences where she worked extensively to help establish the UCR Genomics Institute (genomics is the study of the genealogy of biological organisms) and was involved in invasive species protection programs — the regulation of pests and diseases that affect agricultural, urban, and natural environments. In her present position, she said, she will act as a liaison for the chancellor, France Cordova, managing internal and external communication concerns and providing analytical support for a broad range of other issues, including environmental science, health science, and genomics

incentives as well as administrative, student affairs and enrollment issues.

Giorgio plans to support Cordova's vision for the university by working together to "develop growth for excellence" through, for example, enhancing its research reputation by helping to increase contracts, grants, and funding for faculty members. The education field is particularly interesting in a university atmosphere, Giorgio said. "I've always found it to be exciting to be at a university campus, being around young people" she stated, adding that UCR provides "tremendous opportunity and is a 'very good' employer. It's just a very stimulating environment, being around people engaged in research in a wide range of issues, people who are very engaged in what they do, who are very passionate about what they do and at the front edge of what they're conducting." Faculty and administrators are vital contributors to UCR's livelihood, Giorgio added. "It's people," she said, "very high quality faculty attract high quality students at graduate and undergraduate levels. It all boils down to our people."

Giorgio's lengthy record of service was a primary reason for her appointment, said France A. Cordova, UCR's chancellor. "Cindy's many years of experience at UCR, her participation in leadership training programs both inside and outside the UC, and her strong administrative skills will serve the chancellor's office and the campus well," Cordova said in a UCR press release. "Cindy has al-

ready earned the support and trust of the faculty, staff, and administrators who know her, and I look forward to having her assistance and counsel."

Working with Giorgio was a positive experience, said Kathy Barton, the director of marketing and research for the College of Natural and Agricultural Sciences. "I was fortunate to have the opportunity to work with her a couple of times," she said, adding that she worked with Giorgio while in UCR's media relations office. "She's a wonderful colleague and mentor and very collegial person to work with." Giorgio was "instrumental" in launching several initiatives in the college, Barton stated. "She left a lasting legacy for this college and was gifted at pulling together diverse groups of faculty."

However, not everything has been so beneficial for UCR, Giorgio said, which celebrates its 50th anniversary this year. Its biggest challenge has been drastic budget cuts that have put some limitations on the faculty and staff. During the last two years, Giorgio said, the agricultural research budget was cut by 20 percent, the cooperative extension program for the College of Natural and Agricultural Sciences by 30 percent, and the university will sustain a seven percent budget cut in the next fiscal year. Before coming to UCR, Giorgio, a native of San Diego, attended the University of Columbia at Missouri where she received her undergraduate degree in journalism. She lived in Missouri and edited *Outdoors*, which she described as a public relations magazine for

Mercury Marine, a boating company. Her career at the university has covered an extensive range of areas — such as positions in Human Resources and Cooperative Extension.

As the College of Natural and Agricultural Science's assistant dean for programs and advancement, she worked closely with the dean, associate deans, and CNAS faculty to organize strategic planning and new initiatives in such subjects as genomics, invasive species, conservation biology, and perchlorate. She has overseen the college's advancement activities, those involving development, marketing, communications, governmental relations, and special events, having been involved as well in campus-wide initiatives in such areas as agricultural genomics and law.

In areas farther outside of the university, she has been involved in the UC Management Institute, Leadership Riverside, the Council for Advancement and Support of Education Summer Institute, and the California Agricultural Leadership Program. She received the UCR Outstanding Staff Award and the UCR Women Who Make a Difference Award for 1999. She currently lives in Redlands with her husband and is an avid swimmer in her spare time.

Giorgio hopes to expand UCR's future role in its community through working with a broader range of issues at the campus, even if she will no longer be able to devote the time she once did to natural and agricultural sciences.

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CORPORATE PROFILE

Larry Rinehart's Vision Expands PFF Bank's Role in the Inland Empire

by Cliff Morman

Larry M. Rinehart, president and CEO of Pomona First Federal (PFF) Bank has converted the bank from a mutual savings and loan association to a NYSE publicly traded community bank during his 11 years as president—due largely to his belief that the company would have a brighter future if it expanded.

In his 27 years with the bank, Rinehart, 56, who also serves on its board of trustees, has revitalized the bank from a previously \$1.5 billion company to a \$3.6 billion company currently, with 27 branches and primary operations centered in the Inland Empire and Coachella Valley, as well as a satellite loan lending office in Sacramento. The bank was converted into a publicly traded company in 1996. "We didn't feel that we had a bright future in a traditional loan and savings account (operation)," he said, adding that the company should be able to give home loans to customers and use its capital to expand its franchise, and further develop full-service banking capabilities.

The bank purchased a trust department formed with the investment management company Glencrest and hired full-service employees. "We got so tired of turning customers away for full-service needs," he said. "We were just sending these customers to other competitors. We realized we had to offer any product of service the customer could want. When you lose them to a competitor, you lose them for good and that money is wasted."

The bank's conversion to a public trading company is a mark of achievement for Rinehart, said Donald R. DesCombes, chairman of the bank's board of directors. Rinehart has shown "dynamic" leadership at the helm of the bank, DesCombes stated, citing the bank's initial success as a NASDAQ and now NYSE-traded company as examples of this. "It has been a very rewarding experience," DesCombes stated. "That has been a lot of Larry's responsibility and I was glad to be there to help him."

Rinehart describes himself as a "creative, inventive" person who took advantage of opportunities that made themselves apparent to him, attributes that he said were recognized by the bank's board of directors when they appointed him president and that he particularly looks for in management employees. "If they're creative, inventive, risk-taking types of individuals who are not afraid to put themselves out on the line for something they think is right and are independent thinkers," he stated, "that's what I'm looking for," adding that he strives to give them autonomy. "I don't run their business," he stated, "I let them run it. I don't want to be bogged down in doing their job because then I can't do my job. The senior managers do it for themselves."

Rinehart, who was born in Cleveland, Ohio and raised in Pomona, got into banking "pretty much by circumstance," he commented, having graduated the University of La Verne in 1973 with an undergraduate degree in education with an emphasis in Asian studies and no intention of becoming a banker. His major field required an advanced degree for him to be able to make a decent living, he said, and having already started a family after his previous Army service in Vietnam, he was looking for any job at all.

Rinehart saw a valuable opportunity when a friend of his father-in-law enabled him to get a position as a real estate appraiser for Great Western Savings and Loan, a company that is no longer in business. He eventually became the branch manager of the company's Whittier office and was promoted senior appraiser at its corporate office in Beverly Hills. This posed a problem, however, as he had to commute to Beverly Hills from his home in Upland and so was quick to take an offered position as head of PFF Bank's then new community investment department. There he was charged with making certain that the bank's benefits were substantially re-invested into local communities, primarily through seeing that its loan concentration was focused on corporate community responsibility.

A community investment officer position was formed to ensure that lending and deposits were evenly balanced and that programs aimed at low- to middle-income areas could assist such customers in purchasing or rehabilitating homes. The reason for his advancement in spite of his seemingly irrelevant academic background is simple, said Rinehart. "I guess there's just no substitute for experience," he stated. "I was very fortunate to have prior management of PFF expose me to virtually all facets of banking, a well-rounded exposure that aided me tremendously in attaining the position and successfully executing the position."

Rinehart worked in essentially every banking position possible, he said, from desk clerk to management. "I can't say there were many obstacles," he stated. "It was just a matter of opportunities going right to be considered for advancement and very simply by very hard work." Rinehart continues to make certain that the bank's profits are re-invested into the communities it serves and that management employees remain actively involved in those communities. Management employees are formally required to be involved in at least one philanthropic activity within the local communities, Rinehart explained. "I don't want to tell them specifically what they can or can't do," he stated, adding that the range of potential philanthropic venues is broad, including such organizations as the Leroy Haynes Center in La Verne, the House of Ruth, and Cal Poly Pomona's Scholarship programs, among others.

The bank contributes an annual average of approximately half a million dollars to these local charitable organizations, Rinehart said, adding that this still does not give one an impression of all the time invested by the management employees in such causes. "I truly do it with a passion," Rinehart said of his philanthropic involvement. "I



Larry Rinehart

care very much about our employees and our customers. I think that care shows through and distinguishes PFF from many of its larger competitors."

PFF's motto is "customers first," Rinehart said, and is an essential aspect of ideal employee performance. "We've worked very hard to make it become a part of our employees," he stated. "They must have a 'customers first' attitude. It's the only thing that distinguishes PFF from the larger regional competition." In order to make this philosophy a reality, Rinehart said, he prefers for the bank's human resources department to hire customer service personnel based more on evaluations of potentially friendly, pleasant dispositions, as opposed to just banking experience.

The idea entails very simple logic, he said. "I can train a person to master technical skills of a job quickly," he said, "but I can never train them to have a pleasant, outgoing personality if they don't already have that." The bank's senior managers and board of directors are also entirely committed to maintaining its financial independence, he said. "That's a message we give our employees and customers time and time again," he stated, "in order to assure them that this bank is not for sale. We've been here since 1892 and hope to be here for another hundred-plus years."

Rinehart plans to continually expand the bank's growth profitability and geographic expansion, he said, while remaining loyal to the fact that financial

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LAW

Patent Infringement Litigation Suite Saves Time and Money

PatentCafe Uses Innovative Semantic Analysis Technology for E-Discovery of Prior Art Documents

by Todd Brabender.

In a move to provide a new weapon to curb skyrocketing costs and manpower hours in patent infringement litigation, PatentCafe has introduced its electronic patent prior art discovery solution called the Infringement Litigation Suite (ILS). Nearly 3,000 lawsuits are filed each year in the U.S. alleging patent infringement, and infringement awards have reached as high as \$1/2 billion. Litigation teams can now turn to PatentCafe to help them deploy the same technology that allows robust data mining for quick discovery of prior art patent most relevant to the particular infringement suit.

The collapse of Enron, as well as the landmark investigations into securities brokerage practices have spurred the adoption of Latent Semantic Analysis (LSA) as the electronic discovery search technology that quickly and intelligently sifts through millions of e-mail messages to quickly discover the documents most relevant to the case. The powerful LSA digital search technology is changing the speed and accuracy in identifying prior art patents in a traditionally paper-based industry.

What is the Infringement

Those Strange, Wonderful Charging Orders: How an LLC Can Help Protect Your Business Assets

by Jonathan Watts

As anyone who has suffered through an asset protection seminar has heard, the best way to protect your assets is to put them into a limited liability company or family limited partnership. If any creditors come along, they will only get a charging order, that impotent enforcement tool that cannot reach assets inside the LLC. The debtor can rest secure in

Litigation Suite?

www.IAMcafe.com(<http://www.IAMcafe.com>)

The ILS is the newest offering in PatentCafe's Intellectual Capital Office suite of IP management software tools. PatentCafe's global patent database, which contains more than 20 million patent documents issued by the U.S., Germany, France, Great Britain, Canada, Japan, the European Patent Organization and the World Intellectual Property Organization, is one of the world's largest and most complete collections of important patents. PatentCafe's Infringement Litigation Suite is the only patent research tool that allows litigation teams to use the entire claims text of a patent, and produces relevancy ranked search results, even if the searched patents are in French or German languages.

How does the Infringement Litigation Suite work?

After indexing, the company creates a separate cache, searchable using LSA. The company's underlying LSA search technology incorporates advanced information algorithms developed by Dallas-based Engenium Corp. The mathematical formulas in LSA scan the database and structure each patent document based on how each in-

dividual word in the patent relates to any other patent in the document cache.

PatentCafe CEO Andy Gibbs says the Infringement Litigation Suite has been already proven its worth with great success. "Two preeminent U.S. patent law firms recently used PatentCafe's LSA technology to search for 'best prior art' patents responsive to patent claims asserted on their clients. In both cases, in under a minute and at a fraction of the cost, our technology produced the very same patents that they had spent months and tens of thousands of dollars to identify using traditional search methods," says Gibbs. The two law firms reportedly spent five months and \$50,000, and three months and \$30,000 respectively, to identify these patents. "And they still don't know whether some French or German patents may be relevant," says Gibbs.

The Infringement Litigation Suite is priced on a "per litigation case" basis and provides a one year license for up to four concurrent users. Licensing the ILS is as simple as filling out the contact form at www.IAMcafe.com (<http://www.IAMcafe.com>) — access to the ILS can begin within an hour.

Gibbs says the patent legal community is pleased that LSA has proven itself as an incredibly powerful and cost-effective discovery tool when compared with traditional search

methods. Gibbs says corporations, venture capitalists and universities are using our contextual search solution to identify potential patent licensees in non-obvious market segments as well.

3PatentCafe® is the leading provider of patent data centric enterprise intellectual property asset management (IPAM) software and informational resources for industry. The company's patent pending Intellectual Capital Office Suite integrates its premier 6-Sigma quality international patent database with the only LSA plus Boolean search technology.

Since its start in 1996, the company has grown to one of the leading Web-based intellectual property resources, serving nearly 3/4 million visitors each month, including patent law and Fortune 500 and Global 2000 professionals, portfolio managers, venture capitalists, universities and government R&D organizations. Visit <http://patentsearch.patentcafe.com> (<http://patentsearch.patentcafe.com>).

Todd Brabender-Spread The News PR: 785.842.8909 / todd@spreadthenewspr.com (<mailto:todd@spreadthenewspr.com>)

the knowledge that the creditor can only receive what the debtor chooses to take out of the LLC: nothing.

The truth, of course, is somewhat more complicated. In many situations, creditors will find it more difficult to seize assets that are placed in an LLC than assets in a corporation or in your own name. But the level of protection varies according to the circumstances and the law of the state that your LLC is formed in.

To understand the limits of charging order protection, it is important to understand that charging orders exist primarily to protect non-liable co-owners. The rationale is that it would be unfair to the remaining co-owners if the creditor could simply walk in and take over the debtor's interest, disrupting the business and the livelihood of the non-debtor co-owners. A charging order is a way to allow creditors to satisfy their judgments (by re-

covering the debtor's share of distributions) without letting them wreck havoc on non-debtor co-owners.

In some states, a charging order merely gives the creditor the right to receive the debtor's distribution if and when it is made. If the LLC does not make any distributions, the creditor must simply wait it out. This can be hazardous for the creditor if the LLC

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OPINION

Workers' Comp Reform Shell Game

by Thomas Hagerman

Follow the pea. Speaker Nunez and Commissioner Garamendi have said that pricing regulation of the insurance industry will be needed to ensure that employers feel the benefits of any workers' compensation reform. In 1994, Speaker Brown and Commissioner Garamendi said that pricing de-regulation was the way to ensure employers feel the benefits of workers' compensation reform. Which is it? Since the system has failed under both circumstances, regulated and unregulated pricing, pricing regulation is clearly not the issue. As it turns out, pricing de-regulation was a short term fix after 1994 that allowed insurance companies to cut prices, but now after many insurance companies have gone out of business, the reality of the cost side of reform of the system must be addressed.

Democrat legislators simply do not want to talk about cost side reform. California's insurance premiums to manufacturing employers are three to four times higher than in Nevada and Arizona and injured workers in those states are treated just fine. The difference is Nevada and Arizona workers' compensation systems only treat workers injured on the job and they only pay disability for workers with impairment. It is as simple as that.

California must first raise the causation threshold to require that work is the predominant cause of the injury so that only workers injured on the job are in the system. Second, require that disability awards are no longer made for pain not corroborated by an objective medical test, so that only workers with impairment get disability awards. Discussion of any other issues is just an attempt to hide the pea.

COMMENTARY

Why Insider Trading Should be Legalized

by S. Eric Anderson, Ph.D., MBA and La Ron Cotton

The verdict is in and Martha Stewart, arguably one of America's biggest icons, has been found guilty. Sure, prosecuting Martha Stewart is like turning in your own mother, but landing a conviction of this magnitude sends a powerful message to the entire business community. As a result of the verdict, many now believe that most investors will think twice about insider trading. However, this is unlikely. Insider trading is next to impossible to prove, evident by the fact that Martha Stewart was found guilty of obstruction of justice instead.

What is insider trading? A friend tells you that their company is doing well and you buy the stock. This is not insider trading since no specific information was given. You overhear two people whom you don't know mention that a takeover is in the works. This is not insider trading since you don't know if the people that you overheard are really involved in the takeover.

Your patient tells you that her company is facing a hostile takeover. This is insider trading since the information provided is specific. A high-ranking colleague tells you about a takeover. You don't trade, but you tell your friend who does. This is illegal since a quid pro quo could be implied. Even though you don't make money on the tip, you may receive another benefit from your friend who profits from this advice. One can see how complicated defining insider trading can quickly become.

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COMMENTARY

Putting my money on black

by Andrew Abraham and S. Eric Anderson, Ph.D., MBA

I recently received a phone call from a supposed "currency expert" strongly urging me to invest heavily in the Euro. He talked to me for about 10 minutes in a relentless pursuit to convince me that it was a sound investment with minimal, if any, risk. Skeptical, I politely declined and decided to research the foreign exchange markets (FOREX) on my own from an unbiased point of view.

After thorough research of the true facts, it became more and more evident to me that the FOREX is to investors, what Las Vegas is to gamblers. Let's start with exchanging your dollars for casino chips. In the foreign exchange market you would mainly be exchanging euros, yens, pounds, francs, or dollars. Now it's time to belly

Both FOREX brokers and Las Vegas casinos offer commission-free dealing, but require minimum amounts to play. Casinos make their money off the slight advantage in odds they have, while FOREX brokers make their money by keeping the slight spread as their profit. FOREX brokers typically offer a spread between four and six "pips," encouraging traders to be highly leveraged in order to maximize broker profits. Each pip represents about 10 cents for every \$1,000 traded.

The pip spread offers a multitude of ways for the broker to take advantage of the investor, not unlike how a casino can take advantage of the gambler. No commission and the small spread are what initially entice FOREX investors. However, these spreads tend to magically increase beyond their initial, understood levels during different times of the 24-hour trading day. Yes that's right, just like any Las Vegas Casino, the FOREX is open for your gambling needs at any time of the day or night. Monitoring your broker's play of the spread is possible, but you can't sleep at night and have to record his every move.

Most currency traders lose their entire investments with nothing to show for it. At least in Las Vegas, if you lose all your money they will give you a free night's stay. Coincidentally, overnight carrying charges in the FOREX are not uncommon. Interest rates vary between currency pairs that generate an obscure set of credits and fees for all positions held overnight.

My "currency expert" must have forgotten to mention that. In fact, his expertise has been discredited in my mind since Alan Greenspan declared, "No model projecting directional movements in exchange rates is significantly superior to tossing a coin."

While the FOREX may initially sound appealing, I'd get more satisfaction putting my money on black.

Why Johnny Can't Add

by Joe Lyons

The time of the three "Rs" and the little red schoolhouse are long gone. The hickory stick has fallen to rules of corporal punishment. Education today just barely resembles the pre-Sputnik days.

There was a time when being held back to repeat a grade was seen as a terrible thing. I remember the dread, the social scare of it all. I studied to prevent it. And those who had to face it were thought of as leprosy and fallen. Even remedial courses were for dummies.

But in the new millennium you are virtually guaranteed to move forward, and if you don't, the fault is on your teacher, not you.

Today, in the state of California and in at least four districts in San Bernard-

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LOCAL NEWS

Caltrans/ Warm Weather Cause Concern for Riverside Water Delivery

Unseasonably warm spring weather combined with a scheduled Caltrans freeway improvement project is causing some concern for the city of Riverside Public Utilities Department. Riverside residents are asked to voluntarily minimize outdoor watering through the month of April, as one of three large water pipelines serving the city of Riverside is taken out of service, to enable the construction on the 91/215/60 freeway interchange.

As a result, there will only be two water pipelines serving Riverside, instead of the usual three lines during this time frame.

"Our customers use about 30-50

million gallons of water a day in typical weather for this time of year," said Riverside Public Utilities Assistant Director of Water Dieter Wirtzfeld. Normal seasonal needs of 60 million gallons per day can be met with only two pipelines, but the balmy 80-plus degree days can push water consumption above the 60-million gallon demand.

"It is essential that we gain the immediate support and cooperation of all customers to ensure adequate delivery of water during this brief construction period," said Wirtzfeld. If additional water is needed by customers, the utility plans to buy water from the State Water Project, which

still meets or exceeds the city's standards, but is very costly. Also, because it is from a different source, some customers may notice a different taste than they are accustomed to.

Anyone with sensitive health care concerns, such as home-dialysis patients, or people with general water quality questions may contact Riverside Public Utilities Water Quality Supervisor Cindy Norried at (909) 351-6331.

In addition to temporarily curtailing outdoor landscape watering, other conservation methods include: running only full loads for washing machines and automatic dishwashers, short

showers and not washing vehicles.

"The work was scheduled for what normally would be a lower-demand period for water during cooler days of early spring," Wirtzfeld said. "But this nice, summer-like weather is not helping us at the moment."

More information is available at the Riverside Public Utilities Web site: riversidepublicutilities.com. Riverside Public Utilities is a consumer-owned water and electric utility that serves more than 100,000 electric and 63,500 water customers within the city of Riverside.

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy

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welcomed the attendees and the *Journal's* Joe Lyons served as master of ceremonies.

First up was Vern Heimbigner who spoke on the *Small Business Association's* projected lending plans for 2004. Heimbigner explained the advantages of SBA funding in comparison with traditional consumer loan packages. The SBA offers a variety of programs to suit most every need, he noted, and the two most used in business development offices across the country are the 7A and 504 programs, due to the reduced down payment and the emphasis on women and minority-owned businesses funding that the government wants to encourage.

There is currently legislation before Congress to reinstate 504, Heimbigner added, and form a combined fund-

ing bill – the main advantage of which would reduce the required capital outlay of the business owner. Another plus for SBA loans over conventional is the length – not more than 10 years for conventional and 25 for the SBA. The 504 is less flexible, Heimbigner said, as it cannot be used for equipment and there are other restrictions. He emphasized that the SBA offers free services and said that the Web site is extensive and very useful. Visit sba.gov.

The interest rate outlook was presented by Candice Weist, president and COO of the Inland Empire National Bank. Weist has been a community banker for eight years, specializing in construction lending and special assets. She stated her belief that community commitment is the cornerstone of community banking. Weist is a magnetic speaker who

combined humor and humility in her presentation while giving credit to her colleagues for the success of Inland Empire National Bank. "This is a very quiet crowd," Weist announced. "How many of you are bankers? Hold up your hands." Several hands were seen waving in the air. "That explains it," she chortled. Last year, Weist was elected to the Federal Reserve of San Francisco, 12th District, as a representative of the Inland Empire due to the growth here, she said. "Where are we now? According to Fed Chairman Alan Greenspan, we are dealing with low and stable inflation. But, we also are seeing some real investment, especially in equipment and software, Weist commented. We are also seeing strong car sales. The monetary policy remains accommodative and the net new flow into stock market funds shows the re-

siliency of the economy in spite of the Enron and other debacles.

Real estate construction and mortgage was addressed by Thomas Vessey, formerly with United California Bank and First Interstate Bank. In 2001, Vessey helped to start up a new real estate line of business catering to the small builder/developer for Wells Fargo. As the senior credit officer, he was responsible for creating policies and procedures. This start-up now operates in two locations, with commitments in excess of \$200 million. Vessey discussed the "unprecedented residential real estate market" we are seeing today. In less than three years, Vessey said, a home that sold for \$360,000 is now across the street from a comparable home currently on the market for \$590,000. Using his

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Jobs Held Hostage: Action on Workers' Comp Reform

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disability benefits for the most seriously injured employees.

These changes are needed desperately if California is to restore a

healthy jobs climate. Currently, our employers pay \$6.33 of every \$100 of payroll vs. the national average of \$2.46. Additionally, workers' comp costs have risen 136 percent over the last four years, with some companies

experiencing premium increases of 300 percent. The cost for government entities and school districts has skyrocketed by as much as 55 percent, leaving taxpayers holding the bill and receiving less in service.

You should contact your legislators and demand action on SBX 4 3 and ABX4 1, and consider signing the petition to place this measure on the ballot. To learn more, see www.reform-workerscomp.com

Southern California Logistics Airport *At a Glance*

continued from page 6

- 24/7 U.S. Customs Port of Entry — Onsite Customs clears 747s in less than two hours
- 2,000-acre Foreign Trade Zone
- Unrestricted airspace (separate from LAX)

RAIL COMPLEX

Master Planned Rail Complex

Expanding its onsite multimodal capabilities as well as its time and cost advantages for goods movement, the Southern California Logistics Rail Complex is currently under development. Planned for 2,900 acres, the Rail Complex will be served by both BNSF and Union Pacific rail providers.

The rail complex is a solution for the growing distribution needs and supply chain congestion of Southern California. With 65 percent of all imported goods being transported through Victorville to the Eastern United States already, SCLA will benefit the regional transportation system by offering rail, ground and airfreight distribution, limiting congestion at the ports and Southern California's freeway system.

The Pasha Group

The 700-acre Pasha logistics complex will free valuable space at the ports of Los Angeles and Long Beach by moving container and automotive processing and storage facilities to Southern California Logistics Rail Complex. This will allow the ports to grow with the import industry's projected seven percent annual growth without significantly impacting the local area. Pasha expects to employ approximately 200 people at SCLA, equating to \$50 million in salaries over the next 10 years.

Current Tenants

More than 100 businesses are currently located at the Airport and Rail Complex including:

- The Boeing Company
- Nestle Waters North America

- CB-Richard Ellis
- General Electric Aircraft Engines
- High Desert Power Project
- Southern California Aviation
- Pratt & Whitney
- DHL Danzas Air & Ocean
- The Pasha Group
- ConAgra Foods
- Nutro Products, Inc.
- U.S. Customs
- Goodyear

Build-to-Suit Development

To meet the ever-expanding commercial development demand for Southern California, Stirling Airports International is teaming with **Catellus Development Corporation** to construct commercial build-to-suits at Southern California Logistics Airport. Military Defense Programs

2,000-acre Foreign Trade Zone

SCLA has been designated a Foreign Trade Zone (FTZ). A FTZ is a specially designated area, in or adjacent to a U.S. Customs Port of Entry, which is considered to be outside the Customs Territory of the U.S. Some benefits that can be attained through the use of a FTZ include:

- No duties on re-exported merchandise from a FTZ
- No duty is paid on domestically sold merchandise until it leaves the FTZ
- No duty is paid on waste or yield loss in a FTZ
- If foreign merchandise is manufactured within a FTZ into a product with a lower duty rate, then the lower duty rate applies when duty is paid

California State Incentives

The state has numerous incentives in place to encourage investment and reduce the cost of starting and operating a business in California. These programs include tax assistance in various forms:

- 60,000-acre redevelopment district — tax increment must be reinvested within the redevelopment district
- Credits for the purchase, lease or construction of manufacturing equipment
- Tax credits for research and development costs
- Employee training assistance
- Industrial development bonds and pollution control financing

San Bernardino County Incentives

The county provides a variety of programs and services designed to assist local businesses including:

- Business financing
- Employee training and wage reimbursement
- Site selection assistance
- Small business assistance programs
- Demographic and statistical information analysis

- Tax exempt Industrial Development Bonds (IDB)

City Incentives

- Federal Aviation Administration program support
- Taxable and tax-exempt airport development bond financing is available with a taxable bond pool of more than \$100 million available
- Tax credits for hiring, equipment purchase and operations are available for businesses located at SCLA

CITY OF VICTORVILLE

Located in the heart of the Inland Empire North, the City of Victorville is an emerging commercial hub that benefits from its business-friendly environment and central location in the midst of Southern California's economy. Strategically situated along Interstate 15 with global access provided by Southern California Logistics Airport, Victorville has become one of the key links in the international supply chain with daily cargo flights from Asia and a qualified and dedicated labor pool of more than one million workers. In their off-time, that workforce can enjoy all the pleasures of a big city, relax at one of Southern California's beautiful beaches, or spend their time in the comforting embrace of the local San Bernardino mountains.

Logistics

- Air: Southern California Logistics Airport
- Rail: Southern California Logistics Rail Complex
- Ground: I-15, SR 395 (US 395), I-40, I-215, Highway 18, Highway 58
- Sea Ports: less than 100 miles from the Ports of Los Angeles and Long Beach

Labor

A dependable and qualified labor force is the most important asset to business success. The City of Victorville is home to a large and diverse pool of workers, and has available educational opportunities to insure a qualified supply of workers for the future.

SCLA CONTACTS

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(760) 243-1929 — fax

COMPUTERS/TECHNOLOGY

Dr. Bott — “The doctor is in!”

by J. Allen Leinberger

No sooner does a major computer product hit the market than somebody comes out with a way to make it better. I'm not talking about the proverbial better mousetrap here, just speaker grills for new speakers, leather cases for new devices and colored covers for black and white items.

Such is the business of Dr. Bott. I have mentioned this company here before, but a box arrived the other day that drives home a point. The best thing to happen to the Dr. Bott company was the introduction of the iPod.

I am still happy with my dinosaur granddaddy 2001 iPod. It has only enough room for 1000 songs and it is twice the size of the latest issue. Still, Dr. Bott was there with a very good leather cover with a flip top that I still use. They produced a sports carrier that allowed you to strap your iPod to your arm while running. They tied in with Koss headphones for people who wanted to replace the little white earbuds that came with the iPod and they were the first to offer ways to hook your iPod to your car stereo.

So what's new from the Dr.?

Well, for one thing they have come up with the PocketDock, a little plug that allows the newest iPod to connect directly to any firewire cord. If your new iPod has a base unit, you don't need one, but some people might, and it is good for both MAC and PC users.

iSkin is a new cover that comes in two sizes. One for the 10/15/20 gb iPod and another for the larger 30/40 gb iPod. These come in various colors and include a screen protector, a belt clip and a hand strap.

There is a new sports suit for the new mini-iPod that comes in several colors along with a belt clip and is made of neoprene with plastic inserts to protect your player if you fall and break a leg. This is actually a technical advance on the sports holder that I got back when the first ones came out.

Then there is the Navipod. This device is a remote control for your MP3 player. Dr. Bott and others have come out with various speaker systems to let you play your iPod out loud, so of course, you want a remote for when you are across the room.

There is also an FM connector that can run with or without an MP3 player, a cassette or CD player or a lap top computer. Like several other companies, including Radio Shack, Dr. Bott makes FM transmitters to connect iPods in CD only cars. As I have indicated in these pages before, I still have not found a system that works.

Off the iPod thing for a while, Dr. Bott has a series of enhancements for the iMovies program. They are called Slick Video Transitions and Effects. If you are turning your wedding video into an epic, these disks will give you the transitions, effects, and titles to make George Lucas envious.

Finally, in the current box, a program called Think Free Office was included. It claims to be comparable to Microsoft Office or Appleworks, including word processing, spreadsheets and presentation graphics.

In truth, Dr. Bott does not manufacture all of these items. Many com-

panies are using the Dr. as a distributor for their items. Some go so far as to put the Dr. Bott name on their product. Do they serve a purpose?

Yes, they do.

As I indicated, I still use many of the items that came out for my antiquated two-year-old iPod. And if you find something in the catalog of Dr. Bott, or any other such company, and you think it is right for you and your equipment, buy it. But be advised that Bill Gates and Steve Jobs do not live in a vacuum.

There is every reason to believe that they will be adapting some of these items to add to their next line of inventory. When that happens, and it will, your extra piece becomes redundant.

Oh well. Enjoy it for now. And thank you, Dr. Bott.

Look for Dr. Bott on the Internet at www.drbot.com.

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Commentary: Why Johnny Can't Add

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no County, we have a new system in which high school algebra has become optional. Now I am not a fan of this particular school of mathematics, but it does teach you to think. And while I can't say that I find it useful in my everyday life, I also cannot see how waiving the requirement is good for high school graduates. It sounds like a further dumbing down of America.

So were does it end? Can't read at a high school level? Bad grammar? Can't add without a PDA in your pocket? The dog ate your thesis? No

problem. Step forward son. Welcome to the world of the slacker. Rock on, Beavis and Butthead.

There are, as I see it, two options for education. Challenge the students to learn or teach them that they can get out of anything that's too hard.

Gerard O'Neil, a futurist, once told me that eventually there would be two classes of people — those who operate the computers and those who sweep up around them. The students of San Bernardino County might as well get push brooms issued to them with their diplomas.

Kiwitel


The most significant aspect of the telecommunications system purchase decision is that a dynamic partnership will be formed between your company and your new vendor. It is vitally important that these two entities understand each other and that the vendor be responsive, flexible and competent in effectively handling your needs. KIWITEL is uniquely positioned to fulfill these expectations for years to come.

High Performance Guaranteed...

Taking the Gamble Out of the Decision

Kiwitel's Partial Client List:

- > Mitsubishi
- > Nike
- > Epson
- > Johnny Rockets
- > City Of Fountain Valley
- > Verio
- > Y.M.C.A.
- > Payless Foods
- > Spring Air Mattress
- > Mobil Modular



Call us Today: 714-647-6300
www.kiwitel.com

Authorized Distributor
NEC
 NEC America, Inc.
 Business Systems Sales Division

Those Strange, Wonderful Charging Orders: How an LLC Can Help Protect Your Business Assets

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is a "pass-through" entity for tax purposes: the debtor's share of the undistributed income is (at least theoretically) attributed to the creditor, who may be liable for taxes on company income that is never distributed. If the creditor settles for a paltry sum rather than fight this potential liability (and wait out the debtor), the debtor and his or her co-owners can begin taking distributions again.

Of course, if the debtor's co-owners will not agree to freeze distributions, this wait-it-out strategy may not be viable. And in California and some other states, creditors have a few more rights. These states allow the creditor to

foreclose upon and sell the debtor's LLC interest if the charging order does not work. But this foreclosure and sale only allows the creditor to take away the debtor's economic interest: i.e., its share of profits and surplus. To protect the remaining co-owners, the creditor cannot take away the debtor's right to participate in management without the consent of a majority of the other members.

In practical terms, foreclosure may not help the creditor very much. It will often be difficult for the creditor to find someone willing to purchase an economic interest in an LLC that carries no management rights. This is because the deposed owner (who still retains his or her management rights) and any al-

lied co-owners will try to freeze the new "owner" out by ceasing distributions, allowing pass-through taxes on undistributed income to do their work, and awarding themselves salaries while they wait out the storm.

But while foreclosure may not be an ace of spades, it does confer one advantage on the creditor. The debtor can no longer be quite as secure in deciding to hunker down and wait out the creditor, because if the creditor forecloses, the debtor may ultimately have to buy the foreclosed interest back. Otherwise, he or she cannot begin receiving distributions once the creditor is gone. This may give the creditor additional bargaining power when it comes to settlement.

So where does this discussion leave us? Generally, charging orders do make it more difficult for creditors to seize assets in the debtor's LLC. This is especially true if the LLC includes more than one member (vindicating the rationale for charging orders) and has a legitimate business purpose. Your attorney can help you determine whether an LLC is appropriate for your situation.

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 or jwatts@thepartnersinc.com.

Commentary: Why Insider Trading Should be Legalized

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Is the time spent trying to define insider trading really necessary? Are the costs associated with regulating insider trading well spent? Does insider trading really cost investors money? No, no and no. How is this possible? Consider this, someone flips a fair coin and you have the choice to call heads

or tails. Would your chances of winning really be any different if someone was flipping a very biased coin? They wouldn't be since you don't know in which direction it's biased.

Although, you might prefer to flip the coin, your chances of winning are 50 percent in either situation, since you are as likely to pick the biased coin's good side, as its bad side. If you're told

that there is evidence of insider trading and manipulation and that this will bring about—you don't know which—either a rise or a fall in the price of the stock the next week, once again, your chances of winning are still 50 percent.

Investors who complain about insider trading costing them money merely picked the wrong side of the coin or stock. They fail to realize that they were just as

likely to have profited from enormously from cooked books or a biased coin. As a result, the outright legalization of insider trading would make for more efficient markets, since valuable time and resources would not be wasted indicting the Martha Stewarts of the world. The money spent on the trial has cost stockholders a lot more money than her insider trading.

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy

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daughter's family experience in the housing market as an example. Vessey said that they bought an entry level home three years ago, and the value is now up 50 percent. When they decided to upgrade, it was possible to keep the first home as an investment and buy a second. He noted that in the San Gabriel Valley, where space for new homes is negligible, there is a lot of "tear down" activity. Older homes on large lots are being demolished and several houses are being constructed. "There is a demand on everything and prices are escalating," he said. "Consumer spending is strong, technology and government spending are up and consumer confidence is expected to improve." Adding to that, unemploy-

ment is under six percent and the interest rate is at a 45-year low, resulting in a strong housing market in California.

San Bernardino County Second District Supervisor Paul Biane offered a power point presentation, which focused strongly on the economic state of San Bernardino County in the face of the severe ramping down of the state's proposed budget. Biane said that due to the county's foresight—"We saw it coming"—county government started tightening its belt early on. "We saved more than \$23.4 million over the past year," he noted. Biane explained that the current structure of the proposed budget imposes a potential \$76.6 million impact, and of this amount, \$56.2 million impacts the general fund and discretionary

revenue. This scenario would affect population, the job market, labor force and housing. He expressed his concern that services such as the sheriff's department and fire department staffs would be adversely impacted, but also expressed optimism. Mark Uffer, the former director of Arrowhead Regional Medical Center, whom Biane characterized as the "budget wizard," has come on board as the county's new chief administrative officer. "The bottom line," Biane commented, "is that we will make it through our budget changes."

John Hagan, president of well-known Pac West Development, a 22-year-old homebuilder-consulting firm based in San Diego spoke on residential new home growth. Hagan is respected for his vast experience in de-

veloping residential real estate projects, and his development, forward planning, operations, construction management and troubleshooting expertise. Hagan explained that not only is the residential market in the Inland Empire booming, but also there are other important needs to be met in such a fast-growing and progressive region. Cities are working on downtown redevelopment and looking for firms to come in, he said. As an example, "Claremont wants a hotel and entertainment center." Housing is getting out of reach for people in the coastal counties, he stated, with the obvious result of rapid growth in the Inland Empire and the need for affordable housing. "Everyone wants to

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GETTING ORGANIZED

Technology Is Not a Substitute for Organization

by Barbara Hemphill

Technology is changing the business environment for everyone—from small home-based businesses to multinational corporations. These changes are here to stay, or more accurately, to continue changing. Not only can you survive these changes, but you can also turn them into exciting opportunities by applying some basic organizing principles.

Not many years ago, getting organized was an option. Some of us were lucky enough to have our own assistant to organize for us. Today, technology has made organizing a necessity for three reasons:

- We have more to organize than ever before.
- Secondly, as a result of the economy, and fueled by the capabilities of technology, companies are downsizing. All managers used to have an assistant, but after downsizing most of those assistants are gone, and now we are faced with organizing ourselves.
- Lastly, there is a greater sense of urgency than ever before. Whether by e-mail, cell phone, fax or pager, questions and answers demand immediate attention.

You may be reluctant to get organized, as many people are. But often it is because they have been misled about what it means to be organized. My definition of organization is very simple: "Does it work and do you like it?" And if what you are organizing—or not organizing—affects others, there is a third question: "Does it work for others?"

If your answer to any of the questions above is "No," try these five easy suggestions to help you get started on the

road to organization and make the most of your technology:

1. Learn to choose technology effectively.

Most of us are trying to do more with less, and working harder is not always the answer. The real question is "Does anyone really need to do this?" Just because technology allows you to accomplish a specific task doesn't mean it's the best way for you to use your resources. Sometimes adding a new software program creates more work than not having it. Think ahead and make sure that the results of this new technology will be worth it, both financially and in terms of human resources.

2. Continually practice the art of waste basketry.

Research shows we use only 20 percent of what we keep. For each piece of information you receive, whether in hard copy or on the computer screen, ask these questions: Does this require action? Can I identify a specific use? Would it be difficult to get again? Is it recent enough to be useful? If the answer to all those questions is "No," ask one final question: "What's the worst thing that could happen if I don't have this piece of paper?" If you can live with your answer—toss or recycle it.

Even within your office, do you see unused equipment, books you'll never use again or outdated inventory? Just get rid of it and you'll experience a new sense of energy.

3. Implement a system for keeping track of contacts—and stick to it!

Most of my clients agree that their best source of business is networking, but piles of unidentified business cards will not do the trick. Deciding which system to use is far less important than using it consistently. For some people,

technology is the perfect answer, while others accomplish their needs with a simple Rolodex. A combination of choices, such as: a computer program, Rolodex, address book and Palm Pilot can be the right answer. Whatever you decide, stick to it and be consistent!

4. Create a paper filing system that works—easily and consistently!

In spite of the computer-age promises of a paperless office, most of us are faced with more paper than ever before. If you find that your filing system is not working and most of it you never use, clean out your most accessible file drawer and start over. Begin filing new information by asking—"If I need this information again, what word will I think of first?" The answer is your new file title. Alphabetize the file titles, and keep a list of them—a file index. Before you make a new file, check the existing list to avoid creating a file for "Car" when you already have "Auto." Keep a copy near the filing cabinets and at the desk of everyone who uses the files.

5. Create a computer filing system that works—easily and consistently!

Remember that a computer's value is that it allows you to use a file again. If you do not intend to use the document again, there is no value in storing it in a computer.

The key to effectively organizing your computer is your directory, and the first step is to point all files into one directory, regardless of what program created those files. This will make it easier to retrieve what you need, regardless of what program created it, and make it easier to back it up for archives or for transfer to other locations.

In paper systems, people frequently get into trouble because they have too many categories, while in computer sys-

tems, they get into trouble because they have too few categories (i.e., directories and subdirectories). To make things easier, your computer gives you a "Find" feature that will help you locate any file you want by searching for key words without you having to actually open each file.

Two of my favorite directories are:

1. Pending—This is for files on which I am currently working. I can quickly see which documents are in process, or if necessary it will be easy for someone else to retrieve my work.

2. Outbox—Here I file work that I have completed, but need to print, fax, give to someone else, or send to another location.

Remember that in any organizing process, you may feel worse before you feel better. To change is difficult—even when you want to. It takes time to learn new behavior patterns. Organization is like any other skill. If you want to play tennis, you can read books, look at videos, get the best coach, and go to the best court...but after a week you still won't be a great tennis player. It takes practice. So does organizing.

Barbara Hemphill is one of the country's leading organizational experts. She is the best-selling author of the Kiplinger book series, "Taming the Paper Tiger" and "Love it or Lose it." Barbara has been on the "Today Show," "Good Morning America," in the Wall Street Journal, Reader's Digest, Moneysworth, and many more. She has also helped major corporations like Staples, Hallmark, Eastman Kodak and 3M, increase their productivity and efficiency. For more information on her speaking and consulting, please visit: www.productivityconsultants.com.

Larry Rinehart's Vision Expands PFF Bank's Role in the Inland Empire

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independence is the bank's primary goal. The bank is continually developing or purchasing five additional branch sites, mostly in growing areas of the Inland Empire, Rinehart said. "It

would be difficult for us to penetrate many Los Angeles and Orange County markets," he stated, "therefore we decided that our best chance for success is to grow with the Inland Empire and Coachella Valley."

Rinehart is still a resident of Up-

land and enjoys golf, he said, something he wishes that he had more time for. He has three adult children, daughter Marla Khan and sons Mike and Matt.

PFF Bank should continue to provide amiable, socially conscious finan-

cial service for an extended period of time if Rinehart's plans work as he envisions, while remaining distanced from the corporate evaporation of individual identity that other companies may fall victim to.

The Leasing Industry's Impact on the Economy

by Michael Fleming

Financing equipment is a big decision. Weighing all equipment acquisition options is critical — especially in today's recovering economy. In 2003, ELA surveyed the Small Business Administration's (SBA) State Small Business Contest winners and found that nearly one third of all equipment acquisitions — especially by small businesses — are made through leasing. Top reasons to lease include capital conservation and flexibility, as well as the ability to manage company growth, take advantage of the latest technology, and improve asset management. A new study issued in March 2004, however, goes beyond the lease versus buy analysis.

The study, *The Economic Contribution of the Equipment Leasing Industry to the U.S. Economy*, examines the impact the equipment leasing and finance industry has on the U.S. economy and jobs. Commissioned by the Equipment Leasing Association in

August 2003 and conducted by Global Insight, a global economic and financial forecasting company, the study shows that over the 1997-2002 period, the equipment leasing industry produced between \$100 billion and \$300 billion additional real GDP. Additionally, the industry produced between \$227 billion and \$229 billion additional real equipment investment, and created between three million and five million additional jobs.

The most important contribution of the equipment leasing industry lies in providing access to capital. Clearly this study shows that if leasing were unavailable, many entities — from non-profit to private organizations, from tax-exempt entities to public companies — would not be able to acquire the equipment they need.

"Recently we had to restructure our financials to expand our entire plant and we were able to move quickly with leasing," said Richard Viti, executive vice president and CFO of Tasti Twist Bakers, Inc. dba Delorio's

reduce our products and hired additional people to help sell them," he said. "Also, with freed up capital, we were able to offer more competitive salaries and benefits when recruiting for upper management and administrative positions."

IT Market Spurred By Leasing

The Global Insight study shows that, of the total \$229 billion impact on equipment investment, more than one half (\$122 billion) is concentrated in computer equipment. Industrial equipment categories — aircraft, especially transportation and industrial equipment — account for most of the balance.

"I am not surprised by the large figures," said Irv Rothman, president and CEO, HP Financial Services. "IT equipment, especially, lends itself to financing rather than cash purchase."

"Leasing is the smartest way to invest in IT. This strategy gets us into an IT refresh cycle and is an affordable way to have the latest technology working for us. Plus, leasing lets us spread our IT costs out over time," said Michael Strohmaier, IT manager, Delicato Family Vineyards, one of the leading family winegrowers in America.

"We know that customers spend 20 percent more when they finance versus when they pay cash," added Rothman, "If businesses don't have the financial flexibility to refresh their technology to adapt to market changes, then there likely would be a slowdown in equipment acquisition overall."

James Beard, president of Caterpillar Financial Services Corporation, agrees. "Leasing being unavailable would certainly slow down equipment replacement. Time flies, and the next thing you know a two-to-three year lease is up. If you didn't have an expiring lease agreement pushing you to decide what to do next, a business might delay an upgrade or replacement. In addition, leasing offers cash flow benefits in the form of a lower monthly payment, so it is easy to see how business and the economy benefits from leasing."

Leasing's Effect on Manufacturing

Global Insight also estimated that

an additional \$120 billion accrues to the rest of the economy through additional spending on goods and services in markets that are peripheral to equipment markets.

"Not only do many Fortune 100 and investment grade companies have leasing as a built-in component of capital structure," said Joe Lane, vice chairman of Bay4 Capital LLC. "But, from a manufacturer's standpoint, leasing as seller-assisted financing moves a significant portion of their products into the marketplace."

"From the manufacturer's side, buying power is expanded due to leasing," concurred Rothman. "When a customer feels their buying power increases, they become more confident in acquiring equipment."

According to the study, several factors exist to show why leasing's fundamental contribution is critical, and why its value to the economy is so large, including:

- Leasing, as a way of acquiring the use of equipment, cuts across goods-producing and services-producing industries in the U.S. economy.
- Leasing is a crucial approach to acquiring a variety of equipment types, especially high-technology equipment, which is vital to innovation and growth.
- Leasing arrangements are used by all sizes of businesses, even though their capital requirements may differ.

This third-party report reinforces what ELA knew: the leasing industry clearly has a significant, positive impact on the economy. Visit <http://www.elaonline.com/industry-Data/ELAEconomicContrib.pdf> for the entire study, *The Economic Contribution of the Equipment Leasing Industry to the U.S. Economy*. For more information on leasing, visit www.ChooseLeasing.org to access the 10 questions to ask before signing a lease, to identify a lessor in your area, a glossary of terms and more.

Detection Device Funding Secured By Ionian Technologies and the Keck Graduate Institute

Ionian Technologies, Inc. has been awarded a \$2.7 million contract for development of a rapid, hand-held biothreat detector. The device will have applications with military and civilian first responder personnel by enabling rapid and efficient response times to potential bioterrorist attacks.

The EXPARTM rapid detection technology used in the project was first discovered in the Galas Laboratory at the Keck Graduate Institute (KGI), Claremont, one of the subcontractors on the project, and is licensed to Ionian. Northrop Grumman is the prime contractor for the program under the guidance of the Department of Defense's (DoD's) Defense Advanced Research Projects Agency (DARPA), through the Defense Microelectronics Activity's (DMEA) Advanced Technology Support Program (ATSP2).

Ionian's role in the project will focus primarily on assay and chemistry development for detection of biological warfare agents using novel, rapid nucleic acid amplification technology. "The award of the contract is a significant milestone for Ionian. We look

forward to working with such reputable partners in the biothreat detection arena," commented Ionian's director of applications development, Ed Sheldon, Ph.D. Ionian Technologies is a biotechnology firm focused on molecular diagnostics for emerging and infectious diseases.

"It is rewarding to realize technologies developed at KGI are progressing successfully into new applications development," added David Galas, Chancellor, vice president, and Norris Professor of Applied Life Sciences at KGI. "We look forward to continuing to work closely with Ionian and the rest of the team for the duration of this DARPA project." KGI is the first American graduate school dedicated exclusively to applied life sciences.

The EXPARTM technology includes a novel, isothermal, rapid nucleic acid (DNA and RNA) amplification strategy with the potential to supplant many currently used analysis and detection methods with enhanced sensitivity, specificity, flexibility and rapid reaction times. Ionian provides molecular diagnostics, detection and

advanced biomedical research tools based on this novel technology for DNA and RNA amplification and detection. The technology is being applied to biothreat detection, infectious disease diagnostics, and gene expression analysis.

"With the expansion of new genomic information and with increasing threat levels to our national security, the need for technologies with improved speed, sensitivity and portability is greater than ever," commented Dr. Sheldon of Ionian. "Ionian Technologies is focused on filling this need in biothreat security and diagnostic medicine where markets are expanding rapidly."

Ionian Technologies is a privately-held biotechnology firm focused on molecular diagnostics for emerging and infectious diseases. The company, founded in September 2000, is headquartered in Upland and was founded by two researchers from the Keck Graduate Institute of Applied Life Sciences in Claremont — David Galas and Jeffrey Van Ness. It is the first

spin-off company from this new institution dedicated to the applied life sciences.

KGI's mission is to pursue educational programs and research aimed at translating into practice, for the benefit of humanity, the power and potential of the life sciences. Research undertaken at Keck Graduate Institute builds on and creates a wide range of practical applications for the insights into the fundamental processes of life emanating from the nation's research laboratories. KGI is located in the Eastern San Gabriel Valley in Southern California and is one of seven colleges of the prestigious Claremont Colleges Consortium.

Defense Advanced Research Projects Agency (DARPA): DARPA is the central research and development organization for the Department of Defense (DoD) and pursues research and technology where success may provide dramatic advances for traditional military roles and missions.

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy

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come into the Inland Empire, and the affordable housing has been pushed to the High Desert." The Inland Empire has gained jobs, while parts of the state have lost them, Hagan said. Of the new jobs created in the Inland Empire in 2003, more than one-third was white collar. In February 2002, there were 1,096,300 people working in the Inland Empire. In February 2003, there were 1,118,300 workers. The big homebuilders have been building in the Inland Empire for a number of years, he recognized, but none of them have, heretofore located their division headquarters here. Hagan said he has been asked to consult with several large homebuilders, indicating a lot of long term growth in the region.

Jim Brooks, president of Empire

Commercial Real Estate Company, brought more than 20 years of principal-based operating experience to his presentation, *commercial office outlook*. His expertise in commercial real estate development, acquisitions, and operations, focuses on maximizing cash flow and value creation in executing all commercial and multi-family transactions pursuant to Empire Company's strategic plan. The motto in Brooks' industry previously was "Stay alive to '04," he recalled. Now, the Inland Empire anticipates its fastest growth in the next 10 years, he said. This expansion brings with it many challenges, not the least of which is infrastructure and highway spending or the lack thereof. "Not anywhere nearly enough spending is being committed to support our growth," Brooks staunchly believes. Issues impacting the com-

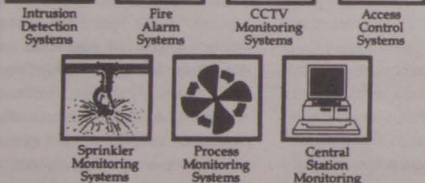
mercial development outlook include the dwindling supply of developable land and infrastructure constraints, he said. He sees a lot of capacity in Ontario; the redevelopment of military bases, and a growing influence of high income, high end housing projects. Brooks has also identified a developing need for places to congregate — a very important consideration is the midst of rampant and often impersonal growth in the area. Another important factor is the huge absorption rate of unprecedented office space under construction. "The word is out," on retail and office development in the Inland Empire. So much so, Brooks said, that large blocks of land in the High Desert are providing new opportunities. The High Desert phenomenon will be in play. "Let the good times roll!"

Jamie Wolcott, the executive di-

rector of the Big Bear Lake Resort Association, spoke, most appropriately, on a subject vital to our region: *Tourism*. The Big Bear Lake Resort Association is the membership group of lodging, restaurants, resorts, activities, and other services, and its mission is to increase tourism and tourism spending in the beautiful Big Bear Valley, so that all businesses may prosper. In 2003, Wolcott was appointed to the Marketing Committee of the State of California Travel & Tourism Commission. She is also chairman of the Inland Empire Council Board of Directors. Business travelers are as important as tourist travelers in their impact on the local economy, she commented. "I love the tourism industry," Wolcott said. "We

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INLAND EMPIRE INNOVATORS

Mark Piscitelli's Contribution to Grubb & Ellis Transcends Local Office

by Cliff Morman

Mark A. Piscitelli, Grubb & Ellis's executive vice president and managing director of its Ontario and San Gabriel offices, has helped the company as a whole to remain at the forefront of the national real estate industry during his 18 years with the company, due to his focus on its advancement within the region.

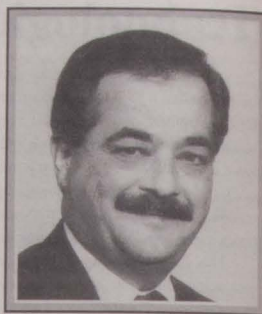
Piscitelli came to the company in 1986 to accept his present position after previously working at Ashwill and Burke in Orange and for a Xerox company. His present work has been expansive in its narrowly defined range. His office has focused on building its market share in the industrial and real estate sectors, said Piscitelli, and between 1995 and 2000, the office's revenues were increased by 111 percent and its net profitability return increased by more than 16

percent. The Ontario and San Gabriel offices are "constantly" in the top 13 offices nationally, Piscitelli stated, and in the top five for profitability level. Piscitelli assumed management of the San Gabriel office in 2002, implementing a new sales model focused on industrial real estate and that same year, the office finished third nationally in return on revenues.

Piscitelli's record with Grubb & Ellis is impressive, said Phil Royster, the company's executive vice president of transaction services who Piscitelli said acted as a mentor to him in the early stages of his career. Piscitelli is a "true professional," said Royster. "He's a great leader, he's got the trust and respect of the people in his office." The employees of the office play an essential role in it as well, Piscitelli said. "These are the people who are on the line to deliver the client service," he stated. Technologi-

cal advances have also been crucial in aiding the company, Piscitelli stated, including a vast array of electronic employee training programs referred to as "Grubb & Ellis University." Nearly all of the primary sales course is computerized, he said, so that employees can access a varied array of competitive data from as long as six or seven years ago that had previously been unavailable.

A Chicago native, Piscitelli received his B.S. in zoology from DePaul University but did not pursue his plan to become a physician, due to the limits imposed on him by his new family. "I had to go out and earn a living," he said. Piscitelli hopes to continually enhance the office's future sales performance through a variety of means, which includes the added development of its headquarters and the recruitment of professionals in the industrial and investment sectors to fur-



Mark Piscitelli

ther cement relationships with the company's clientele. By extending the office's consistency further in spite of already present gains, Piscitelli hopes to contribute not only to the company's Inland Empire performance but to its performance as a national whole, providing a real estate venue for numerous consumers.

Fashion Is Not Just for Your Wardrobe — What About Your Car?

by Georgine Loveland

their lives at a frenetic pace.

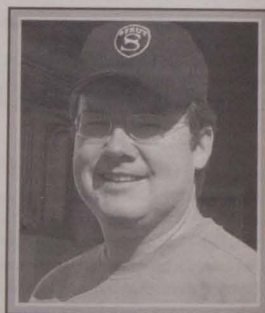
So, it is a natural segue for those on the fashion hot track to extend their personal expression of beauty and their own personalities to the appearance of their expensive automobiles. The mar-

founders of STRUT, the unique company they started two years ago.

Recognizing the desire of luxury automobile owners to stand out from the crowd, Struthers and Spencer, former classmates at Principia College, decided to use their expertise and experience gained from prior successful ventures to take advantage of the potential of the automotive aftermarket.

In 1983, the pair had established Home Tech, an early custom audio/video contracting company and was responsible for introducing hi-fidelity, in-wall custom speakers to the consumer market. They

then launched Sonance, a manufacturer of in-wall and in-ceiling home entertainment systems. Sonance oper-



Scott Struthers, co-founder of STRUT.

ates in 40 different countries and is now a leader in the architectural audio industry, with annual sales targeting \$100 million.

The two entrepreneurs are also the managing directors of William Ray Valentine, LLC, an investment company with both private and public placements in the technology, entertainment, real estate, security and

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The Nairobi Package for the H2 includes a 1/8" chromed billet for the primary grille and hood vents intricately designed with 6 blades, handles and a tray, all of which are finished with a 4-step process for maximum shine and durability.

ket is there and the creativity and vision that initiated this concept belongs to Scott Struthers and Geoff Spencer, co-

Most of us try to make a personal statement by choosing attractive and flattering fashions to enhance the positive and minimize the negative aspects of our bodies. We feel that the physical impression we convey will influence those we interact with everyday. Shopping at Macys, Stein Mart, Nordstrom and other fashionable stores and small boutiques is a necessary expenditure of time for many, even though they probably live

MANAGING

The Seven Mistakes Leaders Make

by Joanne Sujansky, Ph.D.

Leading a firm to success in today's marketplace is difficult. An uncertain economy and unpredictable market changes make many employees uncertain of what to do. When leaders fail them, they either jump ship or stay on board, floundering and performing at reduced levels. There are seven mistakes that leaders in corporations, educational institutions, and government organizations alike, typically make:

1. Lack of Trust

Leaders develop a following by developing trust. When trust doesn't exist, employees look for someone else to follow, inside or outside the organization. Trust is based on integrity. It's all about being honest, keeping promises, being fair. Leaders are judged by what they do everyday. Lose trust... you lose your followers.

2. Failure to Shape and Share a Vision

You need to share the organizational vision and goals so employees under-

stand the big picture. Realize that team members want to know where the organization is going and how that direction impacts their personal objectives. As events and circumstances change, communicate that to them as well. The more you reveal to employees, the more leadership they'll feel they have. Help them to vividly see the future.

3. Unclear Expectations

Each employee needs clear focus, especially during uncertain times. When employees see the economy turn sour or cutbacks occur, they naturally fear any change that could impact their own future. To keep those fears from surfacing, continually communicate with your employees and state your expectations of them. Tell them what you want, what they did right, what you expect of them and how you measure their progress.

4. Insufficient Modeling of Desired Behaviors

You must demonstrate the behaviors that you want from others. When you take a leadership role, you actually lose some rights... the right to let your

performance decline, the right to blame someone or something else. There is no break time, it's "24-7" for showing others the way you wish them to be.

5. Not Enough Partnering

When we reach out to others to achieve mutually desired results, we are partnering. Leaders must lead the way by partnering with other organizational leaders, employees, vendors, etc. Each person brings a unique set of skills and experiences to the partnering process. Leaders must think and talk in terms of "we," involving others in decisions that affect them and the business, whenever possible.

6. Failure to Retain Top Talent

Leaders need to behave in a way that makes the "keepers" want to stay. Top talent wants to be recognized and praised for contribution. High achievers want some "room," some authority to do what they know needs to be done. They also want to be growing themselves while working with you to grow the company. Hold them back and they'll go elsewhere.

7. Too Little Celebration of Success

The pressures of the day-to-day are felt by everyone. Leaders must find multiple opportunities to acknowledge individual and team accomplishments. Impromptu parties, award dinners, and staff meetings are all ways to stop, say thanks and encourage further success.

Leaders need to avoid these seven mistakes or pitfalls. Today's employees hold very high standards for their leaders. They want to know what to expect, where the company is going and how they fit into the big picture.

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." KEYGroup® provides Joanne Sujansky's keynote speeches, books and tapes as well as corporate leadership programs based on Dr. Sujansky's founding principles of "Unlocking the Leader Within." Reach her at 724-942-7900 or at www.joannesujansky.com.



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FACES IN BUSINESS

Leading Permit Processing Company Hires Project Manager

J. L. Hare Associates, a leading Southern California permit and entitlement processing management company, has hired Jim Goodwyn as project manager.

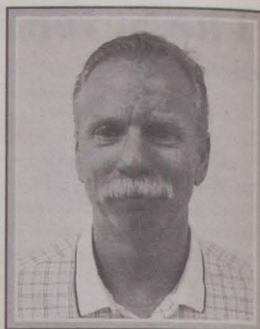
Goodwyn oversees the permit process for the company's clients in Riverside and San Bernardino counties. He has delved into his new role working on commercial projects such as Target in Upland and Barnes & No-

ble in Corona. Goodwyn also is managing the permits for several residential projects, including three Fieldstone housing developments in Sycamore Creek and two William Lyon Homes' housing developments in Corona.

"Goodwyn is especially good at multi-tasking and long-term planning," said Jackie Hare, president, J. L. Hare Associates. "He is a dedicat-

ed leader who works with each development's project team to ensure plans meet city and county requirements."

J. L. Hare Associates was established by Jackie Hare in 1988. With a client list of more than 100 developers, J. L. Hare Associates has worked with government agencies in 40 Southern California cities.



Jim Goodwyn

Retired O.C. Developer Joins Permit Processing Company

J. L. Hare Associates, a leading Southern California permit and entitlement processing management company, has lured John Lusk from re-

irement to join its team as project manager.

The 30-year industry veteran was once owner of the Lusk Company,

which has its signature on many Lusk Homes developments. At J. L. Hare Associates, Lusk will work with some of the company's most prominent clients, including Standard Pacific Homes, William Lyon Homes and The Irvine Company. He will supervise and project manage Sages restaurant at the Newport Coast Promenade.

"We are so grateful that John, whose expertise is unmatched, was willing to come out of retirement to join our team," said Jackie Hare, president, J. L. Hare Associates.

J. L. Hare Associates is a full-service permit and entitlement management company that works on commercial, residential, industrial and retail developments. The company is headquartered in Santa Ana and has an of-



John Lusk

ice in Corona. Established in 1988 by Jackie Hare, the company now has a client list of more than 100 developers and workers with government agencies in 40 Southern California cities. J.L. Hare Associates' team has managed the permit process for such residential projects as the master-planned communities of Sailhous, Arborage and Vicara. Current projects include Target in Upland; Barnes & Noble in Corona; and Buie Communities in French Valley.

MANNERINO LAW OFFICES



"Laws were made to be broken"
Christopher North, May, 1830

"Had laws not been, we never had been blam 'd; for
not to know we sinn 'd is innocence"

Sir William Davenant
1606-1668

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Independent Breed of Businessmen Emerges as Unemployment Lingers

From Madison Avenue N.Y.C. to Main Street U.S.A., broken dreams litter the landscape as unemployment lingers. Longevity, tenure, expertise and integrity are no longer criteria assuring job security.

Blue and white-collar workers, educators, and professionals across the nation purged from career positions are looking for a viable way to take control of their financial future. Sunbelt Business Advisors notes the cruel realities of unemployment far exceed the optimistic statistics. The real number of new jobs created is substantially less than predicted.

Deciding to put their resources into startups, an independent breed of unemployed businessmen has emerged often launching newly started small businesses ventures. Since 60

percent of startups fail within the first three years, they can face a losing proposition, putting them into considerable debt and an even lower sense of self-worth and self-confidence, according to Sunbelt.

Sunbelt recommends to this breed of independents anxious to run their own businesses, that they carefully research purchasing an existing operation with a proven track record of success. Compared to newly launched start-ups, existing, already-established small businesses or franchises with new owners show only a minimal failure rates. New owners traditionally mean new enthusiasm, new ideas and new money to risk looking for new markets. This independent breed of businessmen plans to run them better, and often makes more money than the

previous owners.

Sunbelt also predicts opportunities arising for other unemployed when this independent breed of businessmen purchases, takes over, runs and expands an existing, already-established small businesses and provides jobs for additional workers.

Sunbelt Business Advisors is the world's largest network of business brokers and uses its position in the industry to match the ideal business with the appropriate buyer. Operating in 47 states and 11 countries, Sunbelt allows thousands of pre-screened buyers to research already-existing businesses listings in five divisions. The Mainstreet Division represents existing businesses with annual gross sales of under \$1 million, the ClearView Division has businesses available with

annual gross sales of \$1 million-\$3 million, the Private Investment Banking SPIB (M&A) Division has multi-million dollar annual sales listings, the Franchise Sales Division has agreements with hundreds of franchisees, and the Franchise Resales Division has exclusive arrangements with franchise organizations.

Entrepreneur Magazine consistently ranks Sunbelt as the number one business brokerage franchise. Since only a few Sunbelt territories remain to be franchised in the U.S., negotiations are underway to open more foreign markets in dozens of countries. Visit www.sunbeltnetwork.com.

Murrieta and Temecula Residents Open UbuildIt's 1st So Cal Office

UbuildIt®, the nation's largest and fastest-growing company assisting owner-builders, has opened its first Southern California office servicing Riverside and San Diego counties, according to Murrieta resident Randy Tutor, owner and partner of UbuildIt's new office. UbuildIt shows homeowners how to save up to 30 percent on their home building or remodeling projects by serving as their own general contractor.

Tutor and partner Robert Skinner, a Temecula resident and a licensed general contractor who has more than 18 years of home building experience, said the UbuildIt concept provides consulting services to owners who would like to have expert help available while maintaining control of their own home building or remodeling projects. He said homeowners can save tens of thousands of dollars and they don't have to know anything about construction. UbuildIt provides the experience, systems and connections with quality subcontractors and the nation's leading construction lender to

not only save the owner-builders money, but to minimize their time spent in the management of the project.

"We are very excited that professionals in our new office will have the opportunity to assist homeowners in Riverside and San Diego counties to build the home of their dreams or to manage a remodeling project that adds enjoyment and value to their existing home," Tutor said.

"By investing an average of just an hour and a half per day, owners can save as much as 30 percent on the construction costs," said Robert Skinner. "The owner-builder, with day-to-day assistance from a UbuildIt consultant, makes all the decisions, purchases all the materials and manages the scheduling of the subcontractors. They have full control over the project and the cost difference enables them to select upgraded building materials, build in quality amenities or even increase the square footage of their home."

continued on page 32

Equestrian Show Greatly Benefits Coachella Valley Businesses and Charities

continued from page 2

regional sales office for Ford declined to put a dollar value on Ford's sponsorship but called the sum, "a significant contribution." In return for its financial investment, Ford Motor Company displays its top-of-the-line trucks during the show. Trailers hauling a number of horses require the heavy-hauling capacity trucks that may include special customizations such as air brakes, chrome beds and camera systems that look into the trailer, explains Murphy. Not only can Ford provide a vehicle to buyers with made-to-order specifications, but the truck can be delivered to them anywhere in the United States.

"This audience needs heavy-duty trucks that can tow trailers weighing more than 20,000 lbs. when fully loaded and they definitely need a truck to do that. We are happy to accommodate them," said Murphy. "Over the years of our sponsorship, we have established a strong relationship with HITS and equestrians. We offer prospective owners on-site test drives and existing owners the ability

to get their vehicles serviced on-site as well. The sponsorship allows us to build a strong relationship with prospective and existing buyers and you can't put a price tag on that."

Each weekend local non-profit organizations and charities pre-sell tickets and collect \$5 admission (children 12 and younger are always free) on Sundays. The organizations keep 100 percent of the proceeds from pre-sold tickets and share a percentage of gate admissions. This year the Boys & Girls Club of Coachella Valley, Indio Senior Center, Indio Police Cadets, Boy Scouts of America, Indio Chamber of Commerce, Indio Sunrise Rotary and LaQuinta Rotary, all benefited from a partnership with HITS. In addition, the College of the Desert Foundation held a fund-raising event in the Oasis Club VIP tent.

"This is great for local non-profits because the funds for the six weeks go into a single fund that is divided equally among those organizations involved. The chamber has received about \$2,000 each year for its participation," said Johnson

SMALL BUSINESS HANDBOOK

SUPPLEMENT

Modest Job Market Growth Predicted for Riverside

Riverside area employers expect to hire at a moderate pace during the second quarter of 2004, according to the "Manpower Employment Outlook Survey."

From April to June, 17 percent of the companies interviewed plan to hire more employees, while 13 percent intend to reduce their workforce, according to Manpower spokesperson Evelyn Wilcox. Another 70 percent expect to maintain their current staff levels.

"The Riverside area employment outlook is identical to the first quarter forecast when 17 percent of the companies interviewed predicted an increase in hiring activity, while 13 percent planned to decrease the hiring pace," said Wilcox. "Job market projections are weaker than last year at this time when 30 percent of companies surveyed thought employment increases were likely and 10 percent intended to cut back."

For the coming quarter, job prospects appear best in wholesale/retail trade and services. Employers in construction, durable goods manufacturing, transportation/public utilities and public administration plan to reduce staffing levels. Hiring in non-durable goods manufacturing, finance/insurance/real estate and education is expected to remain unchanged.

The national results of the Manpower Employment Outlook Survey reveal that U.S. employers expect the seasonally adjusted hiring pace from April to June to be stronger than it has been since the first quarter of 2001.

Of the 16,000 U.S. employers that were surveyed, 28 percent said they plan to increase hiring activity for the April to June period, while 6 percent expect a decrease in employment opportunities. Another 62 percent of employers foresee no change in hiring, and 4 percent are uncertain of their staffing plans. When the sea-

sonal variations are removed from the data, the outlook for the second quarter is more positive than it was last quarter and is nearly twice as strong as it was last year at this time. This marks the third consecutive quarter of increased hiring activity.

The Manpower Employment Outlook Survey is conducted quarterly to measure employers' intentions to increase or decrease the number of employees in their workforce during the next quarter. It is the only forward-looking survey of its kind, unparalleled in size, scope, longevity and area of focus. The survey has been running for more than 40 years and is one of the most trusted surveys of employment activity in the world. The "Manpower Employment Outlook Survey" in the U.S. is based on interviews with nearly 16,000 public and private employers in 470 markets across the country and is considered a highly respected economic indicator.

Manpower Inc. is a world leader in the employment services industry, offering customers a continuum of services to meet their needs throughout the employment and business cycle. The company specializes in permanent, temporary and contract recruitment; employee assessment; training; career transition and organizational consulting services. Manpower's worldwide network of 4,300 offices in 67 countries and territories enables the company to meet the needs of its 400,000 customers per year, including small- and medium-size enterprises in all industry sectors, as well as the world's largest multinational corporations. In North America, Manpower staffing services include administrative, industrial and contact center personnel as well as the assignment of contract professionals in information technology, scientific, finance, engineering, telecommunications and other professional areas un-

der the Manpower Professional brand. More information on the company can be found at <http://www.manpower.com/>.

Employment Outlook Survey

Summary of Results for the State of California
2ND QUARTER - 2004
(APRIL/MAY/JUNE)

The following table shows the percentage of employers in the state of CALIFORNIA who plan to change or maintain the size of their workforce during the indicated time period.

	NO INCREASE	CHANGE	DECREASE	DON'T KNOW	NET (INC-DEC)
BAKERSFIELD	10%	40%	7%	43%	3%
CITY OF INDUSTRY	30%	67%	0%	3%	30%
CONCORD	30%	47%	20%	3%	10%
CORONA	23%	64%	10%	3%	13%
FRESNO	34%	63%	3%	0%	31%
LONG BEACH/SOUTH BAY AREA	22%	37%	19%	22%	3%
LOS ANGELES-CENTRAL	45%	38%	5%	12%	40%
LOS ANGELES-WESTSIDE	20%	35%	28%	17%	-8%
MODESTO	50%	23%	7%	20%	43%
MONTEREY COUNTY	20%	67%	13%	0%	7%
OAKLAND	23%	70%	7%	0%	16%
ONTARIO/UPLAND	33%	64%	3%	0%	30%
ORANGE COUNTY	32%	63%	3%	2%	29%
RIVERSIDE	17%	70%	13%	0%	4%
SACRAMENTO	32%	63%	5%	0%	27%
SAN BERNARDINO	37%	56%	7%	0%	30%
SAN DIEGO	36%	43%	10%	11%	26%
SAN FERNANDO VALLEY	42%	38%	12%	8%	30%
SAN FRANCISCO	17%	64%	12%	7%	5%
SAN GABRIEL VALLEY	33%	43%	7%	17%	26%
SAN MATEO	20%	70%	10%	0%	10%
SAN RAFAEL	20%	47%	3%	30%	17%
SANTA CLARA COUNTY	35%	37%	13%	15%	22%
SANTA CRUZ	43%	33%	7%	17%	36%
SANTA ROSA	23%	44%	30%	3%	-7%

Employment Outlook Survey

Summary of Results for the State of California
2ND QUARTER - 2004
(APRIL/MAY/JUNE)

The following table shows the percentage of employers in the state of CALIFORNIA who plan to change or maintain the size of their workforce during the indicated time period.

	NO INCREASE	CHANGE	DECREASE	DON'T KNOW	NET (INC-DEC)
SOLANO/NAPA COUNTIES	40%	57%	3%	0%	37%
STOCKTON	20%	77%	3%	0%	17%
VENTURA/SANTA BARBARA	47%	50%	3%	0%	44%
VISALIA	67%	33%	0%	0%	67%
WALNUT CREEK	33%	57%	10%	0%	23%
LOS ANGELES COUNTY	33%	42%	12%	13%	21%
NORTHERN CALIFORNIA AREA	31%	54%	9%	6%	22%
SOUTHERN CALIFORNIA AREA	33%	48%	9%	10%	24%
STATE AVERAGE: CALIFORNIA	32%	51%	9%	8%	23%

SMALL BUSINESS HANDBOOK

Moving up or Moving on?

Lack of Advancement Opportunities Chief Reason Employees Leave, Survey Shows

Managers take note: If the next rung in the career ladder appears out of reach to workers, you could be in danger of losing them, a new survey suggests.

Thirty-nine percent of executives said good employees are most likely to quit their jobs due to a lack of advancement opportunities. Unhappiness with management was the second most common answer, cited by 23 percent of those polled.

The survey was developed by Robert Half International Inc., the world's first and largest staffing service specializing in accounting, finance and information technology. It was conducted by an independent research firm and includes responses from 150 executives with the nation's 1,000 largest companies.

Executives were asked, "Which of the following is most likely to cause good employees to quit their jobs?" Their responses:

Limited opportunities for advancement	39%
Unhappiness with management	23%
Lack of recognition	17%
Inadequate salary and benefits	11%
Bored with their job	6%
Lifestyle change (moving, etc.)	2%
Other/don't know	2%

"Helping top performers reach their professional goals is essential to retaining them," said Max Messmer, chairman and CEO of Robert Half International Inc. and author of "Motivating Employees for Dummies"(r) (John Wiley & Sons, Inc.).

"The best employees are ambitious and may not stay in a position long if it lacks growth potential." Added Messmer, "If offering a promotion isn't an immediate option, managers should consider providing employees with projects that will prepare them to assume greater responsibilities in the future."

He offered these additional tips to help managers retain valued staff members:

- **Gauge perceptions.** Are your employees happy with their roles and with management? Gather individual feedback on the work environment and the types of changes that might enhance job satisfaction.
- **Reward extra effort.** Individuals who frequently accept added responsibility or an increased workload should be rewarded. If

budgets are tight, consider alternatives such as a larger office or a more flexible schedule.

- **Give kudos.** Praise doesn't have to be costly or time consuming, but it should be frequent and personalized. A sincere thank-you note and recognition during a staff meeting for a job well done are inexpensive yet effective motivators.
- **Avoid staff burnout.** The most capable employees tend to have the most on their plate — and they're least likely to speak up when the workload is too heavy. If hiring more staff isn't an option, bring in temporary help during peak times.

Robert Half International Inc. has more than 325 locations throughout North America, Europe, Australia and New Zealand, and offers online job search services at www.rhi.com.

Nine New Employment Regulations Challenge Employers

Hill, Farrer & Burrill focuses on regulations that will challenge the state's employers in 2004

California has the worst business climate of the 50 states, according to a new California Business Roundtable study. The slew of new employment laws that were passed last year will further weaken the state's ability to hold on to jobs and tax revenues and hamper employer's efforts to expand, increase their employee base and remain competitive, according to employment law experts at Hill, Farrer & Burrill LLP. All these new laws add to the soaring costs of doing business in the state and range from mandated employee health care coverage and domestic partner rights, to employer responsibility for sexual harassment by vendors or others outside the company.

Some of the highlights of the new laws:

- **Health Insurance Act of 2003 (SB2)**
Mid-sized employers with 20-199 employees must provide health insurance to employees and pay 80 percent of the premiums for that coverage by Jan. 1, 2007. If the Legislature fails to enact a tax credit of 20 percent of the net costs of this coverage by that date, employers in this category will not have to comply.
Companies with 200 or more employees must provide insurance coverage for employees and their dependents and pay 80 percent of the premiums for both by Jan. 1, 2006.

The failure to do so will require them to pay a fee or tax to the state to purchase the necessary coverage.

- **Labor Code Private Attorney General Act 2004 (SB796)**
Permits an employee to bring a civil suit for Labor Code violations and collect 25 percent of the penalties, plus attorneys' fees. A companion law — AB 276 — doubles the penalties for employers who withhold taxes or fail to pay them.
- **Domestic Partner Rights and Responsibilities Act of 2003 (AB 205)**
California employers must grant registered domestic partners the same

rights, protections and benefits as married couples. The law also protects against registered domestic partners against discrimination under the Fair Employment and Housing Act.

- **Domestic Partner Benefits for State Contractors (AB 27)**
Companies that contract with state agencies for goods or services in the amount of \$100,000 or more will have to revise their policies to provide the same benefits to domestic partners as they do to their married employees. AB 17 prohibits state agencies from hiring contractors that fail to do so.

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INSURANCE

Property and Casualty Insurers' Profits Double in 2003 Industry's Underwriting Loss Improves 76 %

Property and casualty insurers earned \$22.9 billion during the first nine months of 2003, representing a \$12.1 billion, or 112 percent increase over the \$10.8 billion profit reported during the same period in 2002, according to Weiss Ratings, Inc., the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

Property and casualty insurers reporting the largest year-over-year increases in net income include:

"However, with policyholders beginning to see better renewal rates, the tide may be changing, and the true strength of the industry will be determined by its underwriting capabilities."

Underwriting Loss Improves by 76 Percent

The impressive performance of property and casualty insurers was driven by a 76.5 percent improvement in underwriting results. By adhering to stricter underwriting standards and

Insurers reporting the largest improvement in underwriting performance include:

The Weiss Safety Ratings are based on an analysis of a company's risk-adjusted capital, reserve adequacy, prof-

Company: State Farm Mutual Automobile Ins. Co.

Headquarters: Bloomington, Ill.
Weiss Safety Rating: B+
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2003:(823.5)
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2002:(3,305.5)
Underwriting Gain (Loss) (\$Mil) \$ Change:2,481.9

Company: American Re-Insurance Co.

Headquarters: Princeton, N.J.
Weiss Safety Rating: C-
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2003:27.5
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2002:(1,947.2)
Underwriting Gain (Loss) (\$Mil) \$ Change:1,974.8

Company: Firemans Fund Ins. Co.

Headquarters: Novato, Calif.
Weiss Safety Rating: C-
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2003:(67.5)
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2002:(854.7)
Underwriting Gain (Loss) (\$Mil) \$ Change:787.2

Company: Columbia Ins. Co.

Headquarters: Omaha, Neb.
Weiss Safety Rating: B-
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2003:378.3
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2002:(391.0)
Underwriting Gain (Loss) (\$Mil) \$ Change:769.3

Company: Zurich American Ins. Co.

Headquarters: New York, N.Y.
Weiss Safety Rating: B-
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2003:84.1
Underwriting Gain (Loss) (\$Mil) 3rd Qtr 2002:(680.8)
Underwriting Gain (Loss) (\$Mil) \$ Change:764.9

Weiss Safety Rating: A=Excellent; B=Good; C=Fair; D=Weak; E=Very Weak

Notable Upgrades and Downgrades

Among the 2,212 property and casualty insurers reviewed by Weiss, four companies were upgraded, while 19 were downgraded. Notable upgrades include:

-Bond Safeguard Ins. Co. (Lombard, Ill.)	from D+ to C-
-Imperial Fire & Casualty Ins. Co. (Opelousas, La.)	from D+ to C-

Notable downgrades include:

-Norcal Mutual Ins. Co. (San Francisco, Calif.)	from B+ to B
-Wawanesa Mutual Ins. Co. US (San Diego, Calif.)	from B+ to B

continued on page 30

"Property and casualty insurers flourished due to higher premiums and increased investment gains over the past year," commented Melissa Gannon, vice president of Weiss Ratings, Inc.

increasing premiums, the industry dramatically reduced its underwriting loss to \$4 billion in the third quarter of 2003, compared to a \$17.1 billion loss during the same period in 2002.

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
National RV Holdings Inc	\$13.55	\$10.38	\$3.17	30.5%
Channell Commercial Corp	\$4.50	\$4.30	\$0.20	4.7%
PFF Bancorp Inc	\$36.55	\$35.85	\$0.70	2.0%
CVB Financial Corp	\$20.70	\$20.36	\$0.34	1.7%
American States Water Co	\$24.75	\$24.60	\$0.15	0.6%

THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Modtech Holdings Inc	\$7.80	\$8.89	\$(1.09)	-12.3%
HOT Topic Inc	\$25.51	\$29.03	\$(3.52)	-12.1%
Foothill Independent Bancorp	\$20.48	\$22.22	\$(1.74)	-7.8%
Pacific Premier Bancorp Inc	\$13.73	\$14.60	\$(0.87)	-6.0%
Watson Pharmaceuticals Inc	\$44.56	\$45.92	\$(1.36)	-3.0%

Name	Ticker	03/18/04 Close Price	02/29/04 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	24.750	24.600	0.6	28.95	22.90	21.5	NYSE
Channell Commercial Corp	CHNL	4.500	4.300	4.7	6.42	2.10	28.1	NASDAQ
CVB Financial Corp (H)	CVBF	20.700	20.360	1.7	21.54	16.15	18.5	NASDAQ
Fleetwood Enterprises Inc	FLE	13.060	13.150	-0.7	15.10	3.06	NM	NYSE
Foothill Independent Bancorp	FOOT	20.480	22.220	-7.8	23.44	15.83	17.2	NASDAQ
HOT Topic Inc	HOTT	25.510	29.030	-12.1	32.30	14.31	26.2	NASDAQ
Keystone Automotive Industries Inc	KEYS	26.100	26.700	-2.2	29.95	16.04	23.9	NASDAQ
Modtech Holdings Inc	MODT	7.800	8.890	-12.3	9.75	6.90	21.1	NASDAQ
National RV Holdings Inc (H)	NVH	13.550	10.380	30.5	13.65	3.75	NM	NYSE
Pacific Premier Bancorp Inc (H)	PPBI	13.730	14.600	-6.0	15.25	4.25	228.8	NASDAQ
PFF Bancorp Inc	PFB	36.550	35.850	2.0	40.61	22.64	15.4	NYSE
Provident Financial Hldgs (H)	PROV	24.590	24.780	-0.8	25.44	18.34	11.3	NASDAQ
Watson Pharmaceuticals Inc	WPI	44.560	45.920	-3.0	50.12	27.62	23.3	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

Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

Stock Mutual Funds Earn 33 % in 2003

Bond Funds Post 6% Gain for the Year; Closed-end Funds up 26%

After three consecutive years of losses, nearly 100 percent of stock mutual funds reported positive returns in 2003, delivering an average return of 32.8 percent to investors, according to Weiss Ratings, Inc., the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

"The double-digit gains give investors a welcome reprieve following dismal losses during the bear market," said Melissa Gannon, vice president of Weiss Ratings, Inc. "Although the returns reflect a market recovery, investors should keep in mind the economic uncertainties that remain today as well as the inherent risk of any investment."

Stock mutual fund sectors register-

ing the largest gains during the year were precious metals, emerging market, and technology, with increases of 59.4 percent, 55.4 percent, and 52.8 percent, respectively. Of the 9,498 stock mutual funds reviewed by Weiss, those reporting the largest returns in 2003 were:

Fund Name: Apex Mid-Cap Growth Fund (BMCYG)

Fund Type: Mid Cap
Weiss Investment Rating: C
4th Qtr 2003 Return: 14.37
1-Year Annual Return: 165.28

Fund Name: ProFunds-Semicond UltraSector Inv (SMPIX)

Fund Type: Technology
Weiss Investment Rating: D+

Five Most Active Stocks		Monthly Summary	
Stock	Month Volume	03/18/04	
HOT Topic Inc	15,874,548	Advances	5
Watson Pharmaceuticals Inc	8,924,300	Declines	8
Fleetwood Enterprises Inc	8,312,700	Unchanged	0
PFF Bancorp Inc	845,600	New Highs	4
National RV Holdings Inc	775,100	New Lows	0
D&P/IEBJ Total Volume Month	38,261,248		

4th Qtr 2003 Return: 29.40
1-Year Annual Return: 146.56

Fund Name: ProFunds-Internet UltraSector Inv (INPIX)

Fund Type: Aggressive Growth
Weiss Investment Rating: E-
4th Qtr 2003 Return: 17.36
1-Year Annual Return: 128.91

Fund Name: Reynolds Fund (REYFX)

Fund Type: Growth
Weiss Investment Rating: C-
4th Qtr 2003 Return: 18.00
1-Year Annual Return: 121.94

Fund Name: Eaton Vance Greater India A (ETGIX)

Fund Type: Foreign

Weiss Investment Rating: B+
4th Qtr 2003 Return: 43.38
1-Year Annual Return: 117.31

Weiss Investment Ratings: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; U = Unrated

Bond Funds Average 6% Return for the Year

Nearly 100 percent of bond funds reported positive returns for 2003, although the average return for bond funds was just six percent as interest rates fluctuated amidst a stock market recovery. Of the 5,036 bond mutual funds studied by Weiss, those recording

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INVESTMENTS & FINANCE

Managing Your Social Security Income

Five Common Mistakes That Can Shrink Your Check

Social Security beneficiaries received a 2.1 percent cost-of-living increase as of January 2004. The boost is up from 2003's increase of 1.4 percent, but still reflects an economy with low inflation according to the *Wall Street Journal*. Some might think their checks will be enough to live on. Many don't know that for the average couple receiving benefits, the monthly check is just over \$1,500. Even more don't realize they could be making financial mistakes that will shrink their checks significantly.

On the topic of Social Security, most Americans are either concerned, confused or don't bother to think about it at all, according to Dr. Reed Montgomery, president of Redlands-based Montgomery Financial Group.

"Among younger Americans, there is the casual assumption that Social Security is something they'll deal with far in the future," says Montgomery, a certified senior advisor. "Next, there are those Americans approaching retirement who believe Social Security will provide a steady, unassailable source of retirement income. Finally, there are seniors now receiving Social Security who are very concerned about their ever-shrinking Social Security income, and

they have every right to be."

Social Security has undergone some major changes. Created by the Social Security Act of 1935, Social Security began making benefit payments around 1940. At that time, the U.S. Treasury ruled that these benefits payments were gifts that could not be taxed by the U.S. Government. In 1983, Congress changed the law and commenced taxing individual's Social Security benefits by up to 50 percent. In 1993, the law was changed again to tax benefits up to 85 percent.

"Under current tax laws, 85 percent of Social Security income is taxed when a specific amount, called 'threshold income' is exceeded," explains Montgomery. "Many seniors planning to rely on Social Security income to live are surprised to find that their other investments, including pensions, CDs, savings accounts, bonds, money markets, mortgage income and others, are all included as threshold income. If you aren't careful, those little investments can quickly add up to a sizeable – and totally unnecessary – increase in IRS taxes."

According to Montgomery, there are five common mistakes people make that result in lower Social Security income. They are:

1. Making investment earnings reportable to the IRS.
2. Earning interest on investments incorrectly.
3. Making inefficient use of 401(k) and pension distributions.
4. Putting required distributions in the wrong place.
5. Having discretionary income that is too high.

"There are ways to avoid each of these mistakes and a qualified financial planner should be able to show them to you," says Montgomery. "For example, you can avoid a nasty threshold income tax event by simply modifying your investments. All types of earnings, dividends or interest are included in threshold income except one – the deferred annuity. Depending on the person's situation, that might be a way to preserve higher Social Security income."

According to some experts, Social Security will be completely bankrupt within a decade. Others argue that Americans are putting money into a system that will end up paying them

75 percent less than the current benefit rate. Is it any wonder people are confused?

"Over-reliance on Social Security is risky," says Montgomery. "The only real way to ensure you will have sufficient income to live out your 'golden years' is to plan for it. And when it comes to retirement planning, five or 10 years from now should not be viewed as the distant future."

Dr. Reed Montgomery is president of Redlands-based Montgomery Financial Group. A certified senior advisor, Reed has been teaching seniors throughout the Inland Empire how to build and preserve their assets for the past six years. As an educator for 27 years, Reed has been a teacher, principal, superintendent and college professor. His sound, conservative guidance and educational background have helped many clients grow and protect their retirement assets. Contact Dr. Reed Montgomery at The Montgomery Financial Group, (866) 425-4211 or e-mail him at: reed.montgomery@verizon.net. Securities offered through Veritrust Financial, LLC. 5825 Old Wheeler Dr. La Verne, CA. 91750 (909) 596-8100. Member NASD/S

Fashion Is Not Just for Your Wardrobe — What About Your Car?

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pharmaceutical industries.

With those considerable successful enterprises in their repertoire, they returned to their visionary and creative roots once again. In the fall of 2002, when STRUT was established, the company took its innovative philosophy into the drawing room and began designing customized grilles, bumpers and emblems that were crafted in the highest quality chromed 316L stainless steel – "jewelry" – to embellish select luxury vehicles, such as the Cadillac Escalade, the BMW-7Series, and Hummer H2. Additional luxury vehicles will be added to the list for 2004.

Each piece is handcrafted and signed by the artisan – a true work of

art. STRUT's designer team is continuously creating unique collections and additions to their product line, which is available only in exclusive boutique automotive shops and through exclusive dealers. The ornaments are manufactured with a focus on safety, Struthers explained, and will withstand any weather conditions without losing their luster or quality. This is due to the attention each grille, etc., receives and the multiple inspection process team members and artisans perform to insure the highest product quality possible. Customer service is paramount.

"This has been a heck of a lot of fun," Struthers said. "We were strong coming out of the gate. Production cannot keep up with demand. We have

a great marketing team that tours the U.S. and we select the right niche and the right partners."

The company's customer profile includes fashion professionals, entertainers and professional athletes, and anyone who wants to add a special touch to his or her own pricey vehicle that further expresses their indi-

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The Monaco Package for 7-Series BMW's includes a 1/4" chromed billet for the primary grille and 1/8" chrome louvers for the front air dam intake, all of which are closely inspected by Strut artisans and team members to meet the company's demanding quality standards.

INVESTMENTS & FINANCE

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Research Methodologies Offer Investors Best Protection

Weiss Ratings Also Recommends Integrating Qualitative Elements

Quantitative stock research methodologies will provide investors with the best protection against biased stock research, according to a presentation recently presented at the Investorside Research Conference by Martin D. Weiss, Ph.D., chairman of Weiss Ratings, Inc., the nation's leading independent provider of ratings and analyses of financial services com-

panies, mutual funds, and stocks.

"A primary goal of the Global Settlement with the 10 largest Wall Street firms is to remove conflicts of interest from brokerage firm research, while also giving investors access to a second opinion that is truly independent and unbiased" said Dr. Weiss. Quantitative approaches are the best equipped to achieve this goal, although

qualitative research can also add value."

In an independent research firm that uses a strong quantitative computer model, the model can:

- replicate the thought processes of a qualitative analyst with a series of decision-making trees;

- serve as a central clearing house for a wide range of inputs by both qualitative and quantitative analysts;

- help ensure consistent output among different companies, across industries, and over time; and most important,

continued on page 30

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INVESTMENTS & FINANCE

Stock Mutual Funds Earn 33 % in 2003

Bond Funds Post 6% Gain for the Year; Closed-end Funds up 26%

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the largest returns in 2003 were:

Fund Name: Fidelity Adv Hi Income Advantage A (FAHDX)
Fund Type: Corp. High Yield
Weiss Investment Rating: C+
4th Qtr 2003 Return: 7.58
1-Year Annual Return: 43.60

Fund Name: J Hancock High Yield Bond A (JHHBX)
Fund Type: Corp. High Yield
Weiss Investment Rating: B-
4th Qtr 2003 Return: 8.40
1-Year Annual Return: 39.91

Fund Name: Alliance Emerging Market Debt A (AGDAX)
Fund Type: Global
Weiss Investment Rating: C+
4th Qtr 2003 Return: 6.90
1-Year Annual Return: 38.48

Fund Name: MainStay High Yield Corp Bond A (MHCAX)
Fund Type: Corp. High Yield
Weiss Investment Rating: C+
4th Qtr 2003 Return: 8.15
1-Year Annual Return: 37.42

Fund Name: Merrill Lynch World Income A (MDWIX)
Fund Type: Global
Weiss Investment Rating: C+
4th Qtr 2003 Return: 9.21
1-Year Annual Return: 35.89
Weiss Investment Ratings: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; U = Unrated

Closed-End Mutual Funds Also Register Strong Performance

The market rally that fueled double-digit gains for stock funds also propelled closed-end mutual funds to a strong showing in 2003. Approximately 99 percent of closed-end funds reported positive performance for the year, earning an average return of 25.9 percent.

Of the 701 closed-end mutual funds studied by Weiss, those registering the largest gains in 2003 include:

Fund Name: Indonesia Fund (IF)
Fund Type: Foreign
Weiss Investment Rating: C-
4th Qtr 2003 Return*: 115.68
1-Year Annual Return*: 259.47

Fund Name: China Fund (CHN)
Fund Type: Foreign
Weiss Investment Rating: C
4th Qtr 2003 Return*: 52.08
1-Year Annual Return*: 193.09

Fund Name: Thai Fund (TTF)
Fund Type: Foreign
Weiss Investment Rating: C-
4th Qtr 2003 Return*: 40.27
1-Year Annual Return*: 178.61

Fund Name: Turkish Investment Fund (TKF)
Fund Type: Foreign
Weiss Investment Rating: C-

4th Qtr 2003 Return*: 64.87
1-Year Annual Return*: 176.90

Fund Name: Morgan Stanley India Inv Fund (IIF)
Fund Type: Foreign
Weiss Investment Rating: C
4th Qtr 2003 Return*: 77.94
1-Year Annual Return*: 171.61

Weiss Investment Ratings: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; U = Unrated

"While foreign funds may offer investors tremendous upside potential, they are also extremely risky due to the volatility of global economies," added Ms. Gannon.

Consumers needing more information on the financial safety of a specific company can purchase a rating and summary analysis for as little as \$14.99 through www.WeissRatings.com, or starting at \$19 by calling 800-289-9222.

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INVESTMENTS & FINANCE

Research Methodologies Offer Investors Best Protection

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• create a shield around the research and ratings process, protecting it from conflicts and bias.

In contrast, traditional, qualitative research, by relying heavily on an analyst's experience and insights, is more subjective. As a result, it can be more prone to conflicts and bias, driven not only by investment banking relationships, but also by indirect income from rated companies, other business ties with rated companies, personal securities transactions in rated

companies, and bearish or bullish orientations in general. However, qualitative researchers must still play an important role in building quantitative models, interpreting the impacts of structural changes and handling other unique circumstances.

Weiss Ratings recommends that:

1. Qualitative researchers should be more firmly grounded in quantitative analysis.
2. Quantitative researchers could benefit by adding a layer of qualitative analysis.

3. Buyers of research should seriously consider not only a firm's independence but also what procedures and guidelines are in place to guard against other biases that may seep into the ratings process.
4. Regulators should shed any prejudice they may still have regarding quantitative research, fostering an environment in which investors can gain access to ratings generated by a broad diversity of methodologies.

Weiss Ratings provides weekly updated

stock research coverage on nearly 6,000 stocks through Thomson First Call, Bank of New York J.P. Morgan, Reuters, and other outlets. The company also rates 11,000 mutual funds and more than 15,000 financial institutions, including life and health insurers, HMOs, Blue Cross Blue Shield plans, property and casualty insurers, and banks. Weiss Ratings is the only major rating agency that receives no direct or indirect compensation from the companies it rates for issuing its ratings. Revenues are derived strictly from sales of its products to individuals and institutions. Visit www.WeissRatings.com.

Property and Casualty Insurers' Profits Double in 2003

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Weiss issues safety ratings on more than 15,000 financial institutions, including insurance companies, banks, and brokerage firms. Weiss also rates

the risk-adjusted performance of more than 12,000 mutual funds and more than 8,000 stocks. Weiss Ratings is the only major rating agency that receives no direct or indirect compensation from the companies it rates for

issuing its ratings. Revenues are derived strictly from sales of its products to consumers, institutions, businesses, libraries, and governmental agencies.

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on the financial safety of a specific company can purchase a rating and summary analysis for as little as \$14.99 through www.WeissRatings.com, or starting at \$19 by calling 800-289-9222.

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HEALTH

SCAN to Offer Medicare Drug Discount Card Program

— \$600 Credit Available to Qualifying Low-Income Seniors —

SCAN Health Plan, a not-for-profit health plan serving more than 57,000 seniors in Southern California, recently announced that it is planning to offer members a no-cost Medicare Drug Discount Card program. The Medicare discount program is authorized under last year's Medicare reform legislation, and upon approval by Medicare, will be available to SCAN members in June.

"One of the founding principles of SCAN was to provide seniors with affordable and predictable prescription drug prices," said Dave Schmidt, chief executive officer of SCAN Health Plan. "That's why we offer one of the

most competitive prescription benefit packages available, one that effectively limits out-of-pocket expenses. The \$600 credit for seniors with limited incomes is particularly important. We intend to participate in the discount card program to strengthen SCAN's pharmaceutical benefit package and to provide our members even more protection against drug price inflation."

SCAN's involvement in the Medicare Drug Discount Card program must be authorized by Medicare. With approval expected, SCAN plans to make the drug discount card available to members effective June 1st. Among seniors

whose individual income is less than \$12,569 or \$16,862 for a married couple, a \$600 credit may be available as part of the discount card program. Medicare has advised that income limits will change each year.

A complete information packet, including the new Medicare Drug Discount Card, will be mailed to SCAN members in May. Members will also receive information about the credit of up to \$600 that may be available to help pay for prescription co-payments and non-covered drugs.

SCAN Member Services Department is prepared to address questions on the Prescription Drug Card Pro-

gram and other issues related to the new Medicare legislation and SCAN benefits at (800) 559-3500 from 7 a.m. to 6 p.m. Monday through Friday. For the hearing impaired, SCAN offers TDD service at (800) 735-2929.

Since its inception in 1977, SCAN has made a unique and significant contribution to seniors' ability to remain healthy and independent and in control of where and how they live. SCAN is a not-for-profit senior health plan under contract with Medicare as part of the Medicare Advantage program. SCAN now serves more than 57,000 seniors in Southern California, with almost 30,000 of those in Los Angeles County.

Making Sense of Changes to Medicare

by Lisa Rubino

While most of the media coverage surrounding the recent changes to Medicare has focused on the addition of prescription drug coverage, a provision long sought by seniors but one that won't kick in until 2006, it's easy to overlook other more immediate changes.

The following provides a rundown of major changes to one of America's largest government programs that could affect you and your employees.

Medicare+Choice Will Change and Grow

In the past few years, health plans have been reluctant to offer Medicare+Choice products in many markets because reimbursements from the federal government have failed to keep pace with the rising cost of care. In addition to changing the name of Medicare+Choice to "Medicare Advantage" starting in 2006, the new legislation earmarks \$1.3 billion to health plans to help shore up the system (an average boost of 3.7 percent), along with a 1.5 percent reimbursement increase to physicians and hospitals (instead of a scheduled 4.5 percent de-

crease) and approximately \$25 billion in increased payments to rural hospitals and doctors. While some markets are expected to see modest funding increases, the Inland Empire could see double-digit gains.

How will health plans use the money?

Some will enhance drug coverage or roll back co-pays and premiums for Medicare members. All will increase payments to providers to help stabilize their networks. Still others may choose to re-enter markets they exited in recent years. All this should result in greater health care options for seniors and, in fact, new plans could be in place as soon as this spring.

PPOs Will Expand

The legislation will also establish new regional preferred provider organizations (PPOs) beginning in 2006. The plans must serve one or more Medicare Advantage regions — the department of Health and Human Services (DHHS) will create between 10 and 50 regions (California is expected to be one stand-alone region). Health plans will be free to offer products in all regions with no limits on the number offered per region, and a

\$10 billion stabilization fund will provide enhanced payments to Medicare Advantage plans to encourage the creation and retention of PPO products in those markets.

A Drug Benefit, At Long Last

Perhaps the most widely anticipated reform is the new prescription drug benefit. When Medicare was passed, prescription drugs were neither as widely prescribed nor expensive as they are today. Starting in 2006, Medicare beneficiaries would pay an estimated average premium of \$35 a month and an annual deductible of \$250 for prescription drug coverage (known as Part D). Beneficiaries would have to pay 25 percent of their annual prescription drug costs that do not exceed \$2,250 and 100 percent of costs between \$2,250 and \$5,100 — the so-called "donut hole." Medicare would then cover 95 percent of costs that exceed \$5,100, with scaled-in subsidies for low-income beneficiaries. The bill's authors envisioned that private companies will offer the new drug benefit, but that remains to be seen due to adverse selection issues.

Interim Drug Discount Card

Until the prescription drug bene-

fit becomes effective in April 2004, beneficiaries will be able to purchase federally approved drug discount cards that provide savings of 15 percent or more on the price of medications. Potential sponsors of the cards include pharmacy benefit managers, wholesale and retail pharmacies, insurers, Medicare Advantage plans and partnerships among these organizations.

Changes to Medigap

When the voluntary prescription drug benefit begins in 2006, there will be corresponding changes to the Medigap program (also known as Medicare Supplement). After Jan. 1, 2006, new sales of Medigap policies H, I and J — which currently offer varying levels of prescription drug coverage — may no longer provide that benefit. If a Medicare member has one of these policies and chooses not to enroll in Part D, the member can maintain that same policy. However, if they choose to participate in Part D, their current health plan must agree to provide them with another Medigap policy that does not include drug coverage.

Two new Medigap plans will also

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HEALTH

State Names IEHP the Healthy Families Community Provider Plan

For the seventh year in a row, the State of California has chosen Inland Empire Health Plan, IEHP, to be the Community Provider Plan in Riverside and San Bernardino counties for the Healthy Families Program.

"The state selects as its Community Provider the plan that has done the best job of including those providers who have traditionally cared for uninsured families," said Richard Bruno, chief executive officer, IEHP. "To encourage the preservation and growth of safety net and traditional providers, the state allows IEHP to

significantly discount monthly premiums as a financial incentive to potential subscribers. In real dollars, this means families can save up to \$108 per year for the same Healthy Families coverage and benefits with IEHP."

The Healthy Families program is a state-administered comprehensive health plan that offers working families in the Inland Empire medical, dental and vision coverage. Qualified families also receive prescription drug benefits, 100 percent hospital coverage and no cost Well Child visits and immunizations.

Families can apply by phone to IEHP's bilingual help line at 1-866-294-4347 (IEHP) / TTY (909) 890-0731.

"IEHP is honored to be chosen again by the State of California to be the Community Provider Plan for the Healthy Families," said Carl Maier, chief marketing officer, IEHP. "We are working very hard to get the word out to parents, grandparents, and other caregivers to take advantage of this wonderful, low-cost, comprehensive health, vision, and dental program for their children."

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 over 270,000 members in the following three programs: Medicaid (called Medi-Cal in California), the Healthy Families Program, and the Healthy Kids Program. It is located at 303 E. Vanderbilt Way, Suite 400, San Bernardino, CA 92408. Tel (909) 890-2000 Fax (909) 890-2003 or visit www.iehp.org.

Murrieta and Temecula Residents Open UBuildt's 1st So Cal Office

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Skinner said the average customer doesn't need to know anything about construction because UBuildt provides the expertise. The company provides a detailed manual and audiotapes that walk the owner-builder through the project from A to Z, instructing them on what needs to be done each day. A UBuildt consultant visits the site periodically and conducts inspections with the homeowner to ensure that the project is on time, on budget and that the workmanship meets UBuildt's strin-

gent standards. The UBuildt consultant is also available 24 hours a day via a telephone hotline.

UBuildt also furnishes homeowners with a list of building materials suppliers and subcontractors so that they can benefit from the company's buying power and relationships with the finest local construction professionals. These relationships result in substantial discounts afforded to the owner-builder. The company also works directly with IndyMac, the nation's second largest construction lender, to offer a customized owner-

builder loan program. The company also offers a free consultation to homeowners.

"Not only can people save money, but there's also an element of pride," said Tutor. "How many of us have dreamed of building our own home? With the UBuildt system, now this dream can become a reality for San Diego and Riverside County homeowners. Imagine being in control of every aspect of your home's construction and having the security of knowing our team is with you every step of the way."

Founded in Kirkland, WA in 1988, UBuildt is now the largest and fastest-growing company in the U.S. assisting owner-builders with home construction and remodeling projects. Today, nearly 3,500 customers have used the UBuildt system to remodel or build a custom home, saving up to 30 percent in construction costs. UBuildt's new Escondido office, serving San Diego and Riverside counties, is located at 1220-A Auto Parkway. For more information or a free consultation, call UBuildt at 866-451-7500 or visit www.ubuildt.com.

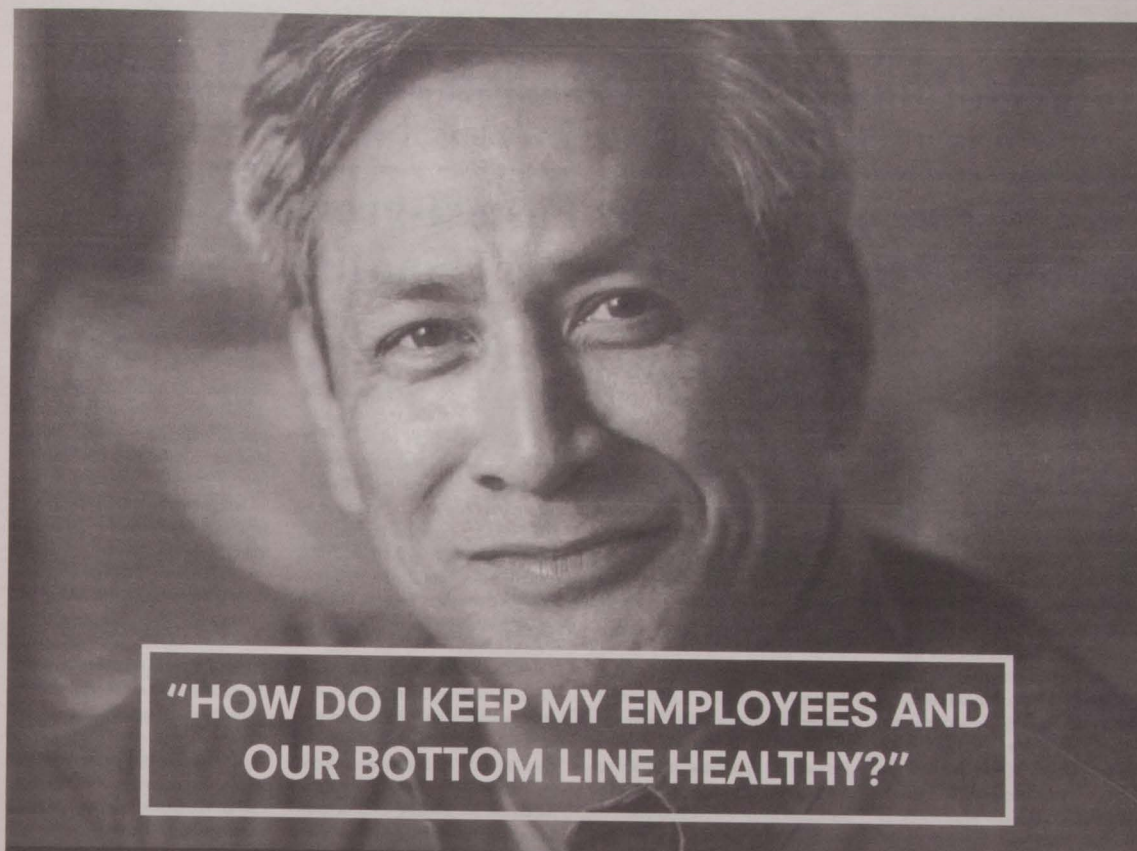
EXECUTIVE NOTES

Kiner/Goodsell Advertising recently named **Andrea Carter** as senior account executive for client services. Responsible for all client work including advertising, strategic marketing, planning, copywriting and special events, **Carter** has been a driving force with **Kiner/Goodsell** for more

than four years. Since joining the **Kiner/Goodsell** team, **Carter** has managed comprehensive marketing and advertising programs for the City of La Quinta, Old Town La Quinta, Hi-Desert Medical Center and **Guy Evans, Inc.** **Carter** is dedicated to providing excellent client care and is

highly skilled in managing multiple accounts while maintaining the highest level of service. **Jim Brooks** brings more than 20 years of principal-based operating experience to his role as president of **Empire Commercial Real Estate, L.P.** As such, **Brooks** brings his experience in commercial real estate development, acquisitions and operations, with a focus on maximizing cash flow and creating value. Prior to joining **Empire**, **Brooks** spent three years as senior director at **Tishman Speyer Properties** where he established and managed the Southern California office. His responsibilities in the region, which covered Los Angeles, Orange, and San

Diego counties, included acquisition, development, and operations. Significant transaction highlights included the acquisition of a six-building, 1.1 million-square-foot office complex in Santa Monica. **Windermere Real Estate** is pleased to announce the addition of sales associate **Bill Yates** to its Rancho Mirage office. **Yates** has 25 years experience in the real estate industry including chairman/CEO of **Imperial Thrift & Loan Association**, divisional executive of **AVCO Financial, USA**, and president of **AVCO Japan**. He was also a real estate marketing consultant for **Ford Motor Financial Group & Associate Financial Corporation**.



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SUPPLEMENT

Inland Empire Noted as Fastest-growing Industrial Submarket in the Country

by Peter McWilliams, Senior Vice President, Colliers Seeley International

The Inland Empire continues to stand out as the fastest-growing industrial submarket in the country due to vast supplies of developable land, the growth of import into the ports of Los Angeles and Long Beach, and its centralized location in Southern California. At a current size of more than 200 million square feet, the Inland Empire West (Ontario, Rancho Cucamonga, Fontana, Mira Loma and Chino) industrial market already represents 17 percent of the total industrial space in the Los Angeles Basin, according to Colliers Seeley International's 4th Quarter 2003 Industrial Market Report. Over the past six years, the marketplace has grown more than 80 million square feet of warehouse, representing more than 4,000 acres of land development.

In addition, the Inland Empire is home to Southern California's premier big box market. Approximately three quarters of the area's total commercial real estate product is comprised of big box, single-user industrial/distribution buildings of 100,000 square feet and larger. The majority of this product was built during the past 20 years, making the Inland Empire a relatively young and extremely successful industrial market. Some of the area's leading big box tenants include Wal-Mart Stores, Dayton Hudson and Exel Logistics.

Big box developers such as Industrial Developments International (IDI), Hillwood Development and Western Realco are moving to the Eastern Inland Empire region as large land sites are becoming scarce in the Ontario area, a more mature market that is home to the Ontario International Airport and national companies such as Johnson & Johnson, Kellogg's and Skechers. Cities like San Bernardino, Redlands, Riverside,

Moreno Valley and Perris offer large, big box development sites at very attractive sale prices, whereas large sites in the Ontario market have become very few and extremely expensive.

Distributors, warehouse and logistics firms continue to consolidate their operations into large, state-of-the-art facilities in the Inland Empire. A recent example is Mattel, Inc. moving to Alliance, California, where they consolidated three warehouses out of the Chino market into a 1.25-million-square-foot, state-of-the-art distribution center in San Bernardino. Additionally, The Sports Authority leased a 616,000-square-foot speculative industrial building at the Kaiser Commerce Center in Fontana for approximately 28 cents per square foot, per month, triple net, built by Catellus Development.

In Ontario, Toto USA leased a 405,900-square-foot freestanding industrial building at the Ontario Pacific Distribution Center in Ontario for approximately 30 cents per square foot, per month, triple net. Some of the area's notable purchases include AEW Management acquiring a 271,435-square-foot industrial building at Opus South Chino in Chino for approximately \$10.9 million, and Alere Property Group, LLC acquiring a 268,000-square-foot industrial facility in Fontana for approximately \$9.8 million.

Another development trend that continues is an increased demand for cross-dock or flow-through distribution facilities. Users prefer the flexibility and efficiency that cross-dock facilities provide with more dock space, as well as an increased number of parking spaces for trailers. Most of the new cross-dock facilities range in size from 550,000 square feet to approximately 900,000 square feet with building depth of 500 to 700 square feet.

Though the Inland Empire still has the largest supply of developable

land in Southern California, the entitlement process is becoming increasingly difficult as land becomes scarcer. In the late 1980s through the present day, there has been a significant "land rush" in the Inland Empire West marketplace, during which time developers' build-out totaled more than 150 million square feet of industrial product. The Inland Empire West was one of the only markets in the country, which continued to have positive job growth as well as positive building absorption through the real estate recession of the mid 1990s.

Today, there are only approximately 1,500 acres of industrial-zoned land available in the Inland Empire West marketplace, which include the cities of Ontario, Rancho Cucamonga, Fontana, Mira Loma and Chino. Based on the current level of construction activity, this is approximately only a three-year supply of land.

The increase in population as well as low interest rates in the Inland Empire has attracted large owner-users over the past two to four years, pushing land prices up to levels never seen before in the region. Recent land sales for large sites in the Inland Empire West marketplace are between \$6-\$8 per square foot.

Some of the most significant recent industrial developments in the Inland Empire, that are still available, include Kaiser Gateway in Fontana, a 600,080-square-foot cross-dock facility, developed by Catellus Development for CBRE Investors, and Airport Mission Business Park in Ontario, an 857,000-square-foot cross-dock facility, developed by Western Realco and owned by CBRE Investors. Two major industrial parks in the Inland Empire which will provide supply for the coming three years include ProLogis' I-210 Business Park, a +/-135 acre master-planned industrial park, where Black & Decker recently executed a 543,400-square-foot build-to-suit. In

addition, ProLogis is under construction on an 882,230-square-foot cross-dock speculative distribution center. The other major development coming to the market is the Sierra Business Park in Fontana, a +/-195 acre master-planned business park developed by Lennar Partners, which will have buildings ranging from approximately 97,000 square feet to 1.4 million square feet.

Over the past 20 years a majority of the development has taken place in the Ontario Airport area/Inland Empire West. Much of that development has been on a speculative basis with developers and institutional investors taking huge risks on large vacant distribution centers. Over the past six to eight years those risks have paid off as companies from all over Southern California have consolidated their warehousing needs into the Ontario/Inland Empire West marketplace. From this location many of these companies are receiving product from the port and distributing it throughout the 11 western states as well as throughout Southern and Northern California.

Due to the growth, it is inevitable that the Inland Empire East will receive much of the new growth as seen by the moves to Redlands/San Bernardino such as Kohl's, Hershey's, Becton Dickinson, and Mattel, or to the Moreno Valley/Perris area such as Ross Stores, Lowe's and Walgreen's. The land rush, which took place in the Inland Empire West, is now in full force in the Inland Empire East. At some point those markets will also have growth pressure and many requirements will be pushed out as far as Hesperia and Victorville where land is plentiful. Companies that have already made this move include Mars, Goodyear and ConAgra.

DESERT BUSINESS JOURNAL

Demand for Inpatient Hospital Care Continues to Increase Desert Regional Medical Center Completes \$2.5 Million Expansion Project

Due to increased demand for more hospital beds throughout the valley, Desert Regional Medical Center, the largest hospital serving the Coachella valley, has announced that it has completed a \$2.5 million expansion project.

The expansion project, which took six months to complete, involved the construction of an additional 32 beds. The additional beds bring the hospital's total number of beds to 403. The newly expanded medical/surgical unit is located on the ground floor of the hospital.

"It was important that we added hospital beds to meet the growing demand for inpatient services," said

Truman L. Gates, chief executive officer at Desert Regional Medical Center. "Since 2000, we've charted an 18 percent increase in demand for medical/surgical beds."

Hospital officials said that continued hospital expansion is necessary to ensure that patients are not turned away. "The reality is that sometimes the valley has too few hospital beds, and patients must be diverted. We invested the capital to ensure that this does not happen," said Gates.

"We are very pleased with the hospital's expansion of 32 beds to the medical/surgical unit," said David Conston, M.D., chief of staff at

Desert Regional Medical Center. "We have worked very hard over the years to enhance our efficiency in treating patients, and with the addition of the beds we will be better able to provide patients with the best care possible."

During the last several years, the hospital has operated at or near capacity for its medical and surgical beds. "These new hospital beds are a very welcomed addition to the entire valley health care environment and should go a long way in improving access to high quality health care service," said Gates.

Desert Regional Medical Center is part of Tenet California, the state's

largest hospital system. Founded in 1951, Desert Regional is a 403-bed acute care facility located in Palm Springs at 1150 N. Indian Canyon Road. The center's Richards Emergency/Trauma Services is the Coachella Valley's only designated trauma center servicing more than 800 miles to the Arizona border. Desert Regional Medical Center is fully accredited by the Joint Commission on the Accreditation of Healthcare Organizations, the nation's oldest and largest hospital accreditation agency. To learn more about these and other services at Desert Regional Medical Center, visit www.desertmedctr.com.

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy

continued from page 17

make our living so other people's dreams can come true and it's a wonderful thing to do. Two weeks 'downtime' to recharge and reconnect with family makes this an extremely rewarding industry. Following 9/11, tourism took the biggest hit," Wolcott remembered. "It was hard to get people out of their houses — a nesting result after all that tragedy. In addition, the energy crisis in 2001 prompted people to stay closer to home. In 2002, a slow road to recovery began; it was a small uphill climb. Then, 2003 brought more challenges to the industry, with SARS and a war. We are still

in a recovery mode and working with Ontario International Airport to get people into the state. It is a huge opportunity. We (locals) should get out ourselves! All together, we should become ambassadors — nationally and internationally. And, it is so important to get the word out that Big Bear Lake did not burn down! The fires did not come into the valley, and unfortunately, that perception is out there.

Mike Kreeger is a vice president at Dodge, Warren & Peters Insurance Services who works out of the Ontario office that serves the Inland Empire. Kreeger ably completed the rostrum of speakers at the conference with his dissertation on *Workers' comp* —

what's new? Kreeger is a specialist in providing unique programs for medium- to-large businesses for their insurance and risk management needs. He was appointed by former Supervisor Fred Aguiar to serve on the General Plan Advisory Committee for San Bernardino County. Kreeger addressed the first point in his presentation — where are we going? — with the advice to: 1. Tackle the permanent disability issue; opining that the current schedule is too complicated and expensive to administer; 2. The possibility of 24-hour care; 3. Tying up loopholes in the system, and 4. Address the litigation rate in "the state of California at 30 percent, in contrast with the national

rate of 15 percent. We need more mediation and more focus on fraud," he said, and higher fines. What we can do, he recommended, is 1. for employers to pay more attention to risk management/safety issues — how to treat employees; 2. broker selection vs. bidding — hire a broker and be careful as to your choice. Also, good advice, be prepared regarding your financial information and records, and don't trust the numbers — regarding the reported decrease in base rates; carriers are pulling back credits that are no longer offered, and rates probably will have increased. Look into group financials and be sure to have mod-year or quarter-year updates.



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EMPLOYER'S PAGE

Because Everyone Looks Good on Paper... Firm Reveals "Top 10 Résumé Lies"

Increasing competition for a shrinking pool of jobs leads many job applicants to "become creative" and fudge information when posting their résumés, reports Jason Morris, president of Background Information Services and operator of employee-screen.com. "This fact-stretching exercise is harmless when it comes to forgetting what month you might have left a job, but becomes detrimental when that job, in fact, never existed in the first place," quips Morris.

The Cleveland-based firm is responsible for examining tens of thousands of résumés each year to weed out potential con-artists and others who could harm a potential employer. With the moniker "Because Everyone Looks Good on Paper," Background Information Services, Inc. has assembled a list of the "Top Ten Résumé Lies."

This list includes sometimes crucial pieces of misinformation commonly seen on applicant résumés, including:

1. Incorrect Dates of Former Employment
 2. False and/or Inflated Salary History
 3. Inaccurate Former Positions or Titles
 4. Exaggerated or False Listing of Responsibilities at a Former Job
 5. False Reason(s) for Leaving Job
 6. False Education Level (GPA) or Inaccurate Graduation Information
 7. False Information Pertaining to Special Licenses/Certification Acquired
 8. Non-Existent Awards and/or Recognitions
 9. Phony Graduation Certificate/Diploma
 10. Unexplained Gaps Between Jobs
- "The need to research and confirm a potential employee's background has never been greater or more important, but it's more tempting these days to hire the first person who seems capable of doing the job," says Morris, who notes that additional facts uncovered during routine searches by both his firm, and others within the industry, include:
- Fifty six percent of résumés reviewed contain false or misleading data.
 - It costs an employer \$15,000 when hiring the "wrong" person for a low-level position. That number increases greatly when the position filled is for an executive level position.
 - Nine percent of job applicants falsely claimed they had a college

degree, listed false employers, or identified jobs that didn't exist.

- Thirty four percent of all application forms contain outright lies about experience, education, and ability to perform essential functions on the job.

- Eleven percent of job applicants misrepresented why they left a former employer.

Background Information Services, Inc. is one of the country's leading companies in providing pre-employment screening and background checks to businesses nationwide. The company assists businesses and organizations nationally in reaching recruitment, retention, safety and financial goals. For additional information, visit employee-screen.com or call 800-235-3954.

Arbitration Agreement Unenforceable Employer Reserved Right to Amend

by Carla N. Bailey, Esq.

In an attempt to reduce the cost of litigation and avoid the uncertainty of jury awards, many businesses require that employees waive their rights to litigate employment disputes and agree to binding arbitration. Prior to adopting this policy, however, businesses need to ensure that their arbitration policies are equally binding on themselves and their employees, and do not run afoul of the recent Court of Appeals decision in *Cheek v. United HealthCare of the Mid-Atlantic, Inc.*

Ronny Cheek was offered and accepted a position as a senior sales executive with United Health Care (UHC). In accepting the position, Mr. Cheek waived his right to litigate any employment disputes, opting instead for binding, final and exhaustive arbitration of his employment

related claims. But UHC's arbitration plan stated that UHC had the sole right to alter, amend, modify or revoke the policy, with or without notice to Mr. Cheek. Despite the fact that Mr. Cheek signed an affirmation that he had read, understood and agreed to the terms of arbitration agreement, the Maryland Court of Appeals held that the agreement was unenforceable.

The court held that because UHC reserved the right to alter the agreement, without notice to its employees, UHC was not truly bound by the parties' mutual promise to arbitrate. As such, the promise was one-sided (the employees obviously could not alter or amend the agreement) and unenforceable. In ruling that UHC's agreement was unenforceable, Maryland joined a minority of jurisdictions (including Arkansas and Arizona) which hold that reservation by

the employer of unfettered discretion to alter an arbitration agreement renders it unenforceable.

In *Hooters of America, Inc. v. Phillips*, the court held that arbitration provisions that reserve lopsided rights in favor of the employer are "illusory" and unenforceable. *Hooters* had reserved certain procedural advantages — the right to pick the arbitrator, and the right to alter the plan with or without notice. The decision, like the Maryland Court of Appeals decision, held, among other things, that reservation of the right to unilaterally change the terms of the arbitration agreement was overly one-sided and therefore unenforceable.

The bottom line for businesses that want to limit litigation costs through arbitration is that the arbitration plan cannot be unduly advantageous to the employer; the promises must be binding to both sides. Arbitration, however, still offers businesses the ability to keep their employment litigation out of the hands of unpredictable juries and out of the public spotlight through confidentiality provisions. Businesses may still customize their arbitration plans to incorporate certain advantageous procedural mechanisms (borrowed from litigation) to derail frivolous claims, but must ensure that employees have the same procedural rights. Going forward, businesses should have their arbitration plans reviewed to ensure that they meet the requirements of well-established state and federal case law.

Carla N. Bailey is an attorney in the Employment & Labor Group of the national law firm Ober/Kaler, Attorneys at Law. She is based in the firm's Baltimore office and can be reached at 410-347-7680 or cnailey@ober.com.

At Deadline: Interstate 10 Truck-climbing Lane on Schedule

continued from page 1

this 3.5-mile eastbound lane started in early November and is expected to conclude this fall.

Project Overview

SANBAG is adding a new lane for trucks on eastbound Interstate 10, from Ford Street in Redlands to Live Oak Canyon Road in Yucaipa. This stretch of freeway includes a four-percent uphill grade, which slows trucks and other heavy vehicles, causing delays to traffic movement through the area. A separate lane will help improve traffic flow, especially during afternoon peak commute hours.

The project also will feature an auxiliary lane to be built between Ford Street and Yucaipa Boulevard to ease merging onto the freeway, plus sound walls and retaining walls. Older freeway pavement will be replaced as part of the project.

SANBAG hired Brunico Construction & Engineering, a Fontana-based firm, for the work, which started Nov. 6. Plans call for construction to be completed within 11 months,

depending upon good weather.

Plans Advance for SANBAG's Move to Santa Fe Depot

Tenant improvements to the Santa Fe Depot are underway, the final steps of the reconstruction of this historic San Bernardino structure. SANBAG likely will begin occupying the second floor of the building in May, once wiring for telephones and computer networks is complete.

Furniture has been ordered, and plans are being made with San Bernardino County staff to move existing furniture from SANBAG's North Arrowhead offices to the new building.

The board of directors also approved hiring CityCom Real Estate Services as the property and facility manager for the Santa Fe Depot. CityCom will help acquire tenants for the remaining space to be leased on the first floor of the depot and will coordinate janitorial, landscape and security services. The contract will run until June 30, 2005.

New Youth Center Opens in Hesperia

A grand opening ceremony was recently held to celebrate the newly constructed Fred D. Jones Youth Center located at 16955 Lemon St. in Hesperia.

The youth residential assessment and treatment center is the result of an agreement between the county of San Bernardino and VisionQuest/Lodge-makers of California, a youth services organization with 30 years of experience. The 655,000-square-foot facility includes six buildings on 15 acres and cost about \$5 million.

The center is named in honor of Frederick Douglas Jones, a member of an all African-American army unit during World War II, members of which were known as "Buffalo Soldiers" who were historically instrumental in the

settling of the American West.

VisionQuest youth and staff are well known for their re-enactments of Buffalo soldier life and events. Jones died at the age of 79, just three weeks after attending the groundbreaking for the facility in December 2000. He was a member of the VisionQuest/Lodge-makers board of directors.

The 144-bed facility will provide a place where youth referred by San Bernardino County Juvenile Court can be assessed and treated. The center was developed in response to a request for proposals approved by the county's board of supervisors and issued by the probation department. The 10-year private-provider contract represents one component of a "Sufficiency Plan" approved by the board of supervisors and the California State Department of Corrections.

The program is expected to bring an estimated 200 new jobs to the High Desert region. The San Bernardino County Jobs and Employment Services Department is assisting with the employment recruitment process. For information, visit www.jesd.com or call 1-800-451-JOBS.

REAL ESTATE NOTES

San Bernardino Church of God Christian Center has purchased a 26,000-sq.-ft. church on 2.0 acres of land at 1672 and 6848 Palm Avenue in Highland from Day Harvest Ministries New Life Fellowship for a consideration of \$1,500,000. Bill Lowder and Dawn Lowder of NAI Capital Commercial represented both parties...Dwyer-Curlett & Co. has arranged \$6,100,000 in acquisition financing through Berkshire Life Insurance Company for a Class "A" office building located in Riverside. Randall A. MacDougall, vice president, and Rowin F. Jacobs, vice president, in Dwyer-Curlett's Orange County regional office, arranged the financing for the borrower. The property consists of a five-story, Class "A" office building situated on 2.04 acres with a net rentable area of 57,135 square feet...David Miller, represented by Teresia Knight of NAI Capital Commercial, has sold a 22,500-sq.-ft. industrial building at 10904 Beech in Fontana to Beech Avenue Investors, LLC who was represented by John Boyer also of NAI

Capital Commercial. The value of the transaction was \$995,000...Janez Investments LLC, an affiliate of San Diego-based Janez Properties, announced that it has acquired a 138,500-sq.-ft. multi-tenant office park in Riverside, for \$10.9 million, or \$79 per square foot, in a joint venture with an undisclosed financial partner. The property will benefit from \$900,000 in planned capital improvements, including replacement of existing roofs and HVAC units, exterior improvements and landscaping upgrades...David Davidson represented by Teresia Knight of NAI Capital Commercial, has purchased an 11,070-sq.-ft. industrial building at 8415 Sultana in Fontana from Angelo Peykoff, trustee, for a consideration of \$868,000. The buyer is relocating his electrical business from Ontario into the freestanding CTU industrial building that is situated on 1.12 fenced and gated acres. The property has good ingress and egress and offers easy access to the 10 and 15 freeways. The seller was represented by Joshua Bonwell of CB Richard Ellis...New-

port Tool, a maker of a variety of tools, has paid \$1.2 million to acquire a 14,860-sq.-ft. industrial facility in Norco, for relocation from Orange County, announced GVA DAUM's Anaheim office. Chris Migliori, SIOR, executive vice president for GVA DAUM, reports that Newport Tool scheduled occupancy in March of its new headquarters located on an acre of land at 2000 5th St., Norco. Migliori represented MTA of Louisiana, the seller. Bill Livesay and Walter Frome of Trammell Crow Company represented the buyers...Sperry Van Ness, one of the na-

tion's premier commercial real estate investment firms, has completed the sale of Canyon Springs Development, 86 acres of land in Riverside, to Transcan-Riverside LLC for \$25.2 million. The land is located on the Southwest corner of Interstate 215 and the 60 freeway. Barbara Kreis and Tony Gild of Sperry Van Ness in San Diego represented the seller, The Rouse Company, one of the top retail REITs in the county. George Arce Jr. of Sperry Van Ness/Centers Dynamic Brokerage Inc. represented the buyer, Transcan-Riverside LLC.

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Inland Empire Business Journal

Making Sense of Changes to Medicare

continued from page 31

be created. Plan K will cover 50 percent of the hospital fees and physician services in Parts A and B of the program and 100 percent of hospital coinsurance, and cap out-of-pocket costs at \$4,000.

Plan L covers 75 percent of cost sharing in Parts A and B and 100 percent of hospital co-insurance, and has a \$2,000 out-of-pocket limit.

Savings Accounts That Move With You

Another feature of the new Medicare legislation that affects business is the extension of health savings accounts (HSAs). Under the legislation, pre-retirement age workers with high-deductible health insurance will be able to open a tax-free HSA in 2004 to cover medical expenses, as well as long-term care and long-term

care insurance. The limits are \$2,250 for individuals and \$4,500 for families.

The biggest difference between the new HSAs and traditional medical savings accounts (MSAs) is that the money will be portable and can be carried forward to the following year. Many health plans, including Blue Shield, will likely offer products that qualify for HSAs.

Private Sector Competition

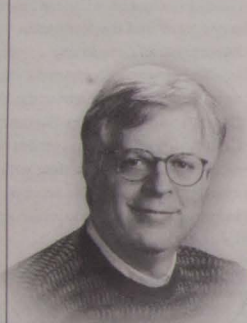
Perhaps the most controversial aspect of the Medicare Modernization Act is the provision to create competition between traditional fee-for-service Medicare and private health plans. Starting in 2010, a pilot program would test competition between fee-for-service Medicare and private health plans in six metropolitan areas involving up to two million seniors.

Beneficiaries who stay in fee-for-service Medicare might have to pay 5 percent more in premiums a year, with safeguards to exempt the oldest and lowest-income beneficiaries. With the deadline for implementation far off and many details left to be worked out, the possibility exists that this part of the legislation will be re-worked before it takes effect.

Lisa Rubino, the senior vice president and chief executive, Individual and Government Business Unit, for Blue Shield of California, oversees all of the company's Medicare and Individual and Family Plan (IFP) offerings. For more information, visit the company's Web site at www.mylifepath.com

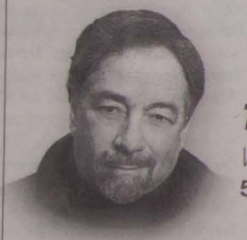
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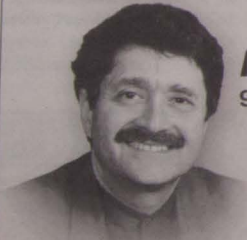
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5 pm - 8 pm



Michael Medved
9 - Midnight



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Nine New Employment Regulations Challenge Employers

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• Third-Party Harassment Protection (AB 76)

Although employers have been held liable for the sexual harassment of an employee by company supervisors or other employees, AB 76 extends that responsibility to outside third parties. If the employer knows, or should have known, of any harassment and fails to take immediate action, the company is vulnerable to a lawsuit.

• Gender Identity Discrimination (AB 196)

Extends the Fair Employment and Housing Act's prohibition against sex discrimination and harassment to

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Resort Address City/State/Zip	# of Rooms # of Suites # of Employees	Rate Range Year Built Last Renovated	Owner Headquarters	Amenities	General Manager Phone Fax E-Mail Address
1. Town & Country Resort Hotel 500 Hotel Circle No. San Diego, CA 92108	1,000 50 750	\$110-150 1953 2000	Atlas Hotels San Diego, CA	27 Holes Golf, Tennis & Fashion Valley Mall adjacent, Salon & Day Spa, 4 Pools, Spa & SD Trolley Station on Property, 5 Restaurants on Property	Duke Sobek (619) 291-7131 (619) 791-3584 atlases@primenet.com
2. Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	884 51 1,500	\$175-470 1987 1991	Marriott International, Inc. Washington, DC	36 Holes Golf (Special Package), 20 Tennis Courts, 5 Pools, Spa, 11 Food/Beverage Outlets, Shopping Colonnade	Tim Sullivan (760) 341-2211 (760) 341-1872
3. La Quinta Resort & Club 49-499 Eisenhower Dr. La Quinta, CA 92253	795 55 1,600	\$175-550 1926 1994	KSL Recreation Corp. La Quinta, CA	Shopping, 5 Restaurants, Spa, 36 Pools, 5 Golf Courses, Golf & Tennis Schools	Johnny So General Manager (760) 564-4111 (760) 564-7656
4. Arizona Biltmore Resort & Spa 2400 E. Missouri Phoenix, AZ 85016	734 82 1,000+	\$170-1,710 1929 1996	KSL Recreation Corp. La Quinta, CA	36 Holes Golf (Special Packages), 7 Tennis Courts, 8 Pools, Spa, 5 Restaurants, Water Slide	David Feder (800) 950-0086 (602) 381-7646
5. The Phoenician 6000 E. Camelback Rd. Scottsdale, AZ 85251	581 73 1,700	\$185-1,725 1988	Starwood Hotels & Resorts New York	27 Holes Golf (2 Special Packages), 12 Tennis Courts (Special Package), 9 Pools, Spa (3 Packages), Children's Program	John Beier (480) 941-8200 (480) 947-4311 thephoenician.com
6. Hyatt Regency Scottsdale 7500 E. Doubletree Ranch Rd. Scottsdale, AZ 85258	493 25 700	\$165-385 1986 Ongoing	Gainey Drive Associates Chicago, IL	27 Holes Golf, 8 Tennis Courts, Beach, Pool, Spa, Hopt Learning Center, Sonwai Spa, Coffee Bar, Waterfall Juice Bar	Bill Elder-Orley (V.P.) (480) 991-3388 (480) 483-5573
7. Riviera Resort & Raquet Club 1600 N. Indian Canyon Rd. Palm Springs, CA 92262	475 35 350	\$99-1,500 1959 1999	So. Cal. Carpenters Pension Trust Los Angeles, CA	9 Tennis Courts, 2 Pools, 2 Spas, Putting Course, Volleyball, Restaurant, Room Service	Jim Manion (760) 327-8311 (760) 327-4323 riviera@pariv.com
8. San Diego Paradise Point Resort & Spa 1404 W. Vacation Rd. San Diego, CA 92109	462 103 560	\$195-425 1962 2000	Noble House Resorts Kirkland, WA	18-Hole Putting Course, 6 Tennis Courts, Beach, 6 Pools, Spa, Fitness Center, Volleyball, Marina, Bicycle Rentals	Geoff Young (858) 274-4630 (858) 581-5929
9. Marriott's Rancho Las Palmas Resort & Spa 41000 Bob Hope Dr. Rancho Mirage, CA 92270	450 22 550	\$89-310 1979 1998	Marriott Hotels/Resorts/Suites Washington, D.C.	27 Holes Golf (Special Package), 25 Tennis Courts (Special Package), 2 Pools, Full-Service European Spa	Frank Garahan (760) 568-2727 (760) 568-5845 rlpbus@earthlink.net
10. Wyndham Palm Springs Hotel 888 Tahquitz Canyon Way Palm Springs, CA 92262	410 154 250	\$89-408 1987 1996	American Property Mgmt. La Hoya, CA	Spa, Pool, Restaurant, Pool Bar, Kiddie Pool w/Water Features, Putting Green	Onofre Gallegos (760) 322-6000 (760) 322-5351
11. Doubletree Paradise Valley Resort 5401 N. Scottsdale Rd. Scottsdale, AZ 85250	375 12 400	\$69-225 1984 1998		Golf Packages Available, 2 Outdoor Tennis Courts, 2 Pools, Health Club & Spa, Near Fine Shops	Don Bomer (480) 946-1524 doubletreehotels.com
12. Hyatt Grand Champions Resort 44-600 Indian Wells Ln. Indian Wells, CA 92210	338 338 400+	\$145-1,020 1986 1998	Grand Champions, LLC Indian Wells, CA	36 Holes Golf, 12 Tennis Courts, 20 Private Villas	Hendrick Santos (760) 341-1000 (760) 568-2236
13. Radisson Resort & Spa Scottsdale 7171 N. Scottsdale Rd. Scottsdale, AZ 85253	318 35 300	Seasonal 1977 2000		21 Tennis Courts, 3 Pools, Spa, Andre's Restaurant, Taps Micro Pub	Tom Curley (480) 991-3800 (480) 948-1381
14. Doral Palm Springs Resort 67-967 Vista Chino Cathedral City, CA 92234	285 15 200	\$89-270 1985 1998	Meridian Hotels & Resorts Washington, DC	27 Holes Golf (Special Package), 10 Tennis Courts (Special Package), 18,000 Sq. Ft. Meeting Space	Thomas Ruhs (760) 322-7000 (760) 322-6853 doralpalm Springs.com
15. Ramada Resort Inn & Conf. Ctr. 1800 E. Palm Canyon Dr. Palm Springs, CA 92264	255 14 80	\$49-129 1970 1995	KI West LLC Oregon	Pool, 2 Spas, Massage Facilities, Exercise Room, Saunas, 2 Restaurants, Gift Shop, Mini Refrigerators, Coffee Makers, Hair Dryers, Irons/Boards	Helen Kim (760) 323-1711 (760) 322-1075 psramada@aol.com
16. The Ritz-Carlton Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270	240 21 500	Seasonal 1988 1998		18 Local Courses Available (Special Package), 10 Tennis Courts, Pool, Spa, Fine Dining, Fitness Center, Lounge Entertainment	Stephen Bello (760) 321-8282 (760) 321-6928
17. Spa Resort Casino 100 N. Indian Canyon Dr. Palm Springs, CA 92262	230 20 1,000	\$59-189 1963 1993	Agua Caliente Development Auth. California	Spa Packages, Casino, 24-Hour Room Service, Nightly Turndown, Coffee, Refrigerator	Jim Metzger (760) 325-1461 (760) 325-3344
18. Miramonte Resort 45000 Indian Wells Indian Wells, CA 92210	222 5 325	\$129-299 1998	Morens Hotels & Resort Milwaukee, WI	36 Holes Golf (Special Package), 2 Pools, Spa	Jean-Pierre Alotte (760) 341-2200 (760) 568-0541
19. Lake Arrowhead Resort 27984 Hwy. 189 Lake Arrowhead, CA 92352	177 4 98	\$79-259 1983 1996	N/A	2 Tennis Courts, Private Beach on Lake, Pool, 2 Spas, Coffee Makers, On-Command Movies, Mini Bars	Wayne A. Austin (909) 336-1511 (909) 336-1378 sales@laresort.com
20. Palm Springs Marquis Resort 150 S. Indian Canyon Dr. Palm Springs, CA 92262	161 6 265	Seasonal 1985 1999	Palm Springs Marquis, Inc. Palm Springs, CA	Heated Pool, Fitness Facilities, In-Room Movies	Gratien Kruczek (760) 322-2121 (760) 322-2380 info@psmarquis.com
21. The Boulders Resort 34631 N. Tom Darlington Dr. Carefree, AZ 85377	160 Casitas 40 Villas 678	\$175-525 (Casitas only) 1985	Carefree Resorts Patriot American Hospitality Phoenix, AZ/Dallas, TX	36 Holes Golf (Special Package), 8 Tennis Courts (Special Package), Pool, Spa, 5 Restaurants, Desert Tours, Museum	Rick Riess (V.P.) (480) 488-9009 (480) 488-4118
22. Indian Wells Resort Hotel 76-661 Hwy. 111 Indian Wells, CA 92210	155 29 100	\$119-389 1987 2000	L.R.K. West Indian Wells, CA	27 Holes Golf (Special Package), 2 Tennis Courts (Complementary), Pool, Spa, Fitness Center, Cont. Breakfast, Country Club Privileges	Brad Welmer (760) 345-6466 (760) 772-5083

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the resorts 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 Inland Empire Business Journal.

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

RESTAURANT REVIEW

Best Two Out of Three in Orange County

by Joe Lyons

Well ... It was quite a weekend down in Orange County. Three restaurants in three days. Two of them were excellent. One, the most highly rated of them all, was a major disappointment.

Friday night's surprise was a Lebanese restaurant called Zena's. It is pronounced just like the warrior princess.

While much of the menu of Zena's is what you would expect, falafel, hummus and lamb, the big surprise was the Mezza.

Mezza translates to something like "sipping wine." Like the tapas of some Castilian Spanish restaurants, Mezza comes in a series of small plates, like appetizers. But these are Lebanese treats — cucumber salad, ground eggplant and an incredible sweet treat that was simply deep-fried cauliflower.

Mezza comes in a minimum of 10 dishes and can be enhanced up to about 60. The record is something like

150. You should call ahead for any big orders.

Most important to Zena's is the love that our host puts into the operation. Owner Shouki Masri invested his life and life savings into his restaurant and the care shows. He handmakes his yogurt and cheeses and selects some very impressive Lebanese wines like Chateau Kefraya to go with the meals that he prepares. He even proudly displays the Orange County clean restaurant certificates that he has received annually.

Zena's Authentic Lebanese Cuisine is a wonderful surprise. When you are looking for something different, look for Zena's

Another wonderful surprise was our Sunday night dining experience at California Shabu Shabu.

Here you are invited to sit at the counter with a plate of vegetables, a rice bowl, sauce bowls and frozen, thin-sliced meat. In front of you is a



Zena's features Mezza — a series of 10 small Lebanese treats.

bowl of boiling water.

The idea here is to swish your food in the water for a few seconds to cook it. The name Shabu Shabu loosely translates to "swish, swish." Surprisingly, those few seconds in the water can cook thinly-sliced meats, small chunks of chicken and even fresh, purple gray shrimp, which turn bright orange in moments. Pieces of salmon come out like butter.

As the water boils down and the fat is skimmed off, you have a sort of broth to drop your veggies into to make a soup. Spices, to enhance the flavor, include a sauce so hot it has to be served with an eyedropper.

This may all sound unusual, but remember, so were fajitas a couple of decades ago. Veterans of the facility tend to bring new people in so that they

can instruct their guests.

If all of this isn't fun by itself, the desserts are a variety of sherbets with flavors like ginger and green tea. Then there is a rare and amazing treat ... ice cold sake from the Napa Valley. It tastes like raspberry soda pop. But don't be fooled.

California Shabu Shabu is packed just about every night, so get there early.

Our one big disappointment was FAVORI, the French-Vietnamese restaurant that we visited on Saturday night. Somebody must like this place. It was packed and the long list of critical acclaim is printed on everything from the menu to the outside awning.

The soda pop was flat. They don't

continued on page 47

Fashion Is Not Just for Your Wardrobe — What About Your Car?

continued from page 26

vidual personality and sense of style.

STRUT's executive team members are: Scott Struthers and Geoff Spencer, co-founders; Tommy Gaut, vice president; Tom Evans, vice president of design, and Simon Trumper, customer relations manager.

The company is located at 190-A Business Center Drive in Corona. Phone: 909-371-9220; Fax: 909-371-9221 and Web site: www.strutwear.com. "We are extremely pleased to have an information-rich site that exemplifies the distinction of our collections, as well as our commitment to delivering unprecedented style and quality to the fashion conscious," Struthers added.

MANAGER'S BOOKSHELF

"Master Change, Maximize Success: Effective Strategies for Realizing Your Goals," by Rebecca Potts and Jeanenne LaMarsh; Chronicle Books, LLC, San Francisco, California; 2004; 160 pages; \$16.95.

For nearly 3,000 years, people — especially people in business — have been reminded that the only constant factor in daily life is change. Since Peter Drucker's epic 1976 work, "The Age of Discontinuity," two generations of senior executives have been guided by three thoughts about mastering business change. First, change is an ever-present condition of doing business. Second, executives can either facilitate change or be run over by it. Finally, to accomplish the goal of change — business continuity — managers must truly embrace the new policies they are making.

Even though co-authors Potts and LaMarsh don't break any new ground in dealing with basic concepts, they present their ideas with rare clarity that reinforces both the how and why of change management. Here, for example, is their vision of gaining consensus for change:

"The picture of the desired state is like an idealized drawing of your dream house: door open wide and welcoming, smoke coming out of the

chimney, and so on. Everyone agrees that this is a beautiful house. However, on closer inspection you realize that the house is painted light gray. While some of the family like gray, others wish it were light brown or white.

"Likewise, the people with the authority and responsibility to decide that a change needs to be made often fail to agree on what the change needs to be because they do not look closely enough at the picture. Later, when the house is half-painted, they squabble about the color, leaving you in the middle (or on the ladder holding the paint brush)."

Each key thought presented by the authors (each rarely more than a page or two) is supplemented by a work solution. The work solution combines 'what-to-do' with 'how to do it.'

Potts and LaMarsh do a very good job addressing the so-called "Delta State." As they put it: "Between where you are today — the current state — and where you will be tomorrow — the desired state — is the delta, the space where change hap-

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) (1)* Why the first three months on the job are essential.
2. "How to Work for an Idiot: Survive and Thrive...without killing your boss," by John Hoover (Career Press...\$14.99) (4) Bring a sense of humor to work and avoid the insanity.
3. "Moneyball: The Art of Winning an Unfair Game," by Michael Lewis (W.W. Norton & Co...\$24.95) (2) The Oakland A's profitable new approach to hiring and managing people.
4. "Good to Great," by Jim Collins (HarperCollins...\$27.50) (3) Climbing the steps from being good to being great.
5. "The Five Patterns of Extraordinary Careers: The Guide to Success and Satisfaction," by James M. Citrin (Crown Publishing...\$22.95) (8) What you can learn by studying how business leaders got that way.

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

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

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

pens. The delta state is not the old way of doing business, nor is it the new way. It is a time in between the two, when the transition from the current to the desired occurs."

The authors note that the delta is also the place where issues are uncovered that can bite you unexpectedly. It's where you as a manager earn your reputation and your income. Delta is the place that gave birth to the old saying, "When you're up to your tail in alligators it's hard to remember that

your objective is to drain the swamp."

The authors keep the book concise, interesting, and on-track toward the end result of accomplishing change without backsliding into familiar bad habits. Well-written and interestingly illustrated, the book acts as an unusually fine seedbed and roadmap for achieving change in your business.

— Henry Holtzman

Nine New Employment Regulations Challenge Employers

continued from page 38

include gender identity (typically transsexuals/transvestites). Gender specific dress codes are still lawful, but employers must allow cross-dressers who identify themselves as the opposite sex to do so at work. Dress codes must be written to comply with the new law.

• Leave for Crime Victims (SB 478)

Employers must not fire or discriminate against a crime victim or members of a crime victim's immediate family from being absent from

work to attend a court hearing.

• Whistleblower Protections (SB 777)

Prohibits employers from retaliating against a current employee who reports a violation of a state or federal statute, law or regulation, or who refuses to participate in such a violation. SB 777 also adds a civil penalty of up to \$10,000 for such retaliation.

• Paid Family Leave (SB 1661)

Previously, employees who took family leave did so on an unpaid basis. SB 1661 was designed to set up

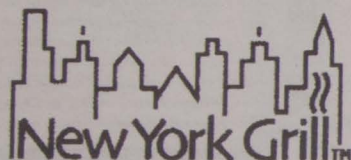
the Paid Family Leave Fund, which will be administered by the California Employment Development Department. Employee contributions to this fund started on Jan. 1, 2004 and weekly benefits can be claimed after

June 30. They range from \$50 to \$728 a week and will take seven days to kick in. They will be available for up to six weeks. Employers may require an employee to use two weeks of vacation before receiving benefits.

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Airlines Serving the Inland Empire

Ranked By Passengers Carried • Ontario International Airport and Palm Springs Regional Airport

Airline	Passengers Carried 2002:	Growth from 2001:	Reservations	Top Local Exec. (Ontario)	Top Local Exec. (Palm Springs)
Address	Ontario	Ontario	Headquarters	Title	Title
City/State/Zip	Palm Springs	Palm Springs		Phone/Fax	Phone/Fax
				E-Mail Address	E-Mail Address
1. Southwest Airlines Co.	3,463,776	4.26%	(800) 435-9792	Cheryl Black	N/A
2900 E. Airport Dr., Ste. 1259	N/A	N/A	Dallas, TX	Station Manager	
Ontario, CA 91761				(909) 937-1695/937-7163	
2. United Airlines	761,859	-4.73%	(800) 241-6522	Paul Ocampo	Peg James
1200 Algonquin Rd.	130,680	30.59%	Elk Grove, IL	General Manager	General Manager
Elk Grove, IL 60007				(800) 241-6522/(909) 937-8628	
3. Alaska Airlines	457,840	-4.86%	(800) 252-7522	LaRue Sume	LaRue Sume
6033 W. Century Blvd., Ste. 985	359,561	-0.17%	Seattle, WA	District Sales Manager	District Sales Manager
Los Angeles, CA 90045				(800) 252-7522/(310) 337-0202	(800) 252-7522/(310) 337-0202
4. American Airlines	373,385	-7.26%	(800) 433-7300	Carl Perriello	Greg Ricketts
Ontario International Airport	266,614	0.30%	Fort Worth, TX	General Manager	General Manager
Ontario, CA 91761				(909) 937-8440/937-6450	
5. Delta Air Lines	561,148	8.42%	(800) 221-1212	Jeff Etherington	Mark Karbon
6150 W. Century Blvd.	9,267*	-71.88	Atlanta, GA	Regional Director of Sales	Station Manager
Los Angeles, CA 90045				(310) 216-2200/417-2800	
6. America West Airlines	403,764	6.04%	(800) 235-9292	James Corpuz	Carolyn Pairis
Ontario International Airport	117,598**	22.67%	Phoenix, AZ	Station Manager	Station Manager
Ontario, CA 91761				(800) 235-9292	
7. United Express	120,466	12.87%	(800) 241-6522	Paul Ocampo	Peg James
2325 30th St.	218,634	-17.87%	Farmington, MN	General Manager	General Manager
Farmington, NM 87401				(800) 241-6522/(909) 937-8628	
8. Northwest Airlines	175,598	0.09%	(800) 225-2525	Roland Berg	Roland Berg
5101 Northwest Dr., Bldg. A	44,718	38.51%	St. Paul, MN	Customer Service Mgr.	Customer Service Mgr.
St. Paul, MN 55111				(909) 937-8919/937-8928	(909) 937-8919/937-8928
				ron.berg@nwa.com	ron.berg@nwa.com
9. Continental Airlines	168,871	3.56%	(800) 525-0280	Guy Arlet	Glen Watson
2900 E. Airport Dr., #1464	17,818	1,732.56%	Houston, TX	General Manager	Station Manager
Ontario, CA 91761				(800) 525-0280/(909) 937-8819	
10. American Eagle	N/A	N/A	(800) 433-7300	N/A	Greg Ricketts
P.O. Box 619616	112,511	31.05%	Fort Worth, Texas		General Manager
DFW Airport, Texas 75261					

N/A = Not Applicable WND = Would Not Disclose na = not available. *Skywest/Delta Connection. **America West Express. The information in the above list was obtained from the airports and airlines listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letter-head to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91759-1979. Researched by Sandra Oliveri. Copyright 2003. This list appeared in the April 2003 issue of the Inland Empire Business Journal.

Visitors and Convention Bureaus

Ontario Ontario Convention and Visitors Bureau 2000 Convention Center Way Ontario, CA 91764 (909) 937-3000 • Fax (909) 937-3080 GM/Exec. Director: Dick Walsh	Big Bear Big Bear Chamber of Commerce 630 Bartlett Rd., P.O. Box 2860, Big Bear Lake, CA 92315 (909) 866-4607 • Fax (909) 866-5412 Exec. Director: Jennifer McCullan	Victor Valley Victorville Chamber of Commerce 14174 Green Tree Blvd., Victorville, CA 92392 (760) 245-6506 • Fax (760) 245-6505 Contact: Michele Spears
San Bernardino Convention and Visitors Bureau 201 N. "E" St., Suite #103 San Bernardino, CA 92401 (909) 889-3980 • Fax (909) 888-3998 Sales Managers: Andre Goodrich	Lake Arrowhead Lake Arrowhead Communities Chamber of Commerce P. O. Box 219 Lake Arrowhead, CA 92352 (909) 337-3715 • Fax (909) 336-1548 Mktg. Director: Leslie Saint McLellan	Hemet Visitor and Tourism Council (909) 765-2537 • Fax (909) 658-1607 Chair: Mark Goldberg
Route 66 Territory Visitors Bureau 358 W. Foothill Blvd. Glendora, CA 91741 (909) 592-2090 • Fax (909) 592-2090 Exec. Director: Bob Lundy rtc66@citiiv.com	Palm Springs Visitor Information & Reservation Center 2781 N. Palm Canyon Dr. Palm Springs, CA 92262 (760) 778-8418 • Fax (760) 325-4335 Contact: Liz Perkovich lperkovich@palm-springs.org	Riverside Convention Bureau 3737 6th St., Riverside, CA 92501 (909) 222-4700 • Fax (909) 222-4712 Pres., Entr. Hosp. Corp.: Ted Weggeland Executive Director: Debbie Megna
Temecula Temecula Valley Chamber of Commerce 27450 Ynez Rd., #124 Temecula, CA 92591 (909) 676-5090 • Fax (909) 694-0201 President: Alice Sullivan info@temecula.org	Palm Springs Desert Resorts C. V. A. 69-930 Highway 111, Suite 201 Rancho Mirage, CA 92270 (760) 770-9000 • Fax (760) 770-9001 President: Michael E. Fife	Idyllwild Idyllwild Chamber of Commerce P.O. Box 304, Idyllwild, CA 92549 (888) 659-3259 • Fax (909) 659-6216 Contact: Elaine Latimer info@idyllwildchamber.com

MEETINGS AND CONVENTIONS

SUPPLEMENT

The Summit of China Economic Development, 21- 22 May 2004, Beijing, China

Approved by The State Council of P.R.China

Approved by the State Council of PRC, the 7th China Beijing International High-Tech Expo (High-Tech Expo) will be held grandly in Beijing in May 2004. The number of special conferences, forums and discussion sessions will be arranged during that time with the support from major government ministries and institutions. Chinese government officials will be present at the event to show their support. As one of the major parts of the High-Tech Expo, China Economic Development Summit will be held in the Great Hall of the People and China World Hotel on May 21-22, 2004.

This summit will focus on the following issues: the current development of China's economy vs. the strategy of sustainable development; cooperation and development of regional economy; the sustainable development vs. the development of financial and energy industries; state-owned assets management reform and property right issues; development of mixed-ownership and private economy; fast-growing enterprises vs. financial market; enterprise

financing and overseas listing, and IT service and information strategy.

Government officials from National Development and Reform Commission, state-owned assets supervision and administration commission of the State Council, Ministry of Finance, Ministry of Science and Technology, Ministry of Commerce, Ministry of Information Industry, the People's Bank of China, China Banking Regulatory Commission, China Securities Regulatory Commission, China Insurance Regulatory Commission, and Development and Research Center of the State Council will make speeches. Well-known experts and scholars from both home and abroad, Nobel economists, CEOs of fast-growing enterprises, as well as financial institutions, will also discuss current topics regarding China's economic development.

This summit is recognized within CHITEC as a high-profile event by its level of quality and flexibility in delivering the service to satisfy enterprise needs. It is providing an oppor-

tunity to strengthen the company's public image and establish or enhance cooperation with required parties and institutions. This is a unique chance for a U.S. company to bring the company much closer to the Chinese market through establishing ties with ministries, institutions, trade representatives, entrepreneurs from world top 500 companies and senior executives of well-known Chinese enterprises.

We believe the conference will be a great success with your participation and support.

Focus of China International Telecommunication Annual Summit (CITAS 2002):

- Prospect of China's macro-economy
- China's economy sustainable development strategy
- Innovation and enterprise's growth
- Regional economic cooperation

and development

- Fast-growing enterprises and financial market
- Development of China's mobile industry
- Corporate governance and management innovation
- Financing and overseas listing of China's enterprises

IT services and information strategy

- Energy vs. sustainable development
- Strategic restructuring of state-owned assets management and reform of property right

For more information, please refer to: <http://www.eventsshow.com/chitec2004/introduction.pdf> Office of the Organizing Committee of the 7th CHITEC Expo

Time for a Fresh Look at So Cal Aerospace and Manufacturing

LAEDC says it's time for a fresh look at manufacturing and aerospace in Southern California – the largest hub of factory jobs

The Los Angeles metro area was the nation's largest manufacturing center in 2003 (based on employment) – Orange County ranked ninth, the Riverside-San Bernardino area was 17th, and San Diego county placed 19th, said Vice President Jack Kyser, chief economist, Los Angeles Economic Development Corporation (LAEDC).

Kyser made the statement at a

VIP Boeing Company-sponsored luncheon on March 22, in conjunction with the opening of the Society of Manufacturing Engineers' (SME) WESTEC 2004. This event is North America's largest annual manufacturing and metalworking exposition and it is held annually at the Los Angeles Convention Center.

"In fact, average manufacturing employment in Southern California's

six counties of 953,000 jobs last year would rank the area second in the nation if it were a separate state, after California and ahead of Texas," Kyser said. About 85 mostly Boeing executives, community leaders and manufacturing customers who attended, also heard Congresswoman Juanita Millender-McDonald (37th District) discuss the significance of California paying more attention to Aerospace

and manufacturing, which has created nearly a million high-quality jobs.

Kyser noted that the industries with the best growth prospects in 2004 include: classic aerospace, international trade, and tourism, while the technology sector will be turning around. He said U.S. Dept. of Defense prime contracts awarded locally

continued on page 51

APRIL 2004

17 The 42nd Annual Renaissance Pleasure Faire and Artisans Market runs through May 31st. For seven weekends and Memorial Day and from 10 a.m. until 6 p.m. Glen Helen Regional Park, Devore at the 15 and 215 freeways. Adults \$19.50, children ages 5-11 \$9.50 and children under 5 free with a parent. General parking is free and \$5 preferred. For tickets call (909) 880-0122 or online - www.renfaire.com. Can also buy at the Faire gates. Discounts, juniors, seniors, students and military (w/ID) \$17.

22 The Business Development Association of the Inland Empire (BDA/IE) will hold an informational and educational workshop on the new SF 330 Form on Thursday, at the Ontario Convention Center. The SF 330 Form, required for all submittals for federal projects as of June 8, 2004, replaces

the SF254/255 forms that have been utilized for many years. The event begins at 8 a.m. with a continental breakfast and the workshop will start promptly at 9 a.m., concluding at noon. Cost for the half-day workshop is \$130 for members of the BDA/IE and BDA/OC and \$140 for non-members. Cost includes a continental breakfast, workshop materials in booklet form, as well as a CD-ROM with the form and instructions. For more information and to make reservations please call Sherri Gomez at (909) 684-6200.

22 Health Underwriters' 10th Annual Expo, "Make Your Desert Sales Soar in 2004" will be held on Thursday, at the Palm Valley Country Club. Reservation cost will be \$50 per member and \$70 for non-members. For those without advance reservations, at the door, the cost will be \$75 per mem-

ber and \$90 for non-members. Contact Maureen Ford at (866) 335-0704 for more information.

25 The Community Action Partnership Riverside County Dispute Resolution Center and the Palm Desert Campus of California State University at San Bernardino will host a mediation mini conference. The conference will take place Saturday, at the Palm Desert Campus of California State University at San Bernardino located at 37500 Cook St., Palm Desert. Attorneys, counselors, individuals and mediation professionals looking to increase the knowledge and skill of mediation are encouraged to attend this groundbreaking conference. Topics will include: Mediation as a Small Business; The Application of Mediation in Law Enforcement and Transformative Mediation. The conference will begin at 8 a.m. and continue until 5 p.m. The cost

to attend is \$60 per person and includes all conference materials and lunch. For more information and to register, please contact the Dispute Resolution Center at (909) 955-4903.

May 3 The Palm Desert Campus of California State University, San Bernardino will stage its Fifth Annual Golf Classic on Monday, at the Bighorn Golf Club in Palm Desert. The event will serve as an annual fund-raiser to support both scholarships and campus development activities. The event is expected to raise more than \$50,000 for local college scholarships and campus development activities. The event has a limited number of play opportunities with four-somes at \$1,500 and individual play-ers at \$600. To participate in the 2004 Golf Classic, contact Mary Eley at 760-341-2883, ext. 8107.

WEB SITES

- Aviastar Communications, Inc. www.aviastar.net
- Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture www.atinet.org/aep
- Best Bets of Things to do.com searstatler.com
- Business Bank of California www.businessbank.com
- California State Government Home Page www.ca.gov
- Center for International Trade Development www.resources4u.com/citd/
- City Business Guide CITTIVU Rancho Cucamonga www.citv.com
- Columbia Chino Valley Medical Center www.cvmc.com
- First Federal Savings of San Gabriel Valley www.firstfederalny.com
- PF Bank & Trust www.pfbank.com
- I.E. Small Business Dev. Ctr www.iesbdc.org
- Marriage & Family Therapist www.claremontcounseling.com
- Small Business Development Center www.iesbdc.org
- U.S. President www.whitehouse.gov


E-MAIL ADDRESSES

- Bill Leonard senator.leonard@sen.ca.gov
- California Center for Health Improvement echimail@aol.com
- Inland Empire International Business Association ieibatrade@aol.com
- U.S. Government Printing Office, GPO Access gpoaccess@gpo.gov
- U.S. President president@whitehouse.gov

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- Alice's Wonderland: Amateur radio, Pison and Renegade support, CD-ROM, No Ratios, On-line games, active message bases; (909) 597-4469.
 - Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud; (909) 359-5338.
 - The Blueprint Place BBS: CAD-plotting service; drop "DWG" Auto-CAD files, zipped and text file in CAD library, 14.4 baud; (310) 595-5088.
 - Mine and Yours BBS: WWIV Networks, Large File, MSG Base, Games, Internet e-mail and Local Echoes, Fees free; (760) 244-0826.
 - Ehix - Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.
 - InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud; (818) 331-4611.
 - Mommadillo's BBS & Breakfast: WwnNet, E-mail, TradeWards, Lord Scabble On-line, 14.4 baud; (310) 432-2423.
 - PC-Windowmaker BBS - A.U.G.L.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud; (909) 637-1274.
 - Park Technology Group: Networks, cabling, security online support, free downloads. 7 a.m. to 6 p.m. (909) 784-3475.


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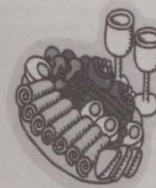


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The Ontario Convention Center

The jewel of Ontario is the dynamic Ontario Convention Center. Contemporary in design and one of the most technologically advanced facilities in the nation, the center boasts more than 225,000 total square feet.

With a 70,000-square-foot exhibit hall, 20,000-square-foot ballroom (divisible into three sections), and over 24,000 square feet of additional meeting rooms, the center is an ideal venue for small- to mid-size conventions, tradeshows, exhibits and meetings. The convention center is also available for local meetings and seminars, school events, weddings, and other community-related events.

The Ontario Convention Center provides a full range of high-tech services, including video-conferencing, satellite capabilities, computer networking and Internet access. The convention center's staff is always nearby to assist you with the smallest detail to make sure your meeting goes off without a hitch.

Within walking distance of the convention center are more than 2,000

hotel rooms, providing the business and leisure traveler many options at reasonable rates – whether it is first-class to mid-range accommodations.

Many upscale hotels, including: Marriott, DoubleTree, Sheraton and others are virtually steps from the convention center, providing easy accessibility for event participants.

Whether you are in need of a room to hold 20 or 2000 people, the Ontario Convention Center is the place to hold your next local meeting or business event. In sum, the Ontario Convention Center is:

The Newest Facility in Southern California

- The Ontario Convention Center is Southern California's newest facility for conventions, tradeshows, and consumer expos. The facility is also the most technologically advanced with more than 30 miles of fiber optics providing faster communication capabilities. Booking pace has increased

128 percent over the past year, including an increase in multi-year contracts.

A Community Resource

- The Ontario Convention Center is also a community resource with one out of four bookings providing a state-of-the-art venue for local events such as proms and school events, economic briefings, business meetings and public forums, including a recent presidential address by George W. Bush.

The Ontario Convention and Visitors Bureau is:

An Economic Impact

- As a convention bureau, the OCVB adds approximately \$6 million in economic impact to Ontario each year by bringing tourism dollars to local hotels, restaurants, transportation and retail shops. Three out of four convention center bookings bring at-

tendees from outside the area.

Experienced Management

- The Ontario Convention and Visitors Bureau, and the convention center are managed by SMG, one of the largest facilities' management companies in the country. SMG manages more than 150 facilities throughout the United States. Dick Walsh, the executive director at Ontario, has previously managed facilities in Hawaii and Alaska, as well as the Los Angeles Convention Center.

For additional information on Southern California's affordable advantage, please contact Amita Patel, CHSP – Director of Sales and Marketing, Ontario Convention and Visitors Bureau. Toll Free: (888) 272-7121; Fax: (909) 937-3080 E-Mail: apatel@ontario-ocvb.com or simply visit our Web site: www.ontarioocv.com

Renaissance Esmeralda Resort and Spa... Sirocco... The Chop House... It Doesn't Get Any Better!!!

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Pomodoro E Basilico (spinach ricotta dumplings freshly made and tossed in a tomato basil sauce and topped with shaved parmiggiano reggiano cheese at \$14). This lightest pasta dish ever is prepared by the wife of Chef Vivio Massignani who shares the chef duties

with her husband. Best main dish on the menu, per my wife, is the Rack of Colorado Lamb (marinated, grilled and served with an au jus of porto wine and herbs at \$39). The dolce or dessert is all fabulous, and you are on your own in the selections.

The conclusion....save thousands of dollars....no need to go to Italy for authentic Italian delights....just go to Sirocco located in the Renaissance Esmeralda Resort and Spa in Indian Wells.

The Chop House is "THE Steak House" in the Desert

After believing we could not get a better dinner

than at Sirocco's, we wandered off the grounds of the Esmeralda hotel and stopped at the Chop House in Palm Desert.

Having the good fortune of enjoying a great steak at the Palm restaurant in New York in Manhattan; Peter Luger's in Brooklyn, New York; Del Frisco's Double Eagle in Las Vegas; Shula's Steak House in Miami and the Kobi-Angus steak at Le Mer in Waikiki, I rate the best steak house to be the Chop House in Palm Desert.

Let's start from the beginning of the menu—10 red and six white wines by the glass, along with 10 vodka martini and nine gin martini selections are sure to get you in the mood for a relaxed and enjoyable full, multi-course steak dinner.

The Maryland crab cakes and shrimp cocktails are, per my wife, the best appetizers to enjoy along with the Lady Godiva martini. As for me—the lobster bisque with cognac and truffle oil was the "best" I have ever tasted, even though the cognac is actually

sherry. OK, I admit it, I am a lobster bisque "nut and addict." The New York steak at \$31 is over 3 inches thick, about 10 inches long, and per my request, a perfect "medium rare." Try the Chop House — you will enjoy!

The combination of elegance, good wine and great food is a delight at the Chop House in Palm Desert.

The Chop House is located at 74-040 Highway 111 in Palm Desert. Call (760) 799-9888 for reservations.



This grand staircase...truly magnificent...leads to the heart of all the fun...namely the restaurants, bar, night club and ballrooms of the Esmeralda hotel.



Affordable. Hospitable. Referable.

Confirm or refer a meeting and become an Ambassador.



The **ONTARIO CONVENTION CENTER** is the ideal choice for **MEETINGS, BANQUETS** and **CONVENTIONS**. Our beautiful, technologically advanced facility offers all the space, services, and amenities you want at a **PRICE YOU CAN AFFORD**. And with over 100 daily non-stop flights from major U.S. cities to the new, **TRAVELER-FRIENDLY** Ontario International Airport, it's even easier and more affordable to get here. Just give us a call and our knowledgeable staff will answer any questions you may have. For more information or an online RFP, visit WWW.ONTARIOCC.COM or call us at 1-888-262-7121.

Mention our **AMBASSADOR REFERRAL PROGRAM** when you confirm or refer an event such as a convention, reunion, meeting, seminar or conference. When the referred event is confirmed with a signed contract for the Ontario hotel community* and/or the Ontario Convention Center, you are eligible to receive a gift certificate **UP TO \$1,000** in value.



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*The referral must be submitted to the Ontario Convention and Visitors Bureau to be eligible.



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